01 STATISTICS

1 Overview 002
Commitments 002
A. Commitments by Purpose of Financing 002
B. Commitments by Region (Loans, Equity Investments and Guarantees) 002
Disbursements 003
Repayments 003
Outstandings 003
2 Commitments 004
Export Loans by Industry 004
Natural Resource Loans by Item 004
Overseas Investment Loans by Industry 005
Commitments to Mid-tier Enterprises and SMEs to Support Their Overseas Business Activities 005
Guarantee Commitments by Purpose 005
Loan and Guarantee Commitments by Region 006
A. Export Loan Commitments by Region 006
B. Import Loan Commitments by Region 006
C. Overseas Investment Loan Commitments by Region 006
D. Untied Loan Commitments by Region 007
E. Guarantee Commitments by Region 007
F. Equity Investment Commitments by Region 007
Geographical Distribution of Loan and Equity Investment Commitments 008
3 Outstandings 011
Outstandings by Purpose of Financing 011
Guarantee Outstandings by Purpose 011
Geographical Distribution of Loan and Equity Investment Outstandings 012
4 Others 014
Untied Loan Commitments 014
Special Operations Project 014
5 Standard Loan Conditions 015
6 Breakdown of Countries and Regions 016

1 Overview

Commitments

A. Commitments by Purpose of Financing

(Unit: Billions of Yen, %)

	FY2021			FY2022			FY2023			FY2024			FY2025		
	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share
Loans															
Export Loans	3	60.8	3	15	42.9	2	10	55.3	3	4	10.8	1	—	—	—
Shipping	—	—	—	13	29.5	1	8	16.2	1	1	2.5	0	—	—	—
Plant	3	60.8	3	2	13.4	1	2	39.1	2	3	8.3	1	—	—	—
Import Loans	1	239.0	12	2	230.0	10	3	210.8	10	1	70.0	5	1	264.8	10
Natural Resources	1	239.0	12	2	230.0	10	3	210.8	10	1	70.0	5	1	264.8	10
Overseas Investment Loans	185	1,593.4	77	104	1,847.4	80	102	1,362.2	67	98	1,110.2	74	134	2,084.5	76
Natural Resources	8	414.5	20	4	199.7	9	7	270.5	13	8	322.4	21	8	685.2	25
Others	177	1,178.9	57	100	1,647.7	71	95	1,091.6	54	90	787.7	52	126	1,399.3	51
Untied Loans	6	47.8	2	10	76.2	3	12	91.9	5	12	189.2	13	9	153.6	6
Subtotal	**195**	**1,941.1**	**94**	**131**	**2,196.6**	**95**	**127**	**1,720.3**	**84**	**115**	**1,380.2**	**92**	**144**	**2,503.0**	**91**
Guarantees	9	89.1	4	12	95.2	4	25	230.3	11	11	122.3	8	14	225.6	8
Equity Investments	5	35.2	2	3	23.3	1	3	87.2	4	3	3.5	0	8	23.4	1
Total	**209**	**2,065.5**	**100**	**146**	**2,315.2**	**100**	**155**	**2,037.9**	**100**	**129**	**1,506.1**	**100**	**166**	**2,752.1**	**100**

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

(Unit: Billions of Yen, %)

	FY2021			FY2022			FY2023			FY2024			FY2025		
	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share	Number	Total	Share
Asia	122	186.4	9	93	638.2	28	116	567.8	28	68	184.5	12	110	371.1	13
Oceania	5	66.2	3	2	13.7	1	2	154.9	8	5	345.9	23	2	61.8	2
Europe	24	593.6	29	13	456.5	20	5	577.5	28	17	353.6	23	11	219.6	8
The Middle East	5	318.1	15	6	204.5	9	4	59.8	3	7	128.9	9	6	509.3	19
Africa	—	—	—	3	79.6	3	4	4.4	0	2	9.0	1	4	52.2	2
North America	32	820.2	40	15	473.0	20	10	159.6	8	11	263.2	17	19	1,351.2	49
Latin America and the Caribbean	19	64.3	3	11	211.6	9	10	415.9	20	15	196.6	13	13	168.6	6
International Organizations, etc.	—	—	—	—	—	—	2	14.6	1	2	21.7	1	—	—	—
Others	2	16.3	1	3	237.9	10	2	82.8	4	2	2.1	0	1	17.9	1
Total	**209**	**2,065.5**	**100**	**146**	**2,315.2**	**100**	**155**	**2,037.9**	**100**	**129**	**1,506.1**	**100**	**166**	**2,752.1**	**100**

Disbursements

(Unit: Billions of Yen, %)

	FY2021		FY2022		FY2023		FY2024		FY2025	
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share
Loans										
Export Loans	71.2	3	45.9	2	58.0	4	71.1	4	30.1	1
Import Loans	112.6	5	467.1	24	134.1	9	—	—	128.3	5
Overseas Investment Loans	1,785.8	81	1,163.8	60	1,016.6	70	1,548.0	81	1,776.7	75
Untied Loans	68.6	3	115.7	6	48.7	3	157.7	8	162.7	7
Subtotal	**2,038.4**	**93**	**1,792.6**	**92**	**1,257.5**	**87**	**1,776.9**	**93**	**2,098.0**	**88**
Guarantees	119.1	5	136.9	7	174.6	12	107.0	6	260.9	11
Equity Investments	37.3	2	18.6	1	16.7	1	19.2	1	18.2	1
Total	**2,194.9**	**100**	**1,948.3**	**100**	**1,448.9**	**100**	**1,903.2**	**100**	**2,377.2**	**100**

Repayments

(Unit: Billions of Yen, %)

	FY2021		FY2022		FY2023		FY2024		FY2025	
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share
Loans										
Export Loans	120.3	5	201.3	8	250.1	10	218.1	7	208.2	7
Import Loans	67.4	3	183.0	7	191.6	7	80.2	3	99.8	3
Overseas Investment Loans	1,864.0	77	1,675.1	67	1,831.5	70	2,244.7	77	2,317.3	79
Untied Loans	45.6	2	42.9	2	57.6	2	42.0	1	116.3	4
Governmental Loans	1.1	0	2.1	0	2.2	0	2.2	0	1.9	0
Subtotal	**2,098.6**	**87**	**2,104.6**	**85**	**2,333.1**	**89**	**2,587.4**	**89**	**2,743.7**	**94**
Guarantees	271.6	11	367.3	15	241.6	9	298.5	10	168.4	6
Equity Investments	41.1	2	16.7	1	44.4	2	37.2	1	15.6	1
Total	**2,411.4**	**100**	**2,488.6**	**100**	**2,619.2**	**100**	**2,923.2**	**100**	**2,927.7**	**100**

Note: Prepayments in FY2024 and 2025 amounted to ¥418.8 billion and ¥308.6 billion, respectively.

Outstandings

(Unit: Billions of Yen, %)

	FY2021		FY2022		FY2023		FY2024		FY2025	
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share
Loans										
Export Loans	1,186.0	7	1,119.5	6	1,035.3	6	883.0	5	741.9	4
Import Loans	229.6	1	509.8	3	495.4	3	413.0	2	465.4	3
Overseas Investment Loans	13,046.4	77	13,581.6	77	14,485.8	79	13,599.0	79	13,937.1	79
Untied Loans	349.8	2	442.5	3	472.4	3	585.3	3	658.8	4
Governmental Loans	22.4	0	20.3	0	18.1	0	15.8	0	13.8	0
Subtotal	**14,834.4**	**88**	**15,673.9**	**89**	**16,507.1**	**90**	**15,496.3**	**91**	**15,817.2**	**90**
Guarantees	1,724.8	10	1,537.6	9	1,526.4	8	1,329.0	8	1,453.3	8
Equity Investments	312.0	2	324.7	2	321.5	2	295.8	2	304.2	2
Total	**16,871.3**	**100**	**17,536.2**	**100**	**18,355.1**	**100**	**17,121.1**	**100**	**17,574.8**	**100**

2 Commitments

Export Loans by Industry

(Unit: Billions of Yen, %)

	FY2024			FY2025		
	Number	Total	Share	Number	Total	Share
Shipping	1	2.5	23	—	—	—
Electrical Machinery	1	1.2	11	—	—	—
Other Industrial Machinery and Equipment, etc.	2	7.0	66	—	—	—
Loading Machinery	2	7.0	66	—	—	—
Total	**4**	**10.8**	**100**	—	—	—

Natural Resource Loans by Item

(Unit: Billions of Yen, %)

	FY2024			FY2025		
	Number	Total	Share	Number	Total	Share
Energy Resources	6	257.3	66	7	890.8	90
Petroleum	—	—	—	1	264.8	27
Natural Gas	4	221.2	56	4	431.7	44
Coal	1	34.2	9	—	—	—
Ammonia Fuel	1	1.8	0	2	194.2	20
Other Resources	3	135.1	34	3	96.3	10
Iron Ore	—	—	—	1	46.4	5
Copper Ore and Concentrate	3	135.1	34	—	—	—
Alumnium and Bauxite	—	—	—	1	12.7	1
Other Metals	—	—	—	1	37.1	4
Total	**9**	**392.4**	**100**	**10**	**987.2**	**100**

Overseas Investment Loans by Industry

(Unit: Billions of Yen, %)

	FY2024			FY2025		
	Number	Total	Share	Number	Total	Share
Manufacturing Industry	57	387.4	49	88	749.7	54
Food	9	85.1	11	7	1.7	0
Textiles	2	0.5	0	4	26.2	2
Printing	1	0.4	0	—	—	—
Chemicals	3	14.1	2	5	57.9	4
Petroleum and Coal Products	1	0.1	0	1	0.1	0
Ceramics, Stone and Clay	1	0.2	0	2	0.6	0
Iron and Non-ferrous Metal Products	7	1.2	0	7	584.2	42
Machinery	5	0.1	0	6	0.2	0
Electrical Machinery	5	198.5	25	6	4.1	0
Transport Equipment	16	77.5	10	32	41.2	3
Other Manufacturing Industries	7	9.3	1	18	33.0	2
Electricity, Gas, Heat Supply, and Water Service	6	135.4	17	4	272.4	19
Telecommunications	4	97.2	12	2	0	0
Transport and Postal Services	2	6.4	1	7	172.6	12
Commerce	5	15.5	2	5	2.2	0
Service Industry	8	12.2	2	11	133.1	10
Others*	8	133.3	17	9	68.9	5
Total	**90**	**787.7**	**100**	**126**	**1,399.3**	**100**

* "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.

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

(Unit: Billions of Yen, %)

	FY2024		FY2025	
	Number	Total	Number	Total
Loans to Mid-tier Enterprises and SMEs	55	12.3	92	17.7

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 SME 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 SME).

Guarantee Commitments by Purpose

(Unit: Billions of Yen, %)

	FY2024			FY2025		
	Number	Total	Share	Number	Total	Share
Guarantee for Samurai Bonds	—	—	—	1	50.0	22
Guarantee for Import of Aircrafts	2	32.2	26	2	53.7	24
Guarantee for Others	9	90.0	74	11	121.8	54
Total	**11**	**122.3**	**100**	**14**	**225.6**	**100**

Loan and Guarantee Commitments by Region

A. Export Loan Commitments by Region

(Unit: Billions of Yen, %)

	FY2024			FY2025		
	Number	Total	Share	Number	Total	Share
Oceania	1	2.5	23	—	—	—
Europe	1	2.5	23	—	—	—
Western Europe	1	2.5	23	—	—	—
Africa	1	1.2	11	—	—	—
Sub-Saharan Africa	1	1.2	11	—	—	—
Latin America and the Caribbean	1	4.5	42	—	—	—
Total	4	10.8	100	—	—	—

B. Import Loan Commitments by Region

(Unit: Billions of Yen, %)

	FY2024			FY2025		
	Number	Total	Share	Number	Total	Share
The Middle East	—	—	—	1	264.8	100
Latin America and the Caribbean	1	70.0	100	—	—	—
Total	1	70.0	100	1	264.8	100

C. Overseas Investment Loan Commitments by Region

(Unit: Billions of Yen, %)

	FY2024			FY2025		
	Number	Total	Share	Number	Total	Share
Asia	59	157.6	14	98	227.6	11
East Asia	4	9.8	1	5	0.9	0
Southeast Asia	45	106.8	10	83	128.9	6
South Asia	10	40.9	4	8	3.0	0
Central Asia and the Caucasus	—	—	—	2	94.7	5
Oceania	4	343.4	31	2	61.8	3
Europe	10	211.1	19	7	196.3	9
Central and Eastern Europe and Russia	2	18.8	2	2	35.8	2
Western Europe	8	192.2	17	5	160.4	8
The Middle East	3	46.5	4	5	244.4	12
Africa	1	7.8	1	2	2.0	0
Northern Africa	1	7.8	1	—	—	—
Sub-Saharan Africa	—	—	—	2	2.0	0
North America	10	249.2	22	13	1,308.7	63
Latin America and the Caribbean	11	94.2	8	7	43.3	2
Total	98	1,110.2	100	134	2,084.5	100

D. Untied Loan Commitments by Region

(Unit: Billions of Yen, %)

	FY2024			FY2025		
	Number	Total	Share	Number	Total	Share
Asia	1	13.5	7	3	68.1	44
South Asia	1	13.5	7	3	68.1	44
Europe	4	57.3	30	3	7.0	5
Central and Eastern Europe and Russia	3	9.0	5	3	7.0	5
Western Europe	1	48.3	26	—	—	—
The Middle East	4	82.4	44	—	—	—
Latin America and the Caribbean	1	14.2	8	3	78.4	51
International Organizations, etc.	2	21.7	11	—	—	—
Total	12	189.2	100	9	153.6	100

E. Guarantee Commitments by Region

(Unit: Billions of Yen, %)

	FY2024			FY2025		
	Number	Total	Share	Number	Total	Share
Asia	7	12.0	10	8	75.0	33
Southeast Asia	6	0.6	1	5	0.9	0
South Asia	1	11.4	9	3	74.0	33
Europe	2	82.7	68	1	16.2	7
Western Europe	2	82.7	68	1	16.2	7
Africa	—	—	—	1	50.0	22
Sub-Saharan Africa	—	—	—	1	50.0	22
North America	1	14.0	11	1	37.4	17
Latin America and the Caribbean	1	13.5	11	3	46.8	21
Total	11	122.3	100	14	225.6	100

F. Equity Investment Commitments by Region

(Unit: Billions of Yen, %)

	FY2024			FY2025		
	Number	Total	Share	Number	Total	Share
Asia	1	1.4	40	1	0.3	1
East Asia	—	—	—	1	0.3	1
South Asia	1	1.4	40	—	—	—
Africa	—	—	—	1	0.2	1
Sub-Saharan Africa	—	—	—	1	0.2	1
North America	—	—	—	5	4.9	21
Others	2	2.1	60	1	17.9	77
Total	3	3.5	100	8	23.4	100

Geographical Distribution of Loan and Equity Investment Commitments

(Unit: Billions of Yen)

Region/Country			FY2024		FY2025		Accumulated	
			Number	Total	Number	Total	Number	Total
Asia	East Asia	China	3	9.4	2	0.7	1,601	3,950.8
		Hong Kong	1	0.4	1	0.1	312	323.4
		Japan			1	0.3	2	0.5
		Republic of Korea			1	0.0	710	1,306.4
		Mongolia					8	7.2
		Others			1	0.0	1,041	661.1
		Subtotal	**4**	**9.8**	**6**	**1.2**	**3,674**	**6,249.6**
	Southeast Asia	Cambodia			1	0.4	8	1.0
		Indonesia	6	22.3	10	13.8	1,674	6,659.8
		Laos	2	0.6	1	0.1	13	26.2
		Malaysia	3	0.4	4	3.7	620	1,469.2
		Myanmar					75	225.2
		The Philippines	1	0.4	4	44.4	867	1,952.4
		Singapore	1	11.8	6	58.7	533	1,108.9
		Thailand	16	3.1	35	4.4	2,853	3,035.5
		Vietnam	16	68.0	22	3.1	372	954.2
		Others					40	259.0
		Subtotal	**45**	**106.8**	**83**	**128.9**	**7,055**	**15,691.9**
	South Asia	Bangladesh					13	136.4
		India	12	55.8	11	71.1	922	2,527.2
		Pakistan					290	298.3
		Sri Lanka					62	68.8
		Others					17	3.6
		Subtotal	**12**	**55.8**	**11**	**71.1**	**1,304**	**3,034.5**
	Central Asia and the Caucasus	Kazakhstan					25	301.8
		Turkmenistan					15	302.8
		Uzbekistan			2	94.7	19	270.7
		Others					8	195.0
		Subtotal	—	—	**2**	**94.7**	**67**	**1,070.5**
		Total	**61**	**172.5**	**102**	**296.1**	**12,100**	**26,046.7**
Oceania		Australia	4	343.4	2	61.8	895	3,923.7
		Fiji					8	14.2
		Marshall Islands	1	2.5			2	3.9
		Palau					2	1.7
		Papua New Guinea					56	267.2
		Others					191	200.2
		Total	**5**	**345.9**	**2**	**61.8**	**1,154**	**4,411.3**

(Unit: Billions of Yen)

Region/Country			FY2024		FY2025		Accumulated	
			Number	Total	Number	Total	Number	Total
Europe	Central and Eastern Europe and Russia	Czech Republic	1	18.8			32	103.9
		Hungary					37	156.8
		Poland			4	42.8	116	215.3
		Romania	3	9.0			146	106.3
		Russia					140	2,005.6
		Ukraine	1	0.0	1	0.0	14	42.3
		Others					821	1,868.5
		Subtotal	**5**	**27.8**	**5**	**42.8**	**1,306**	**4,498.9**
	Western Europe	Belgium					30	161.5
		France					314	985.8
		Germany	4	64.0	1	5.7	309	590.9
		United Kingdom	1	53.8	2	19.5	588	2,800.8
		Iceland					5	8.2
		Ireland	1	38.0			55	1,261.7
		Italy	2	61.6			57	419.4
		Luxembourg					9	120.5
		Malta					4	18.7
		Netherlands	1	23.1	1	135.0	114	878.4
		Portugal	1	2.5			49	42.8
		Spain			1	0.1	71	328.5
		Sweden					62	269.2
		Isle of Man					9	9.6
		Switzerland					93	416.0
		Others					923	1,078.3
		Subtotal	**10**	**243.0**	**5**	**160.4**	**2,692**	**9,391.1**
		Total	**15**	**270.9**	**10**	**203.3**	**3,998**	**13,890.1**
The Middle East		Bahrain					8	115.6
		Iraq					23	252.2
		Jordan					29	89.1
		Kuwait					25	264.1
		Oman					28	296.4
		Qatar			1	154.4	40	1,084.7
		Saudi Arabia	2	44.7	1	23.2	88	1,166.2
		Türkiye			1	2.7	211	902.9
		United Arab Emirates	5	84.2	3	328.7	90	3,172.9
		Yemen					11	35.8
		Others					305	1,238.9
		Total	**7**	**128.9**	**6**	**509.3**	**858**	**8,619.3**

(Unit: Billions of Yen)

Region/Country			FY2024		FY2025		Accumulated	
			Number	Total	Number	Total	Number	Total
Africa	Northern Africa	Egypt	1	7.8			188	344.8
		Morocco					11	150.3
		Others					367	1,079.9
		Subtotal	**1**	**7.8**	—	—	**566**	**1,575.1**
	Sub-Saharan Africa	Angola					34	135.1
		Kenya	1	1.2	1	0.2	32	20.8
		Mozambique					22	481.1
		Nigeria			1	0.0	52	266.5
		Senegal					2	5.2
		Seychelles					2	1.2
		South Africa			1	2.0	119	341.7
		Tanzania					21	32.2
		Uganda					7	8.7
		Benin					2	2.2
		Others					1,534	1,933.6
		Subtotal	**1**	**1.2**	**3**	**2.2**	**1,827**	**3,228.8**
		Total	**2**	**9.0**	**3**	**2.2**	**2,393**	**4,804.0**
North America		Canada			1	1.0	337	965.2
		United States	10	249.2	17	1,312.6	2,816	12,323.3
		Total	**10**	**249.2**	**18**	**1,313.7**	**3,153**	**13,288.5**
Latin America and the Caribbean		Antigua and Barbuda			1	0.0	3	3.0
		Argentina			1	37.1	274	604.6
		Brazil	6	41.9	5	76.2	1,990	3,920.1
		British Virgin Islands					4	345.0
		Cayman Islands					6	163.8
		Chile	3	135.1			172	1,936.0
		Ecuador	1	4.5			34	86.5
		Panama					286	418.2
		Peru					115	546.3
		Trinidad and Tobago					8	83.9
		Mexico	4	1.4	3	8.3	892	2,552.2
		Uruguay					17	21.8
		Venezuela					81	661.8
		Others					398	726.5
		Total	**14**	**183.1**	**10**	**121.8**	**4,280**	**12,070.3**
International Organizations, etc.		**Total**	**2**	**21.7**	—	—	**64**	**1,268.6**
Others*		**Total**	**2**	**2.1**	**1**	**17.9**	**127**	**2,350.9**
		Grand Total	**118**	**1,383.7**	**152**	**2,526.4**	**28,127**	**86,750.1**

* Others: Loans for cross-border projects, etc.

3 Outstandings

Outstandings by Purpose of Financing

(Unit: Billions of Yen, %)

	FY2024		FY2025	
	Total	Share	Total	Share
Loans				
Export Loans	883.0	5	741.9	4
Shipping	109.4	1	93.2	1
Plant	773.5	5	648.6	4
Import Loans	413.0	2	465.4	3
Natural Resources	413.0	2	465.4	3
Overseas Investment Loans	13,599.0	79	13,937.1	79
Natural Resources	3,708.6	22	3,591.5	20
Others	9,890.4	58	10,345.6	59
Untied Loans	585.3	3	658.8	4
Governmental Loans	15.8	0	13.8	0
Subtotal	**15,496.3**	**91**	**15,817.2**	**90**
Guarantees	1,329.0	8	1,453.3	8
Equity Investments	295.8	2	304.2	2
Total	**17,121.1**	**100**	**17,574.8**	**100**

Guarantee Outstandings by Purpose

(Unit: Billions of Yen, %)

	FY2024		FY2025	
	Total	Share	Total	Share
Guarantee for Samurai Bonds	493.0	37	488.0	34
Guarantee for Import of Aircrafts	351.4	26	342.9	24
Guarantee for Others	484.5	36	622.4	43
Total	**1,329.0**	**100**	**1,453.3**	**100**

Geographical Distribution of Loan and Equity Investment Outstandings

(As of March 31, 2026; Unit: Billions of Yen)

Region/Country			Number	Total
Asia	East Asia	China	34	32.6
		Hong Kong	19	4.1
		Japan	2	0.5
		Republic of Korea	3	0.0
		Mongolia	2	0.3
		Others	9	89.5
		Subtotal	**69**	**127.3**
	Southeast Asia	Cambodia	3	0.2
		Indonesia	73	990.6
		Laos	5	27.3
		Malaysia	15	159.2
		Myanmar	7	1.1
		The Philippines	26	149.2
		Singapore	52	2,22.7
		Thailand	166	261.9
		Vietnam	130	548.5
		Subtotal	**477**	**2,361.1**
	South Asia	Bangladesh	6	109.5
		India	62	944.2
		Pakistan	9	11.6
		Sri Lanka	1	0.3
		Subtotal	**78**	**1,065.8**
	Central Asia and the Caucasus	Kazakhstan	1	27.3
		Turkmenistan	7	104.7
		Uzbekistan	6	81.6
		Subtotal	**14**	**213.7**
		Total	**638**	**3,768.0**
Oceania		Australia	35	1,115.0
		Fiji	1	14.0
		Marshall Islands	3	1.1
		Palau	1	0.6
		Papua New Guinea	4	21.7
		Total	**44**	**1,152.6**
Europe	Central and Eastern Europe and Russia	Czech Republic	1	22.0
		Hungary	1	3.5
		Serbia	1	1.7
		Poland	4	25.8
		Romania	4	11.0
		Russia	8	199.7
		Ukraine	2	0.6
		Subtotal	**21**	**264.6**
	Western Europe	Belgium	1	1.3
		France	3	290.3
		Germany	14	108.0
		United Kingdom	28	907.2
		Iceland	1	4.1
		Ireland	7	581.9
		Italy	10	225.1
		Luxembourg	2	44.7
		Malta	1	3.4
		Netherlands	11	297.2
		Portugal	1	2.2
		Spain	6	125.1
		Sweden	4	110.3
		Isle of Man	8	2.2
		Switzerland	4	207.9
		Subtotal	**101**	**2,911.5**
		Total	**122**	**3,176.1**

(As of March 31, 2026; Unit: Billions of Yen)

Region/Country			Number	Total
The Middle East		Bahrain	1	3.6
		Iraq	3	6.4
		Jordan	2	7.7
		Kuwait	1	63.4
		Oman	2	34.3
		Qatar	6	412.0
		Saudi Arabia	11	211.3
		Türkiye	14	140.8
		United Arab Emirates	22	842.9
		Yemen	1	9.2
		Total	**63**	**1,732.0**
Africa	Northern Africa	Egypt	6	108.1
		Morocco	3	68.5
		Subtotal	**9**	**176.7**
	Sub-Saharan Africa	Angola	29	51.6
		Kenya	2	1.6
		Mozambique	2	85.6
		Nigeria	1	0.0
		Senegal	1	3.9
		Seychelles	1	0.1
		South Africa	2	1.6
		Tanzania	5	2.7
		Uganda	1	0.7
		Benin	2	2.1
		Subtotal	**46**	**150.3**
		Total	**55**	**327.0**
North America		Canada	9	267.8
		United States	100	3,148.8
		Total	**109**	**3,416.7**
Latin America and the Caribbean		Antigua and Barbuda	1	0.0
		Argentina	2	12.9
		Brazil	28	662.3
		British Virgin Islands	1	238.1
		Cayman Islands	1	95.9
		Chile	15	668.6
		Ecuador	3	7.3
		Panama	3	10.4
		Peru	3	60.4
		Trinidad and Tobago	1	45.1
		Mexico	36	234.1
		Uruguay	4	6.4
		Venezuela	5	252.4
		Total	**103**	**2,294.4**
International Organizations, etc.		**Total**	**4**	**15.3**
Others*		**Total**	**24**	**238.9**
		Grand Total	**1,162**	**16,121.4**

* Others: Loans for cross-border projects, etc.

4 Others

Untied Loan Commitments (FY2025)

Region/Country	Project/Transaction	Borrower	Amount
India	Biofuel Production and Power Generation Project	Power Finance Corporation Limited	JPY36 billion[1]
India	Enhancement of Supply Chain Resilience of Japanese Automobile Manufacturers	the State Bank of India	JPY23.1 billion[1]
India	Enhancement of Supply Chain Resilience of Japanese Agricultural Machinery Manufacturers	ICICI BANK LIMITED	USD60 million[1]
Poland	Partial Acquisition of Privately Placed Samurai Bonds Issued to Support Humanitarian Aid for Refugees from Ukraine (GATE)[2]	Bank Gospodarstwa Krajowego	—
Argentina	Lithium carbonate production project	Rincon Mining Pty Limited	USD240 million[1]
Brazil	Additional Installation of Desulfurization-Related Equipment at an Existing Refinery	Petróleo Brasileiro S.A.	USD218 million[1]
Mexico	Energy Efficiency and Renewable Energy Projects	Banco Nacional de Comercio Exterior, S.N.C., Institución de Banca de Desarrollo (BANCOMEXT)	USD50 million[1]

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.
2. GATE refers to the "Guarantee and Acquisition toward Tokyo market Enhancement" facility launched in April 2010. It will enable JBIC to acquire Samurai bonds where appropriate, in addition to providing partial guarantees for Samurai bond issues. The GATE facility will thereby support foreign governments and government agencies to raise funds in the Tokyo market.

Special Operations* Projects (FY2025)

Region/Country	Purpose of Financing	Project/Transaction	Borrower	Amount
Japan	Equity Investment*	A startup that provides medical services and develops drugs based on gut microbiota research	Metagen Therapeutics, Inc.	—
Kenya	Equity Investment*	A startup that operates a used car marketplace business in Kenya	Cordia Directions, Ltd.	—
U.S.	Equity Investment*	A startup that develops, manufactures, and sells metal recycling equipment.	SUN METALON Inc.	—
U.S.	Equity Investment*	A startup that develops and manufactures next-generation batteries	TeraWatt Technology Inc.	—

* Based on JBIC's Startup Investment Strategy. JBIC will contribute toward the development of Japan's startup ecosystem by supporting the overseas expansion of Japanese startups and promoting collaboration between overseas startups and Japanese companies.

5 Standard Loan Conditions

Standard loan conditions are shown below. Loan Interest rates 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.

Standard Interest Rates

(As of July 15, 2026)

Type of Loans	Standard Interest Rate	Percentage of Loan Provided by JBIC
Export Loans	≫ Japanese yen ≫ Fixed at commitment (Yen CIRR) [2,7] ・3-Year CIRR: 2.56% ・4-Year CIRR: 2.76% ・5-Year CIRR: 2.93% ・6-Year CIRR: 3.07% ・7-Year CIRR: 3.22% ・8-Year CIRR: 3.38% ・9-Year CIRR: 3.52% ・10-Year CIRR: 3.65% ≫ Fixed at tenders [2,7] ・Add cost based on interest rate fixed term	60% Limit
Import Loans / Overseas Investment Loans / Untied Loans /(Natural Resources / International Competitiveness)[1]	≫ Japanese yen [3] ・2.5875% [5,6] ≫ Foreign currency [4] ・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 co-financing 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 a10-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. There is a 70% limit for resource-related (import and overseas investment) loans.

Loan Maturity

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

Collateral, Guarantee

Collaterals and guarantees are determined in consultation with the clients.

6 Breakdown of Countries and Regions

The countries and regions listed and broken down in this document are as follows.

(As of July 1, 2026)

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