

EMPOWERING UKRAINIAN EXPORTERS

2025

**Financial Protection
and Export Growth Tools**



ECA Ukraine:

the state instrument supporting
exporters' confidence and competitiveness



WHO WE ARE

Export Credit
Agency of Ukraine,
established
in 2018

100% state-owned,
operating under
the Ministry
of Economy

Member
of the Berne Union,
uniting 80+
ECAs globally

Licensed insurer
with a special status,
regulated by
the National Bank

OUR PURPOSE

to provide a competitive advantage
to Ukrainian exporters by assuming
their financial risks

OUR VISION

to become a reliable center of financial
support for Ukrainian exporters

Who and What We Support



Legal Framework

ECA Ukraine focuses on supporting non-resource exports that contribute to sustainable economic growth and job creation

Who Can Be Insured

Ukrainian exporters, regardless of capital origin – including enterprises with foreign capital, registered in Ukraine and engaged in export-oriented activities

What Can Be Insured

- **Export of goods** with Ukrainian origin and high added value, in line with national export development priorities (raw materials and re-exports are not eligible);
- **Export of services and works** – no restrictions;
- **Financial instruments:** export credits, investment loans, direct investments, and bank guarantees.

Coverage Limits

Up to 85% of the total value of a foreign trade contract.

Maximum exposure per contract, credit, or investment: ≈ UAH 400 million (≈ USD 10 million)

FOREIGN TRADE CONTRACT INSURANCE



Enables Ukrainian exporters to safely enter new markets and sell goods, works, or services under deferred or installment payments

WHAT IS INSURED

| Receivables under
| an export contract

| Available as single-supply or turnover insurance

INSURED PARTY

| Ukrainian
| exporter

COVERED RISKS

| All Risk – loss due to non-payment
| by foreign buyer
| up to 85% of receivable value

UNDERWRITING

| Individual risk assessment based on
| • country risk category
| • buyer's solvency

| Average insurance rate
| apporx.0.83% of insured amount

MAXIMUM COVERAGE PERIOD

| up to 270 days
| (due to current FX repatriation term of 180 days)

Easy ЗЕД*

(*ЗЕД = foreign economic activity)

early-stage launch



Easy ЗЕД is a simplified version of a foreign trade contract insurance

KEY FEATURES

Invoice coverage
up to **UAH 400,000**

Payment terms
up to **180 days**

Policy issuance
within one day

Application
online

PRE-EXPORT FINANCING INSURANCE



Facilitates access to financing for Ukrainian exporters – ECA Ukraine's insurance serves as an acceptable form of collateral for banks.

WHAT IS INSURED

Loans provided to Ukrainian exporters to fulfill export contracts

INSURED PARTY

Ukrainian bank (lender)

COVERED RISKS

All Risk – loss caused by borrower's failure to repay the loan principal

MAIN REQUIREMENTS FOR THE LOAN

Maximum loan is not specified, maximum insurance sum is UAH 400 million (approx. USD 10 million);
Maximum loan term is not specified;
Interest rate is up to the bank.

UNDERWRITING

Basic	The risk is assessed based on the country risk category of the Ukrainian exporter – Ukraine	Average: 2,44%
Targeted	The risk is assessed based on the country risk category of the foreign buyer (borrower); Enhanced control over the intended use of the loan and the use of proceeds from export contract.	Average: 0,88%
Corporate	The risk is assessed based on the country risk category of the location of the trading company; Enhanced control over the intended use of the loan and the use of proceeds from export contract.	Average: 2,81%

PORTFOLIO INSURANCE PROGRAM



Enables banks to independently include eligible export loans into an insured portfolio, reducing their credit risk and expanding lending capacity for exporters.

BANKS PARTNERING WITH THE ECA UNDER THE PORTFOLIO INSURANCE PROGRAM



Maximum loan amount

UAH 20 million

(approx. USD 0,5 million)

Maximum loan term

5 years

Interest rate

up to the bank

Fixed insurance rates

1st and 2nd year – 0,6% yearly

3rd through 5th year – 2% yearly

GUARANTEES AND COUNTER-GUARANTEES INSURANCE



Expands exporters' access to guarantees and counter-guarantees, with ECA insurance serving as recognized collateral.

WHAT IS INSURED

Guarantees and counter-guarantees issued to support the execution of export contracts (bid guarantees, performance bonds, advance payment guarantees)

INSURED PARTY

Ukrainian bank that issued the guarantee or counter-guarantee

COVERED RISKS

All Risk – loss caused by payment to the beneficiary/guarantor under the guarantee

UNDERWRITING

Individual. The risk is assessed based on the country risk category of the Ukrainian exporter – Ukraine
Insurance rates approx. 0,85%-1,71%

MAIN REQUIREMENTS

Maximum guarantee amount is not specified;
Maximum insurance sum is UAH 400 million (approx. USD 10 million);
Maximum guarantee term is not specified.

INVESTMENT-RELATED INSURANCE



	Investment loan insurance	Insurance of investments in Ukraine
Coverage	Loans to Ukrainian economic entities related to investments in the creation of facilities and infrastructure necessary for the development of manufacturing industry and export of goods (works, services) of Ukrainian origin	Investment (the amount of remittance, equity) and/or dividends
Insured	Ukrainian bank - lender	An individual or legal entity, resident or non-resident of Ukraine (investor)
Covered risks	One or more War and/or Political risks included in the list approved by a decision of the Cabinet of Ministers of Ukraine	
Covered loss	Loss caused by unpayment of the principal	Operational Inability Loss caused by expropriation of equity and/or rights to claim dividends Loss caused by inability to remit dividends
Special requirements	1) the investee is located on the territory of Ukraine, except for the territories where hostilities are being waged or temporarily occupied by the Russian Federation at the moment of concluding the investment insurance agreement, which are included in the list of territories where hostilities are being waged or temporarily occupied by the Russian Federation, approved by the order of the Ministry of Reintegration of Ukraine; 2) the purpose of the direct investment is the creation of facilities and infrastructure necessary for the development of manufacturing industry and export of goods (works, services) of Ukrainian origin; 3) the goods (works, services) to be exported as a result of the investment must meet the requirements of Law on ECA Ukraine (ECA can only provide support to exporters of value-added goods, but there are no restrictions on services and works)	
Underwriting	Individual. The risk is assessed based on the country risk category of the Ukrainian borrower – Ukraine	Individual. The risk is assessed based on the region of location of the production facilities of the investee, type of activity of the investee
Insurance rates	Three insurance contracts have been concluded, with an average yearly insurance rate of 1.75%.	Approx. 0,49%-8,01%

THE MAIN PURPOSE IS TO PROMOTE INVESTMENTS IN UKRAINE



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