

**When looking to purchase  
U.S. goods or services –**

**look to Ex-Im Bank for your  
financing solutions.**

**Ex-Im Bank's products meet the  
needs of Russian business by:**

- Supporting Most Types of Industries
- Offering Access to Credit
- Providing Longer-Term Financing

#### **EX-IM BANK: ACTIVE IN RUSSIA**

- Ex-Im Bank has been active in the Russian market for more than a decade.
- Since 2000, Ex-Im Bank has supported more than \$800 million in transactions for Russia.
- Ex-Im Bank has provided support to many Russian industries including: oil and gas, mining, agricultural, manufacturing and medical equipment.

#### **FOR MORE INFORMATION**

##### **EXPORT-IMPORT BANK of the UNITED STATES**

Brian Sant Angelo

Business Development Country Officer - Russia

Tel: 202.565.3484

E-mail: [brian.santangelo@exim.gov](mailto:brian.santangelo@exim.gov)

Web: [www.exim.gov](http://www.exim.gov)

Fax: 202.565.3839

TDD: 202.565.3377

U.S. Toll-Free: 800.565.3946 [EXIM]

Worldwide: 202.565.3946

# **Ex-IM BANK and RUSSIA**

**Discover Financing Support for  
Purchases of U.S. Goods and Services**



**EXPORT-IMPORT BANK  
of the UNITED STATES**



***“Anything unattempted remains impossible.”***

*- Anonymous*

One of the most challenging barriers to success in business is obtaining adequate financing. Whether you need financing for equipment to expand your operations or upgrade existing equipment – the Export-Import Bank of the United States (Ex-Im Bank) can help by providing the financial support you need to purchase U.S. goods or services.

Ex-Im Bank is the official export credit agency of the United States. Ex-Im Bank's financing products enable buyers of U.S. goods and services around the world to obtain the necessary financing for their projects and capital improvements.

With Ex-Im Bank's financing, Russian businesses can buy high-quality U.S. goods and services to enable them to grow. Ex-Im Bank's products meet the needs of large and small Russian businesses by offering financial support over an extended period of time. These products can be used by a wide variety of companies and are not tailored to any one industry.

Ex-Im Bank's products provide Russian businesses with:

- Greater Access to Credit
- Competitive Term Financing

## Obtaining Credit for U.S. Purchases

One of the most common financing needs of companies is to obtain medium- or long-term financing for capital goods to upgrade or expand an existing business. Often, Russian buyers find that Ex-Im Bank's loan guarantee is the best solution. The support works by combining funding sources from the private sector with Ex-Im Bank guarantees, which allows projects to be financed at competitive rates and terms.

### An Example:

In a typical transaction, a company in Russia has a contract to purchase equipment or services from the United States. The Russian buyer then contacts a financial institution with an Ex-Im Bank Master Guarantee Agreement or MGA (a financing framework to facilitate Ex-Im Bank's loan guarantees) or Ex-Im Bank directly. After the application has been submitted and Ex-Im Bank approves the transaction, a notification of approval is sent to the financial institution (MGA holder) that will be providing the loan.

Ex-Im Bank has made the loan guarantee process as straightforward and transparent as possible by posting the credit standards for international buyers on our Web site. To see if your company qualifies, visit <http://www.exim.gov/tools/Medium-Term-CreditStandards.doc>.

In some situations where a Russian company is unable to meet Ex-Im Bank's credit standards or otherwise mitigate the risk, local financial institutions in Russia can provide guarantees for the transaction to proceed.

## Support for Leasing Transactions

Financial lease transactions are an excellent alternative for businesses that are in initial stages or need an alternative payment structure. Ex-Im Bank has guaranteed numerous financial lease transactions in the Russian agricultural sector that has resulted in farmers obtaining the financing they needed. Through the Ex-Im Bank lease guarantee, a new tier of credit is being established in the Russian market.

Leasing is a financing tool used by many businesses, allowing them to fund purchases through the cash flow generated by the leased asset rather than on their balance sheet. With a financial lease, the lessor (a private company, bank, or other entity) provides the lessee with the service of financing, but all other responsibilities such as maintenance, insurance and taxes are the responsibility of the lessee.

Ex-Im Bank's finance lease guarantee protects the guaranteed lender in the funding of the lease for 100% of political and commercial risk of non-payment by the lessor.

## Receive Open Account Credit

Short-term financing is available via Ex-Im Bank's export credit insurance products. These insurance products are offered to U.S. exporters or financial institutions, and they can be used to provide extended credit terms and financing to Russian companies that U.S. exporters may not have otherwise been able to provide.