



EXHIBIT A:
DETAILS REGARDING INFORMATION NEEDED
TO APPLY FOR EX-IM BANK SUPPORTED MEDIUM TERM FINANCING

FINANCIAL INFORMATION:

- For financed amounts greater than US\$1 million, Ex-Im Bank requires audited financial statements, with notes and opinions in English, for the past 3 fiscal year-ends.
- For financed amounts of less than US\$ 1 million for non-financial institution borrowers or guarantors, if audited financial statements are not available, 3 years of management prepared or externally prepared statements are required, and must be accompanied by a summary of significant accounting policies used in their preparation.
- All financial statements (audited or non-audited) must be prepared in accordance with generally accepted accounting principles in the country of incorporation, and must include the accountant's opinion letter and notes to the financials.
- If the most recent fiscal year-end statements are more than 9 months old, or will be at the time of application to Ex-Im, an interim financial statement will also be required; however, the company's internal accountants may prepare this statement.
- For each financial year, we need to know the amount of depreciation, and if applicable also amortization. (Often this is not broken out in the income statement but sometimes can be picked up from the statement of changes or from the notes; however, this is frequently not available in the statements we receive.)
- For all financial years, we need a break down of interest paid. (Many companies combine various "financial expenses", which sometimes include such items as interest paid, interest received, commissions, fees, and also exchange gains and losses, and monetary correction, many times providing only a net amount for all of these).
- As of each statement date, we also need a breakdown of the current portion of long term debt ("CPLTD") (i.e., portions of long term debt that are payable within the 12-month period from the date of each balance sheet), and where it is included in the balance sheet. (Often it is not evident from the statements or notes which liability categories include the CPLTD.)
- We always need to know the amount of taxes paid for each year. (Usually these are clear, but occasionally we need to ask for this information.)
- Notes to financial statements: For deals under \$1 million, while we do not need the statements to be audited, we do need good notes for each set of financial statements. These should include a summary of significant accounting principles and must be prepared and signed by the accountant or company officer that prepared the financial statements. (They may not be based on the review of the financial statements by a person or entity that has not prepared the statements.) There is no required format for the notes; however, they always include information regarding how inventory and fixed assets are valued, how depreciation is determined, whether/how inflation accounting is applied, and usually include more detail on accounts than is included in the financials. It is also helpful to have details on the terms of bank debt and accounts payable to suppliers - long term.

INFORMATION ON THE BORROWER (AND IF APPLICABLE CORPORATE GUARANTOR):

- Commercial bank reference reports (at least two). (Or, bank name, contact name, telephone and fax number, if the Bank is to order the bank reports.)
- Supplier reference reports (at least two). (Or, the supplier name, contact name, telephone and fax numbers, if the Bank is to order the supplier reports.)
- Credit agency report (such as Veritas):
- Background information on the borrower: Description of the company's business operations, organization, management, strategy, and ownership structure, including percentage ownership of each party. May include comments on products/services, markets, competition, position of the company in the market, strategies, and any other information to provide a general orientation of the company and help us understand their business.

INFORMATION ON THE TRANSACTION

- Proforma invoice(s), quotation(s), or purchase/sale contract(s) covering the proposed purchases to be financed
- Used equipment Questionnaire(s), if applicable (Ex-Im Bank form No. EBD-M-25)
- If not included in the proforma invoice, quotation or contract: contact names, phone numbers, fax numbers for each exporter or supplier. This is needed to allow us to contact each exporter or supplier to ascertain additional information, including the following details required for the Ex-Im Bank application:

Complete name of company
Contact person
Position Title
Street Address
City, State, Zip Code
E-Mail
Duns #

Fiscal year ended (mo. & yr.)
Gross sales revenue in last fiscal year
Phone #
Taxpayer ID#
of employees
Fax #
Congressional District
Standard Industrial Code of business