



Credit Rating Agencies and Their Impact on Developing Countries: Credit Rating Agencies and Their Potential Impact on Sovereign Debt In Developing Countries

Marwan Elkhoury

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Many have questioned the role of credit rating agencies, (CRAs), in the 2007-2008 great financial crisis. Economists and financial observers have criticized CRAs for understating the risk in the sub-prime mortgage markets which they helped structure, such as sub-prime mortgage-based CDSs and CDOs. CRAs are now under investigation for giving investment-grade rating, even AAA grade to sub-prime securities and investment vehicles, at the origin of the housing bubble that brought the whole financial system in 2008 to a near collapse, had governments and central banks not swiftly intervened to stop it from crashing. This book reviews the sovereign credit rating industry, analyses its impact on developing countries and assesses some of the CRAs' shortcomings in the context of the 2007-2008 financial crisis and the 1997-1998 Asian crisis and concerns that have been raised in regulatory agencies in the US and in Europe.

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