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1. Overview

1 Commitments

A. Commitments by Purpose of Financing

(Unit: billions of yen, %)

	FY2018			FY2019			FY2020			FY2021			FY2022		
	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share
Loans															
Export Loans	13	102.7	6	18	189.0	11	2	1.0	0	3	60.8	3	15	42.9	2
Shipping	1	0.8	0	8	15.0	1	—	—	—	—	—	—	13	29.5	1
Plant	12	101.8	6	10	173.9	10	2	1.0	0	3	60.8	3	2	13.4	1
Import Loans	—	—	—	—	—	—	1	50.6	2	1	239.0	12	2	230.0	10
Natural Resources	—	—	—	—	—	—	1	50.6	2	1	239.0	12	2	230.0	10
Overseas Investment Loans	83	1,178.0	69	107	1,382.1	82	181	2,024.1	78	185	1,593.4	77	104	1,847.4	80
Natural Resources	6	239.3	14	7	263.3	16	8	457.1	18	8	414.5	20	4	199.7	9
Others	77	938.7	55	100	1,118.8	67	173	1,566.9	60	177	1,178.9	57	100	1,647.7	71
Untied Loans	3	41.7	2	2	22.0	1	6	183.8	7	6	47.8	2	10	76.2	3
Sub Total	99	1,322.5	77	127	1,593.2	95	190	2,259.6	87	195	1,941.1	94	131	2,196.6	95
Guarantees	13	350.7	20	9	75.8	5	14	324.6	12	9	89.1	4	12	95.2	4
Equity Participations	5	43.7	3	3	9.6	1	3	15.0	1	5	35.2	2	3	23.3	1
Total	117	1,717.1	100	139	1,678.7	100	207	2,599.3	100	209	2,065.5	100	146	2,315.2	100

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

(Unit: billions of yen, %)

	FY2018			FY2019			FY2020			FY2021			FY2022		
	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share
Asia	80	561.6	33	100	792.8	47	126	490.2	19	122	186.4	9	93	638.2	28
Oceania	—	—	—	1	2.5	0	4	68.1	3	5	66.2	3	2	13.7	1
Europe	8	669.4	39	14	415.1	25	21	651.0	25	24	593.6	29	13	456.5	20
The Middle East	6	151.4	9	4	76.4	5	10	215.2	8	5	318.1	15	6	204.5	9
Africa	4	34.3	2	1	5.3	0	7	388.3	15	—	—	—	3	79.6	3
North America	5	51.6	3	6	172.5	10	21	536.0	21	32	820.2	40	15	473.0	20
Latin America and the Caribbean	11	232.6	14	9	187.0	11	16	240.9	9	19	64.3	3	11	211.6	9
International Organizations, etc.	2	10.9	1	2	21.6	1	2	9.2	0	—	—	—	—	—	—
Others	1	5.0	0	2	5.3	0	—	—	—	2	16.3	1	3	237.9	10
Total	117	1,717.1	100	139	1,678.7	100	207	2,599.3	100	209	2,065.5	100	146	2,315.2	100

2 Disbursements

(Unit: billions of yen, %)

	FY2018		FY2019		FY2020		FY2021		FY2022	
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share
Loans										
Export Loans	100.0	6	174.1	10	71.2	3	71.2	3	45.9	2
Import Loans	230.0	13	—	—	—	—	112.6	5	467.1	24
Overseas Investment Loans	1,039.6	57	1,490.0	82	1,699.5	79	1,785.8	81	1,163.8	60
Untied Loans	39.2	2	9.7	1	76.6	4	68.6	3	115.7	6
Sub Total	1,408.9	77	1,673.9	93	1,847.4	86	2,038.4	93	1,792.6	92
Guarantees	367.3	20	104.8	6	286.9	13	119.1	5	136.9	7
Equity Participations	42.4	2	30.2	2	12.7	1	37.3	2	18.6	1
Total	1,818.6	100	1,809.0	100	2,147.1	100	2,194.9	100	1,948.3	100

3 Repayments

(Unit: billions of yen, %)

	FY2018		FY2019		FY2020		FY2021		FY2022	
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share
Loans										
Export Loans	117.5	6	111.4	5	121.1	5	120.3	5	201.3	8
Import Loans	201.5	10	140.9	6	143.5	6	67.4	3	183.0	7
Overseas Investment Loans	1,401.6	69	1,391.4	59	1,424.7	59	1,864.0	77	1,675.1	67
Untied Loans	152.4	7	239.8	10	79.9	3	45.6	2	42.9	2
Governmental Loans	2.4	0	1.8	0	1.1	0	1.1	0	2.1	0
Sub Total	1,875.6	92	1,885.5	79	1,770.4	74	2,098.6	87	2,104.6	85
Guarantees	150.1	7	470.0	20	577.7	24	271.6	11	367.3	15
Equity Participations	14.6	1	16.7	1	53.2	2	41.1	2	16.7	1
Total	2,040.3	100	2,372.3	100	2,401.5	100	2,411.4	100	2,488.6	100

(Note) Repayments in FY2021 and 2022 amounted to ¥810.9 billion and ¥234.3 billion, respectively.

4 Outstandings

(Unit: billions of yen, %)

	FY2018		FY2019		FY2020		FY2021		FY2022	
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share
Loans										
Export Loans	1,133.5	7	1,178.8	8	1,144.9	7	1,186.0	7	1,119.5	6
Import Loans	460.8	3	313.8	2	169.2	1	229.6	1	509.8	3
Overseas Investment Loans	11,569.3	70	11,416.1	73	11,984.0	76	13,046.4	77	13,581.6	77
Untied Loans	534.3	3	298.6	2	303.4	2	349.8	2	442.5	3
Governmental Loans	26.5	0	24.6	0	23.5	0	22.4	0	20.3	0
Sub Total	13,724.6	83	13,232.1	85	13,625.2	87	14,834.4	88	15,673.9	89
Guarantees	2,493.3	15	2,120.9	14	1,838.3	12	1,724.8	10	1,537.6	9
Equity Participations	292.6	2	304.8	2	281.2	2	312.0	2	324.7	2
Total	16,510.6	100	15,657.9	100	15,744.8	100	16,871.3	100	17,536.2	100

2. Commitments

1 Export Loans by Industry

(Unit: billions of yen, %)

	FY2021			FY2022		
	Number	Total	Share	Number	Total	Share
Shipping	—	—	—	13	29.5	69
Telecommunication Equipment	—	—	—	1	11.6	27
Other Industrial Machinery and Equipment, etc.	3	60.8	100	1	1.8	4
Mining Equipment	2	0.5	1	—	—	—
Loading Machinery	—	—	—	1	1.8	4
Chemical Facilities	1	60.2	99	—	—	—
Total	3	60.8	100	15	42.9	100

2 Natural Resource Loans by Item

(Unit: billions of yen, %)

	FY2021			FY2022		
	Number	Total	Share	Number	Total	Share
Energy Resources	6	641.1	98	2	230.0	54
Petroleum	2	258.6	40	—	—	—
Natural Gas	4	382.5	59	2	230.0	54
Other Resources	3	12.4	2	4	199.7	46
Iron ore	—	—	—	1	132.2	31
Copper Ore and Concentrate	1	3.4	1	2	60.7	14
Wood, Wood Chips and Pulp	1	4.1	1	—	—	—
Other Metals	1	4.7	1	1	6.8	2
Total	9	653.5	100	6	429.7	100

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

(Unit: billions of yen, %)

	FY2021			FY2022		
	Number	Total	Share	Number	Total	Share
Manufacturing Industry	107	287.9	24	64	531.9	32
Food	3	0.4	0	3	0.4	0
Textiles	2	20.3	2	2	0.3	0
Lumber and Pulp	2	0.0	0	2	2.7	0
Printing	1	0.1	0	—	—	—
Chemicals	3	12.0	1	2	22.2	1
Petroleum and Coal Products	1	0.0	0	1	0.0	0
Ceramics, Stone and Clay	4	16.8	1	1	19.0	1
Iron and Non-ferrous Metal Products	22	24.5	2	15	435.7	26
Machinery	6	7.1	1	3	0.0	0
Electrical Machinery	5	144.9	12	1	0.0	0
Transport Equipment	24	28.4	2	14	26.1	2
Other Manufacturing Industries	34	32.9	3	20	25.1	2
Construction	4	0.1	0	2	32.0	2
Electric, Gas and Heat Supply and Water Service	4	82.9	7	8	364.6	22
Telecommunications	3	0.0	0	—	—	—
Transport and Postal Services	2	2.2	0	—	—	—
Commerce	20	359.9	31	4	0.2	0
Service Industry	10	106.1	9	12	586.9	36
Others (Note)	27	339.5	29	10	131.8	8
Total	177	1,178.9	100	100	1,647.7	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, %)

	FY2021		FY2022	
	Number of Projects	Amount	Number of Projects	Amount
Loans to Mid-tier Enterprises and SMEs	111	15.9	64	9.8

(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, %)

	FY2021			FY2022		
	Number	Total	Share	Number	Total	Share
Guarantee for Import of Aircrafts	2	50.6	57	2	38.2	40
Guarantee for Others	7	38.4	43	10	56.9	60
Total	9	89.1	100	12	95.2	100

6 Loan and Guarantee Commitments by Region

A. Export Loan Commitments by Region

(Unit: billions of yen, %)

	FY2021			FY2022		
	Number	Total	Share	Number	Total	Share
Asia	—	—	—	13	39.2	91
East Asia	—	—	—	12	27.6	64
Central Asia and the Caucasus	—	—	—	1	11.6	27
Europe	3	60.8	100	—	—	—
Central and Eastern Europe and Russia	3	60.8	100	—	—	—
The Middle East	—	—	—	2	3.7	9
Total	3	60.8	100	15	42.9	100

B. Import Loan Commitments by Region

(Unit: billions of yen, %)

	FY2021			FY2022		
	Number	Total	Share	Number	Total	Share
The Middle East	1	239.0	100	—	—	—
Others	—	—	—	2	230.0	100
Total	1	239.0	100	2	230.0	100

C. Overseas Investment Loan Commitments by Region

(Unit: billions of yen, %)

	FY2021			FY2022		
	Number	Total	Share	Number	Total	Share
Asia	117	185.7	12	65	506.4	27
East Asia	20	10.5	1	12	1.7	0
Southeast Asia	92	153.0	10	50	46.5	3
South Asia	5	22.1	1	2	405.1	22
Central Asia and the Caucasus	—	—	—	1	53.0	3
Oceania	5	66.2	4	1	7.0	0
Europe	19	505.7	32	12	429.9	23
Central and Eastern Europe and Russia	2	228.5	14	3	5.6	0
Western Europe	17	277.2	17	9	424.3	23
The Middle East	—	—	—	2	174.7	9
Africa	—	—	—	3	79.6	4
Northern Africa	—	—	—	2	74.6	4
Sub-Saharan Africa	—	—	—	1	4.9	0
North America	29	777.6	49	13	448.0	24
Latin America and the Caribbean	15	57.9	4	8	201.6	11
Total	185	1,593.4	100	104	1,847.4	100

D. Untied Loan Commitments by Region

(Unit: billions of yen, %)

	FY2021			FY2022		
	Number	Total	Share	Number	Total	Share
Asia	—	—	—	6	52.8	69
Southeast Asia	—	—	—	2	26.4	35
South Asia	—	—	—	4	26.4	35
The Middle East	2	41.4	87	1	13.3	18
Latin America and the Caribbean	4	6.4	13	3	10.0	13
Total	6	47.8	100	10	76.2	100

E. Guarantee Commitments by Region

(Unit: billions of yen, %)

	FY2021			FY2022		
	Number	Total	Share	Number	Total	Share
Asia	5	0.6	1	8	37.5	39
Southeast Asia	5	0.6	1	4	20.3	21
South Asia	—	—	—	4	17.2	18
Oceania	—	—	—	1	6.7	7
Europe	1	26.2	29	1	26.5	28
Western Europe	1	26.2	29	1	26.5	28
The Middle East	2	37.7	42	1	12.7	13
North America	1	24.4	27	1	11.7	12
Total	9	89.1	100	12	95.2	100

F. Equity Participations by Region

(Unit: billions of yen, %)

	FY2021			FY2022		
	Number	Total	Share	Number	Total	Share
Asia	—	—	—	1	2.0	9
Southeast Asia	—	—	—	1	2.0	9
Europe	1	0.7	2	—	—	—
Western Europe	1	0.7	2	—	—	—
North America	2	18.1	52	1	13.3	57
Others	2	16.3	46	1	7.9	34
Total	5	35.2	100	3	23.3	100

7 Geographical Distribution of Loan and Equity Participation Commitments

(Unit: billions of yen)

Region / Country			FY2021		FY2022		Accumulated	
			Number	Total	Number	Total	Number	Total
Asia	East Asia	China	8	7.8	7	1.3	1,593	3,940.1
		Hong Kong	8	2.5	2	0.2	308	322.6
		Japan					1	0.2
		Republic of Korea	1	0.0	1	0.0	709	1,306.3
		Mongolia					8	7.2
		Others	3	0.1	2	0.0	1,036	518.2
		Sub Total	20	10.5	12	1.7	3,655	6,094.9
	Southeast Asia	Cambodia			1	0.1	7	0.6
		Indonesia	10	6.2	9	22.1	1,645	6,610.4
		Laos					9	25.0
		Malaysia	3	0.4	4	0.6	612	1,464.7
		Myanmar					75	225.2
		The Philippines	12	105.0	3	0.1	855	1,906.4
		Singapore	1	0.0	14	49.5	515	938.7
		Thailand	39	26.1	20	2.2	2,774	2,935.1
		Vietnam	27	15.1	14	27.8	318	870.6
		Others					40	259.0
		Sub Total	92	153.0	65	102.7	6,850	15,236.3
	South Asia	Bangladesh					11	136.3
		India	5	22.1	6	431.5	890	2,289.6
		Pakistan					290	298.3
		Sri Lanka					61	67.9
		Others					17	3.6
		Sub Total	5	22.1	6	431.5	1,269	2,795.9
	Central Asia and the Caucasus	Kazakhstan					25	301.8
		Turkmenistan					15	302.8
		Uzbekistan			2	64.6	17	176.0
Others						8	195.0	
Sub Total				2	64.6	65	975.7	
Total	117	185.7	85	600.7	11,839	25,102.9		
Oceania	Australia	5	66.2	1	7.0	887	3,363.5	
	Fiji					8	14.2	
	Marshall Islands					1	1.4	
	New Zealand					147	176.8	
	Palau					2	1.7	
	Papua New Guinea					56	267.2	
	Others					44	23.4	
	Total	5	66.2	1	7.0	1,145	3,848.5	

(Unit: billions of yen)

Region / Country			FY2021		FY2022		Accumulated	
			Number	Total	Number	Total	Number	Total
Europe	Central and Eastern Europe and Russia	Hungary			1	2.7	37	156.8
		Romania			1	2.0	143	97.3
		Russia	5	289.4			140	2,005.6
		Ukraine			1	0.9	12	42.2
		Others					964	2,126.1
		Sub Total	5	289.4	3	5.6	1,296	4,428.2
	Western Europe	Belgium	1	1.5			30	161.5
		France			1	0.0	312	648.3
		Germany	3	2.1	2	16.9	304	521.2
		United Kingdom	8	197.8	1	45.1	584	2,680.3
		Iceland					5	8.2
		Ireland			4	355.7	54	1,223.7
		Italy	2	20.1			55	357.8
		Luxembourg					9	120.5
		Malta					4	18.7
		Netherlands	2	44.4	1	6.4	112	720.3
		Norway					249	462.4
		Spain					70	328.3
		Sweden	1	11.7			61	169.2
		Isle of Man					9	9.6
		Switzerland	1	0.0			93	416.0
		Others					722	656.2
		Sub Total	18	277.9	9	424.3	2,673	8,502.9
		Total	23	567.4	12	429.9	3,969	12,931.2
		The Middle East	Bahrain					8
	Iraq						23	252.2
	Jordan						29	89.1
Kuwait						25	264.1	
Oman						28	296.4	
Qatar						39	930.3	
Saudi Arabia	1		27.7	1	13.3	85	1,098.2	
Turkey	1		13.6	3	14.2	208	864.2	
United Arab Emirates	1		239.0	1	164.1	82	2,759.8	
Yemen						11	35.8	
Others						305	1,238.9	
Total	3	280.4	5	191.8	843	7,945.1		

(Unit: billions of yen)

Region / Country			FY2021		FY2022		Accumulated	
			Number	Total	Number	Total	Number	Total
Africa	Northern Africa	Egypt			2	74.6	187	336.9
		Morocco					11	150.3
		Others					367	1,079.9
		Sub Total	—	—	2	74.6	565	1,567.3
	Sub-Saharan Africa	Angola					34	135.1
		Ghana					25	59.7
		Madagascar					9	102.5
		Mozambique					22	481.1
		Senegal			1	4.9	2	5.2
		Seychelles					2	1.2
		South Africa					118	339.6
		Tanzania					21	32.2
		Uganda					7	8.7
		Others					1,581	2,057.2
		Sub Total	—	—	1	4.9	1,821	3,223.0
		Total	—	—	3	79.6	2,386	4,790.3
	North America	Canada	4	140.2	3	59.8	336	964.2
		United States	27	655.5	11	401.5	2,780	10,612.9
		Total	31	795.8	14	461.3	3,116	11,577.1
	Latin America and the Caribbean	Argentina					273	567.4
the Bahamas						22	67.7	
Brazil		8	42.1	2	132.3	1,977	3,707.2	
British Virgin Islands						4	345.0	
Cayman Islands						6	163.8	
Chile				2	60.7	167	1,657.7	
Ecuador						33	81.9	
Panama						286	418.2	
Peru		1	3.4			115	546.3	
Trinidad and Tobago						8	83.9	
Mexico		6	12.3	7	18.5	880	2,364.3	
Uruguay		4	6.4			17	21.8	
Venezuela						81	661.8	
Others						377	661.7	
Total	19	64.3	11	211.6	4,246	11,349.3		
International Organizations, etc.	Total	—	—	—	—	61	1,239.3	
Others^(Note)	Total	2	16.3	3	237.9	122	2,248.1	
Grand Total			200	1,976.4	134	2,220.0	27,727	81,032.2

(Note) Others: Loans for crossborder projects, etc.

3. Outstandings

1 Outstandings by Purpose of Financing

(Unit: billions of yen, %)

	FY2021		FY2022	
	Total	Share	Total	Share
Loans				
Export Loans	1,186.0	7	1,119.5	6
Shipping	143.6	1	131.6	1
Plant	1,042.1	6	987.8	6
Technical Service	0.1	0	0.1	0
Import Loans	229.6	1	509.8	3
Natural Resources	229.6	1	509.8	3
Overseas Investment Loans	13,046.4	77	13,581.6	77
Natural Resources	4,144.5	25	4,033.9	23
Others	8,901.9	53	9,547.6	54
Untied Loans	349.8	2	442.5	3
Governmental Loans	22.4	0	20.3	0
Sub Total	14,834.4	88	15,673.9	89
Guarantees	1,724.8	10	1,537.6	9
Equity Participations	312.0	2	324.7	2
Total	16,871.3	100	17,536.2	100

2 Guarantee Outstandings by Purpose

(Unit: billions of yen, %)

	FY2021		FY2022	
	Total	Share	Total	Share
Guarantee for Samurai Bonds	792.4	46	622.4	40
Guarantee for Import of Aircrafts	467.7	27	439.6	29
Guarantee for Others	464.7	27	475.6	31
Total	1,724.8	100	1,537.6	100

3 Geographical Distribution of Loan and Equity Participation Outstandings

(As of March 31, 2023; billions of yen)

Region / Country		Number	Total	
Asia	East Asia	China	51	58.1
		Hong Kong	38	18.7
		Japan	1	0.2
		Republic of Korea	10	25.9
		Mongolia	4	1.5
		Others	7	0.2
		Sub Total	111	104.9
	Southeast Asia	Cambodia	4	0.2
		Indonesia	82	1,036.0
		Laos	6	27.2
		Malaysia	13	153.1
		Myanmar	12	8.9
		The Philippines	34	194.6
		Singapore	29	113.0
		Thailand	203	226.6
		Vietnam	134	525.0
			Sub Total	517
	South Asia	Bangladesh	4	104.2
		India	52	718.7
		Pakistan	15	33.8
		Sri Lanka	1	1.4
		Sub Total	72	858.4
Central Asia and the Caucasus	Kazakhstan	3	61.2	
	Turkmenistan	8	207.6	
	Uzbekistan	3	43.1	
		Sub Total	14	312.0
	Total	714	3,560.3	
Oceania	Australia	46	986.5	
	Fiji	1	11.7	
	Marshall Islands	1	0.6	
	New Zealand	2	40.0	
	Palau	1	0.5	
	Papua New Guinea	5	148.6	
		Total	56	1,188.1
Europe	Central and Eastern Europe and Russia	Serbia	2	2.0
		Moldova	1	0.9
		Russia	9	198.4
			Sub Total	12
	Western Europe	Belgium	1	1.7
		France	3	7.7
		Germany	12	35.5
		United Kingdom	53	909.5
		Iceland	1	3.4
		Ireland	8	614.3
		Italy	14	303.8
		Luxembourg	5	92.2
		Malta	1	5.1
		Netherlands	19	192.4
		Norway	3	14.8
		Spain	6	181.5
		Sweden	5	45.4
		Isle of Man	9	5.1
		Switzerland	7	347.3
			Sub Total	147
	Total	159	2,961.7	

(As of March 31, 2023; billions of yen)

Region / Country		Number	Total	
The Middle East	Bahrain	1	22.2	
	Iraq	3	35.0	
	Jordan	2	11.6	
	Kuwait	3	98.2	
	Oman	2	51.4	
	Qatar	6	425.1	
	Saudi Arabia	9	297.8	
	Turkey	22	159.3	
	United Arab Emirates	18	885.5	
	Yemen	1	7.7	
	Total	67	1,994.3	
Africa	Northern Africa	Egypt	3	65.9
		Morocco	4	94.6
Sub Total		7	160.6	
	Sub-Saharan Africa	Angola	31	46.9
		Ghana	1	27.8
		Madagascar	2	51.6
		Mozambique	2	69.9
		Senegal	1	4.7
		Seychelles	1	0.2
		South Africa	4	14.2
		Tanzania	5	18.3
		Uganda	1	5.2
		Sub Total	48	239.3
	Total	55	399.9	
North America	Canada	9	227.8	
	United States	153	3,264.7	
	Total	162	3,492.5	
Latin America and the Caribbean	Argentina	3	40.2	
	the Bahamas	2	8.2	
	Brazil	31	457.2	
	British Virgin Islands	1	342.6	
	Cayman Islands	1	80.1	
	Chile	15	602.6	
	Ecuador	2	3.8	
	Panama	3	21.7	
	Peru	4	107.6	
	Trinidad and Tobago	1	47.6	
	Mexico	51	140.4	
	Uruguay	4	6.4	
	Venezuela	5	212.5	
	Total	123	2,071.3	
	International Organizations, etc.	Total	4	13.6
Others^(Note)	Total	24	316.5	
	Grand Total	1,364	15,998.6	

(Note) Others: Loans for crossborder projects, etc.

4. Others

1 Major Buyer's Credit Commitments (FY2022)

Region/Country	Project/Transaction	Borrower	Amount
Uzbekistan	Export of telecommunications infrastructure-related equipment	JSC Uzbektelecom	¥11,625 million

(Note) A buyer's credit is a direct loan to a foreign importer to finance the import of machinery and equipment from Japanese firms.

2 Untied Loan Commitments (FY2022)

Region / Country	Project / Transaction	Borrower	Amount
Indonesia	Renewable Energy Projects	PT Pertamina (Persero)	US\$ 30 million ⁽¹⁾
Vietnam	Renewable Energy Projects	Joint Stock Commercial Bank for Foreign Trade of Vietnam	US\$ 165 million ⁽¹⁾
India	Supporting the Health Sector	Export-Import Bank of India	US\$ 60 million ⁽¹⁾
India	Waste-to-Energy Projects	POWER FINANCE CORPORATION LIMITED	¥1,590 million ⁽¹⁾
India	Solar Power Generation Projects	SJVN Limited	¥9 billion ⁽¹⁾
India	Enhancement of Supply Chain Resilience of Japanese Construction Equipment Manufacturers	IndusInd Bank Limited	US\$ 60 million ⁽¹⁾
Saudi Arabia	Saudi Arabia-Egypt Electricity Interconnector Project	SAUDI ELECTRICITY COMPANY	Approx. US\$ 103 million ⁽¹⁾
Mexico	Partial acquisition of publicly offered Samurai bonds (SDG Bonds)	the Government of Mexico	—

(Notes) 1. The figures denote loan commitments made by JBIC. Apart from them, JBIC has provided guarantees to the portion co-financed by private financial institutions.

3 Debt Rescheduling Based on Paris Club Agreements (FY2022)

Country	Date of Paris Club Agreement	Date JBIC signed Rescheduling Agreement	Rescheduled Amount
Pakistan	2020.12.22	2022.7.11	¥2,725 million
Pakistan	2021.9.24	2023.2.24	¥2,888 million
Angola	2020.8.31	2022.6.15	¥3,373 million
Angola	2020.8.31	2022.6.15	US\$ 42,129 thousand
Angola	2021.1.7	2022.12.15	¥2,242 million
Angola	2021.1.7	2022.12.15	US\$ 41,088 thousand
Tanzania	2020.10.23	2022.6.14	US\$ 18,518 thousand
Tanzania	2021.9.24	2022.12.15	US\$ 18,331 thousand

(Note) The Paris Club is an informal group of official creditors whose role is to find coordinated and sustainable solutions to the payment difficulties experienced by debtor nations. Since the first meeting took place in 1956 to resolve the debt problem of Argentina, the meeting has been held in Paris, with the French Treasury acting as its secretariat. Hence, it has come to be called the Paris Club. This table lists all the debt rescheduling agreements JBIC signed with debtor countries during FY2022 based on inter-governmental agreements at the Paris Club.

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, 2023)

Type of Loans	Standard Interest Rate	Percentage of Loan Provided by JBIC
Export Loans	<ul style="list-style-type: none"> ■ Japanese yen ■ Fixed at commitment (Yen CIRR) ^{(2) (7)} <ul style="list-style-type: none"> • Three-year CIRR: 0.97% • Four-year CIRR: 1.01% • Five-year CIRR: 1.11% • Six-year CIRR: 1.18% • Seven-year CIRR: 1.25% • Eight-year CIRR: 1.34% • Nine-year CIRR: 1.40% • Ten-year CIRR: 1.48% ■ Fixed at tenders ^{(2) (7)} <ul style="list-style-type: none"> • Add cost based on interest rate fixed term 	60% limit
Import Loans / Overseas Investment Loans / Untied Loans / (Natural Resources / International Competitiveness) ⁽¹⁾	<ul style="list-style-type: none"> ■ Japanese yen ⁽³⁾ <ul style="list-style-type: none"> • 0.7875% ^{(5) (6)} ■ Foreign Currency ⁽⁴⁾ <ul style="list-style-type: none"> • SOFR compound in arrears + 0.7875% ^{(5) (6)} • Term SOFR + 0.7875% ^{(5) (6)} 	60% limit ⁽⁸⁾

- (Notes) 1. SMEs are eligible for preferential interest rates and other favorable loan conditions.
2. Synthetic rate based on interest rates charged by JBIC and cofinancing institutions.
3. 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.
4. Interest rates on loans in foreign currencies are linked to SOFR compound in arrears, 6-month Term SOFR. Please contact the relevant loan department for loans in foreign currencies other than US dollars.
5. 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."
6. 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.
7. The applicable CIRR years is determined based on the OECD Official Export Credit Arrangement. An OECD buyer's premium based on the OECD Official Export Credit Arrangement is added to such CIRR. For more information on foreign currency loans, please contact JBIC for details.
8. 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, 2023)

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.