

**Credit** is an amount for which there is a specific obligation of repayment. Credits include loans, trade credits, bonds, bills, etc., and other agreements that give rise to specific obligations to repay over a period of time usually, but not always, with interest. Credit is extended to finance consumption and investment expenditures, and financial transactions.

### Further information

- [Regulation \(EC\) No 1737/2005](#) (Text with EEA relevance)

### Source

- Eurostat - RAMON
- Organisation for Economic Co-operation and Development (OECD)