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**Note:** The complete Financial Statements, including Management's Discussion and Analysis, audited financial statements of the International Bank for Reconstruction and Development, and audited financial statements of the International Development Association, are published on the CD-ROM enclosed with this report. This *Annual Report* is also available on the Internet at [www.worldbank.org](http://www.worldbank.org).

All dollar amounts used in this *Annual Report* are current U.S. dollars unless otherwise specified. Percentages in figures may not add to 100 due to rounding.