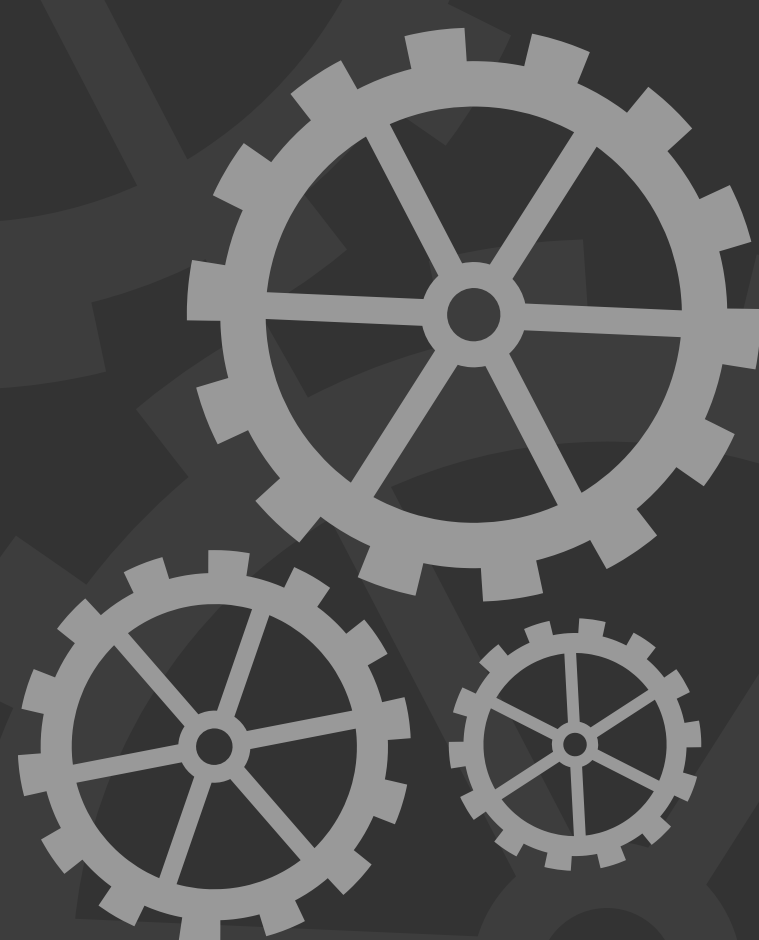


EXPORT-IMPORT BANK (EX-IM)
FINANCING 101
 FOR U.S. BUSINESSES

More than **8,493 U.S. exporters and small businesses** have used the U.S. Export-Import Bank to finance \$266 billion worth export sales to foreign buyers since 2007.

Ex-Im works collaboratively with commercial banks — and shares the risk on these transactions with the private sector — to find financing solutions where no others exist. Its insurance, guarantees, and loans are extended judiciously. The Bank's current default rate is just 0.194 percent.



Do Any Of The Following Apply To Your Export Sale?

FACTOR 1:
 Direct competition from foreign export credit agencies (ECAs)

FACTOR 2:
 Regulatory constraints are inhibiting lending from commercial lenders

FACTOR 3:
 Political and economic factors in foreign countries

FACTOR 4:
 Prerequisite of customer

YES

NO

As do 98% of other US exports, yours can qualify for loans backed by commercial lenders.

Apply for financing programs available through Ex-Im

WORKING CAPITAL

Pre-export financing helps small and medium-sized U.S. businesses use their inventory and foreign receivables as collateral for a loan so they can begin producing goods to fulfill an export order.



WHO'S INVOLVED: A commercial lender provides financing to a U.S. exporter with the Ex-Im Bank acting as a conditional guarantor.

WHY THE PRIVATE SECTOR CAN'T DO IT: Due to Federal regulations and the policies of some commercial lenders, lenders are usually prohibited from counting as collateral orders from foreign customers and certain inventory.

CREDIT INSURANCE

Credit insurance policies protect exporters if their foreign customers default and help small businesses extend credit to their customers.



WHO'S INVOLVED: Brokers bring small customers to the Bank who are too small for private insurers.

WHY THE PRIVATE SECTOR CAN'T DO IT: Commercial lenders are unable to insure against certain markets and typically do not insure small exporters.

MEDIUM- AND LONG-TERM CREDIT

Medium-term financing for sales requiring 5-7 year repayment terms helps foreign buyers purchase U.S. goods. Long-term financing for projects requiring even longer terms with amounts greater than \$10 million helps large foreign buyers purchase large capital goods, especially in energy and aerospace.

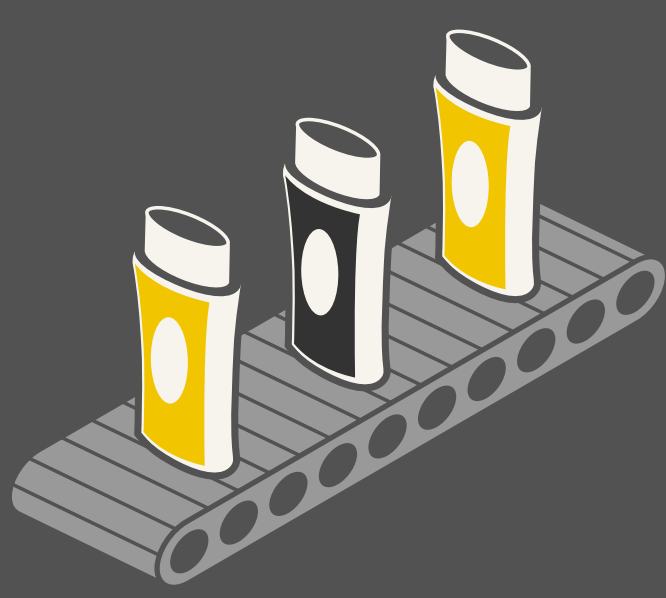


WHO'S INVOLVED: A commercial bank provides financing to a foreign buyer with the support of Ex-Im coverage, allowing the U.S. exporter to extend competitive financing terms to their customers overseas.

WHY THE PRIVATE SECTOR CAN'T DO IT: Commercial banks are often unable to lend against some types of foreign collateral. The Ex-Im coverage on the loan makes up for these limitations and allows a private bank to go forward with the sale. Based on new international capital and liquidity rules, known as "Basel III," banks are limited in their ability to take on long-term transactions.

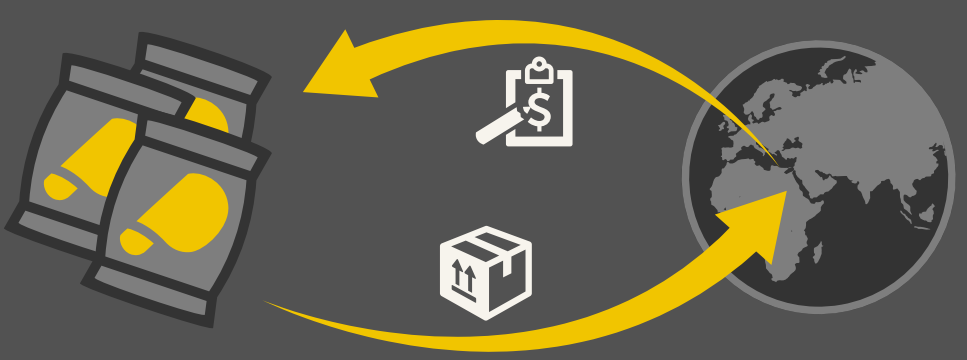
Ex-Im Financing That Worked

EXAMPLE 1 — WORKING CAPITAL



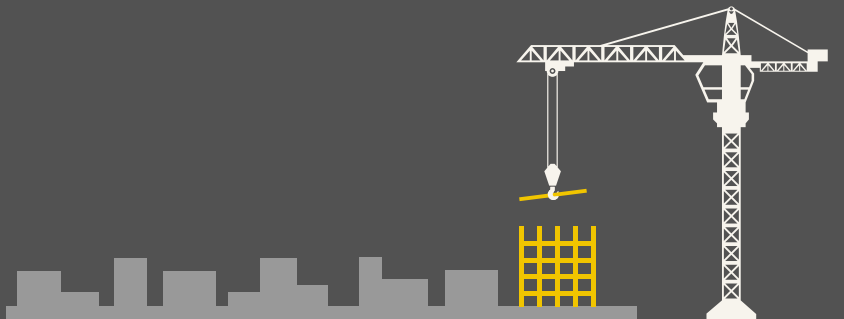
Texas small business exporter BioSafe Technologies uses the Ex-Im Bank to help export specialty hair products overseas. Working capital helps them purchase the materials they need to expand to international markets.

EXAMPLE 2 — CREDIT INSURANCE



A Pennsylvania-based gourmet snack company uses export credit insurance to bill foreign customers for export sales after they have arrived.

EXAMPLE 3 — MEDIUM-TERM FINANCING



The Manitowoc Company, based in Wisconsin, makes giant cranes that with the help of the Ex-Im Bank they can sell all over the world, including to Mexico and Brazil. Large cranes are expensive, have a long useful economic life, and require term financing of 5-7 years to complete the sale.

EXAMPLE 4 — LONG-TERM FINANCING



New Jersey-based industrial equipment firm Conti Group works on infrastructure construction projects in sub-Saharan Africa. The Ex-Im Bank will provide a direct loan to fund the project for a term longer than 5-7 years.