



Export-Import Bank of the U.S.

Overview



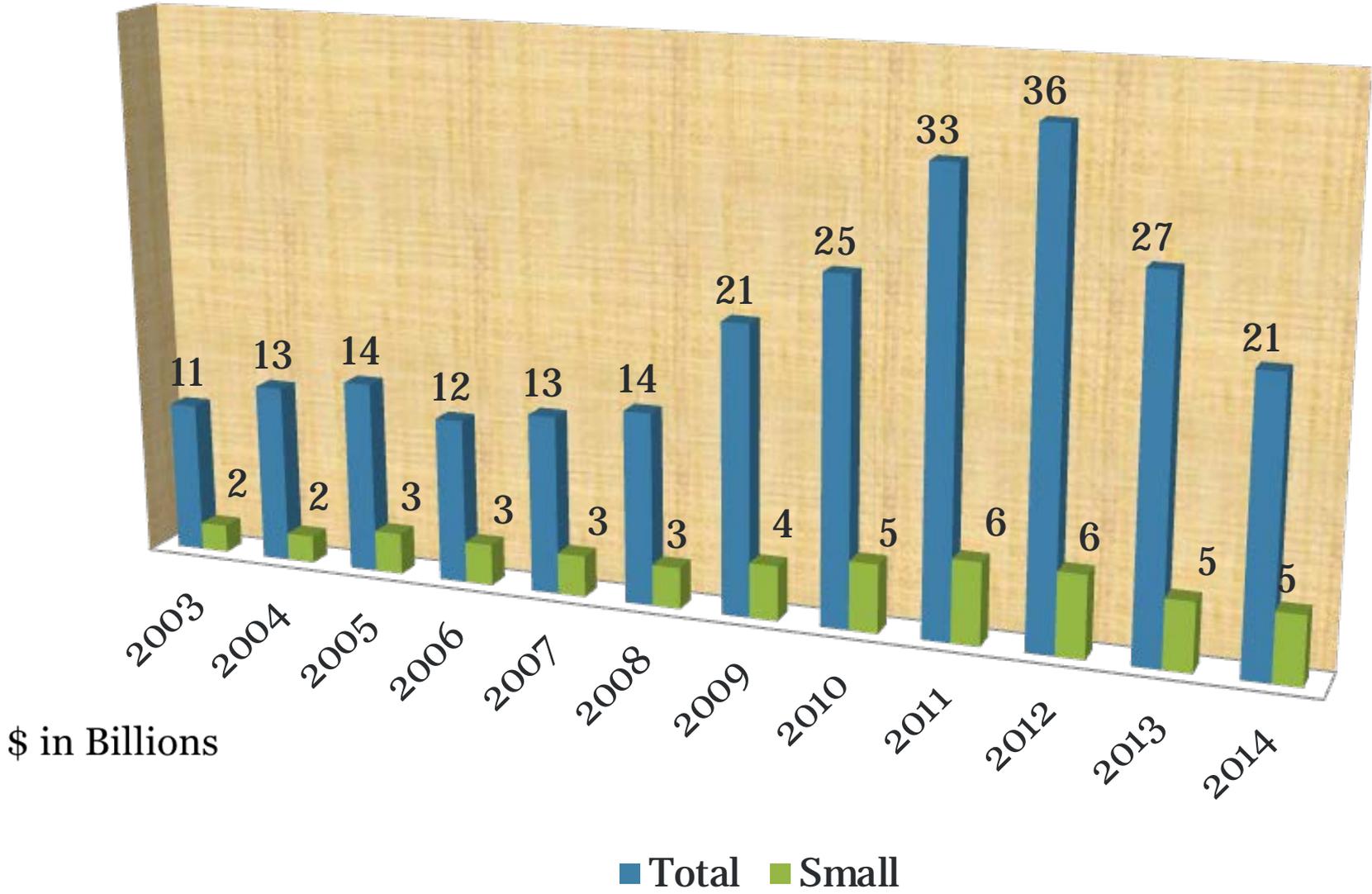
Export-Import Bank of the U.S.

About	<ul style="list-style-type: none">• Export-credit agency of the U.S.• Export finance: loans, guarantees & credit insurance• Not a grant, charge fees• 400 people (since 1934)
Mission	<ul style="list-style-type: none">• U.S. jobs• Everything we do is “export” finance
Competitive	<ul style="list-style-type: none">• Level the playing field for U.S. exporters in global marketplace• Governments around the world aggressive (60)
Complement	<ul style="list-style-type: none">• Does not compete with private sector lenders• Fill gaps in trade financing
Who we help?	<ul style="list-style-type: none">• Small, medium and large business• 89% of 2013 transactions supported small business

Boosting Small Business: 2013 Ex-Im Bank FACTS

\$ 27.3 Billion	<ul style="list-style-type: none">• Total authorized amount• \$ 5.2 B for small business (19%)
3,842	<ul style="list-style-type: none">• Total transactions• 3,413 for small business (89%)
1,923	<ul style="list-style-type: none">• Transactions for small business < \$500K• 50% of all transactions under \$500K• 625 new small business users in 2013• Ex-Im Bank is helping Main Street USA!

Ex-Im Bank Total Authorizations by Fiscal Year



The Result

1.2 Million

**Over the past five years, Ex-Im Bank has helped companies to
create or sustain
1.2 million export-related jobs in the United States.**

2008 - 2013

Official MT & LT Export Finance Activity (ECAs)

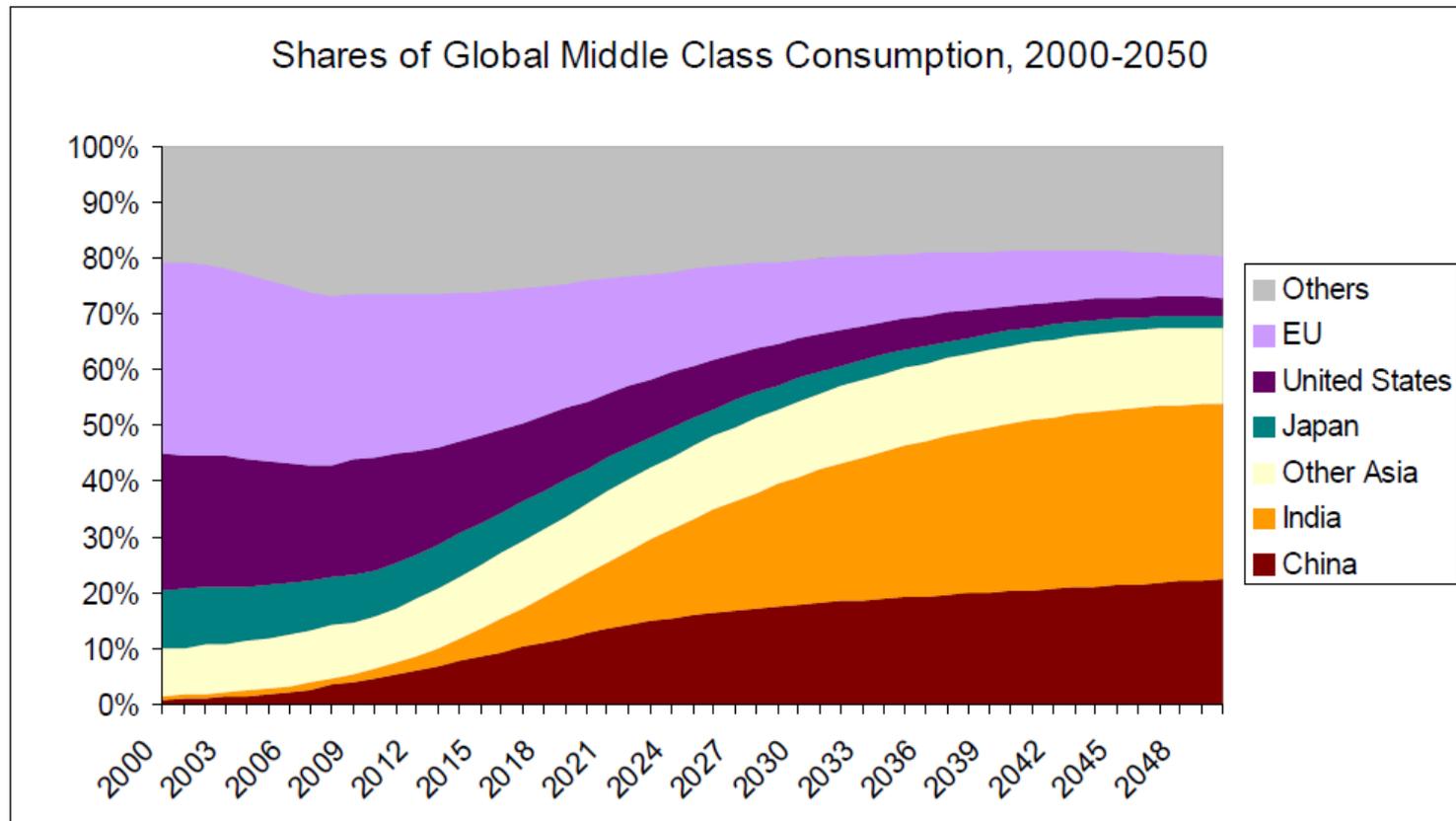
	2011	2012	2013
China	82	96	111
Japan	26	48	33
S. Korea	20	32	24
Germany	17	22	23
U.S.	21	31	15

In Billions \$

Source: 2013 Ex-Im Bank Competitive Report: Report to the U.S. Congress

Where does the Global Middle Class live?

Figure 7. India and China Make Waves in the Global Middle Class



Sources: The Emerging Middle Class in Developing Countries, OECD Development Center, January 2010

Ex-Im Bank: Products

Express Insurance	<ul style="list-style-type: none">• For the “newer” to export U.S. small business• No transaction is too small!
Credit Insurance	<ul style="list-style-type: none">• Protect against non-payment• Open credit terms increasing globally• Single buyer, multi buyer, short & medium term• Independent brokers (specialists)
Guarantees (exporter)	<ul style="list-style-type: none">• Guarantee loans from commercial banks• Working capital to exporters
Guarantees (buyer)	<ul style="list-style-type: none">• Guarantee loans from commercial banks• Foreign Buyers of U.S. capital goods/services• 1 to 5 years
Loans	<ul style="list-style-type: none">• To foreign buyers to buy American• Deals: few and large

Express Insurance

Qualify?	SBA small business, 1 year operating < \$7.5 mil. Export credit sales < 20 export credit customers
Application	<ul style="list-style-type: none">• Streamlined, 2 pages
Buyers	<ul style="list-style-type: none">• We'll investigate up to 5 buyers before policy issued• Risk < \$300,000/buyer, we obtain credit report• Risk > \$300,000/buyer, we need financials
Cost	<ul style="list-style-type: none">• No minimum premium, no up-front fee• Pay-as-you go premium after shipments• .65% (1-60 days), 1.06% (120 days), 1.35% (180)
Coverage	<ul style="list-style-type: none">• 95%, no deductible• Not all buyers must be covered (you select)• Claims: file 90 days after due date, paid 45 days after

Ex-Im Bank in Minneapolis

- Since 2012
- Focus: small business only
- Work closely with the Commercial Service, SBA and City/State partners.
- Private sector lenders and credit insurance brokers

Role is to: fit our solutions to small business needs!

Direct small businesses to our private sector partners (lenders and brokers).

Contact

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