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Supporting Your Global Challenges

Overview of Financial Results for the Fiscal Year Ended March 31, 2026
Japan Bank for International Cooperation (JBIC)

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Note: In this document, figures are rounded down to the nearest unit. Therefore, totals may not sum up.

1. Consolidated Balance Sheet as of March 31, 2026

JBIC

The efficiency of asset utilization improved due to decreases in Cash and due from banks and Bonds payable. Net assets increased due to the recognition of net income and capital injections.

Unit: billion yen	Mar. 31, 2025		Mar. 31, 2026	Changes
Total assets	**20,464**		**20,445**	**-18**
Cash and due from banks	2,762		2,140	-622
Of which, in foreign currencies	1,733		1,157	-576
Securities	318		364	46
Loans	15,414	1	15,656	242
Of which, in foreign currencies	14,197		14,227	30
Other assets	2,470	2	2,763	292
Allowance for loan losses	-501		-480	21
Total liabilities	**17,218**		**16,746**	**-472**
Borrowed money	8,720	3	8,767	47
Of which, in foreign currencies	5,724		5,429	-295
Bonds payable	6,119		5,271	-847
Of which, in foreign currencies	6,089		5,261	-827
Other liabilities	1,053	2	1,257	204
Acceptance and guarantees (Note 1)	1,325		1,449	124
Total net assets	**3,245**	4	**3,699**	**453**
Shareholders' equity	3,496		3,961	464
Accumulated other comprehensive income (Note 2)	-269		-286	-16
Non-controlling interests	19		24	4
JPY/USD exchange rate	JPY149.52		JPY159.88	

1 **Loans** are mainly denominated in foreign currencies. While repayment of U.S. dollar-denominated loans progressed, the balance of the foreign-currency loans increased by 30 billion yen from the end of the previous fiscal year due to the sharp depreciation of the yen against the U.S. dollar at the end of the period (from 149.52 yen as of March 31, 2025, to 159.88 yen as of March 31, 2026). Together with the increase in yen-denominated loans, the balance of total loans increased by 242 billion yen.

2 **Other assets** include collateral for financial instruments (1,103 billion yen). This corresponds to the derivative liabilities (1,089 billion yen), which are included in **Other liabilities** and used to hedge foreign exchange risks. The two amounts nearly offset each other.

3 **Borrowed money and Bonds payable**, most of which are denominated in foreign currencies, decreased by 800 billion yen from the end of the previous fiscal year, reflecting the reduction of cash and due from banks.

4 **Net assets** increased by 453 billion yen from last fiscal year-end, primarily due to the recognition of net income and the increase in capital.

Note 1: Operations providing guarantees to private banks, etc.

Note 2: Includes deferred losses on hedges of 333 billion yen. JBIC hedges all foreign exchange risks, in principle.

2. Consolidated Statements of Operations for the Fiscal Year ended March 31, 2026

JBIC

Net income attributable to owners of parent reached 136 billion yen, supported by stable operating profit, as well as increases in Gains and losses on sale of stocks, etc. and Gains and losses on investments in partnerships.

Unit: billion yen	FY2024	FY2025	Changes
Gross operating profit	130	178	48
Net interest income	117	124	7
Fees and commissions	16	17	0.5
Other profit	-3	36	40
Geneal and administrative expenses	-29	-30	-1
Net operating profit	**100**	**147**	**47**
*Net operating profit (excl. Foreign exchange transaction gains/losses)	***103***	1 ***109***	***6***
Reversal/ (provision) of allowance for loan losses	-20	2 -48	-27
Other profits and losses	2	3 37	34
Recovery of written-off claims	12	7	-5
Gains and losses on sale of stocks, etc.	0.4	7	7
Gains and losses on investments in partnerships	4	16	11
Gains and losses on equity method investments	0	8	8
Other gains and losses	-15	-3	11
Ordinary profit	**82**	**136**	**53**
Extraordinary profit and losses	2	0	-2
Net income	**85**	**136**	**51**
Net income attributable to owners of parent	**86**	4 **136**	**50**

1 Unit: billion yen	FY2024	FY2025	Changes
Interest income	984	779	-204
Funding costs	-867	-654	212
Fees and commissions income	21	21	0.6
Fees and commissions costs	-4	-4	0
Of which, foreign exchange transaction gains/losses	-2	37	40

1 **Net operating profit (excluding foreign exchange transaction gains/losses)** increased by 6 billion yen to 109 billion yen from the previous year, mainly due to 7 billion yen increase in net interest income.

*As a large portion of loans is denominated in foreign currencies, JBIC maintains the same amount of cash and deposits as allowance for loan losses in foreign currencies to hedge the foreign exchange risks.

2 48 billion yen of **Provision of allowance for loan** was recorded. On a hedge-adjusted basis reflecting the above foreign exchange transaction gains/losses, this provision decreased by approximately 12 billion yen from the previous year.

3 **Other profits and losses** increased by 34 billion yen compared with the previous year, mainly due to increases in Gains and losses on sale of stocks, etc. and Gains and losses on investments in partnerships.

4 **Net income attributable to owners of parent** was 136 billion yen, increased by 50 billion yen compared with the previous year.

3. Status of Risk-Monitored Loans (Consolidated)

- Both the amount of **Non-performing loans** and the **Total credit balance** slightly increased.
- The **Non-performing loan ratio** declined slightly from the previous fiscal year-end.

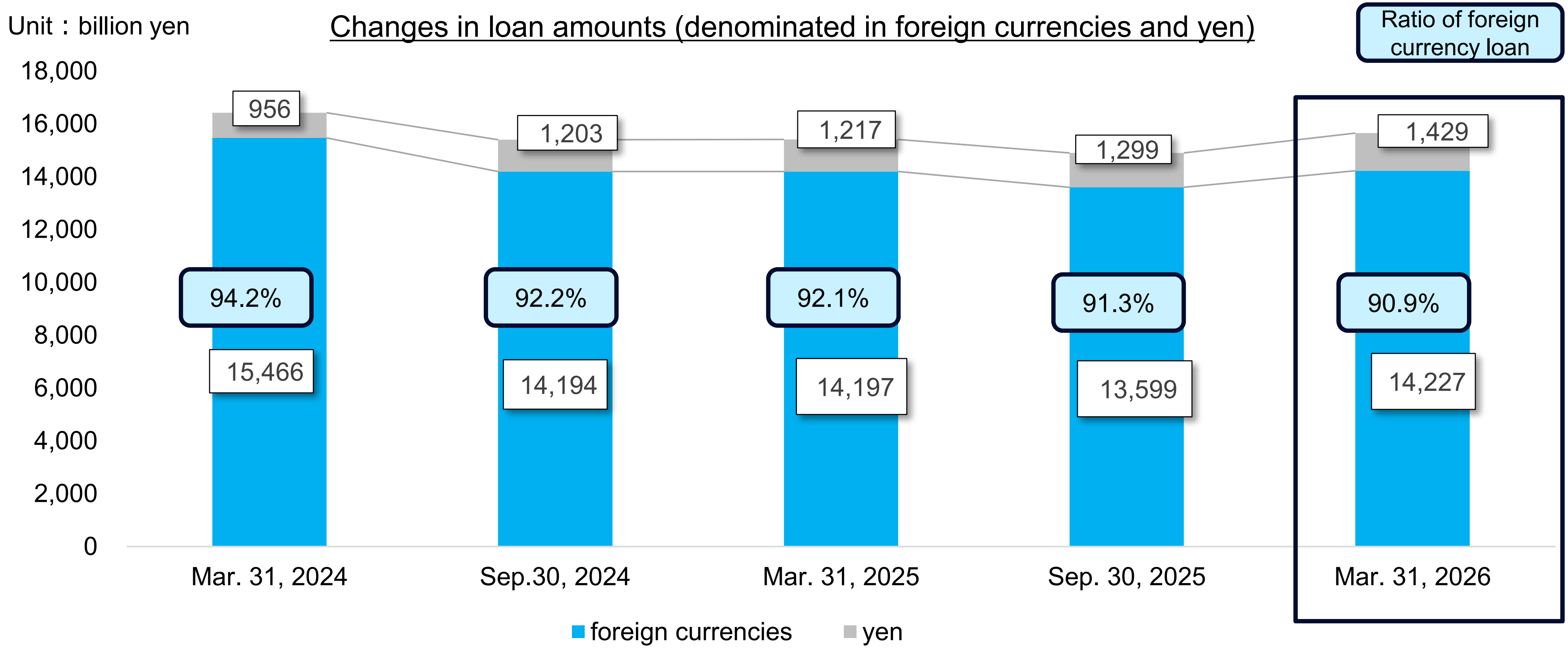
Figures are disclosed in accordance with the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions

Unit: billion yen	(A) As of Mar. 31, 2025	(B) As of Mar. 31, 2026	(B)-(A) Changes
Bankrupt and quasi-bankrupt loans	0	0	0
Doubtful assets	334	353	19
Past due loans (3 months or more)	123	148	25
Restructured loans	68	33	-34
Subtotal (total non-performing loans (1))	525	535	10
Normal loans (2)	16,381	16,716	334
Total credit balance ((3)=(1)+(2))	16,907	17,252	344
Non-performing loan ratio ((1)/(3))×100	3.11%	3.10%	-0.01 pts

4. Status of Foreign Currency-Denominated Loans (Consolidated)

JBIC

The ratio of foreign currency-denominated loans (mainly in US dollars) remained high at 90.9% as of the fiscal year-end.



[Reference]

	Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2026
JPY/USD exchange rate	151.41 yen	142.73 yen	149.52 yen	148.88 yen	159.88 yen

5. (Reference 1) Status of Non-consolidated Financial Statements for Ordinary Operations

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Balance Sheets Unit: billion yen	End of FY2021	End of FY2022	End of FY2023	End of FY2024	End of FY2025
Total assets	**18,103**	**19,814**	**21,314**	**20,106**	**20,087**
Cash and due from banks	1,185	1,910	2,269	2,448	1,820
Securities	307	320	319	293	333
Loans	14,723	15,556	16,399	15,400	15,652
Of which, in yen	839	969	951	1,214	1,428
Of which, in foreign currencies	13,883	14,586	15,448	14,186	14,223
Other assets	636	903	1,338	1,139	1,311
Acceptance and guarantees	1,721	1,534	1,522	1,325	1,449
Allowance for loan losses	-470	-410	-536	-501	-480
Total liabilities	**15,520**	**17,202**	**18,664**	**17,210**	**16,744**
Borrowed money	7,550	8,509	9,189	8,716	8,767
Bonds payable	5,634	6,191	6,636	6,119	5,271
Other liabilities	607	961	1,311	1,044	1,251
Retirement benefit liabilities	6	5	4	4	4
Acceptance and guarantees	1,721	1,534	1,5225	1,325	1,449
Total net assets	**2,583**	**2,612**	**2,649**	**2,895**	**3,342**
Shareholders’ equity	2,684	2,911	2,992	3,166	3,631
Capital stock	1,710	1,785	1,883	2,004	2,374
Retained earnings	974	1,125	1,109	1,161	1,256
Deferred gains/losses on hedges	-116	-323	-383	-298	-333
Valuation difference on available-for-sale securities	15	24	40	28	44

Statements of Operations Unit: billion yen	FY2021	FY2022	FY2023	FY2024	FY2025
Gross operating profit	**144**	**170**	**195**	**129**	**177**
Net interest income	90	108	111	115	122
Fee and commission income	23	19	25	17	18
Other profits	30	42	51	-3	36
General and administrative expenses	-21	-23	-25	-28	-29
Net operating profit	**122**	**147**	**169**	**100**	**147**
Reversal/(provision) of allowance for loan losses	-131	19	-125	-20	-48
Other profits and losses	22	-7	19	4	37
Recovery of written-off claims	6	-	11	12	7
Gains and losses on sale of loans	-	-	-	-	-
Gains and losses on sale of stocks, etc.	0	0	3	2	6
Gains and losses on investments in partnerships	18	-4	4	1	25
Other gains and losses	-2	-3	0	-11	-0.9
Ordinary profit	**14**	**158**	**63**	**84**	**136**
Extraordinary profit	0	0	0	0	0
Net income	**14**	**158**	**62**	**84**	**136**

6. (Reference 2) Status of Non-consolidated Financial Statements for Special Operations

Balance Sheets Unit: million yen	End of FY2021	End of FY2022	End of FY2023	End of FY2024	End of FY2025
Total assets	**320,046**	**331,398**	**337,035**	**335,366**	**329,418**
Cash and due from banks	265,137	282,827	294,685	311,361	314,104
Securities	15,882	16,138	16,549	7,550	10,216
Loans	36,092	31,137	23,492	13,895	4,802
Of which, in yen	12,238	9,075	5,460	2,986	512
Of which, in foreign currencies	23,854	22,061	18,031	10,909	4,289
Other assets	3,276	1,478	2,446	2,590	305
Allowance for loan losses	-342	-183	-138	-31	-10
Total liabilities	**6,262**	**5,917**	**6,611**	**6,725**	**282**
Borrowed money	4,200	4,200	4,200	4,200	-
Other liabilities	2,029	1,678	2,371	2,482	239
Retirement benefit liabilities	32	39	39	42	43
Total net assets	**313,783**	**325,481**	**330,424**	**328,641**	**329,135**
Shareholders' equity	313,328	324,278	329,000	328,518	328,815
Deferred gains/losses on hedges	118	610	420	122	33
Valuation difference on available-for-sale securities	336	592	1,003	-	285

Statements of Operations Unit: million yen	FY2021	FY2022	FY2023	FY2024	FY2025
Gross operating profit	**433**	**1,253**	**574**	**421**	**1,091**
Net interest income	1,264	1,340	753	508	1,153
Fee and commission income	-77	-56	-278	0	-61
Other profits	-752	-30	99	-87	0
General and administrative expenses	-374	-452	-419	-464	-527
Net operating profit	**59**	**801**	**155**	**-43**	**564**
Reversal /(provision) of allowance for loan losses	83	158	45	106	20
Other profits and losses	2	4	2	-442	-288
Recovery of written-of claims	-	-	-	-	-
Gains and losses on sale of loans	-	-	-	-	-
Gains and losses on sale of stocks, etc.	-	-	-	2,601	-
Gains and losses on investments in partnerships	-	-	-	-	-
Other gains and losses	2	4	2	-3,043	-288
Ordinary profit	**145**	**964**	**203**	**-379**	**297**
Net income	**145**	**964**	**203**	**-379**	**297**