

MicroFinance Transparency Pricing Calculation

Institution: Crédito con Educación Rural

Country: Bolivia

Full Price: 23.74%

Product 3: Credito Individual - BOB

Pricing Transparency Index: 51/100

Sample 3 of 3, Variation 1 of 1 File Name: BO-010-V03-CRECER-P03-PriceCalc-S3-1-20130726.PDF

Date of Analysis: 2014-04-09

Loan Amount:	35,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	17,997	Interest	12.0%-24.0% annual, Decl Bal	12,950.00	23.74%	1.98%	23.74%	26.78%
Disbursement:	1-Apr-14	Fees	None	0.00	0.00%	1.98%	23.74%	26.78%
Term (Months):	37.0	Insurance	None	0.00	0.00%	1.98%	23.74%	26.78%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	1.98%	23.74%	26.78%
		Deposit	None		0.00%	1.98%	23.74%	26.78%
Transp INDEX:	51	Total Cost		12,950.00		1.98%	23.74%	26.78%

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
Transparent Price (nominal APR)					23.74%	23.74%	23.74%	23.74%	23.74%			
Totals		35,000	35,000		12,950	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	1-Apr-14	35,000.00	-	35,000.00	-	-	-	-	-	-	-	-
1	1-May-14	-	972.22	34,027.78	700.00	-	-	-	-	-	-	-
2	1-Jun-14	-	972.22	33,055.56	680.56	-	-	-	-	-	-	-
3	1-Jul-14	-	972.22	32,083.33	661.11	-	-	-	-	-	-	-
4	1-Aug-14	-	972.22	31,111.11	641.67	-	-	-	-	-	-	-
5	1-Sep-14	-	972.22	30,138.89	622.22	-	-	-	-	-	-	-
6	1-Oct-14	-	972.22	29,166.67	602.78	-	-	-	-	-	-	-
7	1-Nov-14	-	972.22	28,194.44	583.33	-	-	-	-	-	-	-
8	1-Dec-14	-	972.22	27,222.22	563.89	-	-	-	-	-	-	-
9	1-Jan-15	-	972.22	26,250.00	544.44	-	-	-	-	-	-	-
10	1-Feb-15	-	972.22	25,277.78	525.00	-	-	-	-	-	-	-
11	1-Mar-15	-	972.22	24,305.56	505.56	-	-	-	-	-	-	-
12	1-Apr-15	-	972.22	23,333.33	486.11	-	-	-	-	-	-	-
13	1-May-15	-	972.22	22,361.11	466.67	-	-	-	-	-	-	-
14	1-Jun-15	-	972.22	21,388.89	447.22	-	-	-	-	-	-	-
15	1-Jul-15	-	972.22	20,416.67	427.78	-	-	-	-	-	-	-
16	1-Aug-15	-	972.22	19,444.44	408.33	-	-	-	-	-	-	-
17	1-Sep-15	-	972.22	18,472.22	388.89	-	-	-	-	-	-	-
18	1-Oct-15	-	972.22	17,500.00	369.44	-	-	-	-	-	-	-
19	1-Nov-15	-	972.22	16,527.78	350.00	-	-	-	-	-	-	-
20	1-Dec-15	-	972.22	15,555.56	330.56	-	-	-	-	-	-	-
21	1-Jan-16	-	972.22	14,583.33	311.11	-	-	-	-	-	-	-
22	1-Feb-16	-	972.22	13,611.11	291.67	-	-	-	-	-	-	-
23	1-Mar-16	-	972.22	12,638.89	272.22	-	-	-	-	-	-	-
24	1-Apr-16	-	972.22	11,666.67	252.78	-	-	-	-	-	-	-
25	1-May-16	-	972.22	10,694.44	233.33	-	-	-	-	-	-	-
26	1-Jun-16	-	972.22	9,722.22	213.89	-	-	-	-	-	-	-
27	1-Jul-16	-	972.22	8,750.00	194.44	-	-	-	-	-	-	-
28	1-Aug-16	-	972.22	7,777.78	175.00	-	-	-	-	-	-	-
29	1-Sep-16	-	972.22	6,805.56	155.56	-	-	-	-	-	-	-
30	1-Oct-16	-	972.22	5,833.33	136.11	-	-	-	-	-	-	-
31	1-Nov-16	-	972.22	4,861.11	116.67	-	-	-	-	-	-	-
32	1-Dec-16	-	972.22	3,888.89	97.22	-	-	-	-	-	-	-
33	1-Jan-17	-	972.22	2,916.67	77.78	-	-	-	-	-	-	-
34	1-Feb-17	-	972.22	1,944.44	58.33	-	-	-	-	-	-	-
35	1-Mar-17	-	972.22	972.22	38.89	-	-	-	-	-	-	-
36	1-Apr-17	-	972.22	0.00	19.44	-	-	-	-	-	-	-