

# MicroFinance Transparency Pricing Calculation

Institution: Thaneakea Phum (Cambodia) Ltd.

Country: Cambodia

Full Price: 33.65%

Product 7: Solidarity Group Loan (THB)

Transparency Index: 96/100

Sample 4 of 4, Variation 1 of 1 File Name: KH-013-V03-TPC-P07-PriceCalc-S4-1-20130310.PDF

Date of Analysis: 2013-06-17

Loan Amt:	20,000.00	<b>Pricing Info</b>	<b>Quoted info</b>	<b>Total Pd</b>	<b>Incr</b>	<b>MPR</b>	<b>APR</b>	<b>EIR</b>
Avg Balance:	10,856	Interest	32.40%-42.00% annual, Decl Bal	3,745.00	33.65%	2.80%	33.65%	39.98%
Disb Date:	8-Feb-13	Fees	None	0.00	0.00%	2.80%	33.65%	39.98%
Term (Months):	12.0	Insurance	None	0.00	0.00%	2.80%	33.65%	39.98%
Grace (Months):	0.1	Taxes	None	0.00	0.00%	2.80%	33.65%	39.98%
		Deposit	None		0.00%	2.80%	33.65%	39.98%
<b>Transp INDEX:</b>	<b>96</b>	<b>Total Cost</b>		<b>3,745.00</b>		<b>2.80%</b>	<b>33.65%</b>	<b>39.98%</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>33.65%</b>	<b>33.65%</b>	<b>33.65%</b>	<b>33.65%</b>	<b>33.65%</b>			
<b>Totals</b>		<b>20,000</b>	<b>20,000</b>		<b>3,745</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	8-Feb-13	20,000.00	-	20,000.00	-	-	-	-	-	-	-	-
1	12-Mar-13	-	1,667.00	18,333.00	598.00	-	-	-	-	-	-	-
2	12-Apr-13	-	1,667.00	16,666.00	531.00	-	-	-	-	-	-	-
3	12-May-13	-	1,667.00	14,999.00	467.00	-	-	-	-	-	-	-
4	12-Jun-13	-	1,667.00	13,332.00	434.00	-	-	-	-	-	-	-
5	12-Jul-13	-	1,667.00	11,665.00	374.00	-	-	-	-	-	-	-
6	12-Aug-13	-	1,667.00	9,998.00	338.00	-	-	-	-	-	-	-
7	12-Sep-13	-	1,667.00	8,331.00	290.00	-	-	-	-	-	-	-
8	12-Oct-13	-	1,667.00	6,664.00	234.00	-	-	-	-	-	-	-
9	12-Nov-13	-	1,667.00	4,997.00	193.00	-	-	-	-	-	-	-
10	12-Dec-13	-	1,667.00	3,330.00	140.00	-	-	-	-	-	-	-
11	12-Jan-14	-	1,667.00	1,663.00	97.00	-	-	-	-	-	-	-
12	12-Feb-14	-	1,663.00	0.00	49.00	-	-	-	-	-	-	-