

Anexo I. Registro del Título del Trabajo Fin de Grado (TFG)

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PROGRAMA: E4

GRUPO: A

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Apellidos

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Título provisional del TFG:

Corporate Debt in the Post-Pandemic Era: How American Banks Are Adapting Their Risk Management Strategies in Response to New Forms of Borrowing

ADJUNTAR PROPUESTA (máximo 2 páginas: objetivo, bibliografía, metodología e índice preliminares)

Firma del estudiante:

Fecha:

Objetivo general: The general objective of this essay is to analyze the implications of corporate debt in the post-pandemic era, evaluating its effects on business growth and risk management strategies in American banks. This analysis will involve studying emerging financing methods, such as convertible bonds and flexible credit lines, while examining their impact on the relationship between businesses and financial institutions. Additionally, the study will assess the current economic landscape in the United States to understand how these dynamics are shaping the future of corporate financing.

Objetivos específicos:

Analyze the Impact of COVID-19 on Corporate Financing Decisions

- Examine how the pandemic has altered corporate strategies regarding debt issuance and capital structure, focusing on the shift towards innovative financing methods such as convertible bonds and flexible credit lines.

Evaluate the Effectiveness of Convertible Bonds as a Financing Tool

- Assess the advantages and disadvantages of convertible bonds for companies seeking flexible financing options, including their role in mitigating risk and attracting investment.

Investigate the Use of Flexible Credit Lines in Business Operations

- Explore how businesses are utilizing flexible credit lines to enhance liquidity and respond to changing market conditions, as well as the implications for financial stability.

Examine Risk Management Adaptations by American Banks

- Analyze how American banks have re-evaluated their risk management strategies in light of new corporate debt instruments and the increased market volatility resulting from the pandemic.

Identify Key Factors Influencing Corporate Debt Management Post-Pandemic

- Investigate the external and internal factors affecting companies' approaches to debt management, including economic conditions, regulatory changes, and investor sentiment.

Assess the Long-term Implications of Innovative Financing Methods on Corporate Growth

- Evaluate how the adoption of new debt products may influence long-term business growth, investment strategies, and overall financial health in the postpandemic economy.

Explore the Relationship Between Corporations and Financial Institutions in the New Economic Landscape

- Analyze how the collaboration between businesses and banks is evolving to foster sustainable growth strategies in response to the challenges posed by the pandemic.

Metodología propuesta:

Literature Review

- Analyze academic studies, reports from international organizations (IMF, World Bank), and documents on corporate debt and risk management strategies to build a theoretical foundation and contextualize the changes in corporate financing postpandemic.

Comparative Case Analysis

- Study the experiences of companies and banks in countries that have implemented innovative financing methods, such as convertible bonds and flexible credit lines. Compare key indicators (economic growth, investment patterns, risk management outcomes) before and after the adoption of these financing modalities to identify lessons applicable to the U.S. context.

Economic Data Analysis

- Gather historical macroeconomic data from the U.S. (GDP growth, interest rates, corporate investment) using official sources (Federal Reserve, Bureau of Economic Analysis). Analyze the impact of new debt instruments on corporate performance and bank stability.

Scenario Development

- Create hypothetical scenarios to project possible effects of adopting innovative financing methods in the post-pandemic era, comparing these with traditional financing alternatives and their implications for corporate growth and risk management.

Study Limitations

- Discuss the methodological limitations, such as data availability and subjectivity in interpreting comparative cases, to contextualize the results and highlight areas for future research.

Index

Introduction

- 1.1 Problem Statement
- 1.2 Objectives of the Study
- 1.3 Justification and Relevance of the Topic
- 1.4 Methodology Employed

The Evolution of Corporate Debt in the Post-Pandemic Era

- 2.1 Definition and Key Concepts of Corporate Debt
- 2.2 Innovative Financing Methods

Impact of the COVID-19 Pandemic on Financing Strategies

- 3.1 Changes in Corporate Financing Needs
- 3.2 Market Volatility and Its Effects on Debt Instruments

Risk Management Strategies for American Banks

- 4.1 Reevaluation of Risk Assessment Models

Conclusions and Recommendations

- 5.1 Key Findings of the Study
- 5.2 Implications for Policy and Practice
- 5.3 Directions for Future Research

Sources:

U.S. Federal Reserve. (2022). Report on the Economic Well-Being of U.S. Households in 2021.