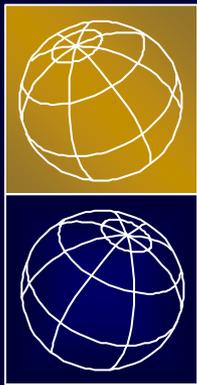


Trade Financing Solutions

Increasing Your Export Sales

Trade Financing Solutions

Export-Import Bank
of the United States



Who We Are — What We Do

- Ex-Im Bank is an independent agency of the United States
 - Established in 1934
 - Headquartered in Washington, DC
 - 6 sales offices
 - Approximately 400 employees
- Mission: Support U.S. exports in order to create and sustain U.S. jobs



Increase Your Export Sales

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





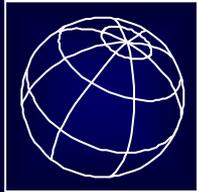
We Can Assist You!

Your Needs *Our* *Solutions*

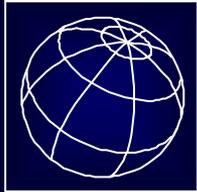
Inventory Financing	■ ■ ■ ■	Working Capital Guarantee
Short-Term Accounts Receivable Financing	■ ■ ■	Working Capital Guarantee or Export Credit Insurance
Medium-Term Financing	■ ■ ■ ■ ■ ■ ■ ■	Export Credit Insurance, Guarantees or Direct Loans
Long-Term Financing	■ ■ ■	Guarantees or Direct Loans



Our Working Capital Guarantee

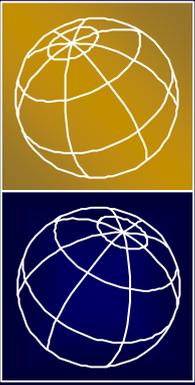


- Small-and medium-size U.S. companies
- Provides a guarantee to lenders for export-related working capital
- No minimum or maximum amount
- Fully collateralized



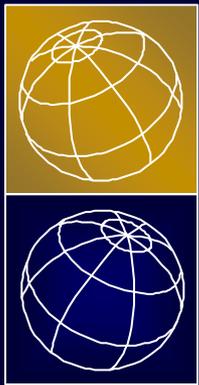
Differences Between SBA and Ex-Im Bank Working Capital GTY.

- Ex-Im does not have dollar value limitation.
- Ex-Im has delegated lenders that can immediately commit transaction.
- Ex-Im does not require the debtor to be a small business.
- SBA does not have U.S. content or Military restrictions.
- SBA has lower fees.



Our Short-Term Insurance

- Allows exporter to offer short-term credit directly to international buyers
- Provides policies that protect the U.S. exporter against foreign buyer default
 - Commercial Risks
 - Political Risks
- Insured receivables can be financed through assignment of policy to lender



Key differences between Ex-Im Bank and Private Insurers.

- Private insurers are profit motivated Ex-Im's mission is to support U.S. Exporters.
- Ex-Im requires at least 51% U.S. content, private insurers have no content restrictions.
- Ex-Im is geared towards small exporters or very large transactions private insurers generally gear themselves toward medium or large businesses.
- Ex-Im coverage is available in excess of 150 countries including countries in Sub Saharan Africa, Eastern Europe, and the Middle East. Coverage of private insurers varies.



Key Differences Continued

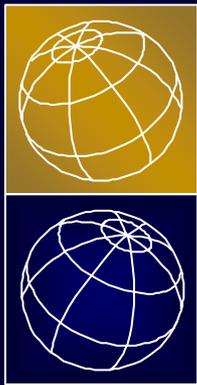
- Underwriting policies vary
- Pricing- Often the private sector may be cheaper in better markets more expensive in poorer markets if they provide cover.
- Minimum premiums Ex-Im does not have minimum premium on exporter multi-buyer policies private sector generally does.
- Insurance brokers can assist you in getting various quotes, and evaluating and comparing the quotes. At no cost to you



Our Medium-Term Financing



- Generally used for buyer financing of capital equipment:
 - 1 to 5 year repayment, exceptionally 7 years and < \$10 million
 - 15% Advance payment, 85% financed amount
 - Guarantees
 - Insurance
 - Direct loans



Our Long-Term Financing

Generally used for buyer financing of very large items (aircraft) and project finance:

- Amounts over \$10 million and > 7 years
- 15% Advance payment:
 - 85% financed amount
 - Guarantees
 - Direct Loans





Medium and long term coverage



- After 15% advance payment
- 85% Financed amount is covered
100% for both principal and interest.
- Interest rates are generally market rates but are not capped.



Just a Few Restrictions

- Military Exports (exceptions apply)
- Foreign Content
- Restricted Countries (political or economic)
- Economic Impact
- Shipping
- Creditworthiness and Additionality
- Environmental



Military Restrictions

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

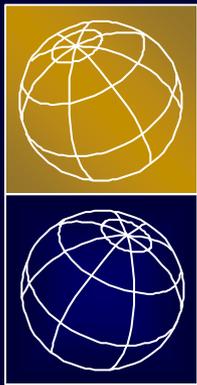




Foreign Content Restrictions

- Ex-Im Bank is committed to support the export sale of goods and services of U.S. origin.
- Bank rules will vary according to product (generally short-term financing follows a more flexible approach).





Coverage in Over 150 Countries

- Ex-Im Bank conducts business in many countries throughout the world
- Restrictions may apply for political or economic conditions
- First step, check the **Country Limitation Schedule (CLS)** on the web.
- **X** means support is not available.





For More Information



Mike Howard

Regional Director

(312) 353-8081.

800.565.EXIM

www.exim.gov