



## Research

# Export-Import Bank: Obstacles and Options for Reform

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The U.S. Export-Import Bank (Ex-Im) is the official export credit agency (ECA) of the United States, tasked with supporting U.S. exports and creating jobs by providing export credit and insurance where private financing is not available. Most analysts agree that, viewed in isolation, any government's support for its country's export financing is trade distorting. However, in the current global economic landscape the Export-Import Bank may be a necessity to counteract the aggressive and anti-competitive financing that foreign companies receive from their own ECAs. Thus, while the Export-Import Bank should be reformed in order to minimize adverse effects on U.S. industry and to make its processes more efficient and transparent, it remains a sensible component of a pragmatic trade policy.

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