Date: **Nov. 10, 2014**

Ms. Gloria Grandolini  
Senior Director  
Finance and Markets Global Practice  
International Bank for Reconstruction and Development  
International Development Association  
1818 H Street, N.W.  
Washington, DC 20433

**Amendment No. 2 to the Administration Agreement between the Bill & Melinda Gates Foundation and the International Bank for Reconstruction and Development and the International Development Association concerning the Responsible Financial Inclusion and Financial Infrastructure Multi-Donor Trust Fund (TF 071874) (OPP1088133)**

Dear Ms. Grandolini:

1. We refer to the Administration Agreement between the Bill & Melinda Gates Foundation (the “Donor”) and the International Bank for Reconstruction and Development (“IBRD”) and the International Development Association (“IDA”, and together with IBRD, the “Bank”) concerning the Responsible Financial Inclusion and Financial Infrastructure Multi-Donor Trust Fund (TF 071874) (the “Trust Fund”) effective as of January 15, 2013, and amended on, June 12, 2014 (the “Agreement”) (OPP1088133).

2. We are pleased to advise the Bank that the Donor will increase the contribution amount through a supplemental contribution to the Trust Fund in the amount of four million one hundred thirty nine thousand five hundred twenty two United States Dollars (USD 4,139,522) (the “Supplemental Contribution”).

3. The Donor has stated its preference that the Supplemental Contribution be used to support initiatives for digitizing the payments landscape in Indonesia as part of the Financial Inclusion Support Framework technical assistance, with the understanding that the Bank might not be in a position to ensure that the Supplemental Contribution will be used for such purpose and that the Bank will not have any obligation to the Donor if such preference cannot be achieved.

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

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<th>Payment Date</th>
<th>Payment Amount in USD</th>
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<tr>
<td>Within 15 days following receipt of countersigned Amendment if received by November 12, 2014, otherwise by January 15, 2015</td>
<td>$2,239,798</td>
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<td>By September 30, 2015, and upon submission of a payment request by the Bank</td>
<td>$1,112,877</td>
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5. When making each deposit, the Donor shall instruct its bank to include in its payment details information (remittance advice) field of its SWIFT payment message, information indicating: the amount paid, that the funds are from the Bill & Melinda Gates Foundation for TF071874 (Responsible Financial Inclusion and Financial Infrastructure Multi-Donor Trust Fund) and the date of the deposit (the “Deposit Instruction”). In addition, the Donor shall send a copy of its Deposit Instruction to the Bank’s Accounting Trust Funds Division by e-mail to tfremitadvice@worldbank.org or by fax to (202) 614-1315.

6. All other terms of the Agreement shall remain the same and shall apply to the Supplemental Contribution.

7. 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.

8. 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

Rodger Voorhies
Director, Financial Services for the Poor
Global Development

CONFIRMED AND AGREED:

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT
INTERNATIONAL DEVELOPMENT ASSOCIATION

By: ___________________________ Date: Nov. 10, 2014
Name: Gloria Grandolini
Title: Sr. Director