

International Banking Department Questions for Relationship Bankers

How are you involved in International Business?

1) Selling Overseas:

- A) Does your bank allow Foreign A/R's to be included in your Borrowing Base?
- B) How do you underwrite the risk of Foreign A/R?
- C) Do you accept Export L/Cs to support Foreign A/Rs? Do you know a Confirmed L/C can eliminate the Foreign bank letter of credit risk?
- D) Do you know how to use Documentary Collections?
- E) Do you use Export Credit insurance to mitigate Foreign A/R risk? Are you familiar with the United States Eximbank export credit insurance?
- F) Have you ever considered an SBA Export Loan? or Eximbank's Working Capital Guarantee Program to give you more borrowing flexibility?
- G) Do you accept the risk of major multinationals like BP or Pemex? Is the risk of the foreign company or the U.S. subsidiary of that foreign company?
- H) Do you have to put up bid, performance, or warranty letters of credit or bonds to support contracts?
- I) Do you only sell in dollars? Are you interested in selling in the foreign currency of your client and hedging your exposure?
- J) Do you buy Foreign Currency to support your Sales operations? Do you buy over your internet banking system? Or, talk to a trader? Do you know your costs?
- K) Do your foreign clients ever ask you to provide trade finance or extended terms? Are you aware Eximbank can provide term loan guarantees to finance the export of capital equipment?

2) Buying from Foreign Suppliers:

- A) Do you use standby or import letters of credit to buy from Foreign suppliers?
- B) Do you buy spot FX to procure from foreign suppliers or only use U.S. dollars?
- C) Could you get a better price if you buy in Foreign currency?
- D) Do you have FX risk on your foreign procurement?
- E) Do you have complex foreign contracts where you use insurance to mitigate risk?

3) Foreign Offices:

- A) Do your foreign assets represent foreign exchange exposure you can hedge?
- B) Do you wire transfer dollars or FX to your foreign offices? Do you know the cost?
- C) What type of banking arrangements does your foreign office have?
- D) Do you issue a standby letter of credit to support credit for your foreign office?
- E) Are you familiar with the Overseas Private Investment Corporation and how they can insure your foreign investment?

4) Foreign ownership, partnerships, representatives, or agents:

- A) What other International relationships do you have which require International Banking Services?
- B) If you are a foreign owned company how do you arrange bank credit?
- C) What type of international contracts do you have and do you use any insurance to mitigate risk?
- D) Do you have Foreign Nationals on your payroll? What are their needs?

Foreign Exchange Relationships



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- 3) Letter of Credit Brokerage for Bank Standby L/Cs, and own clients that need Export L/Cs.
- 4) Advise on Exporter loans, Eximbank support, borrowing bases, foreign terms, etc.
- 5) Government Program Advice and Training. SBA Export Loan program vs. Eximbank.
- 6) Banking Foreign Owned Multinational Companies Strategically.
- 7) Foreign Exchange Advisory and Brokerage Services. Selling FX to Clients.
- 8) Foreign Exchange Support on Due From Foreign Banks,
And Foreign Canadian Dollar Cash Letters.
- 9) Developing Marketing Literature (The L/C Booklet.)
- 10) Training Presentations and Seminars.
- 11) Develop and Review International Credit Policy.
- 12) Advise on Upstream International Correspondent
Banking.





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LETTER OF CREDIT BROKERAGE

1. Would you like to diplomatically reduce letter of credit and trade finance fees significantly?
2. Would you like to build relationships with the top strategic International Trade Finance Banks by allowing them to quote on Letter of Credit activity?
3. Could your L/C Team use help in reviewing letters of credit with expert advice on wording and credit issues?
4. Are you comfortable with your platform for letter of credit services?

Blades International, Inc. is the leader in Letter of Credit brokerage for “Export letter of credit transactions and Standby letter of credits”, helping Banks and various steel, energy service, equipment, and commodity exporters arrange the most competitive trade finance terms. Bank clients diplomatically enhance their relationships with the major International Trade Finance Banks and obtain the most competitive letter of credit terms.

