Final Terms dated 19 July 2010

International Bank for Reconstruction and Development

Issue of USD 10,000,000 Zero Coupon Callable Notes due 27 July 2040

under the
Global Debt Issuance Facility

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions (the “Conditions”) set forth in the Prospectus dated May 28, 2008. This document constitutes the Final Terms of the Notes described herein and must be read in conjunction with such Prospectus.

SUMMARY OF THE NOTES

1. Issuer: International Bank for Reconstruction and Development (“IBRD”)
2. (i) Series Number: 3910
   (ii) Tranche Number: 1
3. Specified Currency or Currencies (Condition 1(d)): United States Dollars (“USD”)
4. Aggregate Nominal Amount:
   (i) Series: USD 10,000,000
   (ii) Tranche: USD 10,000,000
5. (i) Issue Price: 100 per cent. of the Aggregate Nominal Amount
   (ii) Net proceeds: USD 10,000,000
6. Specified Denominations (Condition 1(b)): USD 100,000
7. Issue Date: 27 July 2010
8. Maturity Date (Condition 6(a)): 27 July 2040
9. Interest Basis (Condition 5): Zero Coupon (further particulars specified below)
10. Redemption/Payment Basis (Condition 6): Each Note will be redeemed at its Optional Redemption Amount, its Early Redemption Amount or its Final Redemption Amount, as applicable.
11. Change of Interest or Redemption/Payment Basis: Not Applicable
12. Call/Put Options (Condition 6): Call Option (further particulars specified below)
13. Status of the Notes (Condition 3): Unsecured and unsubordinated
14. Listing: Luxembourg Stock Exchange
15. Method of distribution: Non-syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16. Zero Coupon Note Provisions (Condition 5(c)): Applicable
(i) Amortization Yield
(Condition 6(c)(ii)):
5.00 per cent. per annum

(ii) Day Count Fraction
(Condition 5(l)):
30/360

(iii) Any other formula/basis of
determining amount payable:
Not Applicable

PROVISIONS RELATING TO REDEMPTION

17. Call Option (Condition 6(d)):
   Applicable
   (i) Optional Redemption
       Date(s):
       27 July in each year, from and including 27 July 2011 to and
       including 27 July 2039.
   (ii) Optional Redemption
        Amount(s) of each Note and
        method, if any, of calculation
        of such amount(s):
The Optional Redemption Amount per Specified
Denomination for each Optional Redemption Date is set out
opposite such date in the table below, expressed as a
percentage of the Specified Denomination, and payable on
the applicable Optional Redemption Date:

<table>
<thead>
<tr>
<th>Optional Redemption Date</th>
<th>Optional Redemption Amount expressed as a percentage of the Specified Denomination</th>
</tr>
</thead>
<tbody>
<tr>
<td>27 July 2011</td>
<td>105.000000 per cent.</td>
</tr>
<tr>
<td>27 July 2012</td>
<td>110.250000 per cent.</td>
</tr>
<tr>
<td>27 July 2013</td>
<td>115.762500 per cent.</td>
</tr>
<tr>
<td>27 July 2014</td>
<td>121.550625 per cent.</td>
</tr>
<tr>
<td>27 July 2015</td>
<td>127.628156 per cent.</td>
</tr>
<tr>
<td>27 July 2016</td>
<td>134.009564 per cent.</td>
</tr>
<tr>
<td>27 July 2017</td>
<td>140.710042 per cent.</td>
</tr>
<tr>
<td>27 July 2018</td>
<td>147.745544 per cent.</td>
</tr>
<tr>
<td>27 July 2019</td>
<td>155.132822 per cent.</td>
</tr>
<tr>
<td>27 July 2020</td>
<td>162.889463 per cent.</td>
</tr>
<tr>
<td>27 July 2021</td>
<td>171.033936 per cent.</td>
</tr>
<tr>
<td>27 July 2022</td>
<td>179.585633 per cent.</td>
</tr>
<tr>
<td>27 July 2023</td>
<td>188.564914 per cent.</td>
</tr>
<tr>
<td>27 July 2024</td>
<td>197.993160 per cent.</td>
</tr>
<tr>
<td>27 July 2025</td>
<td>207.892818 per cent.</td>
</tr>
<tr>
<td>27 July 2026</td>
<td>218.287459 per cent.</td>
</tr>
<tr>
<td>27 July 2027</td>
<td>229.201832 per cent.</td>
</tr>
<tr>
<td>27 July 2028</td>
<td>240.661923 per cent.</td>
</tr>
<tr>
<td>27 July 2029</td>
<td>252.695020 per cent.</td>
</tr>
<tr>
<td>27 July 2030</td>
<td>265.329771 per cent.</td>
</tr>
</tbody>
</table>
27 July 2031  278.596259 per cent.
27 July 2032  292.526072 per cent.
27 July 2033  307.152376 per cent.
27 July 2034  322.509994 per cent.
27 July 2035  338.635494 per cent.
27 July 2036  355.567269 per cent.
27 July 2037  373.345632 per cent.
27 July 2038  392.012914 per cent.
27 July 2039  411.613560 per cent.

(iii) Notice period: Not less than five London and New York Business Days prior to the Optional Redemption Date

18. Final Redemption Amount of each Note (Condition 6): USD 432,194.24 per Specified Denomination

19. Early Redemption Amount (Condition 6(c)): As set out in the Conditions

GENERAL PROVISIONS APPLICABLE TO THE NOTES

20. Form of Notes (Condition 1(a)): Registered Notes:

Global Registered Certificate available on Issue Date

21. New Global Note: No

22. Financial Centre(s) or other special provisions relating to payment dates (Condition 7(h)): London and New York

23. Governing law (Condition 14): English

24. Other final terms: Not Applicable

DISTRIBUTION

25. (i) If syndicated, names of Managers and underwriting commitments: Not Applicable

(ii) Stabilizing Manager(s) (if any): Not Applicable

26. If non-syndicated, name of Dealer: HSBC Bank plc

27. Additional selling restrictions: Not Applicable

OPERATIONAL INFORMATION

28. ISIN Code: XS0527413941

29. Common Code: 052741394

30. Delivery: Delivery against payment

31. Registrar and Transfer Agent (if any): Citibank, N.A., London Branch
32. Intended to be held in a manner which would allow Eurosystem eligibility: Not Applicable

GENERAL INFORMATION
IBRD’s most recent Information Statement was issued on 28 September 2009.

LISTING APPLICATION
These Final Terms comprise the final terms required for the admission to the Official List of the Luxembourg Stock Exchange and to trading on the Luxembourg Stock Exchange’s regulated market of the Notes described herein issued pursuant to the Global Debt Issuance Facility of International Bank for Reconstruction and Development.

RESPONSIBILITY
IBRD accepts responsibility for the information contained in these Final Terms.
Signed on behalf of IBRD:

By: .................................................................

Name:
Title:
Duly authorized