

The credit rating agencies relied on, among other things, Enron's public filings, including its financial statements filed with the SEC, in rating Enron's debt. In addition, members of Enron's senior management spoke regularly with, and provided financial and other information to, representatives of credit rating agencies.

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Aline Darbellay



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management and regulatory reform Chapters from the previous edition have been updated and new chapters cover material that reflects recent developments in financial markets The book begins with an introduction to financial markets offering a new chapter that provides an overview of risk including the key elements of financial risk management and the identification and quantification of risk The book then covers market participants including a new chapter on collective investment products managed by asset management firms the basics of cash and derivatives markets with new coverage of financial derivatives and securitization theories of risk and return with a new chapter on return distributions and risk measures the structure of interest rates and the pricing of debt obligations equity markets debt markets including chapters on money market instruments municipal securities and credit sensitive securitized products and advanced coverage of derivative markets Each chapter ends with a review of key points and questions based on the material covered

The New Masters of Capital Timothy J. Sinclair, 2014-07-31 In *The New Masters of Capital* Timothy J Sinclair examines a key aspect of the global economy the rating agencies In the global economy trust is formalized in the daily operations of such firms as Moody's and Standard Poor's which continuously monitor the financial health of bond issuers ranging from private corporations to local and national governments Their judgments affect unimaginably large sums approximately 30 trillion in outstanding debt issues according to a recent Moody's estimate The difference between an AA and a BB rating may cost millions of dollars in interest payments or determine if a corporation or government can even issue bonds Without bond rating agencies there would be no standard means to compare risks in the global economy and international investment would be problematic Most observers assume that the agencies are neutral and scientific and that they interpret their role in narrowly economic terms But these agencies by their nature wield extraordinary power and exert massive influence over public policy Sinclair offers a highly accessible account of these institutions their origins and the rating processes they use to judge creditworthiness Illustrated with a wide range of cases this book offers a fresh assessment of the role of an often overlooked institution in the dynamics of modern global capitalism

The Oxford Handbook of Banking, Second Edition Allen N. Berger, Philip Molyneux, John O. S. Wilson, 2014-11-27 *The Oxford Handbook of Banking Second Edition* provides an overview and analysis of developments and research in banking written by leading researchers in the field This handbook will appeal to graduate students of economics banking and finance academics practitioners regulators and policy makers Consequently the book strikes a balance between abstract theory empirical analysis and practitioner and policy related material The Handbook is split into five parts Part I *The Theory of Banking* examines the role of banks in the wider financial system why banks exist how they function and their corporate governance and risk management practices Part II deals with *Bank Operations and Performance* A range of issues are covered including bank performance financial innovation and technological change Aspects relating to small business consumer and mortgage lending are analysed together with securitization shadow banking and payment systems Part III entitled *Regulatory and Policy Perspectives* discusses central banking monetary policy

transmission market discipline and prudential regulation and supervision Part IV of the book covers various Macroeconomic Perspectives in Banking This part includes a discussion of systemic risk and banking and sovereign crises the role of the state in finance and development as well as how banks influence real economic activity The final Part V examines International Differences in Banking Structures and Environments This part of the Handbook examines banking systems in the United States European Union Japan Africa Transition countries and the developing nations of Asia and Latin America

Rating the rating agencies United States. Congress. House. Committee on Financial Services. Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises, 2003 Enron's Credit Rating, 2003

All the Presidents' Bankers Nomi Prins, 2014-04-08 A groundbreaking narrative of how an elite group of men transformed the American economy and government dictated foreign and domestic policy and shaped world history Culled from original presidential archival documents All the Presidents Bankers delivers an explosive account of the hundred year interdependence between the White House and Wall Street that transcends a simple analysis of money driving politics or greed driving bankers Nomi Prins ushers us into the intimate world of exclusive clubs vacation spots and Ivy League universities that binds presidents and financiers She unravels the multi generational blood intermarriage and prot relationships that have confined national influence to a privileged cluster of people These families and individuals recycle their power through elected office and private channels in Washington DC From the Panic of 1907 to the financial crisis of 2008 this unprecedented history of American power illuminates how the same financiers retained their authoritative position through history swaying presidents regardless of party affiliation All the Presidents Bankers explores the alarming global repercussions of a system lacking barriers between public office and private power Prins leaves us with an ominous choice either we break the alliances of the power elite or they will break us

The Politics of Recession Maurice Mullard, 2011-01-01 This timely book utilizes the tools of politics economics and public policy to explore the causes of the recent global financial crisis which the author argues can be explained as the absence of a public interest perspective in policy making Maurice Mullard points out that recessions are not collective shared experiences Recessions create winners and losers Furthermore recessions are not an external event but reflect the outcomes of the policy process The author looks beyond economic explanations for the economic crisis and instead points towards a structural explanation He explores the concept of social structures the effects of the relationships between power and influence and the role of ideology and income inequalities as contributory factors The commitment to deregulated financial markets created an over the counter derivatives market worth some 640 trillion dollars compared to a global GDP worth 65 trillion dollars The growth of derivatives markets the role of credit rating agencies major shifts in policy making and growing income inequalities are described as major factors explaining the present economic recession The absence of a public interest perspective the breakdown of trust in institutions policy makers dependence on financial contributions the housing bubble and the increased concentration of income have distorted the democratic process

Thought provoking and stimulating this book will provide a fascinating study for students and academics with an interest in politics economics political economy and public policy Research Handbook on the Economics of Corporate Law Claire A. Hill,James L. Krusemark,Brett H. McDonnell,Solly Robbins,2012-04-01 Comprising essays specially commissioned for the volume leading scholars who have shaped the field of corporate law and governance explore and critique developments in this vibrant and expanding area and offer possible directions for future research This important addition to the Research Handbooks in Law and Economics series provides insights into subjects such as the role of directors shareholders creditors and employees empirical studies of litigation and shareholder activism executive compensation corporate gatekeepers comparative law and behavioral approaches to law and finance Topics are organized within five sections corporate constituencies insider governance gatekeepers jurisdiction and new theory Taken as a whole the volume serves as an introduction for those new to the field and as a reference for those unfamiliar with some of the topics discussed Authoritative and accessible the Research Handbook on the Economics of Corporate Law will be a valuable resource for students scholars and practitioners of corporate law and economics Syndicated Lending Andrew Fight,2004-09-23 Syndicated Lending aims to increase the readers awareness of the benefits and risks involved in taking part in the Syndicated Loan market This book covers Who the major players in the syndication loan market are Why syndication loans are used Syndication loan structures and documentation Secondary syndication loan market Inspired from the basic entry level training courses that have been developed by major international banks worldwide Will enable MSc Finance students MBA students and those already in the finance profession to gain an understanding of the basic information and principles underlying the topic under discussion Questions with answers study topics practical real world examples and text with an extensive bibliography and references ensure learning outcomes can be immediately applied **Corporate Governance and the Global Financial Crisis** William Sun,Jim Stewart,David Pollard,2011-07-21 Over the last two decades there has been a notable increase in the number of corporate governance codes and principles as well as a range of improvements in structures and mechanisms Despite this corporate governance failed to prevent a widespread default of fiduciary duties of corporate boards and managerial responsibilities in the finance industry which contributed to the 2007 10 global financial crisis This book brings together leading scholars from North America Europe Asia Pacific and the Middle East to provide fresh and critical analytical insights on the systemic failures of corporate governance linked to the global financial crisis Contributors draw from a range of disciplines to demonstrate the severe limitations of the dominant corporate governance framework and its associated market oriented approach They provide suggestions on how the governance problems could be tackled to prevent or mitigate any future financial crisis and explore new directions for post crisis corporate governance research and reforms

Regulating Credit Rating Agencies Aline Darbellay,2013-09-30 Aline Darbellay analyzes the obvious system relevance of credit rating agencies in depth and assesses the possible options for regulatory responses to this systemic issue Thereby

the book is based on a fruitful comparative legal approach and formul

A Financial History of Modern U.S. Corporate Scandals Jerry W Markham,2015-01-28 A definitive new reference on the major failures of American corporate governance at the start of the 21st century Tracing the market boom and bust that preceded Enron s collapse as well as the aftermath of that failure the book chronicles the meltdown in the telecom sector that gave rise to accounting scandals globally Featuring expert analysis of the Sarbanes Oxley legislation that was adopted in response to these scandals the author also investigates the remarkable market recovery that followed the scandals An exhaustive guide to the collapse of the Enron Corporation and other financial scandals that erupted in the wake of the market downturn of 2000 this book is an essential resource for students teachers and professionals in corporate governance finance and law

Europe and the Governance of Global Finance Daniel Mügge,2014 The European Union EU has emerged as a central actor in financial governance Hardly any corner of European financial markets remains untouched by EU rules and key regulatory competences have been shifted from national authorities to supranational ones At the same time the global context has become ever more important for how and to what effect the EU regulates its financial markets On the one hand EU policymaking is embedded in global initiatives such as the Basel Committee on Banking Supervision On the other hand the EU now rivals the USA in its ability to shape global rules Scholars and practitioners cannot make sense of EU rulemaking without studying its links to global financial governance just as to understand how global initiatives evolve they have to appreciate the rise of the EU as a global regulatory force This book charts and analyses this centrality of the European global link in financial governance for the first time Its chapters written by experts in the specific fields cover the whole breadth of financial markets They range from banking auditing and accounting to derivatives trading money laundering and tax governance This book offers comprehensive coverage of how and why global and European financial governance have co evolved over time how global and European rules institutions and actors are linked today and what this implies for future global and European financial governance It is essential reading for anyone who wants to understand the dynamics of either global or European financial regulation

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