

MicroFinance Transparency Pricing Calculation

Institution: Incubadora de Microempresas Productivas

Country: Bolivia

Full Price: 28.52%

Product 1: Línea de Créditos de Fomento

Pricing Transparency Index: 50/100

Sample 2 of 2, Variation 1 of 1 FileName: BO-024-V02-IMPRO-P01-PriceCalc-S2-1-20130724.PDF

Date of Analysis: 2014-04-02

| Loan Amount: | 5,000.00 | Pricing Info | Quoted info | Total Paid | Increase | MPR | APR | EIR |
|----------------------|-----------|-------------------|------------------------------|---------------|----------|--------------|---------------|---------------|
| Average Balance: | 2,889 | Interest | 14.4%-21.6% annual, Decl Bal | 426.48 | 21.71% | 1.81% | 21.71% | 24.23% |
| Disbursement: | 7-Jan-13 | Fees | 16.00-20.00 ongoing | 128.00 | 6.27% | 2.33% | 27.98% | 32.27% |
| Term (Months): | 8.0 | Insurance | 0.12%-0.72% ongoing | 11.28 | 0.55% | 2.38% | 28.52% | 32.99% |
| Grace (Months): | 0.1 | Taxes | None | 0.00 | 0.00% | 2.38% | 28.52% | 32.99% |
| | | Deposit | None | | 0.00% | 2.38% | 28.52% | 32.99% |
| Transp INDEX: | 50 | Total Cost | | 565.76 | | 2.38% | 28.52% | 32.99% |

| 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) | | | | | 21.71% | 27.98% | 28.52% | 28.52% | 28.52% | | | |
| Totals | | 5,000 | 5,000 | | 426 | 128.00 | 11.28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0 | 7-Jan-13 | 5,000.00 | - | 5,000.00 | - | - | - | - | - | - | - | - |
| 1 | 10-Feb-13 | - | 574.68 | 4,425.32 | 102.00 | 16.00 | 1.41 | - | - | - | - | - |
| 2 | 10-Mar-13 | - | 602.33 | 3,822.99 | 74.35 | 16.00 | 1.41 | - | - | - | - | - |
| 3 | 10-Apr-13 | - | 605.57 | 3,217.42 | 71.11 | 16.00 | 1.41 | - | - | - | - | - |
| 4 | 10-May-13 | - | 618.77 | 2,598.65 | 57.91 | 16.00 | 1.41 | - | - | - | - | - |
| 5 | 10-Jun-13 | - | 628.35 | 1,970.30 | 48.33 | 16.00 | 1.41 | - | - | - | - | - |
| 6 | 10-Jul-13 | - | 641.21 | 1,329.09 | 35.47 | 16.00 | 1.41 | - | - | - | - | - |
| 7 | 10-Aug-13 | - | 651.96 | 677.13 | 24.72 | 16.00 | 1.41 | - | - | - | - | - |
| 8 | 10-Sep-13 | - | 677.13 | 0.00 | 12.59 | 16.00 | 1.41 | - | - | - | - | - |

This PDF was generated on 2014-04-02 using DCT version 5.43 (02-Jan-14) MPR: Monthly Percentage Rate APR: Annual Percentage Rate EIR: Effective Interest Rate