



Trade Finance for Banks

AIG's Trade Finance credit insurance can protect Financial Institutions as insured against the risk of non-payment by the obligors for trade financing programs covering:

- Receivables finance
 - Payables finance
 - Trade loans
 - Letters of credit/standbys
 - Asset-backed lending
- ➔
- Underlying trade
 - Short term
 - Self-liquidating

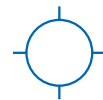
Credit insurance can help Financial Institutions to reduce:

- Credit exposure on obligors
- Costs and
- Capital allocations



AIG's Trade Finance Policies

- Single Risk/Multi Named Buyer or Portfolio
- Basel III compliant
- Indemnity or excess of first loss cover
- Tenor – up to one year or max. 18 months non-cancellable
- Flexible and customised solutions to match the financial institutions risk profile and Basel needs
- Can offer integrated technology solutions
- Trade Finance structuring, securitisation and back up servicing available.



Industry Focus

- Oil/energy
- Telecoms
- Manufacturing
- Paper packaging
- Food
- Banks
- Logistics
- Transport
- Chemical/ pharmaceuticals
- Electronics



Obligor Rating Focus

Obligors rated BB- (or S&P equivalent) or better for single risk transactions. AIG can consider lower rated obligors in a portfolio.



Country Focus - Global

AIG can provide locally admitted insurance in over 200 Countries globally*

* OFAC/Sanctioned Countries excluded - Limited appetite for Cambodia, Myanmar, Cambodia, Turkey, Russia, Brazil, Venezuela, Haiti, certain African and Middle East countries.

For more information please contact your local AIG representative, or email a member of the team at trade.finance@aig.com

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