

Many multilateral organisations (IMF, World Bank and European, and regional development banks (African, Asian, Caribbean and Inter-American Development Banks) provide less and non-concessional loans to their more developed member states. For example, the World Bank, through the International Bank for Reconstruction and Development (IBRD), enables middle income countries to borrow on terms which are nonconcessional, but less expensive than commercial loans. The major regional development banks also have non-concessional financing facilities.

Information on multilateral less and nonconcessional loans can be found in [Key Analytical Issues for Government External Financing](#)

, the

[Donor Guides](#)

and

[Multilateral Creditors Loan Terms](#)

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To help countries strengthen their capacity in analysing multilateral less and nonconcessional resources as part of designing an external new financing strategy, DFI has developed detailed [training materials and manuals](#)

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To help developing countries decide on their best financing options, DFI has conducted research into the pros and cons of different types of non-concessional financing, which is presented in [Diversifying Sources of Financing for Development](#) and [Key Analytical Issues for Government External Financing](#)

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