

# MicroFinance Transparency Pricing Calculation

Institution: VisionFund Cambodia Country: Cambodia Full Price: 33.58%  
 Product 20: Small Business Loan - Community Bank - THB Transparency Index: 100/100  
 Sample 1 of 3, Variation 1 of 1 FileName: KH-014-V03-VF Cambodia-P20-PriceCalc-S1-1-20130310.PDF Date of Analysis: 2013-07-25

Loan Amt:	2,000.00	<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:	1,126	Interest	33.60%-36.00% annual, Decl Bal	368.00	33.58%	2.80%	33.58%	39.88%
Disb Date:	4-Mar-13	Fees	None	0.00	0.00%	2.80%	33.58%	39.88%
Term (Months):	12.0	Insurance	None	0.00	0.00%	2.80%	33.58%	39.88%
Grace (Months):	0.5	Taxes	None	0.00	0.00%	2.80%	33.58%	39.88%
		Deposit	None		0.00%	2.80%	33.58%	39.88%
<b>Transp INDEX:</b>	<b>100</b>	<b>Total Cost</b>		<b>368.00</b>		<b>2.80%</b>	<b>33.58%</b>	<b>39.88%</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>33.58%</b>	<b>33.58%</b>	<b>33.58%</b>	<b>33.58%</b>	<b>33.58%</b>			
<b>Totals</b>		<b>2,000</b>	<b>2,000</b>		<b>368</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	4-Mar-13	2,000.00	-	2,000.00	-	-	-	-	-	-	-	-
1	18-Apr-13	-	182.00	1,818.00	84.00	-	-	-	-	-	-	-
2	17-May-13	-	182.00	1,636.00	50.00	-	-	-	-	-	-	-
3	17-Jun-13	-	182.00	1,454.00	47.00	-	-	-	-	-	-	-
4	17-Jul-13	-	182.00	1,272.00	41.00	-	-	-	-	-	-	-
5	19-Aug-13	-	182.00	1,090.00	39.00	-	-	-	-	-	-	-
6	17-Sep-13	-	182.00	908.00	29.00	-	-	-	-	-	-	-
7	17-Oct-13	-	182.00	726.00	26.00	-	-	-	-	-	-	-
8	20-Nov-13	-	182.00	544.00	23.00	-	-	-	-	-	-	-
9	17-Dec-13	-	182.00	362.00	14.00	-	-	-	-	-	-	-
10	17-Jan-14	-	182.00	180.00	10.00	-	-	-	-	-	-	-
11	17-Feb-14	-	180.00	0.00	5.00	-	-	-	-	-	-	-