

## MicroFinance Transparency Pricing Calculation

Institution: Opportunity International Savings & Loans Ltd.

Country: Ghana

Full Price: 57.73%

Product 1: Agriculture Loan

Transparency Index: 62/100

Sample 5 of 5, Variation 1 of 1 FileName: GH-036-V02-OISL-P01-PriceCalc-S5-1-20130205.PDF

Date of Analysis: 2013-07-24

Loan Amt:	5,600.00	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	4,699	Interest	36.00% annual, Flat	972.81	40.14%	3.35%	40.14%	49.37%
Disb Date:	12-Oct-12	Fees	2 fees	199.00	9.10%	4.10%	49.24%	63.57%
Term (Months):	5.8	Insurance	1.00% ongoing	56.00	2.13%	4.28%	51.38%	67.10%
Grace (Months):	2.9	Taxes	None	0.00	0.00%	4.28%	51.38%	67.10%
Transp INDEX:	62	Deposit	10.00% upfront		6.35%	4.81%	57.73%	78.04%
		<b>Total Cost</b>		<b>1,227.81</b>		<b>4.81%</b>	<b>57.73%</b>	<b>78.04%</b>

Loan Amount & Balance					Total Cost of Loan					Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Fees 2	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
<b>Transparent Price (nominal APR)</b>					<b>40.14%</b>	<b>49.24%</b>		<b>51.38%</b>	<b>51.38%</b>	<b>57.73%</b>			
<b>Totals</b>		<b>5,600</b>	<b>5,600</b>		<b>973</b>	<b>196.00</b>	<b>3.00</b>	<b>56.00</b>	<b>0.00</b>	<b>560.00</b>	<b>0.00</b>	<b>(560.00)</b>	<b>0.00</b>
0	12-Oct-12	5,600.00	-	5,600.00	-	196.00	3.00	-	-	560.00	-	-	560.00
1	7-Feb-13	-	1,866.67	3,733.33	324.27	-	-	18.67	-	-	-	-	560.00
2	7-Mar-13	-	1,866.67	1,866.67	324.27	-	-	18.67	-	-	-	-	560.00
3	4-Apr-13	-	1,866.67	(0.00)	324.27	-	-	18.67	-	-	-	(560.00)	-

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