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IDA IN ASIA

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Acronyms and Abbreviations

CAS	Country Assistance Strategy
CDF	Comprehensive Development Framework
EAP	East Asia and the Pacific
GDP	Gross Domestic Product
GEF	Global Environment Facility
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
IBRD	International Bank for Reconstruction and Development
IDA	International Development Association
NGO	Non-Governmental Organization
PRSP	Poverty Reduction Strategy Paper
SAS	South Asia

I. OVERVIEW

1. IDA has been playing a pivotal role in poverty alleviation and has been one of the largest concessional lenders to Asia. IDA has, over the years, contributed to the growth and development of several countries in this region, which have improved their standards of living substantially and are now on track to being successful economies. China, Korea, Papua New Guinea, Philippines and Thailand were all once IDA borrowers before graduating, and Korea has been contributing to IDA as a donor since 1977. Nineteen of the 78 countries currently eligible to borrow from IDA are from Asia. Progress in poverty reduction in these countries has varied widely between and within South Asia (SAS) and East Asia and the Pacific (EAP) regions.

2. For the past decade, South Asia has been among the world's fastest growing regions. Per capita GDP grew by an average of about 4.0 percent per annum as compared with 1.6 percent for all countries of the developing world. This growth has been led by India, where a decade of deregulation and economic liberalization has unleashed the potential of a dynamic private sector. Based on this rapid growth and public policies and programs to improve human development, South Asia has made good progress towards achieving many of the international development goals (IDGs). While progress in reducing consumption poverty has been uneven across the region, better progress has been achieved in improving human development. For example, between 1990 and 1999, under-5 mortality rate has been reduced from 121 to 99 per thousand live births; contraceptive prevalence rate has expanded from 41 percent to 49 percent; net primary school enrollment has increased from 74 percent to 79 percent; and the ratio of girls to boys in primary and secondary school has increased from 65 percent to 77 percent.

3. Nevertheless, the poverty reduction and human development challenge remains paramount. Despite past progress, the incidence of poverty remains serious in all South Asian countries. For example, the latest available national data suggest that the incidence of poverty ranges from 25 percent in Sri Lanka to 53 percent in Bangladesh. In general, there is still a long way to go to meet the IDGs. Given South Asia's large population (exceeding 1.3 billion) and the substantial number of people living in extreme poverty (estimated at about half a billion using the benchmark of a dollar per day), global progress towards the IDGs will critically depend upon progress achieved in South Asia.

4. IDA has articulated its long term strategy of assistance for poverty reduction in South Asia around three key dimensions: (i) the need for sound economic policies to promote growth; (ii) the importance of institutional development, supporting good governance, and policies supporting poverty reduction and human development, in order to achieve equitable distribution of the benefits of growth; and (iii) a holistic approach to address multidimensional poverty, reaching across sectoral boundaries and engaging governments, other country partners and donors in a coordinated effort to ensure maximum impact on poverty reduction.

5. In East Asia, many millions of people are striving to rebuild their standard of living after suffering a sudden and serious decline when the so-called "miracle" years ended after

several decades in which the region's performance was the envy of the developing world. IDA's assistance strategy in East Asia has been revised in the aftermath of the crisis to focus on financial and corporate reform; public sector performance and governance; and social protection, with continuing emphasis on prudent macroeconomic management.

6. The challenges facing the Pacific Island countries are to overcome the constraints they share as small states, including economic and environmental vulnerability, to deal with changing global trade regimes, and to improve institutional and human capacity. IDA's strategy supports country-led reform programs, in coordination with other regional and bilateral development partners, as a key element for success. This strategy focuses on the importance of sustainable utilization of resources in meeting development needs, and it emphasizes the critical role of Pacific institutions, traditions and customs in reducing poverty.

7. The following sections review IDA's lending commitments and disbursements and the status of portfolio, and provide some examples of IDA's interventions in the SAR and EAP regions over the past decade.

IDA in ASIA – Playing a Pivotal Role in Poverty Alleviation

- **19 of the 78 Countries** eligible to borrow from IDA are from Asia.
- **FY91-00 Commitments to Asia:** \$28.0 billion – representing 45% of total IDA lending – with East Asia and the Pacific (EAP), reaching \$10.0 billion and South Asia (SAS) \$18.0 billion.
- **FY91-00 Disbursements:** \$24.9 billion – representing 46% percent of total IDA disbursement EAP: \$8.9 billion; SAS \$16.0 billion.
- **FY00 Active Portfolio:** 729 operations totaling \$36 billion. EAP: 11% of portfolio and 19 percent of commitment value; SAS: 15% of portfolio and 30 % of commitment value.
- **Quality of Portfolio:** performance in Asia has been better than that of total IDA operations except a few years in the performance of SAS's projects – performance in EAP region has been the best among all the regions.

II. LENDING COMMITMENTS

8. Over the last decade (FY91-00), IDA committed a total of \$28.0 billion to Asia, representing about 45% of total IDA lending during this period (Table 1).

9. Lending in South Asia was about \$18.0 billion over the 1990's. India has been the largest borrower of IDA (\$10.1 billion). Over time, however, lending to India -- though still large -- has leveled off, balancing India's improving creditworthiness with the fact that it continued to have a very large number of the poor. Bangladesh also maintained a

relatively high lending program, totaling \$4.1 billion throughout this period. Commitment to Pakistan was \$2.2 billion in total but with a decreasing trend in the later period of the decade.

10. In East Asia and the Pacific, new commitments reached \$10.0 billion over the last decade. China accounted for \$6.0 billion and was IDA's second largest borrower, before it ceased to borrow from IDA at end-FY99 in view of its rapidly growing creditworthiness. China's phasing-out accounted for the decline of EAP's share in total IDA lending, from 17 percent in FY91 to 11 percent in FY00. Excluding China, lending to the other poor countries in EAP almost doubled during this period (Table 2). This was due to robust lending to Vietnam (\$2.6 billion), commitments to Cambodia (\$ 0.4 billion) –IDA resumed lending to both of these countries in FY94– and Indonesia (\$0.3 billion), which had graduated from IDA with the last credit in FY80 and became again IDA-eligible in FY99 in the wake of the Asian Financial Crisis.

III. DISBURSEMENTS

11. The level of disbursements, which measures the resource transfer actually delivered to borrowers, is another strong indicator of IDA's support and of the pace of implementation of countries' poverty reduction strategies and programs. IDA disbursed \$24.9 billion to Asia, representing 46 percent of total IDA disbursement, during the period FY91-00 (Table 3).

12. South Asia accounted for \$16.0 billion and major disbursement recipients included India (\$8.8 billion), Bangladesh (\$3.2 billion), Pakistan (\$2.4 billion), Sri Lanka (\$1.0 billion) and Nepal (\$0.6 billion).

13. Disbursement to East Asia and the Pacific was \$8.9 billion during this period. Major recipients included China (\$6.8 billion), Vietnam (\$1.0 billion), Laos (\$0.3 billion) and Cambodia (\$0.2 billion).

IV. PORTFOLIO STATUS

14. In FY00, IDA's active portfolio consisted of 729 operations with a commitment value of \$36 billion. Asia accounted for 26 percent of this portfolio and 49 percent of its value. On average, Asia (excluding the Pacific islands) had larger individual operations than most other regions, reflecting the higher population in Asian countries

15. The SA Region represented 15 percent of IDA's portfolio and 30 percent of total commitment value. The share of projects at risk in this region decreased from 38 percent of total portfolio in FY91 to 17 percent in FY99 and then rose again to 25 percent in FY00. The deterioration in FY99-00 mainly reflected changes in the India portfolio, where the share of projects at risk increased from 11 percent to 27 percent during this period. Corrective actions since then have reversed this deterioration and the share of portfolio at

risk has come down to 12 percent for the Region and eight percent for India. This performance is better than the Bank average (15 percent).

16. The EAP Region had 11 percent of IDA's portfolio and 19 percent of commitment value. Historically, EAP has been the top performing region with its portfolio risk level well below the Bank's average. However, in the aftermath of the global financial crisis, its portfolio deteriorated sharply with project at risk increasing from 15 percent in FY97 to 21 percent in FY98. Following concerted actions by the Region to realign the EAP portfolio (especially the Indonesia portfolio) with the new realities, by end-FY00, projects at risk fell to their pre-crisis level (9 percent) and the portfolio is once again performing better than the Bank's average (15 percent).

V. EXAMPLES OF IDA'S COUNTRY ASSISTANCE IN ASIA

17. Increasingly, IDA country assistance strategies (CASs) in Asia are being driven by national poverty reductions strategies (PRSPs). IDA has provided a combination of financing, policy advice and technical assistance to help its client countries in Asia attain broad-based economic growth and reduce the vulnerability of the poor to economic shocks. The choice of specific financial assistance has been guided by the needs of the country as articulated in the CAS. Thus, to support broad-based growth through major economy-wide policy and governance reforms, a number of IDA operations are in the form of adjustment credits. Many other IDA credits are focused in the social sector, including support for social investment funds and microcredit, basic education, health care, and social safety nets. IDA also supports major infrastructure rehabilitation, notably in water supply and sanitation, agriculture and rural development. Below are some examples of IDA's project support for poverty reduction and human development:

18. In **India**, the Uttar Pradesh Sodic Lands Reclamation Project (FY93, \$54.7 million) has supported the reclamation of barren and low-yielding croplands and aimed to boost incomes of the rural poor by increasing crop yields and intensity in the hardest-hit areas of the state. Uttar Pradesh, India's largest state, has about 17 million hectares under cultivation and accounts for 10 percent of India's net sown area and 25 percent of the total irrigated area. It produces nearly 20 percent of India's food grains. Over the past decade, the state's agrarian economy has been undermined by population pressure and land degradation. About 7 percent of the state's net cultivable land is unused because of a high buildup of salts that are toxic to plants and adversely affect human and animal health. As a result, growth of crop yields is slowing. Between 1990 and 1995, rice yields grew at 1 percent, compared to 5 percent between 1980 and 1990; wheat yields grew at 1.6 percent compared to 2.4 percent over the earlier period.

19. The project has helped reclaim more than 47,600 hectares, well above target. Very substantial benefits have come from crop diversification and increased crop yields, leading to an almost 50% increase in family income. Paddy and wheat yields have risen from 1.2 to 3.74 tons/ha and from 0.75 to 2.63 tons/ha, respectively. About 11,138 ha have been allocated to the landless (average farm size is about 0.5 ha). To date more than 85,000

farm families have benefited. In FY99, IDA approved a \$194 million credit to continue the effort on another 150,000 hectares of sodic lands. The project has also fostered the formation of women's self-help groups to improve the socio-economic well-being of village families and empower women through micro-enterprise, microfinance and adult literacy programs. The project model is so successful that the government of Uttar Pradesh plans to follow it in all future sodic land reclamation.

20. In **Bangladesh**, the Poverty Alleviation Microcredit Project (FY01, \$150 million) supports microcredits targeted to the poorest segments of the population and particularly women. This project channels funds to eligible microcredit nongovernmental organizations (NGOs) who onlend to the poor through a quasi-governmental poverty foundation. The project has increased the outreach of the 171 participating NGOs from 440,000 clients in 1996 to 1.0 million in 1999. Women accounted for 90 percent of the clients, and loan recovery stood at 98.4 percent in June 2000. The project also supports the integration of microfinance to the formal financial market by improving its legal standing, strengthening its regulatory and supervisory framework, and market by building up its creditworthiness. It extends microcredit to the urban poor, hard-core poor, providing microenterprise loans to graduate borrowers to scale-up their activities, and providing technical assistance to create sustainable capacity in financial intermediaries to commercialize their activities in the medium to long run. Today, microcredit reaches eight million households --60 percent of Bangladesh's poor. Microcredit has increased borrower incomes and asset accumulation, improved the access to health, education and sanitation facilities; and enhanced mobility and efficient time use.

21. IDA is also helping Bangladesh cope with a serious problem of water contamination. At least 18 million people --15 percent of its population-- are estimated to be exposed to arsenic contamination of the main source of potable water. High concentrations of arsenic have been found in water from tubewells across more than half of the country. In 1997, the Bank began working with the government to tackle this huge public health challenge. A key aspect of Bank intervention was awareness-building among government and donors to quickly arrive at a strategy to arrest the poisoning. In August 1998, IDA approved a \$32.4 million credit for the Arsenic Mitigation Water Supply Project. The project aimed to help stop contamination through emergency activities, including wells-screening, medical services provision, information and education activities, safe water supply and water treatment. Direct benefits -- social, environmental and sanitational -- would accrue to arsenic-affected communities, especially the poor. Indirectly, rural and urban dwellers will benefit from capacity-building efforts and private sector participation in water supply. IDA's support is part of a broad partnership effort involving Government, local communities, NGOs and other donors.

22. Since 1992 when **Cambodia** resumed its membership of the World Bank Group, IDA's focus has been primarily on speedy reconstruction and macroeconomic stabilization. At the same time, IDA has stressed poverty alleviation and long-term economic growth providing assistance to infrastructure rehabilitation and capacity building. For instance, the Social Fund Project (FY95, \$20 million) has helped reduce poverty by financing small-scale projects for rehabilitation of social, economic and physical infrastructure in rural

areas such as health and education facilities, communal sanitation systems, water supply systems, rural roads, small-scale irrigation and drainage work. The credit has approved about 1500 sub-projects worth \$17 million and eligible applications for projects worth \$52 million have accumulated. Building upon the success of this operation, IDA approved a follow-up Social Fund Project II (\$25million) in FY99. IDA has also recently stressed the importance of governance and public sector reform through, inter alia: (a) a structural adjustment credit (FY00, \$30million) focusing on public resource and expenditure management, and governance; (b) economic and sector work to help prepare the Cambodia Governance and Corruption Diagnostic, and the Governance Action Plan.

23. The Phnom Penh Power Rehabilitation Project (FY96, \$40 million) helped support the rehabilitation of the power distribution system in the city, strengthen sector institutions and assist in developing a regulatory framework conducive for private sector investment. The Disease Control and Health Development Project (FY97, \$30 million) is helping to reduce sickness and death from preventable diseases, especially malaria, TB and HIV/AIDS. It also seeks to rehabilitate the health system infrastructure to improve the delivery of health services at the community level. After a very slow start, project implementation is proceeding satisfactorily, although progress in the HIV component is still slow. In addition, the Urban Water Supply Project (FY98, \$31 million) aims to improve water access and quality in Phnom Penh and Sihanoukville and helps the government to develop and implement a sectoral investment program based on a water and sanitation policy framework.

24. In **Vietnam**, IDA is involved in a broad range of operations and its active projects cover water supply and irrigation, health and population, primary education, power sector, rural development, banking sector, forest protection and so on. IDA is also active in enhancing the partnership among the government, donors and civil society under the government's strong commitment to a pilot country of Comprehensive Development Framework (CDF). Vietnam is now one of the most active IDA-only countries and of its largest borrowers.

25. An important on-going operation is the Vietnam's Rural Energy Project (\$150 million) which aims to provide electricity to 2 million people in 32 provinces and 671 communes -- 278 of which have been identified in the Government's special commune program for the poorest communities. In addition, the project will create basic infrastructure, employment potential and local management capacity - all of which are essential for rapid economic growth in the rural areas. As a result of these sorts of large scale infrastructure investments in the energy sector, Vietnam will be able this year to meet its goals of providing 100% of the districts, 80% of the communes and 60% of the households in the rural areas with access to electricity, which helps to transform communities, enabling small businesses to grow, children to read and health facilities to be improved. The project is also promoting the involvement of domestic construction industries in project implementation. In February 2001, the first phase of the project began, with construction starting in the rural area of Tuyen Quang province which will provide electricity to 12,000 households—about 60,000 people—and has been hailed by local government officials as an example of how the World Bank helps the poor.

26. **Indonesia** became once again eligible for IDA borrowing in FY99, following the sharp drop in its per capita during the Asian Financial Crisis. IDA has a crucial role to play in Indonesia, giving the Bank a strong platform to engage the government on key policy reforms and would also provide critical funds for investments that would help put reforms into practice particularly for the poor. As part of the “high case” scenario outlined in the 2001 CAS, increased availability of IDA funds will enable Indonesia to borrow money for poverty programs on much softer terms and avoid adding to its large external debt. Better policies and stronger institutions would also lead to higher growth, more rapid poverty reduction, and increased capacity to service debt.

27. In May 1999, IDA signed the Urban Poverty Project (SDR 73.5 million), as part of the Bank's efforts to respond to both the short-term impacts of the crisis and to longer-term poverty problems in Indonesia. Through the project, the Bank and Government are working with urban communities to develop small-scale economic activities or local infrastructure works to generate income and improve poor neighborhoods -- such activities include small sewing and knitting shops, small livestock farms and urban agriculture, programs for children and youth, and kiosks and shops. With a strong decentralized and local capacity-building focus, the project is encouraging urban communities to identify, select, and support their own investment priorities; strengthening local level government and community institutions; and is building public infrastructure --on a demand-basis by community groups-- through labor intensive methods.

28. Building upon this experience with both urban and rural community-based programs, the Bank is moving forward in using some IDA resources to open up menus across all sectors, putting development planning and implementation in the hands of the people to build social capital, thereby supporting community development and improvements in basic infrastructure for the poor and to ensure access to land and capital. Projects under consideration will focus on village level demand responsive development projects, and projects that assist sub-national governments improve responsiveness -- technical support and expenditure orientation -- to communities' development priorities

VI. CONCLUSION AND THE WAY FORWARD

29. IDA has been an important concessional lender to Asia. This Region has received over 45 percent of IDA's total lending commitment and disbursement, and has maintained a high quality portfolio during the last decade. As shown in some examples of interventions, IDA has covered a wide range of activities to support country-led efforts to alleviate poverty and promote a more equitable growth in Asia. These IDA interventions are now increasingly being based on national poverty reduction strategies. Overall, IDA assistance has emphasized the promotion of broad-based growth through economy-wide policy and institutional reforms, social sector development, community-driven initiatives to fight poverty at grassroots level, protecting the environment and natural resources, infrastructure provision and private investment. In the aftermath of the East Asian financial crisis, IDA has also stepped-up its support to economic governance through strengthening public sector performance and economic management, and financial and

corporate restructuring. Over the coming years, IDA's support to Asia will be enhanced with increased efforts to improve the quality of its products and services, to ensure broader participation of stakeholders in operations and to work more closely with partners.

Table 1. IDA Commitments to East and South Asia in FY91-00										
(\$million)										
	FY91	FY92	FY93	FY94	FY95	FY96	FY97	FY98	FY99	FY00
<u>EAST ASIA (EAP)</u>										
Cambodia	-	-	-	63	37	80	57	31	75	42
China	978	949	1,017	925	630	480	325	293	423	-
Indonesia	-	-	-	-	-	-	-	-	136	120
Kiribati	-	-	-	-	-	-	-	-	-	-
Laos	45	40	55	48	19	61	48	35	30	-
Mongolia	-	35	-	50	-	45	12	22	12	32
Myanmar	-	-	-	-	-	-	-	-	-	-
Philippines	66	36	70	-	-	-	-	-	-	-
Samoa	-	-	6	-	-	-	-	-	14	-
Solomon Islands	-	-	17	-	-	-	-	-	12	4
Tonga	-	-	-	-	-	-	-	-	-	-
Vanuatu	3	-	-	-	-	-	-	-	-	-
Vietnam	-	-	-	325	415	502	349	395	308	286
Total East Asia	1,092	1,060	1,165	1,411	1,101	1,168	792	776	1,010	484
Share in Total IDA (%)	17.3	16.1	17.2	21.4	19.4	17.0	17.1	10.2	14.5	11.1
<u>SOUTH ASIA (SAS)</u>										
Afghanistan	-	-	-	-	-	-	-	-	-	-
Bangladesh	460	253	172	597	184	239	321	646	1,021	172
Bhutan	-	-	-	5	-	-	-	14	-	22
India	937	1,024	1,533	835	945	1,301	903	1,074	655	866
Maldives	-	10	-	-	13	-	-	-	-	18
Nepal	60	151	28	97	-	-	18	128	18	55
Pakistan	249	144	429	362	240	75	85	558	90	-
Sri Lanka	359	70	110	-	39	156	58	127	29	45
Total South Asia	2,065	1,651	2,271	1,896	1,421	1,771	1,385	2,546	1,812	1,178
Share in Total IDA (%)	32.8	25.2	33.6	28.7	25.0	25.8	29.9	33.5	26.0	27.0
Total East and South Asia	3,157	2,711	3,436	3,307	2,522	2,939	2,177	3,322	2,822	1,662
Share of East and South Asia in Total IDA	50.1	41.3	50.8	50.1	44.4	42.8	47.1	43.8	40.5	38.1

Table 2. IDA Commitments to East and South Asia				
Change in FY92-00				
(\$million)				
	FY92-94	FY95-97	FY98-00	Change FY98-00/FY92-94
<u>EAST ASIA (EAP)</u>				
Cambodia	63	174	148	+135%
China	2,891	1,435	716	-75%
Indonesia	-	-	256	
Kiribati	-	-	-	
Laos	143	128	65	-55%
Mongolia	85	57	66	-22%
Myanmar	-	-	-	
Philippines	106	-	-	
Samoa	6	-	14	+133%
Solomon Islands	17	-	16	-6%
Tonga	-	-	-	
Vanuatu	-	-	-	
Vietnam	325	1,266	989	+204%
Total East Asia	3,635	3,061	2,270	-38%
Total East Asia excluding China	745	1,626	1,554	+109%
<u>SOUTH ASIA (SAS)</u>				
Afghanistan	-	-	-	
Bangladesh	1,022	744	1,839	+80%
Bhutan	5	0	36	+620%
India	3,391	3,149	2,595	-23%
Maldives	10	13	18	+80%
Nepal	276	18	200	-28%
Pakistan	935	400	648	-31%
Sri Lanka	180	253	202	+12%
Total South Asia	5,818	4,577	5,536	-5%
Total South Asia excluding India	2,427	1,428	2,942	+21%
Total East and South Asia	9,453	7,638	7,806	-17%
Total East and South Asia excluding China and India	3,172	3,054	4,496	+42%

Table 3. IDA Disbursements to East and South Asia in FY91-00
(\$ million)

	<u>FY91</u>	<u>FY92</u>	<u>FY93</u>	<u>FY94</u>	<u>FY95</u>	<u>FY96</u>	<u>FY97</u>	<u>FY98</u>	<u>FY99</u>	<u>FY00</u>
<u>East Asia</u>										
Cambodia	-	-	-	29	23	42	28	29	24	33
China	494	753	763	869	659	891	723	596	614	420
Indonesia	-	-	-	-	-	-	-	-	-	45
Lao People'S Dem. Rep.	26	39	14	45	31	29	65	27	28	18
Mongolia	0	16	13	15	8	12	12	35	17	13
Myanmar	58	22	17	5	6	-	-	-	-	-
Philippines	0	35	35	2	9	10	14	9	7	9
Samoa	5	9	5	6	2	1	1	2	1	3
Solomon Islands	1	2	-	2	2	4	3	2	1	8
Tonga	0	1	-	0	1	-	-	-	-	-
Vanuatu	1	6	1	0	0	1	0	0	1	-
Viet Nam	-	-	-	-	166	35	247	238	207	156
Total East Asia	586	883	847	973	907	1,024	1,093	938	898	706
Share in Total IDA (%)	12.9	18.5	17.1	17.6	15.9	17.4	18.3	16.4	14.6	13.6
<u>South Asia</u>										
Afghanistan	-	-	-	-	-	-	-	-	-	-
Bangladesh	331	236	338	360	287	227	315	331	472	351
Bhutan	2	0	1	2	1	1	1	1	1	2
India	831	1,002	1,027	630	990	742	892	801	900	949
Maldives	3	5	7	5	3	3	3	4	3	1
Nepal	47	59	73	69	79	82	58	53	60	46
Pakistan	191	215	223	273	310	238	299	190	225	210
Sri Lanka	167	131	119	76	95	109	88	71	87	46
Total South Asia	1,570	1,649	1,789	1,416	1,766	1,402	1,656	1,451	1,748	1,605
Share in Total IDA (%)	34.5	34.6	36.2	25.6	31.0	23.8	27.7	25.4	28.3	31.0
Total East and South Asia	2,156	2,532	2,636	2,389	2,673	2,426	2,749	2,389	2,646	2,311
Share in Total IDA (%)	47.4	53.1	53.3	43.2	46.9	41.2	46.0	41.9	42.9	44.6
BANKWIDE TOTAL	4,549	4,765	4,947	5,532	5,703	5,884	5,979	5,704	6,172	5,177