



Ex-Im Bank Trade Financing Solutions

EXPORT-IMPORT BANK
of the UNITED STATES

Jobs Through
Exports

Border Finance Conference

August 2005



Who We Are, What We Do

- Ex-Im Bank is an independent agency of the United States Government
 - Established in 1934
 - Headquartered in Washington, DC
 - 7 regional offices

- Mission: Support U.S. exports in order to create and sustain U.S. jobs



Our Financing Makes the Difference

- Minimize risk
- Supplement commercial financing
- Level the playing field





Our Financing Covers the Spectrum

Pre-Export
Financing

Post-Export
Financing



**Working
Capital
Guarantee**

**Insurance
Guarantees
Direct Loans**



Solution 1: Pre-Export Financing

- Small- and medium-size U.S. companies
- A 90% conditional guarantee to lenders for export-related working capital loans
- Loans can be transaction specific or revolving
- No minimum or maximum loan amount



Solution 2: Short-term Accounts Receivable Insurance

- Coverage Parameters:
 - Up to 180 days, exceptionally 1 year
 - Commercial and political risks
- Multi-Buyer or Single-Buyer



Solution 3: Medium-Term Financing

- Used to finance foreign buyers purchasing U.S. capital equipment:
 - 85% financed, 15% cash down payment
 - Repayment up to 5 years, exceptionally 7 years
 - Amounts of \$10 million or less
- Financing can be accomplished through the following Ex-Im products:
 - Loan Guarantees
 - Export Credit Insurance
 - Direct Loans (few)

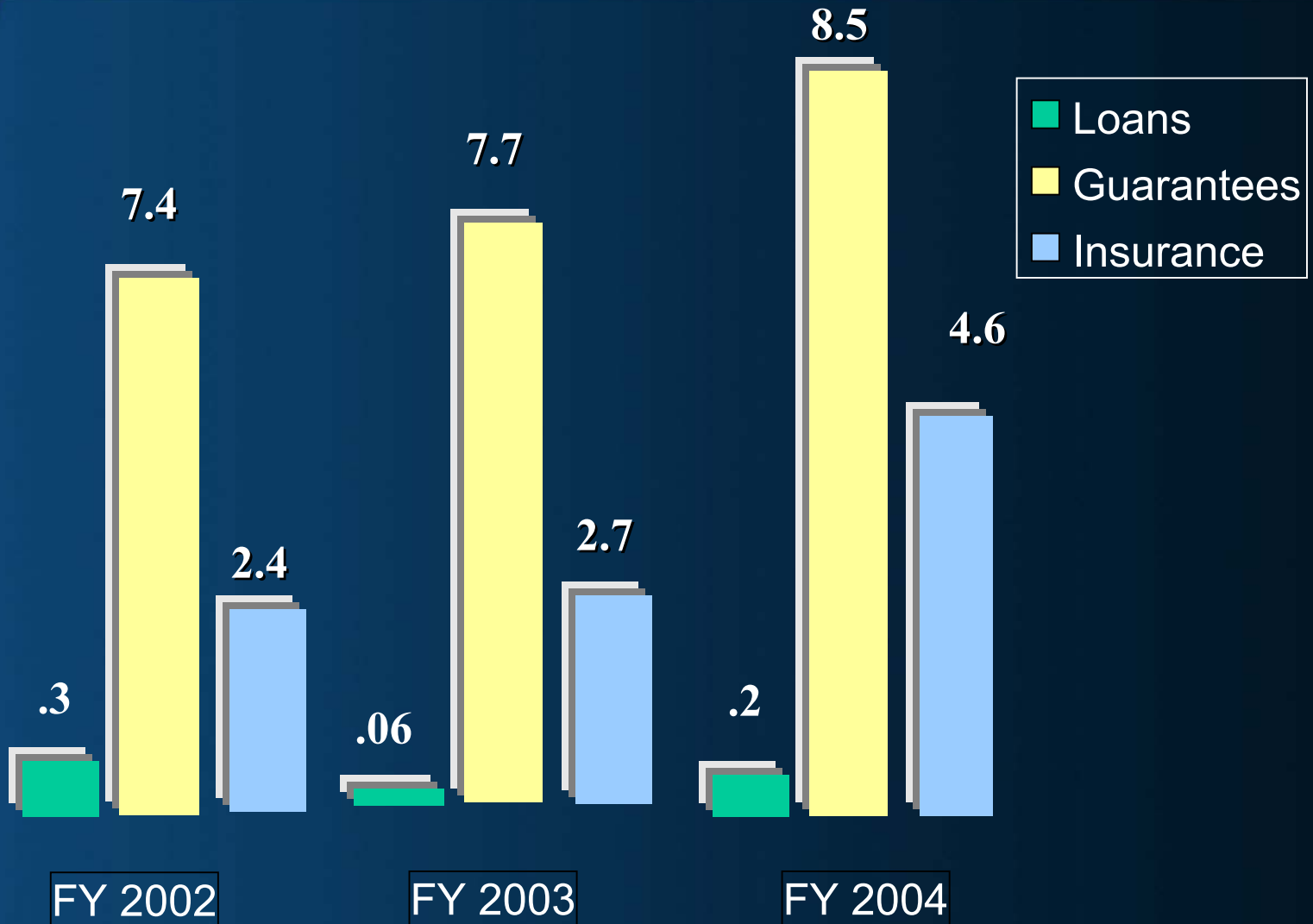


Solution 4: Long-Term Financing

- Generally used for buyer financing of very large items (aircraft) and project finance:
 - Over 5 year repayment or over \$10 million
 - 15% down payment: 85% financed amount
- Financing can be accomplished through the following Ex-Im Bank products:
 - Loan Guarantees
 - Direct Loans (few)

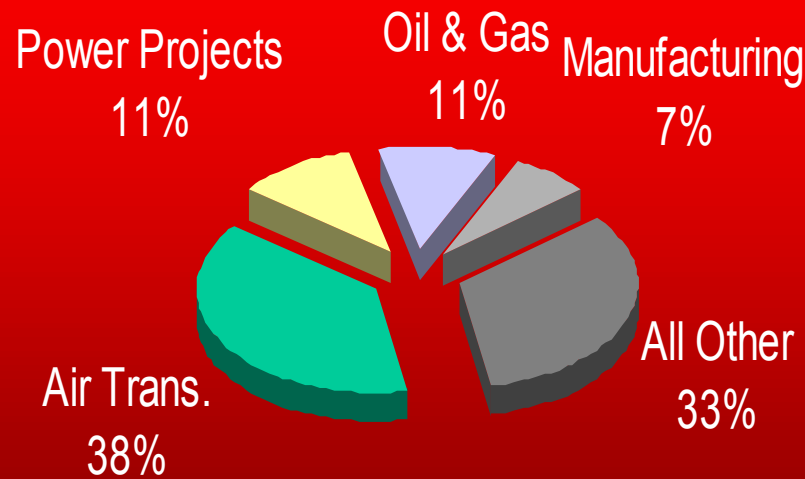


Total Authorizations in \$ billions





Industry Exposure (FY 2004)





Special Initiatives

- ❖ Transportation Security Exports Program
- ❖ Small Business





Transportation Security Exports Program (T-SEP)

- Provides enhanced financing support for U.S. exports that are related to international transportation security
 - Up to 15% local cost support within the U.S. scope of supply.
 - Maximum allowable repayment terms permissible under OECD guidelines



Small Business

- Special Initiatives for Small, Woman-and Minority-Owned Companies
- Regional offices provide assistance to companies in their territories





Just A Few Restrictions

- **Military Exports (exceptions apply)**
- **Foreign Content**
- **Economic Impact**
- **Shipping**
- **Additionality**



Military Policy

- No Defense Articles or Services, or military buyers
- Three Exceptions
 - Humanitarian purposes
 - Drug interdiction
 - Dual use items





Restricted Countries

We are open in all continents, with the exception of some countries

- Country restrictions for political or economic conditions
- Refer to the Country Limitation Schedule (CLS) at www.exim.gov





Contact Information

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