

Terms and Conditions of Japanese ODA Loans Denominated in US Dollars

(Effective from April 1, 2025)

Income Category	Interest Rate	Repayment Period (Years)	Grace Period (Years)
Least Developed Countries, Low-Income-Countries and Lower-Middle-Income Countries	\$ Term SOFR +170 bp	25	7
	\$ Term SOFR +150 bp	20	6
	\$ Term SOFR +135 bp	15	5
Upper-Middle-Income Countries and Uppermost-Middle-Income Countries	\$ Term SOFR +195 bp	25	7
	\$ Term SOFR +175 bp	20	6
	\$ Term SOFR +155 bp	15	5

Note: The base rate of floating rate is the value of the 6-month US Dollars Term SOFR, and the fixed spread remains constant over the life of the loan. If the base rate plus fixed spread is lower than 0.10%, the interest shall be 0.10%.