Mr. Kaushik Basu  
Senior Vice President and Chief Economist  
International Bank for Reconstruction and Development  
1818 H St., NW  
Washington DC 20433  
United States of America  

Amendment to the Amendment to the Grant Agreement between the Bill & Melinda Gates  
Foundation and the International Bank for Reconstruction and Development and the  
International Development Association concerning the Global Financial Inclusion  
Indicators (TF 071526)(Grant No. OPP1007361)

Dear Mr. Basu:

1. We refer to the Grant Agreement between the Bill & Melinda Gates Foundation (the “Foundation”) and the International Bank for Reconstruction and Development (“IBRD”) and the International Development Association (“IDA”) (collectively, the “Bank”) concerning the Global Financial Inclusion Indicators (TF 071526) (the “Trust Fund”) effective as of June 30, 2010, as amended (the “Grant Agreement”). We also refer to the Amendment to the Grant Agreement effective as of August 19, 2013 (the “Amendment to the Grant Agreement”).

2. Pursuant to recent discussions, the Bank and the Foundation agree to amend paragraph 4 of the Amendment to the Grant Agreement as follows:

   “4. The Foundation shall deposit the Supplemental Contribution into such bank account designated by the Bank in installments in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Payment Date</th>
<th>Payment Amount in USD</th>
</tr>
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<tbody>
<tr>
<td>Within 15 days following receipt of countersigned Amendment</td>
<td>3,063,045.30</td>
</tr>
<tr>
<td>November 30, 2014 and upon submission of a payment request by the Bank.</td>
<td>2,333,508.00</td>
</tr>
<tr>
<td>September 30, 2016 and upon submission of a payment request by the Bank.</td>
<td>729,537.70</td>
</tr>
<tr>
<td>Total</td>
<td>6,126,091.00</td>
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</tbody>
</table>

Date: November 5, 2014
3. All other terms of the Amendment to the Grant Agreement shall remain the same.

4. The Bank will disclose this Amendment and related information on this Trust Fund in accordance with the World Bank Policy on Access to Information. By entering into this Amendment, the Donor consents to disclosure of this Amendment and related information on this Trust Fund.

5. Please confirm your acceptance of the foregoing, on behalf of the Bank, by signing and dating the two copies of the Amendment, retaining one original for your records and returning the other to the Donor. Upon receipt by the Donor of the Amendment countersigned by you, this Amendment will become effective as of the date of the countersignature.

Sincerely,

BILL & MELINDA GATES FOUNDATION

By: ___________________________ Date: November 5, 2014
Name: Kimberly Swanson
Title: Senior Grants and Contracts Coordinator

CONFIRMED AND AGREED:

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT
INTERNATIONAL DEVELOPMENT ASSOCIATION

By: ___________________________ Date: November 6, 2014
Name: ASLI DEMIRGUC-KUNT
Title: DIRECTOR OF RESEARCH