

# MicroFinance Transparency Pricing Calculation

Institution: Crédito con Educación Rural

Country: Bolivia

Full Price: 32.65%

Product 10: Crédito Oportuno

Pricing Transparency Index: 98/100

Sample 5 of 6, Variation 1 of 1 File Name: BO-010-V03-CRECER-P10-PriceCalc-SS-1-20130726.PDF

Date of Analysis: 2014-02-13

Loan Amount:	2,000.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Paid</b>	<b>Increase</b>	<b>MPR</b>	<b>APR</b>	<b>EIR</b>
Average Balance:	1,129	Interest	32.1% annual, Decl Bal	248.64	32.65%	2.72%	32.65%	38.58%
Disbursement:	5-Dec-13	Fees	None	0.00	0.00%	2.72%	32.65%	38.58%
Term (Months):	8.0	Insurance	None	0.00	0.00%	2.72%	32.65%	38.58%
Grace (Months):	0.1	Taxes	None	0.00	0.00%	2.72%	32.65%	38.58%
Transp INDEX:	98	Deposit	None		0.00%	2.72%	32.65%	38.58%
		<b>Total Cost</b>		<b>248.64</b>		<b>2.72%</b>	<b>32.65%</b>	<b>38.58%</b>

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>					<b>32.65%</b>	<b>32.65%</b>	<b>32.65%</b>	<b>32.65%</b>	<b>32.65%</b>			
<b>Totals</b>		<b>2,000</b>	<b>2,000</b>		<b>249</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
0	5-Dec-13	2,000.00	-	2,000.00	-	-	-	-	-	-	-	-
1	6-Jan-14	-	250.00	1,750.00	57.14	-	-	-	-	-	-	-
2	5-Feb-14	-	250.00	1,500.00	48.43	-	-	-	-	-	-	-
3	5-Mar-14	-	250.00	1,250.00	37.50	-	-	-	-	-	-	-
4	7-Apr-14	-	250.00	1,000.00	36.83	-	-	-	-	-	-	-
5	5-May-14	-	250.00	750.00	26.78	-	-	-	-	-	-	-
6	5-Jun-14	-	250.00	500.00	20.76	-	-	-	-	-	-	-
7	7-Jul-14	-	250.00	250.00	14.28	-	-	-	-	-	-	-
8	5-Aug-14	-	250.00	0.00	6.92	-	-	-	-	-	-	-

This PDF was generated on 2014-02-13 using DCT version 5.43 (02-Jan-14) MPR: Monthly Percentage Rate APR: Annual Percentage Rate EIR: Effective Interest Rate