July 2026

Climate Resilient Debt Clauses (CRDC) Terms and Conditions

1. Applicability

(a) Japan International Cooperation Agency (JICA) offers Climate Resilient Debt Clauses (CRDC) and Payment Deferrals associated therewith to Eligible Borrowers. The availability of CRDC for inclusion in the Loan Agreements is evaluated on a case-by-case basis by JICA and is subject to JICA's operational and risk management considerations, as well as country specific limits, as determined by JICA. JICA processes the Deferral Requests and Payment Deferrals under CRDC in accordance with the relevant Loan Agreements and these CRDC Terms and Conditions.

(b) This document constitutes the "CRDC Terms and Conditions" referred to in the Loan Agreements with the Borrowers where CRDC provisions are included.

(c) JICA may amend these CRDC Terms and Conditions in its discretion from time to time and shall notify the Eligible Borrowers thereof. The version of the CRDC Terms and Conditions effective on the date of the Deferral Request shall apply to such Deferral Request. In the event of inconsistency between the provisions set forth in the Loan Agreement and these CRDC Terms and Conditions, the terms of the Loan Agreement shall prevail.

2. Definitions

The terms used herein and defined in the applicable Loan Agreement and the applicable General Terms and Conditions for Japanese ODA Loans have the meanings specified therein for the purpose hereof, and the following additional terms have the meanings set forth below.

(a) "Climate Resilient Debt Clause" or "CRDC" means a mechanism established in a Loan Agreement allowing Eligible Borrowers to defer certain payments of principal and interest during a Deferral Period upon occurrence of an Eligible Event.

(b) "Conversion" means the following (i) and (ii) individually and collectively: (i) a conversion of the currency of the principal amount of the Loan disbursed and outstanding under the Loan Agreement from Japanese Yen to United States Dollar in accordance with the Conversion Guidelines, and (ii) a conversion of the Floating Rate to a fixed interest rate in accordance with the Conversion Guidelines.

(c) "Conversion Guidelines" means the following (i) and (ii) individually or collectively: (i) the relevant editions of the Guidelines for Currency Conversion of Japanese ODA Loans, (ii) the relevant editions of the Guidelines for Interest Rate Conversion of Japanese ODA Loans denominated in United States Dollars, as may be revised from time to time by JICA and specified in the relevant Loan Agreement.

(d) "Deferral Acceptance Date" means the date established by JICA as acceptance of the Payment Deferral requested by an Eligible Borrower, which shall be notified by JICA to the Eligible Borrower pursuant to the provisions of Section 6(e) below.

(e) "Deferral Effective Date" means the Payment Date on which the relevant Payment Deferral becomes effective and the related Deferral Period starts and which JICA determines as follows: (i) the applicable principal repayment date or Payment Date of interest, immediately following the Deferral Acceptance Date and subject to the provisions of Section 3(b) below, or (ii) if the Eligible Borrower submitted the Deferral Request to JICA fewer than sixty (60) days prior to the immediately following Payment Date as set forth in the original repayment schedule of the Loan Agreement, and the Eligible Borrower requests and JICA so agrees, the second Payment Date following the Deferral Request.

(f) "Deferral Period" means the period of up to twenty-four (24) months (from and including the Deferral Effective Date to and including the second anniversary of the Deferral Effective Date), during which JICA implements a Payment Deferral pursuant to the Deferral Request, these CRDC Terms and Conditions and the relevant Loan Agreement.

(g) "Deferral Request" means a request for Payment Deferral submitted by an Eligible Borrower to JICA and made pursuant to the provisions of the applicable Loan Agreement and in accordance with these CRDC Terms and Conditions, and includes, where the context so permits or requires, a withdrawal or a cancellation of the Deferral Request.

(h) "Earthquake" means a tectonic earthquake, which is a vibration, sometimes severe, of the earth's surface (including the ocean bottom) that follows a sudden displacement in the outer rigid shell of the earth, as identified by a relevant Reporting Source.

(i) "Earthquake Advisory" means the earthquake notification or earthquake report, or other comparable data set issued by the relevant Reporting Sources for Earthquakes.

(j) "Eligible Borrower" means a Borrower, as defined in the relevant General Terms and Conditions, in an Eligible Country.

(k) "Eligible Country" means a country eligible for CRDC, as determined by JICA. The 16 eligible countries are the Republic of Kiribati, the Independent State of Samoa, the Solomon Islands, Tuvalu, the Kingdom of Tonga, the Republic of Vanuatu, the Republic of Nauru, Niue, the Independent State of Papua New Guinea, the Republic of Palau, the Democratic Republic of Timor-Leste, the Republic of Fiji, the Republic of the Marshall Islands, the Federated States of Micronesia, the Republic of the Maldives, and the Kingdom of Bhutan.

(l) "Eligible Event" means (i) an Earthquake; and/or (ii) a Tropical Cyclone; affecting the Eligible Country, corresponding to the parameters set forth in Section 3(c) and (d) below, and subject to other conditions established by JICA in these CRDC Terms and Conditions.

(m) "Event Parameter Date" means the date, which is (i) for the Tropical Cyclone, the later of five (5) days following the receipt of a Deferral Request and five (5) days following (x) the date of the latest available Tropical Cyclone Advisory as of the date of receipt of the Deferral Request, or if such Tropical Cyclone Advisory is inconclusive, (y) the date of each subsequent Tropical Cyclone Advisory checked at weekly intervals from the receipt of the Deferral Request, until (z) the date of the final Tropical Cyclone Advisory; and (ii) for the Earthquake, the later of five (5) days following the receipt of a Deferral Request and five (5) days following the first Earthquake Advisory issued by the relevant Reporting Source.

(n) "General Terms and Conditions" means the relevant editions of the General Terms and Conditions for Japanese ODA Loans as revised from time to time by JICA and specified in the relevant Loan Agreement.

(o) "Interest Payment Deferral" means a one-time temporary deferral of payment of interest on the Loan during a Deferral Period, requested by the Borrower, and activated by JICA pursuant to the provisions of the Loan Agreement.

(p) "Loan" means the Loan as defined in the Loan Agreement.

(q) "Payment Deferral" means the temporary one-time payment deferral under the Loan in respect of the principal amounts and interest amounts that would otherwise become due and payable pursuant to the provisions of the relevant Loan Agreement during the Deferral Period.

(r) "Principal Payment Deferral" means the one-time temporary deferral of repayments of principal amounts of the Loan during a Deferral Period, requested by the Borrower, and activated by JICA pursuant to the provisions of the Loan Agreement.

(s) "Payment Deferral Trigger" means the triggers for each Eligible Event set forth in Section 3(d) below, which, upon review by JICA, serve as the basis for activating a Payment Deferral.

(t) "Reporting Source" means an independent third-party data source, examples of which are provided in Appendix 1 to Exhibit I.

(u) "Tropical Cyclone" means a storm or storm system that is, or at any time was, identified by any relevant Reporting Source as a tropical cyclone, tropical depression, tropical storm or a hurricane (or similar term utilized for the same purpose).

(v) "Tropical Cyclone Advisory" means the tropical cyclone advisory, public advisory, forecast advisory, forecast warning, technical bulletin, advisory bulletin or a comparable advisory typically issued by the relevant Reporting Sources for Tropical Cyclones.

3. Eligibility

(a) *Conditions Precedent to Deferral Requests.*
Prior to the Eligible Borrower requesting a Payment Deferral in respect of an Eligible Event, the following conditions shall be complied with:

(i) the government declaration of a national emergency or other equivalent official notification in respect of the Eligible Event has been issued by the competent authority in accordance with the Eligible Country's laws and regulations;

(ii) the Eligible Borrower is not, and shall continue not to be, overdue in respect of any amounts payable to JICA, if any; and

(iii) no Payment Deferral has previously been accepted under the relevant Loan Agreement.

(b) *Timing Conditions.* Upon occurrence of an Eligible Event and during the period of validity of the first declaration of emergency described in Section 3(a)(i) above or within ninety (90) calendar days following the occurrence of an Eligible Event, whichever period ends later, the Eligible Borrower may request a Payment Deferral, provided that such request shall be made between (i) the principal repayment date corresponding to the first Loan principal repayment;[1] and (ii) the fifth anniversary date which is exactly five years prior to the final maturity of the Loan, all in accordance with the provisions of the applicable Loan Agreement and these CRDC

1 Refer to the definition of "Deferral Effective Date" for additional conditions with respect to deferral activation timing.

Terms and Conditions. The Eligible Borrower shall submit a Deferral Request (substantially in the form set out in Exhibit I) to JICA following the process set forth in Section 4 below.

(c) *Eligible Events*. Payment Deferral is subject to the occurrence of an Eligible Event, which meets the Payment Deferral Triggers specified in these CRDC Terms and Conditions. An Eligible Event that occurred prior to, or is occurring on, the date the Loan Agreement takes effect, including any "named event", shall not be eligible for purposes of Deferral Requests. The occurrence of an Eligible Event is also subject to the timing conditions for the Payment Deferral Request set forth in Section 3(b) above.

(d) *Payment Deferral Triggers*. A "Payment Deferral Trigger" shall refer to predefined metrics or indexes related to the properties or characteristics of an Eligible Event as of the Event Parameter Date, as reported by the relevant Reporting Source, which meets or exceeds a preestablished threshold for purposes of determining a Payment Deferral Trigger, as set forth below:

(A) *Earthquake*. Based on a reported moment magnitude of 7.0 or greater and a reported depth of 175 km or less.

(B) *Tropical Cyclones*. Based on reported maximum sustained windspeed of 178 km/hour (1-minute average windspeed) or 119 km/hour (10-minute average windspeed), which is approximately equivalent to internationally used Category 3 or higher on a 5-level scale for classifying hurricane strength according to the speed of sustained winds.

4. Deferral Request Process

(a) *Delivery of Deferral Request*. The Eligible Borrower makes the Deferral Request in writing and delivers it to JICA as provided in the Loan Agreement, provided that any notice or request given or made through electronic means including email in accordance with the Loan Agreement shall be deemed to have been duly given or made only in cases where such notice or request communicated by digital message is in fact received by

JICA in a format that is readable by and understandable to JICA.

(b) *Authorized Representative and Eligible Borrower's Address*. The authorized representative of the Eligible Borrower, or the person(s) to whom authority has been delegated by the Eligible Borrower to make, sign and deliver documents necessary for the implementation of the Loan Agreement on behalf of such Eligible Borrower as confirmed by satisfactory evidence of such delegation of authority provided to JICA, if any, for purposes of making a Deferral Request, is the official designated in the relevant Loan Agreement as being authorized to agree to any modification or amplification of such Loan Agreement on behalf of the Eligible Borrower. The Eligible Borrower's address for the purposes of these CRDC Terms and Conditions is the address specified in the relevant Loan Agreement. If the authorized representative of the Eligible Borrower delegates the authority to make Deferral Requests to additional persons, before or at the time the Eligible Borrower makes a Deferral Request, the Eligible Borrower shall deliver to JICA evidence of such delegation and the specimen signature of such authorized person pursuant to the Section 10.01 of the General Terms and Conditions, together with his/her title and address, including telephone and fax numbers, if any, and email address of the authorized representative and/or the authorized person(s).

(c) *Amendment prior to Acceptance of Deferral Request*. Following the submission of a Deferral Request to JICA and subject to Sections 4(d) and 6(d) below, the Eligible Borrower can amend the original Deferral Request or cancel the Deferral Request, only if JICA has not accepted the Payment Deferral originally requested. Following JICA's acceptance of a Deferral Request, the relevant Loan is no longer eligible for an additional Payment Deferral.

(d) *Communications Following Submission of Deferral Request*. The Eligible Borrower and JICA will communicate by telephone or email using the contact information provided by the parties pursuant to Section 4(a) and (b) above or agreed otherwise. So long as the terms of the Deferral Request do not change, JICA will rely on the identity of anyone communicating with JICA by telephone and/or email and purporting to be an authorized representative of the Eligible Borrower. Subject to Section 6(d) below, if the Eligible Borrower proposes any changes in the terms of the Deferral Request by telephone or email, JICA will treat the Deferral Request as a non-complying Deferral Request and will so notify the Eligible Borrower. JICA will not take any action in respect of such Deferral Request until the Eligible Borrower's submission of an amended Deferral Request. JICA will treat such amended Deferral Request as a new Deferral Request for purposes of implementing a Payment Deferral.

(e) *Record of Communications*. The Eligible Borrower and JICA each consent to the recording of telephone or video conversations concerning a Deferral Request and the activation of a Payment Deferral.

5. Content of the Deferral Request.

(a) The Deferral Request shall include the following information (refer to Exhibit I):

- (i) statement that the Deferral Request is being made pursuant to the provisions of the relevant Loan Agreement and in context of a crisis emerging from the occurrence of the Eligible Event;
- (ii) identification of the Eligible Event and any supporting documentation in respect of the eligibility of the relevant Loan for Payment Deferral;
- (iii) confirmation of a government declaration of national emergency or other equivalent official notification in respect of the Eligible Event, issued by the competent authority in accordance with the Eligible Country's laws and regulations, indicating its duration;
- (iv) the Loan/s in respect of which a Payment Deferral is requested (such Loan identified by lender, Loan number, currency and final maturity);
- (v) the requested Deferral Period for the Loan;
- (vi) the amounts of principal and interest to be covered by the requested Payment Deferral;
- (vii) whether the relevant Loan has any active Conversion and its type;
- (viii) any additional information relevant for processing the Deferral Request; and
- (ix) evidence of authority and specimen signature of authorized

representative or the person(s) signing the Deferral Request, if not previously provided.

(b) In addition to the requirements set forth in Section 5(a) above, the Eligible Borrower shall also represent and warrant to JICA that:
   (i) it has no overdue amounts in its debt service to JICA and has complied with other conditions in respect of the Payment Deferral under the relevant Loan Agreement;
   (ii) it has made its own independent decision for requesting a Payment Deferral and is not relying on any communication or confirmation from JICA as a recommendation to request such Payment Deferral;
   (iii) it understands and accepts the terms, conditions and risks deriving from the implementation of a Payment Deferral, and it expressly assumes the relevant financial risks and consequences of effectuating a Payment Deferral; and
   (iv) the Eligible Borrower's representative or other person(s) signing the Deferral Request is duly authorized to do so.

6. <u>JICA's Verification and Processing of a Deferral Request</u>

(a) *JICA's Efforts*. Following the receipt of a Deferral Request and subject to Section 1(a) above, JICA shall exercise reasonable efforts to promptly review the Deferral Request and in its reasonable determination, to accept or reject the Payment Deferral requested. However, JICA will not be liable if, in the exercise of such reasonable efforts, it fails to do so, including due to extraneous factors, such as insufficient data in the Deferral Request from the Eligible Borrower. For the avoidance of doubt, nothing in this CRDC Terms and Conditions shall affect any accrual of the Overdue Charge on any arrears outstanding prior to the Deferral Acceptance Date.

(b) *Acknowledgement of Receipt*. Promptly after receiving the Deferral Request, JICA will notify the Eligible Borrower of its receipt at the address or email specified by the Borrower pursuant to Section 4 above or, in the absence of such specification, the address for notices specified in the Loan Agreement. Acknowledgement of receipt does not constitute acceptance of the Deferral Request.

(c) *Review of Deferral Request.* Upon receipt of a Deferral Request, JICA will review it to determine whether the information presented in the Deferral Request is accurate and acceptable to JICA and whether the Deferral Request is duly authorized by the Eligible Borrower. In addition, JICA will determine the eligibility of the Loan for Payment Deferral based on the available information, including the information submitted by the Eligible Borrower in the Deferral Request and subject to fulfillment of the Deferral Request requirements and other conditions for activation of the Payment Deferral in accordance with the applicable Loan Agreement and these CRDC Terms and Conditions. If requested by JICA, the Eligible Borrower shall supply additional information to substantiate the Deferral Request.

(d) *Discussions with Eligible Borrower.* After JICA's review as to whether the Deferral Request satisfies the conditions set forth in these CRDC Terms and Conditions, JICA and the Eligible Borrower will discuss bilaterally, if appropriate and as necessary, to agree on the adjustment to the repayment terms under the Loan after the Deferral Period, subject to the requirements set forth in these CRDC Terms and Conditions. Any adjustment to the Payment Deferral terms resulting from such agreed arrangements will not trigger a new Deferral Request from the Eligible Borrower (as described in Sections 4(c) and 6(f) hereof) and will be reflected in the revised repayment and other payment terms notified to the Eligible Borrower by JICA pursuant to the terms of the Loan Agreement at the time or after JICA's acceptance of the Deferral Request.

(e) *Acceptance of Deferral Request.* JICA will accept the Deferral Request subject to the satisfaction of the following requirements:

(i) submission of the Deferral Request and supporting information by the Eligible Borrower in the manner that is accurate and acceptable to JICA;

(ii) the relevant Payment Deferral Trigger is met;

(iii) there has been no delay in the payment of any sums owed by the Eligible Borrower to JICA, including, but not limited to, principal, interest, and Any Other Charges under the Loan Agreement or any other agreement or contract entered into between JICA and the Eligible Borrower; and

(iv) other conditions set forth in these CRDC Terms and Conditions, including in Sections 3(a) and 7(a) hereof, are met.

If JICA determines that the Deferral Request is acceptable as described above, it shall notify the Eligible Borrower of its decision substantially in the form set out in Exhibit II. The notice will include (x) the Deferral Effective Date for the relevant Payment Deferral and (y) if available, the new repayment schedule and other payment obligations of the Eligible Borrower under the Loan, as described in Section 7 below. The Eligible Borrower agrees and acknowledges that the submission of a Deferral Request to JICA and/or the acceptance of such Deferral Request by JICA shall not constitute effectuation of a Payment Deferral, and until the Deferral Effective Date for the relevant Payment Deferral activated by JICA, it shall make principal repayments and payments of interest on the Loan and other applicable Loan charges as provided in the Loan Agreement.

(f) *Non-Complying Deferral Requests; Re-submission*. If JICA in its sole discretion determines that a Deferral Request does not comply with the requirements specified in the Loan Agreement and these CRDC Terms and Conditions, it will notify the Eligible Borrower of its reasons for not accepting the Deferral Request and will take no further action to implement a Payment Deferral. If the Eligible Borrower re-submits its Deferral Request taking into account JICA's comments or observations, JICA will treat such Deferral Request as a new Deferral Request for purposes of implementing a Payment Deferral.

7. Adjustment to Repayment Terms; Conversions; Cancellation; Prepayment

(a) *Repayment Terms*. As a result of activating a Payment Deferral, the repayment terms of the Loan following the Deferral Period will be adjusted, as applicable, provided, however, (i) the average maturity of the Loan shall remain the same as the original average maturity of the Loan prior to the Payment Deferral, and (ii) the original final maturity of the

Loan shall not be extended as a result of such Payment Deferral. Accordingly, if the foregoing conditions cannot be satisfied in respect of any Deferral Request, such Payment Deferral shall not be eligible for activation. In case of a Payment Deferral for interest, the average maturity and the final maturity of the Loan will be calculated with respect to the original Loan amount. Subject to the foregoing, the Eligible Borrower may request in its Deferral Request revised repayment terms following the Deferral Period, within the original Loan repayment profile and subject to JICA's acceptance. Once the Deferral Request is accepted and the Eligible Borrower and JICA agree on the adjusted repayment terms in accordance with Section 6(d) above, JICA will generate a revised repayment schedule reflecting the adjusted repayment terms and provide it to the Eligible Borrower, together with the acceptance notice of the Deferral Request or promptly thereafter.

Interest Deferrals. In case of a Payment Deferral applying to interest, such deferred amounts will be capitalized and added to the applicable outstanding principal amounts of the Loan as of each applicable Payment Date during the Deferral Period. In case of a Payment Deferral in respect of interest, such capitalized amounts shall be paid by the Eligible Borrower over the remaining principal payment dates (in line with the principal repayments under the Loan) available after the expiry of the Deferral Period, and interest and the Overdue Charge, as applicable, at the rate specified in the Loan Agreement, will accrue thereon and on the applicable outstanding principal amounts as provided in the Loan Agreement. Interest accruing on the capitalized amounts shall be payable on the Payment Dates falling after the expiry of the Deferral Period; provided, however, that any interest accrued on the capitalized amounts during the Deferral Period will be capitalized on the last date of the Deferral Period, and thereafter repaid on the remaining principal payment dates following the expiry of the Deferral Period, with interest and the Overdue Charge, as applicable, accruing on such capitalized amount. JICA will notify the Eligible Borrower of the final amounts of such deferred interest, as applicable, at the end of the Deferral Period. For the avoidance of doubt, capitalized interest added to the outstanding principal amounts of the Loan as of each applicable Payment Date during the Deferral Period in accordance with this Section 7(b) shall not be included in calculating the maximum amount of the Loan stipulated in Article 1, Section 1 of the Loan Agreement.

(b) *Conversions*. Any existing Conversion under the Loan must be amended and/or terminated early in order to implement any Payment Deferral of principal and interest affected by such existing Conversion. The amendment and/or early termination to the terms of the Conversion shall be governed by the provisions of the Conversion Guidelines and any unwinding amount or premia resulting therefrom shall not be deferred (constituting amounts passed by JICA to the market counterparty under the associated market hedge, as applicable). JICA and the Eligible Borrower will agree on any amendment or early termination in respect of an existing Conversion.

(c) *No Event of Default*. The submission, acceptance, or rejection of a Deferral Request, or the implementation of a Payment Deferral shall not constitute an event described in Section 6.01 of the General Terms and Conditions.

(d) *Non-Cancellation; Resumption of Payments*. Cancellation of an approved Payment Deferral shall not be permitted. Any decision of the Eligible Borrower to resume principal repayments during the Deferral Period shall be treated as a prepayment and be subject to prevailing JICA policies in respect of prepayments at the time of resumption of such principal repayments. Resumption of payments by the Eligible Borrower described in this paragraph shall not entitle the Eligible Borrower to request another Payment Deferral under the CRDC terms of the applicable Loan Agreement.

(e) *Prepayment, Acceleration, Refund*. Other cases of prepayment or refund of the Loan by the Eligible Borrower, or acceleration by JICA, shall be subject to the General Terms and Conditions and prevailing policies of JICA at the time of such prepayment, refund or acceleration. For the purposes of this paragraph, "Acceleration" shall mean that all obligations under the applicable Loan Agreements become immediately due and payable in accordance with the Section 6.01 of the General Terms and Conditions.

Exhibit I – Deferral Request Form for Payment Deferral
Exhibit II – JICA's Response Form to Deferral Request for Payment

Exhibit I

Template Deferral Request

From: [Borrower]

To: Japan International Cooperation Agency
5-25 Niban-cho, Chiyoda-ku, Tokyo 102-8012, Japan

Dated: [●]

Re: Deferral Request under the Loan Agreement for [insert Project Name and Loan Agreement No.] [the Loans referred to in Appendix A].

Dear Sir or Madam,

Reference is made to the Loan Agreement[s] of the Loan[s] specified in Appendix 2 of this Deferral Request (the "Loans") between the Borrower (the "Borrower") and Japan International Cooperation Agency ("JICA").

The capitalized terms used but not defined herein have the meaning given to them in the Loan Agreement[s] and/or in JICA's CRDC Terms and Conditions, effective on the date of this Deferral Request.

The Borrower hereby submits this Deferral Request pursuant to the provisions of the Loan Agreement[s] and JICA's CRDC Terms and Conditions in context of a crisis emerging from the occurrence of the below-described Eligible Event.

The Borrower hereby notifies JICA of the occurrence of an Eligible Event in the form of [an Earthquake/a Tropical Cyclone]. Copy of the declaration of national emergency is attached. In addition, please find attached the supporting documentation, including the attached as Appendix 1 to this letter.

Consequently, the Borrower requests a Payment Deferral in respect of the Loan[s] as set forth in Appendix 2.

The Borrower represents that:

(i) The Borrower has no overdue amounts in its debt service to JICA and has complied with its obligations in respect of the Payment Deferral under the relevant Loan Agreement[s];

(ii) The Borrower has made its own independent decision for requesting a Payment Deferral and is not relying on any communication or confirmation from JICA as a recommendation to file this Deferral Request;

(iii) The Borrower understands and accepts the terms, conditions and risks of this Deferral Request and the associated Payment Deferrals (if approved), and expressly assumes the relevant financial risks and consequences of effectuating a Payment Deferral, including a short-term bunching of repayments immediately after the applicable Deferral Period; and

(iv) The Borrower's representative signing this Deferral Request or the person to whom authority has been delegated by the Borrower to make, sign and deliver this Deferral Request (and make these representations) and who is signing this Deferral Request on behalf of the Borrower, is duly authorized to do so.

For purposes of facilitating the review of the Payment Deferral Triggers, the Borrower undertakes to provide JICA with any other information reasonably requested by JICA at any time related to or in connection with this Deferral Request.

Yours sincerely,

[THE BORROWER]

By: ____________________________

Authorized Representative

Name:

Title:

Appendix 1

CRDC Deferral Request Supporting Information Template

(Do not exceed 3 pages in total. Please keep the Note focused and succinct, and do not repeat/duplicate information (use paragraph cross-references as needed).

I. CRDC Eligible Event Summary (please provide all the requested information below)

[Country Name]

[*Provide information of the Eligible Event, including the name, date/time/period, location and a summary of the event. Please also provide qualitative or quantitative information from a range of available sources to indicate that a situation of emergency exists in the Borrower's territory; and a summary of ongoing and planned emergency response activities prepared by the Borrower. In terms of qualitative or quantitative information, please provide information qualifying the severity of the impact experienced (for example, hazard information, number of people affected, and data on the financial impact, see below for potential global data sources to qualify the impact beyond country level data). Attach all relevant information supporting the Deferral Request, including the evidence of declaration of national emergency and its duration*].

Information on the nature and extent of the event
Type of Event: Event Name (if applicable): Location: Date and Time of Occurrence: Summary (or description) of the event (describe in less than four hundred (400) words):
Hazard-level and Impact information: quantitative evidence to show that the relevant Payment Deferral Trigger is met. (max 2 pages including figures)

The following data sources are provided as examples and whilst their use is not mandatory they may be used to explain and/or prove the severity of the event alongside any locally available data. In the deferral request submission, please provide links, screenshots and references to any data sources used. *For earthquakes:* - United States Geological Survey Earthquake Hazards Program (https://www.usgs.gov/programs/earthquake-hazards/earthquake) *For tropical cyclones*: - Regional Specialized Meteorological Centers and Tropical Cyclone Warning Centers tasked by the World Meteorological Organization such as: • RSMC Miami - Hurricane Center (https://www.nhc.noaa.gov/) • RSMC Tokyo-Typhoon Center (http://www.jma.go.jp/en/typh/) • RSMC New Delhi - Tropical Cyclone Center (https://rsmcnewdelhi.imd.gov.in/) • RSMC La Réunion-Tropical Cyclone Centre (http://www.meteo.fr/temps/domtom/La_Reunion/webcmrs9.0/anglais/index.html) • RSMC Nadi -Tropical Cyclone Centre (http://www.met.gov.fj/) • RSMC Honolulu - Central Pacific Hurricane Center (https://www.nhc.noaa.gov/?cpac) • TCWC-Jakarta (http://meteo.bmkg.go.id/siklon/learn/09/en) • TCWC-Melbourne (http://www.bom.gov.au/cyclone/) • TCWC-Port Moresby (http://www.pngmet.gov.pg/) • TCWC-Wellington (https://www.metservice.com/warnings/tropical-cyclone-activity) - Joint Typhoon Warning Center (JTWC) (https://www.metoc.navy.mil/jtwc/jtwc.html?tropical)
A summary of ongoing and/or planned emergency response activities
Briefly describe in no more than two hundred (200) words any emergency response activities that are ongoing or being planned.

Appendix 2

Loans for Deferral Request

L/A Number	Maturity Date	Loan Currency	Conversion*	Deferred Amounts**	Deferral Period***

Note: Loan must meet the eligibility criteria for the CRDC, including that it is not in a grace period, nor the last 5 years of its term.

* Indicate whether the currency of the principal amount of the Loan disbursed and outstanding under the Loan Agreement has been converted from Japanese Yen to United States Dollar, or whether the Floating Rate has been converted to a fixed interest rate, in accordance with the Conversion Guidelines.
** If a floating interest rate is applied or the Disbursement Period has not been completed under the Loan Agreement, the amount of deferred interest may not be included. For the avoidance of doubt, the Deferred Amount calculated by JICA based on the Deferral Request shall be deemed as legitimate and will be notified in JICA's Response to the Deferral Request.
*** Indicate the desired deferral period up to 2 years in the period on or after the first principal repayment date of principal specified in the Loan Agreement, in Loan payment periodic increments (e.g., 6 months). For example, "March 1, 2024 to September 1, 2025" (payment dates per loan agreement), with Loan payments resuming on March 1, 2026.

Exhibit II

Template JICA's Response to Deferral Request

From: Japan International Cooperation Agency

To: [Borrower]

Dated: [●]

Re: Notification of [Acceptance]/[Denial] of Deferral Request

Dear [●],

1. We refer to your Deferral Request dated [●] in respect of the Loan[s] specified in Appendix 2 therein. Capitalized terms used and not defined herein have the meaning given to them in the relevant Loan Agreement[s] and JICA's CRDC Terms and Conditions, effective on the date of the Deferral Request, as applicable.

2. [We are pleased to inform you that, upon review by JICA of the information provided, JICA has established that the CRDC eligibility criteria have been met and the above-referenced Deferral Request has been accepted.][2]/[We regret to inform you that the above-referenced Deferral Request is not accepted as it does not comply with the CRDC eligibility criteria established by JICA for CRDC for the following reasons: [include description of why the Deferral Request does not comply with CRDC eligibility criteria].][3]

3. [For purposes of the Payment Deferrals approved, the Deferral Effective Dates applicable to the Loan[s] are set forth in Appendix 1 to this notification. Accordingly, the repayment terms of the affected Loan[s] will be modified as of the applicable Deferral Effective Dates indicated in Appendix 1 to this notification. Deferred interest amounts shall be paid

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[2] Keep this section for approved Deferral Requests and delete the rest.
[3] Keep this section for denied Deferral Requests and delete the prior wording.

after the Deferral Period on the regular principal payment dates over the remaining life of the Loan.][4]

4. JICA will provide the revised repayment schedule and payment resumption arrangements in respect of Interest Deferrals via written notification in due course.[5]

5. Should you have any questions, please do not hesitate to contact [●].

Yours sincerely,

By: ___________________________
Authorized Representative
Name:
Title:

[4] Keep this section for approved Deferral Requests and delete for denied Deferral Requests.
[5] Keep this section for approved Deferral Requests and delete for denied Deferral Requests.

Appendix 1[6]

Loans subject to Payment Deferral

L/A Number	Maturity Date	Deferral Period	Deferred Amounts*	Deferral Effective Date	Payment Resumption Date**

* If a floating interest rate is applied or the Disbursement Period has not been completed under the Loan Agreement, the amount of deferred interest may not be included.

** Indicate the date in which repayments will resume following a Payment Deferral.

[6] Include for accepted Deferral Requests.