TYPES OF CREDIT PRODUCTS

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Annotation: *This article explains the most common commercial and retail credit products that combine the key credit product characteristics covered in the other sources. The credit products are listed alphabetically.*

Key words: *agricultural, asset-based, automobile, corporate, covered, factoring, leasing.*

Agricultural loans support lending for farming and other agricultural production. Clients borrow money to finance the purchase of fixed assets such as land and equipment, or to cover their cash flow requirements for the growing season until the farm has had time to sell its goods. Facilities are generally medium to long term but can also be short term in nature (to finance seed, feed, and cattle for rearing). The types of loans used may range from asset based to simple revolving facilities.

Asset-based or **secured lending** involves a bank or commercial finance company lending specifically against the borrower's assets. Commercial bankers will generally lend against inventory (also called stock, stock-in-trade, or items for sale) and receivables (factoring). Asset-based loans generally require a company to be able to repay a loan out of operational cash flow. Thus, the value and marketability of the collateral are important. Asset-based lending can be extended to both commercial and retail customers.

Automobile or **car loans** come either as **direct automobile loans** that finance the purchase of a car between the bank and the customer, in which the bank secures the loan using the car as collateral, or as **indirect automobile loans**, which are loans arranged between an automobile dealer and the customer. In an indirect automobile loan, the customer applies for a loan through the dealer, who then forwards the borrower's information to the lending bank. In some instances, this type of loan is thought to allow the borrower (automobile purchaser) the ability to obtain a lower interest rate on the loan if the dealer and the bank have an arrangement. The bank may offer a lower interest rate to customers introduced by the dealer. Automobile loans are predominately retail loan products. However, in some cases, banks provide fleet financing for companies that need to build up a fleet of cars—such as distribution and transportation companies. In these cases, the financing is considered commercial and is usually priced at a lower rate than a retail or individual automobile loan.

Corporate bonds are debt securities issued by companies and sold to institutional investors such as pension funds or in some cases individuals. Corporate bonds represent a major source of financing, especially for large companies. When corporate bonds are first issued, they are issued in what is called the primary market. But once the bond has been issued and allocations have been made, investors may then trade the bonds in what is called the secondary market. The secondary market brings together buyers and sellers, allowing investors to manage their investment portfolios (e.g., selling the bond of a particular company if its operating performance deteriorates). Many corporate bonds are independently rated by credit rating agencies. Bonds typically pay a coupon on a semiannual basis, and the interest rate may be fixed or floating. The maturity (or tenor) of a corporate bond depends on the credit quality of the issuer and the bond issuer's location. Corporate bonds in emerging markets tend to be shorter term—three to five years—while those issued in developed markets may range from five to 20 or more years. Corporate bonds with very long-dated maturities, irrespective of where the company is located, are usually reserved for those companies perceived to be of the highest credit quality.

Covered bonds are bank issued corporate bonds backed—or covered—by a pool of mortgages or public sector loans and are similar to asset-backed securities created in securitization. However, a critical difference is that if the mortgages or loans in the pool underlying the covered bond are unable to repay the covered bondholders, then the covered bondholders have a general claim on the assets of the bank in addition to the bond's assets. This is called "dual recourse." In contrast, holders of securitized bonds have a claim only on the securitized assets that comprise the bond and not on the bank that has arranged the transaction or originated the assets. Covered bonds are always shown on the bank's balance sheet, whereas securitized assets are sometimes kept on the balance sheet but more often off the balance sheet.

Factoring is a service that a specialist financial institution or bank offers to help a company meet its cash requirements and reduce its potential credit losses. There are different types of factoring approaches that can be used separately or in combination. All assure the company of earlier receipt of cash payment. The advantage of factoring is that the company is better able to manage its assets, particularly its cash position. The major disadvantage is that the company will not receive the full amount of the money due, as the bank or the organization providing the factoring services charges a percentage of the assets as a fee for providing the service, typically called a haircut.

Leasing allows an individual or a firm (called the **lessee** in leasing transactions) the right to use an asset that it does not own. In exchange for the right to use an asset, the lessee will make regular contractual payments to the lessor. The **lessor** owns the asset and provides the lessee the right to use the asset.

Leases are both retail and commercial products. As a retail product, leases are often used to finance cars and other expensive consumer products. Retail leases offer flexibility over the time during which lease payments may be made and may even offer lower payments that fit with the lessee's ability to pay. For example, the longer the lease term, the lower the payment made on the lease; however, the longer the term on the lease, the more interest payments the lessee will pay.

As a commercial product, leases are widely used to finance expensive equipment. One of the main reasons for this is that leasing does not require the large capital outlay required to purchase the equipment. This approach is especially beneficial to small and/or rapidly growing firms, where access to cash and the availability of capital may be limited.

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