



The Credibility of Credit Ratings: Does a Timely Relation between Credit Ratings and Credit Risk exist for the Financial Services?

Arjan Schipperus

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This work examines the possible relation between credit risk and credit ratings, and the timeliness of this relation for the financial services. Investors and regulators use credit ratings as part of their decision making process and it is important to understand to which extent credit ratings reflect actual credit risk. This research focuses on the financial services because of the increasing credit risk over the years 2003 till 2007 and the strong commercial interests of credit rating agencies in this industry. A distorted relation between credit risk and credit ratings is most likely to become apparent in the financial services. Six financial metrics are used as a proxy for credit risk and two variables are used to measure changes in credit ratings. Based on the data and analyses the relation between credit ratings and credit risk is – at best – weak for the research period. The most significant relations are lagged by three or four years, which means that credit ratings are responding three or four years after changes in credit risk occur.

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