



## Lenders Supporting U.S. Buyers

### Work with Ex-Im Bank to Multiply Your Opportunities

#### Benefits

- Increase profits
- Expand your client services
- Help your local community
- Carry less risk

Wouldn't you like a new way to increase your profits while also supporting your local companies that buy products and services from the U.S.? The Export-Import Bank of the United States (Ex-Im Bank) is seeking relationships with banks around the world to promote U.S. exports.

There are several ways you can work with the Ex-Im Bank:

- Offer guarantees for your local clients
- Extend a loan covered by an Ex-Im Bank loan guarantee
- Become the obligor of a U.S. lender and then lend to your clients

You earn fees and profits for each of these activities.

### Three Forms of Relationships to Multiply Your Opportunities

#### 1) Financial Institution Guarantees

An international borrower may not meet Ex-Im Bank credit standards for several reasons such as:

- a) they may be a start-up company and not have three years worth of financial statements; or
- b) their ability to pay back debt might depend on cash flow from a new line of business;

If this occurs, then the importer needs a guarantor (either a lender, a corporation, or an individual) that meets our credit standards.

You can serve as that guarantor and benefit from the fees. Credit standards are available at [http://www.exim.gov/tools/credit\\_stds.cfm](http://www.exim.gov/tools/credit_stds.cfm)

#### 2) Direct Loans

You can make a loan to your client and apply for a guarantee from Ex-Im Bank. This will eliminate the risk to you while still generating profit.

#### 3) Credit Guarantee Facility

After experience with Ex-Im Bank, you can get a Credit Guarantee Facility, or line of credit, that allows you to onlend to buyers (as long as they are using it to buy U.S. goods or services). Not only can you profit from this, but it also gives you access to U.S. dollars.

These three programs can earn you money and possibly new clients. Thus, a relationship with Ex-Im Bank is a win-win situation for you, the exporter, and the importer.

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