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1. Overview

1 Commitments

A. Commitments by Purpose of Financing

(Unit: billions of yen, %)

	FY2016			FY2017			FY2018			FY2019			FY2020		
	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share
Loans															
Export Loans	20	175.0	8	14	34.7	3	13	102.7	6	18	189.0	11	2	1.0	0
Shipping	3	10.5	0	4	5.1	0	1	0.8	0	8	15.0	1	—	—	—
Plant	17	164.5	7	10	29.6	2	12	101.8	6	10	173.9	10	2	1.0	0
Import Loans	—	—	—	1	238.0	20	—	—	—	—	—	—	1	50.6	2
Natural Resources	—	—	—	1	238.0	20	—	—	—	—	—	—	1	50.6	2
Overseas Investment Loans	222	1,721.0	77	101	764.4	64	83	1,178.0	69	107	1,382.1	82	181	2,024.1	78
Natural Resources	4	250.5	11	8	256.5	21	6	239.3	14	7	263.3	16	8	457.1	18
Others	218	1,470.5	66	93	507.9	43	77	938.7	55	100	1,118.8	67	173	1,566.9	60
Untied Loans	4	33.7	2	1	30.0	3	3	41.7	2	2	22.0	1	6	183.8	7
Sub Total	246	1,929.9	86	117	1,067.3	89	99	1,322.5	77	127	1,593.2	95	190	2,259.6	87
Guarantees	8	293.5	13	8	48.1	4	13	350.7	20	9	75.8	5	14	324.6	12
Equity Participations	3	16.2	1	5	77.7	7	5	43.7	3	3	9.6	1	3	15.0	1
Total	257	2,239.7	100	130	1,193.2	100	117	1,717.1	100	139	1,678.7	100	207	2,599.3	100

B. Commitments by Region (Loans, Equity Participations and Guarantees)

(Unit: billions of yen, %)

	FY2016			FY2017			FY2018			FY2019			FY2020		
	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share
Asia	125	843.2	38	87	174.3	15	80	561.6	33	100	792.8	47	126	490.2	19
Oceania	4	11.1	1	4	18.2	2	—	—	—	1	2.5	0	4	68.1	3
Europe	56	525.7	23	3	60.0	5	8	669.4	39	14	415.1	25	21	651.0	25
The Middle East	8	134.2	6	6	404.0	34	6	151.4	9	4	76.4	5	10	215.2	8
Africa	—	—	—	5	138.4	12	4	34.3	2	1	5.3	0	7	388.3	15
North America	48	605.8	27	11	180.6	15	5	51.6	3	6	172.5	10	21	536.0	21
Latin America and the Caribbean	11	89.0	4	13	201.2	17	11	232.6	14	9	187.0	11	16	240.9	9
International Organizations, etc.	3	14.9	1	—	—	—	2	10.9	1	2	21.6	1	2	9.2	0
Others	2	15.4	1	1	16.1	1	1	5.0	0	2	5.3	0	—	—	—
Total	257	2,239.7	100	130	1,193.2	100	117	1,717.1	100	139	1,678.7	100	207	2,599.3	100

2 Disbursements

(Unit: billions of yen, %)

	FY2016		FY2017		FY2018		FY2019		FY2020	
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share
Loans										
Export Loans	227.2	10	279.4	15	100.0	6	174.1	10	71.2	3
Import Loans	230.9	10	0.7	0	230.0	13	—	—	—	—
Overseas Investment Loans	1,691.5	72	1,356.4	75	1,039.6	57	1,490.0	82	1,699.5	79
Untied Loans	32.2	1	50.3	3	39.2	2	9.7	1	76.6	4
Sub Total	2,181.9	93	1,687.1	93	1,408.9	77	1,673.9	93	1,847.4	86
Guarantees	152.6	6	78.5	4	367.3	20	104.8	6	286.9	13
Equity Participations	18.5	1	39.8	2	42.4	2	30.2	2	12.7	1
Total	2,353.1	100	1,805.4	100	1,818.6	100	1,809.0	100	2,147.1	100

3 Repayments

(Unit: billions of yen, %)

	FY2016		FY2017		FY2018		FY2019		FY2020	
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share
Loans										
Export Loans	97.1	6	104.3	5	117.5	6	111.4	5	121.1	5
Import Loans	151.6	9	178.8	9	201.5	10	140.9	6	143.5	6
Overseas Investment Loans	961.6	59	1,413.2	69	1,401.6	69	1,391.4	59	1,424.7	59
Untied Loans	186.3	11	140.3	7	152.4	7	239.8	10	79.9	3
Governmental Loans	2.4	0	3.2	0	2.4	0	1.8	0	1.1	0
Sub Total	1,399.1	86	1,839.9	90	1,875.6	92	1,885.5	79	1,770.4	74
Guarantees	228.2	14	183.4	9	150.1	7	470.0	20	577.7	24
Equity Participations	4.5	0	17.9	1	14.6	1	16.7	1	53.2	2
Total	1,631.9	100	2,041.3	100	2,040.3	100	2,372.3	100	2,401.5	100

(Note) Prepayments in FY2019 and 2020 amounted to ¥328.2 billion and ¥194.7 billion, respectively.

4 Outstandings

(Unit: billions of yen, %)

	FY2016		FY2017		FY2018		FY2019		FY2020	
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share
Loans										
Export Loans	976.7	6	1,111.1	7	1,133.5	7	1,178.8	8	1,144.9	7
Import Loans	609.7	4	421.1	3	460.8	3	313.8	2	169.2	1
Overseas Investment Loans	12,080.8	71	11,463.0	71	11,569.3	70	11,416.1	73	11,984.0	76
Untied Loans	741.9	4	632.2	4	534.3	3	298.6	2	303.4	2
Governmental Loans	32.2	0	28.9	0	26.5	0	24.6	0	23.5	0
Sub Total	14,441.5	85	13,656.7	84	13,724.6	83	13,232.1	85	13,625.2	87
Guarantees	2,385.0	14	2,260.2	14	2,493.3	15	2,120.9	14	1,838.3	12
Equity Participations	215.8	1	262.7	2	292.6	2	304.8	2	281.2	2
Total	17,042.4	100	16,179.6	100	16,510.6	100	15,657.9	100	15,744.8	100

2. Commitments

1 Export Loans by Industry

(Unit: billions of yen, %)

	FY2019			FY2020		
	Number	Total	Share	Number	Total	Share
Shipping	8	15.0	8	—	—	—
Telecommunication Equipment	—	—	—	1	0.4	38
Other Industrial Machinery and Equipment, etc.	10	173.9	92	1	0.6	62
Mining Equipment	4	0.9	1	1	0.6	62
Chemical Facilities	1	66.1	35	—	—	—
Iron and Non-ferrous Metals Manufacturing Facilities	1	3.2	2	—	—	—
Oil and Natural Gas Facilities	1	99.8	53	—	—	—
Others	3	3.6	2	—	—	—
Total	18	189.0	100	2	1.0	100

2 Natural Resource Loans by Item

(Unit: billions of yen, %)

	FY2019			FY2020		
	Number	Total	Share	Number	Total	Share
Energy Resources	3	79.0	30	8	457.1	90
Petroleum	—	—	—	3	68.7	14
Natural Gas	3	79.0	30	3	376.8	74
Coal	—	—	—	2	11.5	2
Other Resources	4	184.2	70	1	50.6	10
Iron ore	—	—	—	1	50.6	10
Copper Ore and Concentrate	3	181.7	69	—	—	—
Lead and Zinc	1	2.5	1	—	—	—
Total	7	263.3	100	9	507.7	100

3 Overseas Investment Loans by Industry (Excluding Natural Resource Loans)

(Unit: billions of yen, %)

	FY2019			FY2020		
	Number	Total	Share	Number	Total	Share
Manufacturing Industry	80	480.5	43	114	375.0	24
Food	5	1.4	0	6	0.8	0
Textiles	1	0.4	0	3	1.1	0
Lumber and Pulp	3	10.1	1	2	50.1	3
Chemicals	5	12.7	1	5	49.4	3
Petroleum and Coal Products	—	—	—	1	0.0	0
Ceramics, Stone and Clay	4	17.2	2	3	0.6	0
Iron and Non-ferrous Metal Products	13	343.6	31	24	77.6	5
Machinery	1	0.0	0	5	5.0	0
Electrical Machinery	2	0.3	0	4	117.0	7
Transport Equipment	35	89.6	8	39	42.2	3
Other Manufacturing Industries	11	4.9	0	22	30.6	2
Construction	1	30.6	3	1	0.2	0
Electric, Gas and Heat Supply and Water Service	4	182.1	16	6	253.9	16
Transport and Postal Services	2	8.0	1	1	1.2	0
Commerce	3	5.9	1	5	1.3	0
Service Industry	3	109.4	10	10	176.7	11
Others (Note)	7	302.1	27	36	758.4	48
Total	100	1,118.8	100	173	1,566.9	100

(Note) "Others" includes two-step loans to regional financial institutions in Japan. JBIC supports the overseas operations of Japanese enterprises (especially SMEs) engaged in a diverse range of manufacturing and services, such as motor vehicles and parts, electrical and electronic equipment, machinery and metals, chemicals, and wholesale and retail businesses.

4 Commitments to Mid-tier Enterprises and SMEs to Support their Overseas Business Activities

(Unit: billions of yen, %)

	FY2019		FY2020	
	Number of Projects	Amount	Number of Projects	Amount
Loans to Mid-tier Enterprises and SMEs	78	14.9	108	25.3

(Notes) 1. In making loans to mid-tier enterprises and SMEs, JBIC applies favorable loan terms, such as interest rates.

2. In this table, an SMEs is defined to be, in principle, an incorporated firm or individual with capital of ¥300 million or less, or having permanent employees of 300 or less. A mid-tier enterprise is defined to be an incorporated firm with capital of less than ¥1 billion (and excludes an SMEs).

5 Guarantee Commitments by Purpose

(Unit: billions of yen, %)

	FY2019			FY2020		
	Number	Total	Share	Number	Total	Share
Guarantee for Import of Aircrafts	3	53.6	71	3	199.5	61
Guarantee for Others	6	22.2	29	11	125.0	39
Total	9	75.8	100	14	324.6	100

6 Loan and Guarantee Commitments by Region

A. Export Loan Commitments by Region

(Unit: billions of yen, %)

	FY2019			FY2020		
	Number	Total	Share	Number	Total	Share
Asia	11	184.3	98	1	0.6	62
East Asia	—	—	—	1	0.6	62
Southeast Asia	9	114.9	61	—	—	—
South Asia	2	69.4	37	—	—	—
Oceania	—	—	—	1	0.4	38
Europe	6	1.1	1	—	—	—
Central and Eastern Europe and Russia	6	1.1	1	—	—	—
The Middle East	1	3.5	2	—	—	—
Total	18	189.0	100	2	1.0	100

B. Import Loan Commitments by Region

(Unit: billions of yen, %)

	FY2019			FY2020		
	Number	Total	Share	Number	Total	Share
Latin America and the Caribbean	—	—	—	1	50.6	100
Total	—	—	—	1	50.6	100

C. Overseas Investment Loan Commitments by Region

(Unit: billions of yen, %)

	FY2019			FY2020		
	Number	Total	Share	Number	Total	Share
Asia	82	581.4	42	114	228.3	11
East Asia	5	6.7	0	22	33.9	2
Southeast Asia	74	231.6	17	89	165.4	8
South Asia	3	343.0	25	3	29.0	1
Oceania	1	2.5	0	2	55.6	3
Europe	7	402.0	29	18	539.5	27
Central and Eastern Europe and Russia	1	15.2	1	2	1.7	0
Western Europe	6	386.7	28	16	537.8	27
The Middle East	3	72.9	5	8	197.3	10
Africa	1	5.3	0	7	388.3	19
Northern Africa	1	5.3	0	1	0.3	0
Sub-Saharan Africa	—	—	—	6	387.9	19
North America	4	130.9	9	19	445.0	22
Latin America and the Caribbean	9	187.0	14	13	169.8	8
Total	107	1,382.1	100	181	2,024.1	100

D. Untied Loan Commitments by Region

(Unit: billions of yen, %)

	FY2019			FY2020		
	Number	Total	Share	Number	Total	Share
Asia	1	10.9	50	3	156.7	85
Southeast Asia	1	10.9	50	—	—	—
South Asia	—	—	—	3	156.7	85
The Middle East	—	—	—	1	10.7	6
Latin America and the Caribbean	—	—	—	1	11.5	6
International Organizations, etc.	1	11.0	50	1	4.7	3
Total	2	22.0	100	6	183.8	100

E. Guarantee Commitments by Region

(Unit: billions of yen, %)

	FY2019			FY2020		
	Number	Total	Share	Number	Total	Share
Asia	5	11.7	15	8	104.4	32
Southeast Asia	5	11.7	15	5	0.9	0
South Asia	—	—	—	3	103.5	32
Europe	1	12.0	16	2	111.0	34
Western Europe	1	12.0	16	2	111.0	34
The Middle East	—	—	—	1	7.1	2
North America	2	41.6	55	1	88.4	27
Latin America and the Caribbean	—	—	—	1	8.9	3
International Organizations, etc.	1	10.5	14	1	4.5	1
Total	9	75.8	100	14	324.6	100

F. Equity Participations by Region

(Unit: billions of yen, %)

	FY2019			FY2020		
	Number	Total	Share	Number	Total	Share
Asia	1	4.2	45	—	—	—
Southeast Asia	1	4.2	45	—	—	—
Oceania	—	—	—	1	12.0	80
Europe	—	—	—	1	0.4	3
Western Europe	—	—	—	1	0.4	3
North America	—	—	—	1	2.4	16
Others	2	5.3	55	—	—	—
Total	3	9.6	100	3	15.0	100

7 Geographical Distribution of Loan and Equity Participation Commitments

(Unit: billions of yen)

Region / Country			FY2019		FY2020		Accumulated	
			Number	Total	Number	Total	Number	Total
Asia	East Asia	China	5	6.7	10	10.5	1,578	3,930.9
		Hong Kong			3	1.6	298	319.8
		Japan					1	0.2
		Republic of Korea			7	20.0	707	1,306.2
		Mongolia			1	0.6	8	7.2
		Others			2	1.6	1,031	518.0
		Sub Total	5	6.7	23	34.6	3,623	6,082.6
	Southeast Asia	Brunei Darussalam					4	45.1
		Cambodia			1	0.0	6	0.4
		Indonesia	14	12.0	13	20.9	1,626	6,582.1
		Laos	1	0.2			9	25.0
		Malaysia	1	99.8	1	0.1	605	1,463.7
		Myanmar	1	30.6	2	0.3	75	225.2
		The Philippines	1	0.0	5	12.6	840	1,801.2
		Singapore	10	19.6			500	889.1
		Thailand	42	28.5	44	60.7	2,715	2,906.7
		Vietnam	15	170.7	23	70.5	277	827.5
		Others					36	213.9
		Sub Total	85	361.8	89	165.4	6,693	14,980.5
	South Asia	Bangladesh	1	66.1	1	28.3	11	136.3
		India	4	346.2	5	157.4	879	1,835.9
		Pakistan					290	298.3
		Sri Lanka					61	67.9
		Others					17	3.6
	Sub Total	5	412.4	6	185.7	1,258	2,342.2	
	Central Asia and the Caucasus	Kazakhstan					25	301.8
		Turkmenistan					15	302.8
Uzbekistan						15	111.3	
Others						8	195.0	
Sub Total						63	911.0	
Total	95	781.1	118	385.8	11,637	24,316.4		
Oceania	Australia	1	2.5	2	55.6	881	3,290.2	
	Fiji			1	12.0	8	14.2	
	Marshall Islands					1	1.4	
	New Zealand					147	176.8	
	Palau			1	0.4	2	1.7	
	Papua New Guinea					56	267.2	
	Others					44	23.4	
	Total	1	2.5	4	68.1	1,139	3,775.2	

(Unit: billions of yen)

Region / Country			FY2019		FY2020		Accumulated	
			Number	Total	Number	Total	Number	Total
Europe	Central and Eastern Europe and Russia	Moldova					1	5.3
		Russia	7	16.4	2	1.7	135	1,716.1
		Others					1,152	2,411.6
		Sub Total	7	16.4	2	1.7	1,288	4,133.1
	Western Europe	Belgium					29	159.9
		Finland					22	24.2
		France					311	648.3
		Germany	1	10.0	2	19.4	299	502.1
		United Kingdom			7	235.1	575	2,437.2
		Iceland					5	8.2
		Ireland	1	108.8	1	0.4	50	867.9
		Italy	1	85.6			53	337.7
		Luxembourg					9	120.5
		Malta					4	18.7
		Netherlands			1	1.0	109	669.5
		Norway					249	462.4
		Portugal					48	40.3
		Spain	3	182.3	1	17.0	70	328.3
		Sweden			1	11.2	60	157.4
		Isle of Man					9	9.6
		Switzerland			4	253.9	92	415.9
		Others					652	591.6
		Sub Total	6	386.7	17	538.2	2,646	7,800.6
		Total	13	403.1	19	540.0	3,934	11,933.7
	The Middle East	Bahrain					8	115.6
		Iraq					23	252.2
		Jordan					29	89.1
		Kuwait	1	3.5			25	264.1
		Oman					28	296.4
		Qatar	1	21.1	1	18.0	39	930.3
		Saudi Arabia	1	47.0	1	8.2	83	1,057.1
		Turkey	1	4.7	2	13.8	204	836.3
United Arab Emirates				5	167.9	80	2,356.6	
Yemen						11	35.8	
Others						305	1,238.9	
Total	4	76.4	9	208.1	835	7,472.8		

(Unit: billions of yen)

Region / Country			FY2019		FY2020		Accumulated	
			Number	Total	Number	Total	Number	Total
Africa	Northern Africa	Egypt			1	0.3	185	262.3
		Morocco	1	5.3			11	150.3
		Others					367	1,079.9
		Sub Total	1	5.3	1	0.3	563	1,492.6
	Sub-Saharan Africa	Angola					34	135.1
		Ghana					25	59.7
		Madagascar					9	102.5
		Malawi					6	40.2
		Mozambique			3	376.8	22	481.1
		Seychelles					2	1.2
		South Africa			3	11.1	118	339.6
		Tanzania					21	32.2
		Uganda					7	8.7
		Others					1,576	2,017.2
		Sub Total			6	387.9	1,820	3,218.1
	Total	1	5.3	7	388.3	2,383	4,710.7	
	North America	Canada					329	764.1
		United States	4	130.9	20	447.5	2,742	9,555.7
		Total	4	130.9	20	447.5	3,071	10,319.9
	Latin America and the Caribbean	Argentina					273	567.4
the Bahamas						22	67.7	
Bermuda Islands						26	142.2	
Bolivia						32	65.9	
Brazil		2	3.3	5	151.9	1,967	3,532.7	
British Virgin Islands						4	345.0	
Cayman Islands						6	163.8	
Chile		3	181.7			165	1,597.0	
Colombia						122	276.2	
Ecuador						33	81.9	
Panama						286	418.2	
Peru						114	542.9	
Trinidad and Tobago						8	83.9	
Mexico		4	1.9	10	80.0	867	2,333.3	
Venezuela						81	661.8	
Others						194	192.6	
Total	9	187.0	15	231.9	4,216	11,073.3		
International Organizations, etc.	Total	1	11.0	1	4.7	61	1,239.3	
Others^(Note)	Total	2	5.3			117	1,993.8	
	Grand Total	130	1,602.8	193	2,274.7	27,393	76,835.8	

(Note) Others: Two-step loans to regional financial institutions in Japan and loans for crossborder projects, etc.

3. Outstandings

1 Outstandings by Purpose of Financing

(Unit: billions of yen)

	FY2019		FY2020	
	Total	Share	Total	Share
Loans				
Export Loans	1,178.8	8	1,144.9	7
Shipping	151.4	1	141.1	1
Plant	1,027.1	7	1,003.5	6
Technical Service	0.2	0	0.1	0
Import Loans	313.8	2	169.2	1
Natural Resources	313.8	2	169.2	1
Overseas Investment Loans	11,416.1	73	11,984.0	76
Natural Resources	4,533.7	29	4,198.8	27
Others	6,882.3	44	7,785.2	49
Untied Loans	298.6	2	303.4	2
Governmental Loans	24.6	0	23.5	0
Sub Total	13,232.1	85	13,625.2	87
Guarantees	2,120.9	14	1,838.3	12
Equity Participations	304.8	2	281.2	2
Total	15,657.9	100	15,744.8	100

2 Guarantee Outstandings by Purpose

(Unit: billions of yen)

	FY2019		FY2020	
	Total	Share	Total	Share
Guarantee for Samurai Bonds	1,373.9	65	922.4	50
Guarantee for Import of Aircrafts	366.4	17	489.8	27
Guarantee for Others	380.6	18	426.0	23
Total	2,120.9	100	1,838.3	100

3 Geographical Distribution of Loan and Equity Participation Outstandings

(As of March 31, 2021; billions of yen)

Region / Country		Number	Total	
Asia	East Asia	China	54	64.4
		Hong Kong	31	19.4
		Japan	1	0.2
		Republic of Korea	8	21.4
		Mongolia	4	1.3
		Others	3	1.8
		Sub Total	101	108.7
	Southeast Asia	Brunei Darussalam	1	3.9
		Cambodia	4	0.2
		Indonesia	114	901.3
		Laos	9	25.1
		Malaysia	9	144.3
		Myanmar	18	43.1
		The Philippines	26	136.8
		Singapore	39	121.7
		Thailand	200	167.0
		Vietnam	133	357.4
		Sub Total	553	1,901.3
	South Asia	Bangladesh	4	38.0
		India	58	533.3
		Pakistan	3	41.5
		Sri Lanka	2	2.4
		Sub Total	67	615.4
Central Asia and the Caucasus	Kazakhstan	5	97.9	
	Turkmenistan	9	211.6	
	Uzbekistan	3	33.0	
	Sub Total	17	342.6	
Total	738	2,968.2		
Oceania	Australia	43	1,145.9	
	Marshall Islands	1	0.8	
	New Zealand	2	33.2	
	Papua New Guinea	6	171.3	
	Total	52	1,351.4	
Europe	Central and Eastern Europe and Russia	Serbia	2	2.3
		Moldova	1	0.3
		Russia	16	134.5
		Sub Total	19	137.3
	Western Europe	Belgium	1	0.2
		Finland	7	2.9
		France	7	52.7
		Germany	16	83.6
		United Kingdom	50	795.1
		Iceland	1	2.8
		Ireland	10	683.8
		Italy	10	290.2
		Luxembourg	8	80.2
		Malta	1	5.4
		Netherlands	15	191.6
		Norway	3	8.6
		Portugal	2	1.7
		Spain	10	206.2
		Sweden	4	26.1
		Isle of Man	9	6.4
	Switzerland	6	297.0	
	Sub Total	160	2,735.2	
	Total	179	2,872.5	

(As of March 31, 2021; billions of yen)

Region / Country		Number	Total	
The Middle East	Bahrain	3	31.2	
	Iraq	3	36.0	
	Jordan	2	12.2	
	Kuwait	2	97.1	
	Oman	3	56.0	
	Qatar	6	384.2	
	Saudi Arabia	8	322.6	
	Turkey	28	159.5	
	United Arab Emirates	16	544.6	
	Yemen	2	11.4	
	Total	73	1,655.1	
Africa	Northern Africa	Egypt	2	74.0
		Morocco	4	94.6
		Sub Total	6	168.7
	Sub-Saharan Africa	Angola	6	54.8
		Ghana	1	36.1
		Madagascar	2	85.6
		Malawi	2	33.4
		Mozambique	4	100.8
		Seychelles	1	0.3
		South Africa	4	10.6
		Tanzania	1	18.6
		Uganda	1	7.5
		Sub Total	22	348.1
		Total	28	516.9
	North America	Canada	9	172.0
		United States	149	2,316.6
		Total	158	2,488.6
	Latin America and the Caribbean	Argentina	3	41.2
		the Bahamas	6	30.4
		Bermuda Islands	2	27.1
Bolivia		1	6.6	
Brazil		33	278.0	
British Virgin Islands		1	308.4	
Cayman Islands		1	66.4	
Chile		22	587.4	
Colombia		1	8.5	
Ecuador		5	3.7	
Panama		7	42.6	
Peru		3	97.3	
Trinidad and Tobago		1	47.7	
Mexico		55	138.8	
Venezuela		5	177.9	
Total		146	1,862.8	
International Organizations, etc.	Total	4	7.1	
Others^(Note)	Total	28	183.4	
	Grand Total	1,406	13,906.5	

(Note) Others: Two-step loans to regional financial institutions in Japan and loans for crossborder projects, etc.

4. Others

1 Untied Loan Commitments (FY2020)

Region / Country	Project / Transaction	Borrower	Amount
India	Supporting Domestic Production and Sales business of Japanese Automobile Manufacturers	State Bank of India	US\$ 600 million*
India	Solar Power Generation Projects and Environmental Equipment Installation Projects	NTPC Limited	¥ 30 billion*
India	Supporting Domestic Production and Sales business of Japanese Automobile Manufacturers	State Bank of India	US\$ 600 million*
Turkey	Renewable Energy and Energy Efficiency Projects	Türkiye Kalkınma ve Yatırım Bankası A.Ş.	US\$ 102 million*
Mexico	Environment-related Projects	Banco Nacional de Comercio Exterior, S.N.C., Institución de Banca de Desarrollo	US\$ 110 million*
CAF	Supporting Efforts to Overcome Public Health Emergency Due to Spread of COVID-19	Corporación Andina de Fomento	US\$ 45 million*

* The figures denote loan commitments made by JBIC. Apart from them, JBIC has provided guarantees to the portion co-financed by private financial institutions.

2 Special Operations (FY2020)

Region / Country	Purpose of Financing	Project / Transaction	Borrower	Amount
Palau	Export	Export of Submarine Cable-related Equipment	Belau Submarine Cable Corporation	US\$ 4 million
U.S.	Equity Participations	Operating Hydrogen Stations Business	Firstelement Fuel Inc.	Approx. US\$ 23 million
Ireland	Equity Participations	Electric Power Adjustment Service Business	Exergy Power Systems Europe Limited	Up to 4 million €

5. Standard Loan Conditions

Standard loan conditions are shown below. Loan Interest rates are linked to the funding cost of JBIC, including the rate on borrowings from the Fiscal Loan Fund Special Account, and thus they are subject to changes in conditions of the financial market. A loan applicant should make an inquiry at the relevant loan department for specific loan conditions.⁽¹⁾

1 – Standard Interest Rates

(As of September 1, 2021)

Type of Loans	Standard Interest Rate ⁽²⁾	Percentage of Loan Provided by JBIC
Export Loans	<ul style="list-style-type: none"> ■ Fixed at commitment (Yen CIRR)^{(3) (8)} <ul style="list-style-type: none"> • 0.86% (Repayment period 5 yrs or less) • 0.88% (Repayment period over 5 yrs to 8.5 yrs) • 0.88% (Repayment period over 8.5 yrs) ■ Fixed at tenders^{(3) (8)} <ul style="list-style-type: none"> • above rate + 0.2% 	60% limit
Import Loans / Overseas Investment Loans / Untied Loans / (Natural Resources / International Competitiveness) ⁽¹⁾	<ul style="list-style-type: none"> ■ Japanese yen⁽⁴⁾ <ul style="list-style-type: none"> • 0.1955%^{(6) (7)} ■ Foreign Currency⁽⁵⁾ <ul style="list-style-type: none"> • LIBOR+0.5875%^{(6) (7)} • SOFR compound in arrears + 1.0075%^{(6) (7)} 	60% limit ⁽⁹⁾

- (Notes) 1. SMEs are eligible for preferential interest rates and other favorable loan conditions.
 2. Premium is added based on the type of financing such as collateral/guarantee and loan schemes.
 3. Synthetic rate based on interest rates charged by JBIC and cofinancing institutions.
 4. Interest rates on loans in Japanese yen are determined based on specific loan periods and the amortization schedule.
 The interest rate shown in the table is a reference rate for a 10-year loan with lump-sum repayment upon maturity. Please make an inquiry at the relevant department for interest rate on specific conditions.
 5. Interest rates on loans in foreign currencies are linked to 6-month LIBOR for US dollars, SOFR compound in arrears. Please contact the relevant loan department for loans in foreign currencies other than US dollars.
 6. Special interest rates will be applied based on policy implication such as contribution to "Promoting overseas development and acquisition of strategically important natural resources to Japan" or "Maintaining and improving the International competitiveness of Japanese industries."
 7. For loans in both Japanese yen and foreign currencies, premiums commensurate with the risk will be added based on the customer's creditworthiness, collateral/guarantees and the financing scheme etc. Also, adjustment of the premium may be required based on financial market conditions.
 8. Risk premium is added based on the OECD Arrangement.
 9. 70% limit for resource-related (import and overseas investment) loans.

2 – Loan Maturity

The loan maturity for each loan will be determined by taking account of cash flows generated by each project.

3 – Collateral, Guarantee

Collaterals and guarantees are determined in consultation with the clients.

6. Breakdown of Countries and Regions

(As of July 1, 2021)

Regions		Countries
Asia	East Asia	China, Hong Kong, Democratic People's Republic of Korea, Republic of Korea, Macao, Mongolia, Taiwan
	Southeast Asia	Brunei Darussalam, Cambodia, East Timor, Indonesia, Laos, Malaysia, Myanmar, The Philippines, Singapore, Thailand, Vietnam
	South Asia	Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, Sri Lanka
	Central Asia and the Caucasus	Armenia, Azerbaijan, Georgia, Kazakhstan, Kyrgyz, Tajikistan, Turkmenistan, Uzbekistan
Oceania		Australia, Cook Islands, Fiji, Kiribati, Marshall Islands, Micronesia, Nauru, New Caledonia, New Zealand, North Mariana Islands, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu, Niue
Europe	Central and Eastern Europe and Russia	Albania, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Macedonia, Serbia, Montenegro, Moldova, Poland, Romania, Russia, Slovakia, Slovenia, Ukraine, Kosovo
	Western Europe	Andorra, Austria, Belgium, Cyprus, Denmark, Finland, France, Germany, United Kingdom (U.K.), Greece, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, Vatican, Guernsey, Jersey
The Middle East		Bahrain, Iran, Iraq, Israel, Jordan, Kuwait, Lebanon, Oman, West Bank and Gaza Strip, Qatar, Saudi Arabia, Syria, Turkey, United Arab Emirates (UAE), Yemen
Africa	Northern Africa	Algeria, Egypt, Libya, Morocco, Tunisia
	Sub-Saharan Africa	Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Democratic Republic of the Congo, Congo, Cote d'Ivoire, Djibouti, Equatorial Guinea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, Sudan, Swaziland, Tanzania, Togo, Uganda, Zambia, Zimbabwe, Eritrea, South Sudan
North America		Canada, United States (U.S.)
Latin America and the Caribbean		Antigua and Barbuda, Argentina, The Bahamas, Barbados, Belize, Bermuda Islands, Bolivia, Brazil, British Virgin Islands, Cayman Islands, Chile, Colombia, Costa Rica, Cuba, Commonwealth of Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, Saint Christopher and Nevis, Saint Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Mexico, United States Virgin Islands, Uruguay, Venezuela, Curacao
International Organizations, etc.		International Monetary Fund (IMF), International Bank for Reconstruction and Development (IBRD), International Finance Corporation (IFC), Asian Development Bank (ADB), Inter-American Development Bank (IDB), African Development Bank (AfDB), European Bank for Reconstruction and Development (EBRD), Banco Centroamericano de Integración Económica (BCIE), Corporación Andina de Fomento (CAF), East African Development Bank (EADB), Eastern and Southern African Trade and Development Bank (TDB), African Export-Import Bank (Afreximbank), Islamic Development Bank (IsDB), European Investment Bank (EIB), Caribbean Development Bank (CDB), etc.
Others		Two-step loans to regional financial institutions in Japan and loans for crossborder projects, etc.