

# Current interest rates and loan charges

## All financial products

### 2019 2nd Quarter and 2019 1st Quarter



IDB Finance

FINANCIAL SOLUTIONS

#### Current products - Ordinary Capital

	Rates applicable for the 2nd quarter 2019					Rates applicable for the 1st quarter 2019			
	LIBOR-base		IDB Lending spread <sup>2</sup>	Lending rate	LIBOR-base		IDB Lending spread <sup>2</sup>	Lending rate	
	3-month LIBOR	Funding Margin <sup>1</sup>			3-month LIBOR	Funding Margin <sup>1</sup>			
FFF/ SCF LIBOR USD <sup>3,4</sup>	2.60%	0.12%	0.80%	3.52%	2.79%	0.19%	0.80%	3.78%	
SCF-LIBOR YEN <sup>3</sup>				n/a				n/a	

#### Converted loans - Ordinary Capital

		Rates applicable for the 2nd quarter 2019					Rates applicable for the 1st quarter 2019				
		LIBOR-base			IDB Lending spread <sup>2</sup>	Lending rate	LIBOR-base			IDB Lending spread <sup>2</sup>	Lending rate
		3-month LIBOR	Funding Margin <sup>1</sup>	Fixed rate			3-month LIBOR	Funding Margin <sup>1</sup>	Fixed rate		
CPS August 2009	LIBOR <sup>3</sup>	2.60%	1.43%		0.80%	4.83%	2.79%	1.43%		0.80%	5.02%
Conversion	Fixed			4.03%	0.80%	4.83%			4.03%	0.80%	4.83%
CPS August 2010	LIBOR <sup>3</sup>	2.60%	1.08%		0.80%	4.48%	2.79%	1.08%		0.80%	4.67%
Conversion	Fixed			3.48%	0.80%	4.28%			3.48%	0.80%	4.28%
SCF August 2009	LIBOR <sup>3</sup>	2.60%	1.05%		0.80%	4.45%	2.79%	1.05%		0.80%	4.64%
Conversion	Fixed			4.59%	0.80%	5.39%			4.59%	0.80%	5.39%
SCF August 2010	LIBOR <sup>3</sup>	2.60%	0.84%		0.80%	4.24%	2.79%	0.84%		0.80%	4.43%
Conversion	Fixed			3.69%	0.80%	4.49%			3.69%	0.80%	4.49%

#### Legacy products - Ordinary Capital

		Rates applicable for the current period				Rates applicable for the previous period					
		LIBOR-base		Adjust. Rate	IDB Lending spread <sup>2</sup>	Lending rate	LIBOR-base		Adjust. Rate	IDB Lending spread <sup>2</sup>	Lending rate
		LIBOR	Funding Margin <sup>1</sup>				LIBOR	Funding Margin <sup>1</sup>			
CPS Adj. Jan/Jul <sup>5</sup>				3.71%	0.80%	4.51%			3.36%	0.80%	4.16%
SCF Adj. Jan/Jul <sup>5</sup>				3.02%	0.80%	3.82%			2.51%	0.80%	3.31%
DW LIBOR Feb/Aug <sup>6</sup>		2.74%	0.19%		0.80%	3.73%	2.51%	0.12%		0.80%	3.43%
DW LIBOR May/Nov <sup>6</sup>		2.59%	0.13%		0.80%	3.52%	2.86%	0.19%		0.80%	3.85%



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### Blended loans - Concessional financing / Ordinary Capital

	Rates applicable for the 2nd quarter 2019					Rates applicable for the 1st quarter 2019				
	LIBOR-base		Fixed rate	IDB Lending spread <sup>2</sup>	Lending rate	LIBOR-base		Fixed rate	IDB Lending spread <sup>2</sup>	Lending rate
3-month LIBOR	Funding Margin <sup>1</sup>	3-month LIBOR				Funding Margin <sup>1</sup>				
FFF/ SCF LIBOR USD <sup>3</sup>	2.60%	0.12%		0.80%	3.52%	2.79%	0.19%		0.80%	3.78%
Concessional financing			0.25%	0.00%	0.25%		0.25%	0.00%		0.25%

- 1 IDB's funding margin over/below LIBOR.
- 2 IDB's Ordinary Capital lending spread periodically determined by the Bank.
- 3 3-month LIBOR-based rates reset four times a year in January, April, July and October. As of 3rd. quarter 2012, SCF-LIBOR Yen product was replaced by FFF. New loan approvals will follow FFF's approach of individual pricing of conversions to Yen.
- 4 Starting January 1st, 2012, this rate also corresponds to the rate that applies to loans approved under the Flexible Financing Facility (FFF).
- 5 Adjustable rates reset twice a year in January and July.
- 6 Program with reset dates in May and November started in November 1994, and program with reset dates in February and August started in August 1995. Rates are based on 6-month LIBOR. Current rates correspond to the most recent reset date.