

# Credit Derivatives

A credit derivative is a financial contract that allows the lender to transfer the credit risk of a debt instrument to a third party against the payment of a fee.



Lender

(protection buyer)

Loan



Fixed-interest payment + principle



Borrower

Reference entity)

Fees for covering the credit risk



Third party/ Guarantor  
(protection seller)

# Credit Derivatives

**Annelies Wilder-Smith**



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