

IBRD Statement of Loans

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Executive Summary

The International Bank for Reconstruction and Development (IBRD) supports the World Bank Group's mission by providing loans, guarantees, risk management products, and advisory services to middle-income and creditworthy low-income countries, as well as by coordinating responses to regional and global challenges.

With the goal of reducing poverty and fostering shared prosperity, IBRD collaborate closely with all World Bank Group institutions as well as the public and private sectors in developing nations.

IBRD loans are public and publicly guaranteed debt extended by the World Bank Group. IBRD loans are made to, or guaranteed by, countries that are members of IBRD. IBRD lends at market rates.

In this analysis, we will examine geographical trends in order to identify the regions that are financed the most by IBRD through loans. We will also look at the types of loans made, the dates when the contracts were signed, and the interest rate pattern for the loans' original principal amounts to understand what type of products are most frequently offered by IBRD, to whom and when.

Data Source

- This dataset is classified as Public under the Access to Information Classification Policy.
- This dataset is licensed under [Creative Commons Attribution 4.0](#).
- The Data was provided by World Bank Group and updated on August 16, 2022.

IBRD Statement of Loans, Accessed from [World Bank Group Finances](#) on 01/09/2022.

Data Limitations and Ethics

Differences in timing and reporting practices may cause inconsistencies among data from different sources.

The World Bank uses income per capita to categorize several country groups. This can be a limitation as it only addresses the economic aspect of matters while ignoring things like infant mortality rates, literacy rates, and other crucial development indicators.

Original principal amount less cancelled amount may not equal disbursed amount plus undisbursed amount due to exchange rate movements.

The disbursed amount less the repaid amount may not equal the borrower's obligation due to exchange rate movements.

Data Cleaning and Consistency Checks

CHECKED FOR:	# OF COLUMNS:	COLUMNS/SOLUTIONS:
mixed data type	10	Country Code, Guarantor Country Code, First Repayment Date, Last Repayment Date, Last Disbursement Date - deleted columns Borrower, Guarantor, Agreement Signing Date, Effective Date (Most Recent), Closed Date (Most Recent) – deleted missing values
deleted	13	End of Period, Country Code, Guarantor Country Code, Currency of Commitment, Project ID, Project Name, Sold 3rd Party, Repaid 3rd Party, Due 3rd Party, First Repayment Date, Last Repayment Date, Board Approval Date, Last Disbursement Date
duplicate data	0	
missing data	6	Borrower (0,64%), Guarantor (3,14%), Interest Rate (1,04%) – deleted Closed Date (Most Recent) (0,09%), Agreement Signing Date (1,86%), Effective Date (Most Recent) (1,2%) – automatically disappeared when the above missing data was deleted
renamed	1	Borrower's Obligation = Borrowers Obligation
changed datatypes	7 to string 3 to datetime	<u>String</u> : Loan Number, Region, Country, Borrower, Guarantor, Loan Type, Loan Status <u>Datetime</u> : Agreement Signing Date, Effective Date (Most Recent), Closed Date (Most Recent)

Data Profile

Data are in U.S. dollars calculated using historical rates.

This dataset contains the latest available snapshot of the Statement of Loans, taken on 31st September 2022.

Date format used in dataset is YYYY-MM-DD.

Original data

Rows	Columns	Each row is a
8,916	33	Loan

Clean data

Rows	Columns
8,391	20

Data Dictionary

Column Name	Description	Data Type	Time Variant
Loan Number	For IBRD loans a loan number consists of the organization prefix (IBRD/IDA) and a five-character label that uniquely identifies the loan within the organization. The first four characters correspond to the loan number on the legal agreement, and the fifth character further identifies the respective portion of the financing associated with the project (for example, 12340, 12341, 1234A, etc.). In IDA, all grant labels start with the letter 'H'.	Qualitative nominal	No
Region	World Bank Region to which country and loan belong. Country lending is grouped into regions based on the current World Bank administrative (rather than geographic) region where project implementation takes place. The Other Region is used for loans to IFC.	Qualitative, nominal	No

Column Name	Description	Data Type	Time Variant
Country	Country to which loan has been issued. Loans to the IFC are included under the country "World".	Qualitative, nominal	No
Borrower	The representative of the borrower to which the Bank loan is made.	Qualitative, nominal	No
Guarantor	The Guarantor guarantees repayment to the Bank if the borrower does not repay.	Qualitative, nominal	No
Loan Type	<p>A type of loan/loan instrument for which distinctive accounting and/or other actions need to be performed.</p> <p>Descriptions:</p> <p>B Loan –includes Contingency and Regular B-loans and guarantees</p> <p>Pool loan- Currency Pooled Loans</p> <p>FSL - Fixed Spread Loans (includes both fixed spread loans and IBRD flexible loans that have either fixed spread or variable spread terms)</p> <p>IFC loan – loan to the IFC</p> <p>Non Pool - Non Pooled Non-IFC Loans</p> <p>Sngl crncy - Single Currency Loans</p> <p>SCP USD - Single Currency Pooled Loans - USD</p> <p>SCP - DEM - Single Currency Pooled Loans - EUR</p> <p>SCP JPY - Single Currency Pooled Loans – JPY</p>	Qualitative, nominal	No
Loan Status	<p>Status of the loan.</p> <p>Loan Status descriptions:</p> <p>APPROVED - Loan has been approved by the Bank</p> <p>SIGNED - Loan has been signed by both parties</p> <p>EFFECTIVE - Loan has been made effective in accordance with the terms of the legal agreement</p> <p>DISBURSING - Loan is disbursing</p> <p>DISBURSED - Loan has no undisbursed balance</p> <p>REPAID - Loan has been fully repaid</p> <p>CANCELLED - Entire loan principal has been cancelled</p> <p>TERMINATED - Unsigned loan that has been cancelled in full.</p>	Qualitative, nominal	Yes
Interest Rate	Current Interest rate applied to loan. For loans that could have more than one interest rate (e.g. FSL or SCL fixed rate loans), the interest rate is shown as "0".	Quantitative, continuous	Yes
Original Principal Amount	The original US dollar amount of the loan that is committed and approved. For converted loans (CPL, SCP/SCL), and IDA credits with an MDRI component, amounts shown may be net of transferred amounts/application of MDRI. Alternatively, when new loans are set up to facilitate conversions from one product to another (e.g., a	Quantitative, discrete	No

Column Name	Description	Data Type	Time Variant
	conversion from a Single Currency loan to a Fixed Spread loan), the original principal amount for the new loan may be shown as zero, since the new loan does not represent a new Board commitment. Similarly, new credit tranches created for the MDRI portion of an existing credit may have an original principal amount of zero since they do not represent new Board approvals.		
Cancelled Amount	The portion of the undisbursed balance which has been cancelled (i.e. no longer available for future disbursement). Cancellations include terminations (where approved loan agreements were never signed).	Quantitative, discrete	No
Undisbursed Amount	The amount of a loan commitment that is still available to be drawn down. These currency amounts have been converted to US dollars at the exchange rates applicable at the End of Period date.	Quantitative, discrete	Yes
Disbursed Amount	The amount that has been disbursed from a loan commitment in US dollars calculated at the exchange rate on the value date of the individual disbursements.	Quantitative, discrete	Yes
Repaid to IBRD	Total principal amounts paid or prepaid to IBRD in US dollars, calculated at the exchange rate on the value date of the individual repayments.	Quantitative, discrete	Yes
Due to IBRD	The amount disbursed and outstanding expressed as a stock of debt in historical US Dollars.	Quantitative, discrete	Yes
Exchange Adjustment	The increase (decrease) in value of disbursed and outstanding amount due to exchange rate fluctuations. This amount added to "Due to IBRD" yields "Borrower's Obligation; includes exchange adjustments on the amounts Due to 3rd parties.	Quantitative, discrete	Yes
Borrower's Obligation	The Borrower Obligation is the outstanding balance for the loan as of the end of period date in US dollars equivalent. The Borrower's Obligation includes the amounts outstanding Due to 3rd parties.	Quantitative, discrete	Yes
Loans Held	The sum of the disbursed and outstanding amounts (net of repayments, i.e. Due to IBRD) plus undisbursed available amounts.	Quantitative, discrete	Yes
Agreement Signing Date	The date the borrower and the Bank sign the loan agreement.	Quantitative, continuous	No

Column Name	Description	Data Type	Time Variant
Effective Date (Most Recent)	The date on which a legal agreement becomes effective or is expected to become effective.	Quantitative, continuous	No
Closed Date (Most Recent)	The date specified in the legal agreement (or extension) after which the Bank may, by notice to the borrower, terminate the right to make withdrawals from the loan account.	Quantitative, continuous	No

Questions to explore

- Which country or region received the most loans?
- How have the Interest Rates changed over time?
- What kind of loan is provided most frequently?
- Which loan status is the most common one?
- Who is paying the highest-interest rate among borrowers?
- What is the distribution of original principal amount per interest rate?