



**Solutions to Support Your Export
Growth
Expo West
March 4, 2026
Paul Duncan**



Who We Are

EXIM is a U.S. federal government agency



Established in 1934



Headquartered in Washington, D.C.



12 Regional Offices nationwide

Our Mission: Facilitate U.S. jobs by supporting the growth of U.S. exports

- › Fills gaps and complements private-sector financing
- › Levels the playing field for U.S. companies competing for global sales



How Can EXIM Products Assist You?

You Need:

Funds to fulfill orders

Extension of credit

Risk protection

Access to capital

Foreign Buyer Financing

On/Reshoring or Expanding
Manufacturing Capacity in the US

Our Solution:

Working Capital Loan Guarantee

Export Receivables Insurance

Medium and Long Term
Insurance and Loan Guarantee

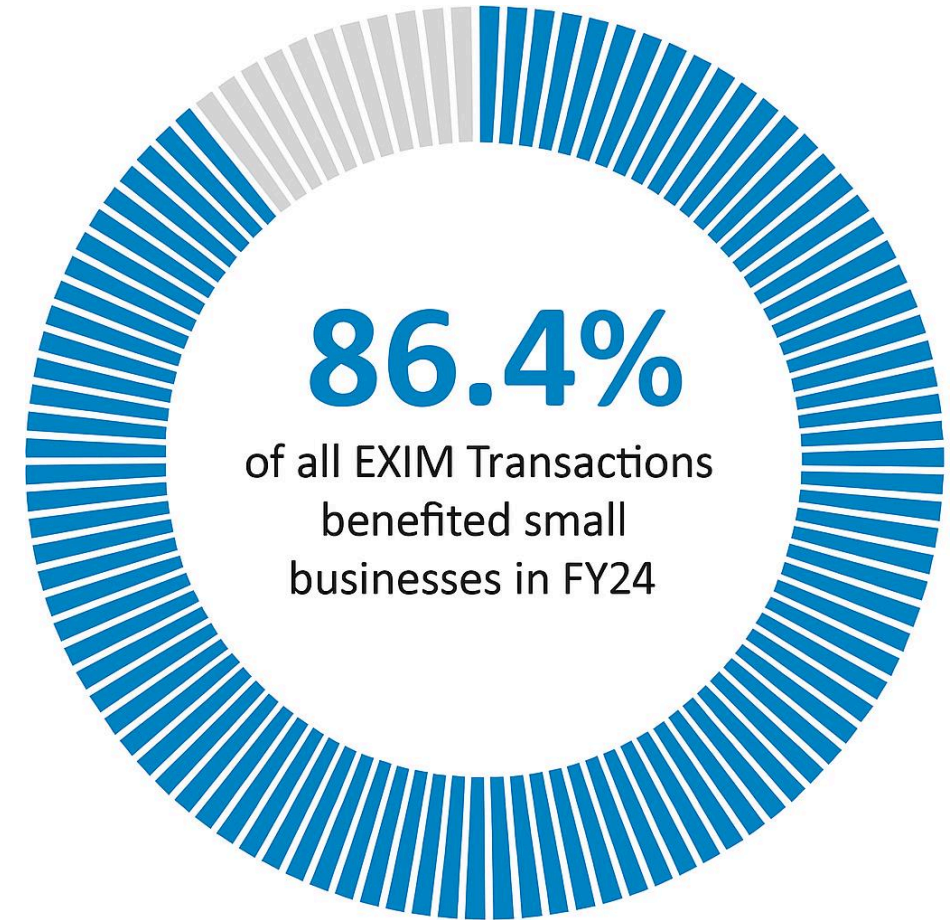




We Are Small Business Focused

In FY 2024:

- **86.4%** of all transactions supported small businesses
- **53.8%** of those transactions were in the Working Capital Guarantee Program
- **59.2%** of those transactions were in the Export Credit Insurance Program





What is Export Credit Insurance?

Export Credit Insurance is...



An insurance policy covering receivables generated from export sales that protects against nonpayment by international buyers

Export Credit Insurance enables you to...



Use insured receivables from export sales as collateral to obtain working capital



Export Credit Insurance

Benefits:

› Sales Tool

Allows exporter to offer competitive credit terms to international buyers, generally up to 180 days, some products may qualify for 360-day terms

› Risk Protection

Protects against buyer nonpayment due to commercial and political risks

› Financing Aid

Obtain financing – insured export receivables may be added to your borrowing base by assignment of policy proceeds (claim payments) to a lender

EXPORTER-HELD

Policy Types

Multi-Buyer:

95% Coverage

Portfolio Coverage

(1) Standard (2) Small Business (3) Select Risk

Express (Small Business):

95% Coverage

(Limited portfolio; up to 10 buyers)

Complimentary
Credit Reports

Buyer
1

Buyer
2

Buyer
...

Single Buyer

90% Coverage

(One policy per buyer – country risk)

Buyer
1

Buyer
2

Buyer
3

Buyer
4

Note: Bulk Agricultural Commodities can be considered for 98% coverage



What is a Working Capital Loan Guarantee?

*Working Capital
Loan Guarantee is...*



A guarantee to a commercial lender that makes a loan to an exporter to purchase or manufacture U.S. goods for export

*Working Capital
Loan Guarantee
enables you to...*



Exporters can borrow more with the same collateral, secure performance and bid bonds necessary to win projects, and increase their global competitiveness.



Working Capital Loan Guarantee

- › Provides a **90% guarantee** of repayment (principal and interest) on loans to exporters
- › Empowers exporters to unlock cash flow to fulfill sales orders and take on new business abroad
- › May be set up as a “Transaction-specific” or a “Revolving” line of credit
- › No minimum or maximum amounts
- › Loan supports advances made against export-related inventory (including WIP) and foreign receivables:
 - Up to 75% advance rate on inventory, and up to 90% on foreign receivables
- › Some buyer approval authority may be given to exporter
- › **Asset-Based:** fully collateralized
- › **Personal Guarantees:** required of owner(s)

Working Capital Loan Guarantee

			Working Capital Facility <i>Without</i> EXIM Bank		Working Capital <i>With</i> EXIM Bank	
	Collateral (<i>Inventory</i>)	Amount	Advance Rate	Borrowing Base	Advance Rate	Borrowing Base
<i>Export Inventory</i>	Raw Materials	\$200,000	20%	\$40,000	75%	\$150,000
	WIP	\$200,000	0%	0	75%	\$150,000
	Finished Goods	\$600,000	50%	\$300,000	75%	\$450,000
<i>Export/Foreign Accounts Receivable</i>	Open Account/Foreign Account Receivable	\$400,000	0%	0	90%	\$360,000
	L/C Backed A/R	\$600,000	70%	\$420,000	90%	\$540,000
Total Borrowing Base				\$760,000	vs.	\$1,650,000



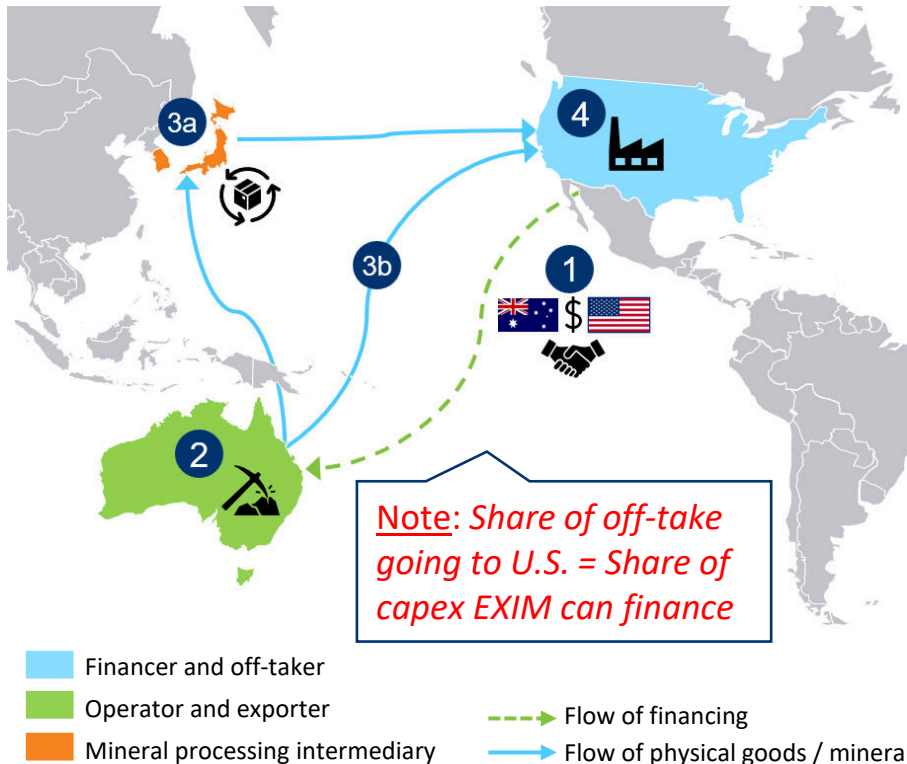
Medium-Term Financing

- › Generally used for **foreign buyer financing** of capital equipment
- › 85% financed, 15% cash down payment by the buyer (may be financed by lender)
- › Repayment up to 5 years, exceptionally 7 years
- › Amounts of \$25 million or less
- › **Long-term financing for projects**



New EXIM Financing Tools and Policies

The Supply Chain Resiliency Initiative (SCRI) launched in 2025 to finance overseas projects to secure ex-China sources of critical minerals via U.S. offtake agreements. Aims to strengthen U.S. supply chains, reduce reliance on China, and mobilize private investment into strategic sectors.



Make More in America (MMIA) launched in 2022 to bolster critical domestic supply chains by fostering economic resilience and revitalizing America's manufacturing and export capacity.

Key objectives

- Revitalize domestic manufacturing
- Improve supply chain resiliency and efficiency
- Ensure fair international competition

Examples



BETA Technologies - \$170m loan to electric aircraft manufacturer (VT)

Electrovaya - \$51m loan to lithium-ion battery cell packs manufacturer (NY)

Amaero Advanced Metals - \$23.5m loan to critical minerals alloy processing facility (TN)

Note:

- Export nexus required (15%-25%)
- U.S. jobs created correlation to amount of financing



EXIM Eligible



Open for business in 180+ countries!



Final shipment takes place from a US port



All industries welcome; military & defense exports are limited



Country Limitation Schedule



EXIM Bank conducts business in most countries throughout the world.



Restrictions may apply based on political or economic conditions and are highlighted on the Country Limitation Schedule.



Open in over 180 countries

Check the Country Limitation Schedule (CLS) at www.exim.gov.





Eligibility Criteria



Products shipped from U.S. with more than 50% U.S. content including labor & overhead, but not mark-up.



At least 3-year operating history, a positive net worth.



A DUNS number with Dun & Bradstreet.



Obtained and maintained an active SAM.gov registration, including the issuance of a Unique Entity Identifier (UEI).



Request must be in proportion with exporter's size.

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