

MicroFinance Transparency Pricing Calculation

Institution: Opportunity International Savings & Loans Ltd.

Country: Ghana

Full Price: 46.34%

Product 6: ISME / Edufinance

Transparency Index: 84/100

Sample 4 of 4, Variation 1 of 1 FileName: GH-036-V02-OISL-P06-PriceCalc-S4-1-20130205.PDF

Date of Analysis: 2013-07-24

Loan Amt:	15,680.25	Pricing Info	Quoted info	Total Pd	Incr	MPR	APR	EIR
Avg Balance:	9,259	Interest	39.00% annual, Decl Bal	4,046.18	38.34%	3.20%	38.34%	46.70%
Disb Date:	6-Nov-12	Fees	2 fees	551.81	6.19%	3.71%	44.53%	56.06%
Term (Months):	14.0	Insurance	1.00% ongoing	156.80	1.81%	3.86%	46.34%	58.91%
Grace (Months):	1.5	Taxes	None	0.00	0.00%	3.86%	46.34%	58.91%
Transp INDEX:	84	Deposit	0.00%-10.00% upfront		0.00%	3.86%	46.34%	58.91%
		Total Cost		4,754.79		3.86%	46.34%	58.91%

Loan Amount & Balance					Total Cost of Loan					Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Fees 2	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
Transparent Price (nominal APR)					38.34%	44.53%		46.34%	46.34%	46.34%			
Totals		15,680	15,680		4,046	548.81	3.00	156.80	0.00	0.00	0.00	0.00	0.00
0	6-Nov-12	15,680.25	-	15,680.25	-	548.81	3.00	156.80	-	-	-	-	-
1	20-Dec-12	-	-	15,680.25	737.19	-	-	-	-	-	-	-	-
2	20-Jan-13	-	1,306.68	14,373.57	519.38	-	-	-	-	-	-	-	-
3	20-Feb-13	-	1,306.68	13,066.89	476.10	-	-	-	-	-	-	-	-
4	20-Mar-13	-	1,306.68	11,760.21	390.93	-	-	-	-	-	-	-	-
5	20-Apr-13	-	1,306.68	10,453.53	389.54	-	-	-	-	-	-	-	-
6	20-May-13	-	1,306.68	9,146.85	335.09	-	-	-	-	-	-	-	-
7	20-Jun-13	-	1,306.68	7,840.17	302.97	-	-	-	-	-	-	-	-
8	20-Jul-13	-	1,306.68	6,533.49	251.32	-	-	-	-	-	-	-	-
9	20-Aug-13	-	1,306.68	5,226.81	216.41	-	-	-	-	-	-	-	-
10	20-Sep-13	-	1,306.68	3,920.13	173.13	-	-	-	-	-	-	-	-
11	20-Oct-13	-	1,306.68	2,613.45	125.66	-	-	-	-	-	-	-	-
12	20-Nov-13	-	1,306.68	1,306.77	86.57	-	-	-	-	-	-	-	-
13	20-Dec-13	-	1,306.77	(0.00)	41.89	-	-	-	-	-	-	-	-