

Terms and Conditions of Japanese ODA Loans Denominated in US Dollars (Effective from October 1, 2024)

Income Category	Interest Rate	Repayment Period (Years)	Grace Period (Years)
Least Developed Countries, Low-Income-Countries and Lower-Middle-Income Countries	\$ Term SOFR +195bp	25	7
	\$ Term SOFR +175bp	20	6
	\$ Term SOFR +155bp	15	5
Upper-Middle-Income Countries and Uppermost-Middle-Income Countries	\$ Term SOFR +220bp	25	7
	\$ Term SOFR +200bp	20	6
	\$ Term SOFR +180bp	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%.