

Terms and Conditions of Japanese ODA Loans Denominated in US Dollars (Effective from April 1, 2023)

Income Category	Interest Rate (bp)	Repayment Period (Years)	Grace Period (Years)
Least Developed Countries, Low-Income-Countries and Lower-Middle-Income Countries	\$ Term SOFR +185	25	7
	\$ Term SOFR +165	20	6
	\$ Term SOFR +145	15	5
Upper-Middle-Income Countries and Uppermost-Middle-Income Countries	\$ Term SOFR +210	25	7
	\$ Term SOFR +190	20	6
	\$ Term SOFR +170	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 0.1%, the interest shall be 0.1%.