

| Category | GNI Per Capita (2006) | | Standard / Option | Interest Rate (%) | Repayment Period (Year) | Grace Period (Year) | Conditions for Procurement | | |
|--------------------------------------|-------------------------|--|-------------------------|-------------------|-------------------------|---------------------|----------------------------|----|--------|
| Least Developed Countries | Low-Income Countries | Minimal Interest Rate "MIRAI" | | 0.01 | 40 | 10 | Untied | | |
| | | General Terms | Standard | 0.70 | 30 | 10 | Untied | | |
| | | | Option1 | 0.65 | 25 | 7 | | | |
| | | | Option2 | 0.60 | 20 | 6 | | | |
| | | Preferential Terms | Standard | 0.55 | 40 | 10 | Untied | | |
| | | | Option1 | 0.45 | 30 | 10 | | | |
| | | | Option2 | 0.40 | 20 | 6 | | | |
| | | Low-Income Countries | -US\$905 | General Terms | Standard | 1.20 | 30 | 10 | Untied |
| | | | | | Option1 | 0.90 | 25 | 7 | |
| Option2 | 0.75 | | | | 20 | 6 | | | |
| Preferential Terms | Standard | | | 0.55 | 40 | 10 | Untied | | |
| | Option1 | | | 0.45 | 30 | 10 | | | |
| | Option2 | | | 0.40 | 20 | 6 | | | |
| STEP | Standard | | | 0.20 | 40 | 10 | Tied | | |
| | Option | | | 0.10 | 30 | 10 | | | |
| Lower-Middle-Income Countries | US\$906 -US\$1,735 | | | General Terms | Standard | 1.40 | 30 | 10 | Untied |
| | | Option1 | 0.80 | | 20 | 6 | | | |
| | | Option2 | 0.70 | | 15 | 5 | | | |
| | | Preferential Terms | Standard | 0.65 | 40 | 10 | Untied | | |
| | | | Option1 | 0.55 | 30 | 10 | | | |
| | | | Option2 | 0.50 | 20 | 6 | | | |
| | | STEP | Standard | 0.20 | 40 | 10 | Tied | | |
| | | | Option | 0.10 | 30 | 10 | | | |
| | | Middle-Income Countries | US\$1,736 -US\$3,595 | General Terms | Standard | 1.40 | 25 | 7 | Untied |
| Option1 | 0.95 | | | | 20 | 6 | | | |
| Option2 | 0.80 | | | | 15 | 5 | | | |
| Preferential Terms | Standard | | | 0.65 | 40 | 10 | Untied | | |
| | Option1 | | | 0.55 | 30 | 10 | | | |
| | Option2 | | | 0.50 | 20 | 6 | | | |
| STEP | Standard | | | 0.20 | 40 | 10 | Tied | | |
| | Option | | | 0.10 | 30 | 10 | | | |
| Upper-Middle-Income Countries | US\$3,596 -US\$6,275 | | | General Terms | Standard | 1.70 | 25 | 7 | Untied |
| | | Option1 | 1.60 | | 20 | 6 | | | |
| | | Option2 | 1.50 | | 15 | 5 | | | |
| | | Preferential Terms | Standard | 1.20 | 25 | 7 | Untied | | |
| | | | Option1 | 1.00 | 20 | 6 | | | |
| | | | Option2 | 0.60 | 15 | 5 | | | |
| Consulting Services | | For consulting services, the interest rate will be minimal (0.01%) and the repayment, grace periods and conditions for procurement will be the same as those for main components. | | | | | | | |
| Options for Program Type Yen Loan | | In case of co-financing, it is possible to apply the same repayment terms as co-financer's lending while maintaining the concessionality of Yen loans. For countries complying with ongoing IMF-supported programs or receiving grants from IDA, it is possible to modify the terms and conditions of the Yen Loan so as to meet the IMF's concessionality criteria. | | | | | | | |

- STEP (Special Terms for Economic Partnership) is set and reconsidered on January 15 every year to make a tied aid eligible.
- The concessionality level of optional terms does not exceed that of standard terms.
- Under the EPSA initiative, the loan for projects co-financed with the AfDB are extended using "Preferential Terms", determined for each income category; in the case for low-income LDCs, the terms are MIRAI.
- A two-step loan extended to the AfDB to cover its sub-loans to private enterprises under EPSA is extended using the term and condition of 0.55% interest rate and 40-year repayment period including 10-year grace period.
- Irrespective of the country category, the terms applied for projects assisting recoveries from disasters are MIRAI.