

Across

2. A split loan which occurs when various loans are put together to form one loan.
3. Calculated by a bank to assess how secure a loan or investment is likely to be.
4. When there are a number of entities within a borrowing group, the default by one borrower may allow the bank to call a default on other borrowers.
6. An extension of credit created by drawing more funds from a bank account than the balance permits.
8. The amount of money in an account that is available for the account holder to access.
14. Act of transferring money from the lending institution to the borrower after the loan has settled.
16. penalties charged by the lender when a loan is paid off before the end of its term.
19. Euro interbank offered rate.
20. A party who agrees to be responsible for the payment of another party's debts should that party default.
21. To pay off the principal and interest under a loan over a period of time, usually by installments.
22. The amount of money that was borrowed on which interest is paid.
23. Turning a pool of diverse assets into a bond or other security that can be bought and traded by investors.
24. A generic word that relates to how much debt is in a business related to equity (debt to equity ratio).
25. A continuation of an existing borrowing or investing arrangement.
26. A provider of goods or services who allows payment for goods or services to be affected by performing an electronic transaction.
27. A flexible loan arrangement with a specified limit to be used at a customer's discretion.
28. A flat percentage fee charged on facility limits.

Down

1. The interest rate that central banks charge banks for lending to them.
4. Additional or supporting security given in addition to the principal security.
5. A short-term loan, usually taken out for any amount of time between two weeks to three years pending the arrangement of a longer-term finance arrangement.
7. The formal document which incorporates all the terms and conditions of a loan.
9. A sum of money held by a bank, these can be accessed instantly, fixed for a period of time or accessed within a previously agreed notice period.
10. An international bank cheque issued in a foreign currency.
11. A ratio that indicates the capacity of a business to generate surpluses in order to cover the interest payable of debt.
12. An electronic payment card that charges no interest but requires that you pay the statement balance in full, usually monthly.
13. An online platform that matches borrowers and lenders.
15. Someone who acts on behalf of another person or organization.
17. When a company buys a debt or invoice from another company.
18. Any day on which banks are open and able to effect settlement.
26. The difference between the lender's interest indicator rate and the rate the borrower pays.

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