



EX-IM BANK CREDIT INFORMATION REQUIRED ON FOREIGN BUYERS

CREDIT LIMITS UP TO \$100,000:

- Your favorable ledger experience, OR
- A favorable trade reference dated within the previous 6 months, OR
- A favorable credit agency report dated within the previous 6 months

CREDIT LIMITS FROM \$100,000 TO \$300,000:

- A favorable credit agency report dated within the previous 6 months, AND
- Your favorable ledger experience, OR
- A favorable trade reference dated within the previous 6 months, OR
- The buyer's most recent 2 years' signed financial statements (**audited preferred**) which show creditworthiness and good financial performance

CREDIT LIMITS FROM \$300,000 TO \$1,000,000:

- A favorable credit agency report dated within the previous 6 months, AND
- Your favorable ledger experience, OR a favorable trade reference, AND
- The buyer's most recent 2 years' signed financial statements (**audited preferred**) which show creditworthiness and good financial performance
- *These requirements also apply for payment terms of 181-360 days, regardless of dollar amount.

CREDIT LIMITS OVER \$1,000,000:

- A favorable credit agency report dated within the previous 6 months, AND
- Your favorable ledger experience, OR a favorable trade reference, AND
- The buyer's 3 years' audited financial statements with notes and auditor's opinion (***audited REQUIRED**) which show creditworthiness and good financial performance

In each case, Ex-Im Bank will also be looking to see that the buyer meets certain minimum qualifications:

- At least 3 years in business
- Similar line of business to the exporter
- Profitable financial performance
- Net worth is at least 2 times the requested credit limit