

# MicroFinance Transparency Pricing Calculation

**Institution: Diaconia**      **Country: Bolivia**      **Full Price: 24.69%**  
**Product 2: Microcredito Individual**      **Pricing Transparency Index: 53/100**  
 Sample 4 of 5, Variation 1 of 1      FileName: BO-011-V02-Diaconia-P02-PriceCalc-S4-1-20130724.PDF      Date of Analysis: 2014-03-21

Loan Amount:	50,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	NA*	Interest	13.0%-24.0% annual, Decl Bal	37,675.30	24.09%	2.01%	24.09%	27.23%
Disbursement:	29-Nov-13	Fees	None	0.00	0.00%	2.01%	24.09%	27.23%
Term (Months):	61.0	Insurance	0.05%-4.80% ongoing	942.56	0.60%	2.06%	24.69%	28.00%
Grace (Months):	0.5	Taxes	None	0.00	0.00%	2.06%	24.69%	28.00%
		Deposit	None		0.00%	2.06%	24.69%	28.00%
<b>Transp INDEX:</b>	<b>53</b>	<b>Total Cost</b>		<b>38,617.86</b>		<b>2.06%</b>	<b>24.69%</b>	<b>28.00%</b>

Loan Amount & Balance			Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Prin+Int	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>			<b>24.09%</b>	<b>24.09%</b>	<b>24.69%</b>	<b>24.69%</b>	<b>24.69%</b>			
<b>Totals</b>			<b>50,000</b>	<b>87,675</b>	<b>0.00</b>	<b>942.56</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Per	Date	Disburse	Prin+Int	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
0	29-Nov-13	50,000.00	-	-	-	-	-	-	-	-
1	13-Jan-14	-	1,500.00	-	50.00	-	-	-	-	-
2	12-Feb-14	-	1,454.00	-	25.00	-	-	-	-	-
3	12-Mar-14	-	1,454.23	-	24.77	-	-	-	-	-
4	14-Apr-14	-	1,454.49	-	24.51	-	-	-	-	-
5	12-May-14	-	1,454.68	-	24.32	-	-	-	-	-
6	12-Jun-14	-	1,454.95	-	24.05	-	-	-	-	-
7	14-Jul-14	-	1,455.18	-	23.82	-	-	-	-	-
8	12-Aug-14	-	1,455.40	-	23.60	-	-	-	-	-
9	12-Sep-14	-	1,455.67	-	23.33	-	-	-	-	-
10	13-Oct-14	-	1,455.92	-	23.08	-	-	-	-	-
11	12-Nov-14	-	1,456.17	-	22.83	-	-	-	-	-
12	12-Dec-14	-	1,456.44	-	22.56	-	-	-	-	-
13	12-Jan-15	-	1,456.72	-	22.28	-	-	-	-	-
14	12-Feb-15	-	1,456.99	-	22.01	-	-	-	-	-
15	12-Mar-15	-	1,457.26	-	21.74	-	-	-	-	-
16	13-Apr-15	-	1,457.58	-	21.42	-	-	-	-	-
17	12-May-15	-	1,457.86	-	21.14	-	-	-	-	-
18	12-Jun-15	-	1,458.18	-	20.82	-	-	-	-	-
19	13-Jul-15	-	1,458.48	-	20.52	-	-	-	-	-
20	12-Aug-15	-	1,458.78	-	20.22	-	-	-	-	-
21	14-Sep-15	-	1,459.11	-	19.89	-	-	-	-	-
22	12-Oct-15	-	1,459.40	-	19.60	-	-	-	-	-
23	12-Nov-15	-	1,459.76	-	19.24	-	-	-	-	-
24	14-Dec-15	-	1,460.09	-	18.91	-	-	-	-	-
25	12-Jan-16	-	1,460.42	-	18.58	-	-	-	-	-
26	12-Feb-16	-	1,460.79	-	18.21	-	-	-	-	-
27	14-Mar-16	-	1,461.14	-	17.86	-	-	-	-	-
28	12-Apr-16	-	1,461.51	-	17.49	-	-	-	-	-
29	12-May-16	-	1,461.90	-	17.10	-	-	-	-	-
30	13-Jun-16	-	1,462.29	-	16.71	-	-	-	-	-
31	12-Jul-16	-	1,462.66	-	16.34	-	-	-	-	-
32	12-Aug-16	-	1,463.08	-	15.92	-	-	-	-	-
33	12-Sep-16	-	1,463.48	-	15.52	-	-	-	-	-
34	12-Oct-16	-	1,463.89	-	15.11	-	-	-	-	-
35	14-Nov-16	-	1,464.32	-	14.68	-	-	-	-	-
36	12-Dec-16	-	1,464.73	-	14.27	-	-	-	-	-
37	12-Jan-17	-	1,465.20	-	13.80	-	-	-	-	-
38	13-Feb-17	-	1,465.64	-	13.36	-	-	-	-	-
39	13-Mar-17	-	1,466.09	-	12.91	-	-	-	-	-
40	12-Apr-17	-	1,466.58	-	12.42	-	-	-	-	-
41	12-May-17	-	1,467.07	-	11.93	-	-	-	-	-
42	12-Jun-17	-	1,467.56	-	11.44	-	-	-	-	-
43	12-Jul-17	-	1,468.06	-	10.94	-	-	-	-	-
44	14-Aug-17	-	1,468.58	-	10.42	-	-	-	-	-
45	12-Sep-17	-	1,469.08	-	9.92	-	-	-	-	-
46	12-Oct-17	-	1,469.62	-	9.38	-	-	-	-	-
47	13-Nov-17	-	1,470.17	-	8.83	-	-	-	-	-
48	12-Dec-17	-	1,470.72	-	8.28	-	-	-	-	-
49	12-Jan-18	-	1,471.29	-	7.71	-	-	-	-	-
50	14-Feb-18	-	1,471.87	-	7.13	-	-	-	-	-
51	12-Mar-18	-	1,472.45	-	6.55	-	-	-	-	-
52	12-Apr-18	-	1,473.07	-	5.93	-	-	-	-	-
53	14-May-18	-	1,473.69	-	5.31	-	-	-	-	-
54	12-Jun-18	-	1,474.31	-	4.69	-	-	-	-	-
55	12-Jul-18	-	1,474.96	-	4.04	-	-	-	-	-
56	13-Aug-18	-	1,475.61	-	3.39	-	-	-	-	-
57	12-Sep-18	-	1,476.28	-	2.72	-	-	-	-	-
58	12-Oct-18	-	1,476.96	-	2.04	-	-	-	-	-
59	12-Nov-18	-	1,477.66	-	1.34	-	-	-	-	-
60	12-Dec-18	-	1,285.23	-	0.63	-	-	-	-	-