



MISR BANK - EUROPE

بنك مصر أوروبا

MBE TRADE FINANCE PRODUCTS

THE ONE AND ONLY EGYPTIAN BANK IN CENTRAL & SOUTH-EAST EUROPE

MISR BANK - EUROPE GMBH

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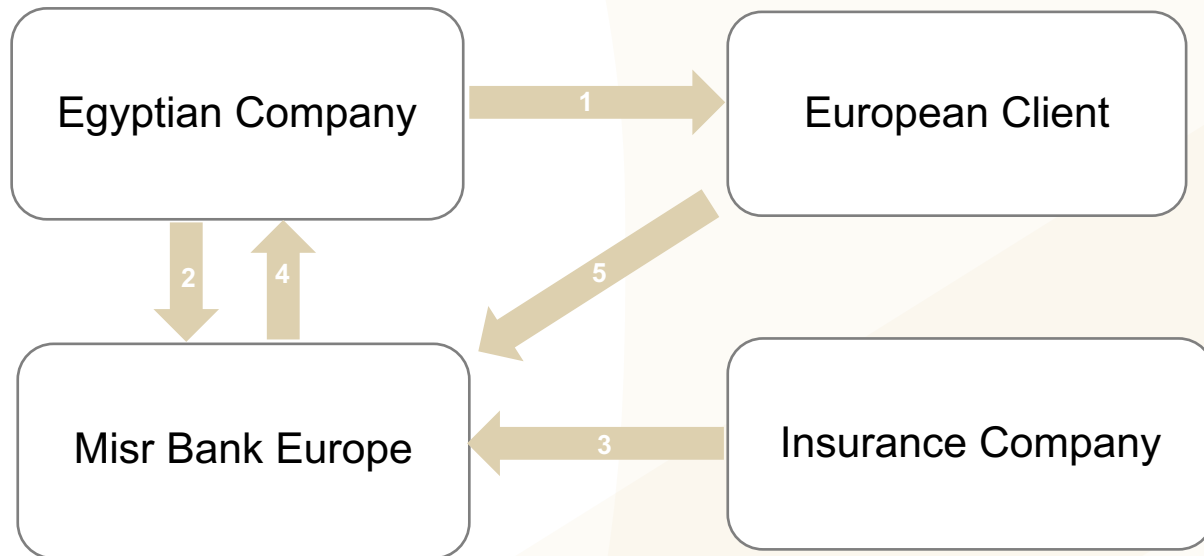
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SINCE
1992
IN FRANKFURT

MBE SERVICES FOR COMPANIES EXPORTING FROM EGYPT

Egyptian Export Finance Scheme



Advantage for Egyptian Exporter:
! Immediate Liquidity
! Reduction in counterparty risk

1. An Egyptian Company finalises a sale to an European importer
2. The Egyptian Exporter sends the invoice to Misr Bank Europe for prefinancing
3. MISR Bank Europe arranges an insurance wrap for the receivables
4. MISR Bank Europe provides cash to the Egyptian Exporter
5. European Client pays the invoice amount to an account of the Egyptian Exporter with MBE

MBE SERVICES FOR COMPANIES EXPORTING FROM EGYPT

- Developed in cooperation with the German-Arab Chamber of Industry and Commerce (GACIC), to support Egyptian exporters, with particular focus on trade with European countries.
- Financing of trade receivables owed by European importers. MBE is arranging for an insurance wrap on the receivables, covering the importer's default for insolvency reasons (non-payment of the receivables on any other grounds, such as discrepancies of goods, notices of defects or delay in delivery are not covered).
- This product provides cash to the Egyptian Exporter as soon as goods are shipped; up to 80% of the invoice issued is financed as soon as the bank receives documentary evidence of shipment.
- It reduces delays in payments and improves the Egyptian Exporter's cash flow. MBE Export Financing takes care of the receivables in different countries and assures efficient payment processes.
- The underlying commercial relationship between the Egyptian exporter and its customer remains unaffected.

Advantages for the Egyptian Exporters

- immediate liquidity
- reduction in counterparty risk by up to 80%
- taking advantage of differences in interest rate levels
- opportunity to agree on longer terms of payment

MBE SERVICES FOR COMPANIES IMPORTING FROM EUROPE

- MBE provides on a case-by-case basis financing to Egyptian companies in foreign currency for investment projects
- This includes Working Capital Financing as well as Term-Loans
- Possible financing cases include ...
 - upgrading of production facilities to improve efficiency & productivity
 - Investments in renewable energy to improve supply of electricity
 - Investments in environmental projects
 - Investments in technology projects
- Pre-requisite is that the project sponsor is able to provide a solid business plan for the respective investment project
- MBE will if required arrange co-financings with other commercial banks and/or development agencies/investors

Advantages for the Egyptian Importer

- taking advantage of differences in interest rate levels
- access to new sources of funds
- Interest payments and repayments can be structured out of export transactions



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