



Secure Financing for Export Sales With Help from EXIM Bank and Commerce Bank

Commerce Bank and the Export-Import Bank of the United States (EXIM Bank) provide exporters options to finance international sales. By leveraging an Export Working Capital Loan from EXIM Bank and Commerce Bank, your business benefits by:

- Borrowing against assets other lenders would otherwise be unwilling to include as eligible collateral.
- Gaining access to working capital to grow your international sales while not constraining your cash flow.

An Export Working Capital Loan from Commerce Bank allows your business to borrow against assets such as foreign accounts receivable and export-related inventory. The advance rates (the percentage of the collateral value a lender is willing to extend for a loan) can be higher, giving your company a larger borrowing base and more access to the funds you require.

Supports Standby Letters of Credit Needs

Most lenders require standby letters of credit to be fully collateralized. Our Export Working Capital Loan program enables exporters to get financing to support the issuance of standby letters of credit in the form of bid bonds, performance bonds, warranty bonds, or advance-payment guarantees. And with only 25% collateralization required, you have more capacity to grow.

Ready to learn more? Contact us to see if an EXIM Bank Export Working Capital Loan is a fit for your business.

With an Export Working Capital Loan:

1. Commerce Bank underwrites your loan request under criteria established by EXIM Bank.
2. Commerce Bank loans your business the money or issues your standby letter of credit to support international orders.
3. Your business has the funds it needs to fulfill export sales.
4. Commerce can bring other export financing solutions to provide you the necessary tools to grow.