

APPENDIX C

**OPTIONAL FORM FOR USE BY DELEGATED AUTHORITY LENDERS
IN DOCUMENTING MINIMUM CREDIT CRITERIA AND ADDITIONALITY**

Name of Borrower:

NAICS Code:

I. Minimum Credit Criteria

A. RMA Ratios

B. Calculation of Tangible Net Worth

Statement Date (as of last Fiscal Year End):			
RMA Statement Studies (Year):		Page:	
Sorted by:		Range:	
RATIO	RMA	Borrower	Exceeds Req'mt?
Current Ratio			
Net Sales / Total Assets			
Debt to Worth			
(Net Profit + Depreciation + Depletion + Amortization) / Current Portion of L/T Debt			
EBIT / Interest			
Cost of Sales / Inventory			
Sales / Accounts Receivable			

As of (most recent financial data available):	
Stated Net Worth (Book):	
+ Subordinated Debt	
- Patents, Trademarks	
- Licenses	
- Goodwill	
- Subscription Lists	
- Capitalized Software	
- Organization Expense	
- Covenants not to Compete	
- Investments/Due to Affil's	
- Other Intangibles	
TANGIBLE NET WORTH:	

II. Why is Ex-Im Bank's support needed? ("Additionality")

Exempt from substantiation pursuant to Section II(J) of the Manual? Yes No
(Note: Exemption does not apply if Reduced Facility Fee will be charged).

A. Describe why the Borrower does not have sufficient internally-generated working capital to support the proposed export sale(s).

B. Describe why funds are not available from external sources.

C. Describe why the Ex-Im Bank guarantee is needed in order for your institution to provide the funding.