Note: This OP 3.10, Annex D replaces the version dated July, 2015. The financing terms below are effective for all loans that are approved by the Executive Directors on or after July 1, 2016.

**IBRD/IDA and Blend Countries: Per Capita Incomes, Lending Eligibility, and Repayment Terms**

- For questions on per capita income estimates, please contact the Director, DECDG
- For questions on IDA eligibility and IDA terms, the Director, DFICF
- For questions on creditworthiness and IBRD terms, the Director, CROCR
- For questions on customized IBRD repayment terms, the Director, FABDR

The following 2015 per capita income guidelines apply for operational purposes:

1. US$1,025 or less for granting civil works preference to eligible domestic contractors in evaluating civil works bids procured under international competitive bidding (see OP/BP 11.00, Procurement);
2. US$1,185 or less as the operational cutoff for IDA eligibility; [US$1,945 as the historical ceiling for IDA eligibility;]
3. Over US$1,185 for IBRD terms;
4. US$7,025 or more for initiating the IBRD graduation process.

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<tr>
<th>Country</th>
<th>GNI per Capita (US$)</th>
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*These policies were prepared for use by World Bank staff and are not necessarily a complete treatment of the subject.*
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<thead>
<tr>
<th>Country</th>
<th>GNI per Capita (US$)</th>
<th>Income Categories</th>
<th>Lending Eligibility</th>
<th>IBRD Repayment Terms</th>
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</table>

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<thead>
<tr>
<th>Country</th>
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<tr>
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**Key**

- NA = Estimates are available in ranges only
- A = Annuity
- LRP = Level repayments of principal

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1. World Bank Atlas methodology; 2015 per capita GNI (Gross National Income, formerly GNP) figures are in U.S. dollars.
2. Countries are eligible for IDA on the basis of (a) relative poverty and (b) lack of creditworthiness. The operational cutoff for IDA eligibility for FY17 is a 2015 GNI per capita of US$1,185, using Atlas methodology. To receive IDA resources, countries must also meet tests of performance. An exception has been made for some small island economies (see footnote 8). In exceptional circumstances, IDA also extends eligibility temporarily to countries that are above the operational cutoff and are undertaking major adjustment efforts but are not creditworthy for IBRD lending.
3. IDA-only countries except for limited IBRD lending for enclave projects.
4. Countries that are classified as least developed countries (LDCs) by the United Nations (see OP 3.10, para. 39).
5. IDA regular term credits approved on or after July 1, 2016 will have a 6-year grace period. IDA blend term and hand-term credits will continue to have a 5-year grace period, and IDA regular term credits for small island economies will continue to have a 10-year grace period.
6. Effective from July 1, 2016, the maturity for IDA regular credits is 38 years with principal repayable at 3.125 percent per annum for years 7-38, with a service charge of 0.75 percent in SDR terms. The maturity for IDA regular credits for small island economies will continue to be 40 years with principal repayable at 2 percent per annum for years 11-20 and 4 percent per annum for years 21-40. Effective from July 1, 2011, the formerly blend and hardened terms have been consolidated into one blend credit instrument with a maturity of 25 years, a grace period of 5 years, a 0.75 percent service charge and 1.25 percent interest charge, both in SDR terms, and with principal repayable at 3.3 percent per annum for years 6-15 and 6.7 percent per annum for years 16-25. The new blend terms apply to credits approved on or after July 1, 2011. In addition to credits in new blend terms, some countries are also eligible for hard-term IDA credits; please refer to footnote 11 for further information. IDA credits include an acceleration clause, providing for the possibility of doubling of principal payments from creditworthy borrowers where per capita income remains above eligibility thresholds.
7. Loans/credits in nonaccrual status as of July 1, 2016. Their grant eligibility will be determined when these countries reengage with IDA/IBRD. General information on countries with loan/credits in nonaccrual status is available from the Credit Risk Department in Finance Partners.
8. IDA eligible countries under the small island economy exception. For credits approved on or after July 1, 2011, the financing terms for the small island blend countries are changed from blend credit terms to regular IDA credit terms.
9. The GNI per capita has been above the operational cutoff for IDA eligibility for more than two consecutive years, therefore the borrower will be subject to IDA lending on blend terms.
10. The country’s GNI per capita has been above the IDA operational cutoff for either one or two years, and the borrower will continue to access IDA resources on regular terms. Once the GNI per capita has been above the operational cutoff for IDA eligibility for more than two consecutive years, the borrower will be subject to IDA lending on blend terms.

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11. Countries eligible for hard-term IDA credits as defined in IDA16, effective July 1, 2011. These are all countries eligible for IBRD/IDA blend financing, excluding small islands. These resources are additional to a country’s regular performance based allocation. The access to hard-term credits is expanded in proportion to the countries’ performance-based allocation. The maturity of hard-term credits is 25 years, with a 5 year grace period, and a 3.3 percent of principal repayable per annum for years 6-15 and 6.7 percent per annum for years 16-25. Standard IDA service and commitment charges apply plus a fixed interest charge for the life of each credit. The fixed interest rate in SDR is set annually and applies to new credits approved in that year, then fixed for the duration of that credit. For credits approved on or after July 1, 2016 and before July 1, 2017, the interest rate is 1.13 percent in SDR terms. Starting from April 1, 2015, the hard term IDA credits are also available in USD, Euro, GBP and JPY, as well as in floating interest rate.

12. Grant eligibility varies by fiscal year and is based on the IDA grant framework in accordance with the IDA16 Agreement entitled “Additions to IDA Resources: Sixteenth Replenishment—IDA16: Delivering Development Results” (February 15, 2011).

13. The new IBRD maturity structure will not apply to loans that meet both the following conditions: (i) the Invitation to Negotiate is issued on or before June 30, 2014; and (ii) the Executive Directors approve the loan on or before September 30, 2014.

14. IDA’s financing terms reflect the application of NCBP remedies.

15. During IDA17 India will receive exceptional transitional support from IDA. The maturity for transitional support credits is 25 years, with a 5 year grace period and principle repayable at 5 percent per annum for years 6-25. Transitional support credits are exempt from the accelerated repayment clause.

16. Data will be calculated once ongoing revisions to official statistics reported by the National Statistics and Censuses Institute of Argentina have been finalized.

17. These calculations are based on numbers and data from official statistics of Ukraine and the Russian Federation; by relying on those numbers and data, the Bank does not intend to make any judgment on the legal or other status of the territories concerned or to prejudice the final determination of the parties’ claims.

18. From FY17, refugees are included in the population estimates of host country.

19. All IDA countries with low and moderate risk of debt distress are eligible to access financing under the Scale-Up Facility (SUF). The financing terms under the SUF range from fixed rate to floating rate loans; the currencies available are SDR, USD, Euro, GBP and JPY. The detailed pricing methodology is as described in IDA Policy, “Enhancing IDA’s Financial Support in IDA17.” Current financing terms are available on the Treasury website (http://treasury.worldbank.org/bdm/htm/IDACreditPricing.html).

20. IBRD Lending subject to OP7.00 paragraph 11.

Changes during current fiscal year

1. Solomon Islands has been granted the small island exception, effective in FY17, as it meets the criteria established by the 1985 decision for granting exceptions to small island countries, which is discussed in Board document IDA/R85-134, Terms of Lending to Small Island Economies Graduating from IDA.