

# MicroFinance Transparency Pricing Calculation

Institution: VisionFund Cambodia Country: Cambodia Full Price: 35.18%  
 Product 20: Small Business Loan - Community Bank - THB Transparency Index: 96/100  
 Sample 3 of 3, Variation 1 of 1 FileName: KH-014-V03-VF Cambodia-P20-PriceCalc-S3-1-20130310.PDF Date of Analysis: 2013-07-25

Loan Amt:	10,000.00	<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:	5,555	Interest	33.60%-36.00% annual, Decl Bal	1,884.00	35.18%	2.93%	35.18%	42.14%
Disb Date:	7-Feb-13	Fees	None	0.00	0.00%	2.93%	35.18%	42.14%
Term (Months):	12.0	Insurance	None	0.00	0.00%	2.93%	35.18%	42.14%
Grace (Months):	0.3	Taxes	None	0.00	0.00%	2.93%	35.18%	42.14%
		Deposit	None		0.00%	2.93%	35.18%	42.14%
<b>Transp INDEX:</b>	<b>96</b>	<b>Total Cost</b>		<b>1,884.00</b>		<b>2.93%</b>	<b>35.18%</b>	<b>42.14%</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>35.18%</b>	<b>35.18%</b>	<b>35.18%</b>	<b>35.18%</b>	<b>35.18%</b>			
<b>Totals</b>		<b>10,000</b>	<b>10,000</b>		<b>1,884</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	7-Feb-13	10,000.00	-	10,000.00	-	-	-	-	-	-	-	-
1	18-Mar-13	-	909.00	9,091.00	403.00	-	-	-	-	-	-	-
2	18-Apr-13	-	909.00	8,182.00	268.00	-	-	-	-	-	-	-
3	20-May-13	-	909.00	7,273.00	257.00	-	-	-	-	-	-	-
4	19-Jun-13	-	909.00	6,364.00	207.00	-	-	-	-	-	-	-
5	18-Jul-13	-	909.00	5,455.00	181.00	-	-	-	-	-	-	-
6	19-Aug-13	-	909.00	4,546.00	166.00	-	-	-	-	-	-	-
7	18-Sep-13	-	909.00	3,637.00	130.00	-	-	-	-	-	-	-
8	18-Oct-13	-	909.00	2,728.00	107.00	-	-	-	-	-	-	-
9	20-Nov-13	-	909.00	1,819.00	86.00	-	-	-	-	-	-	-
10	18-Dec-13	-	909.00	910.00	50.00	-	-	-	-	-	-	-
11	20-Jan-14	-	910.00	0.00	29.00	-	-	-	-	-	-	-