



Regulation of Credit Rating Agencies: A comparison of regulatory regimes in the EU and the US

Sandra Zehetner

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Every day there are big headlines in the newspapers reminding that the crisis has not ended yet. In the fallout from the financial crisis of 2008-2009, a debate arose with regard to the culpability of credit rating agencies (CRAs) in creating or contributing to the crisis. In recent years, CRAs have been criticized strongly. In particular politicians and the public have been upset by the CRA's steady downgrading of European sovereign debt. Since the European sovereign debt crisis emerged in 2009, more and more concerns about the enormous power possessed by the big CRAs have been expressed. Several years later, CRA's reliability and performance are still being questioned. Increasing regulatory efforts addressing the credit rating industry not only in the US but also in the EU resulted from the financial meltdown, as CRAs were said to have played a central role. This book deals with the regulation of CRAs and addresses the following research question: What is the status quo of current regulatory regimes in the EU and in the US and what are its implications for rating agencies, investors and issuers?

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