



Trade Financing Solutions

EXPORT-IMPORT BANK
of the UNITED STATES

Jobs Through Exports

Executive Summary Today



Export Import Bank ?

Official Export Credit Agency (ECA) of U.S. Government

Established in 1934

Headquarters in Washington DC , 8 Regional

Mission – Promote and finance exports from U.S. and compete with other country ECA'S by providing loans, guaranties and export credit insurance

Objective - to expand outreach efforts through partnership to reach more exporters in U.S.



Our Financing Makes the Difference

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





Small Business is Our Business

86% of transactions supported small business exports

Special Initiatives for Small, Woman- and Minority-Owned Companies





How Our Products Support You

- Reduce your risk
- Offer export financing to your customers past your lending limits
- Allow US Exporters to safely extend credit terms to foreign buyers
- Obtain guarantees for working capital loans to support the export of goods and services



Our Financing Covers the Spectrum

Pre-Export
Financing

Post-Export
Financing



**Working
Capital
Guarantee**

**Insurance
Guarantees
Direct Loans**



Solution 2: Short-Term, Accounts Receivable Insurance

➤ Coverage Parameters:

- Up to 180 days, exceptionally 1 year
- Commercial and political risks, what's not covered?

➤ Lender Policies:

- Bank Letter of Credit
- Financial Institution Buyer Credit

➤ Exporter Policies:

- Multi-Buyer or Single-Buyer
- Express, reports, coverage, banking “new to exim”
- \$.65, \$1.06, \$1.35 for 180o/a



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:
 - Lender loan guarantees
 - Export Credit Insurance
 - Direct Loans (few)



Just A Few Restrictions

- **Military Exports (exceptions apply)**
- **Foreign Content**
- **Restricted Countries (CLS)*****!!!**
- **X is not good**
- **Notes are important, very important**
- **Don't waist time and money**
- **Will my underwriter like the deal?**

Country Limitation Schedule (CLS)

As of May 22, 2014

Central America

EXPORT-IMPORT BANK OF THE UNITED STATES								
COUNTRY LIMITATION SCHEDULE								
PUBLIC SECTOR RISK		PRIVATE SECTOR RISK						
Country	OECD Exposure Fee Lev	ST	MT	LT	ST	MT	LT	NOTE(S)
Belize	6							6a
Costa Rica	3							6b
El Salvador	4							
Guatemala	5							6b
Honduras	6							
Mexico	3							
Nicaragua	7			X			X	1, 4, 5, 13
Panama	3							

(See CLS on exim.gov for frequent updates and explanation of notes)



Off the record

- How much risk do you have in the deal?
- How good is the buyer information?
- If this sales was to Ohio, is it bankable?
- International risks vs capitalization risk
- What's NOT covered and why?



U.S. Content Policy—ST products

- For Short-Term products, the product must have at least 51% US content to support the entire transaction
- Products must be manufactured in and shipped from the U.S. (For pre-export, companies must be located in the U.S.)



Restricted Countries

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

- Country restrictions for political or economic conditions and Default Issues
- Refer to the Country Limitation Schedule (CLS) www.exim.gov, under Country/Fee info





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