

MicroFinance Transparency Pricing Calculation

Institution: Association de Microfinance Oued Srou

Country: Morocco

Full Price: 37.12%

Product 2: Produit Individuel

Transparency Index: 48/100

Sample 3 of 5, Variation 1 of 1 FileName: MA-004-V01-AMOS-P02-PriceCalc-S3-1-20130409.PDF

Date of Analysis: 2013-07-31

Loan Amt: 9,000.00		Avg Balance: 4,886		Disb Date: 18-Apr-13		Term (Months): 12.0		Grace (Months): 0.0		Transp INDEX: 48		Pricing Info		Quoted info		Total Pd	Incr	MPR	APR	EIR
												Interest		18.0%-20.4% annual, Flat		1,836.00	35.16%	2.93%	35.16%	42.10%
												Fees		1.00%-0.00% upfront		90.00	1.96%	3.09%	37.12%	44.92%
												Insurance		None		0.00	0.00%	3.09%	37.12%	44.92%
												Taxes		None		0.00	0.00%	3.09%	37.12%	44.92%
												Deposit		None			0.00%	3.09%	37.12%	44.92%
												Total Cost				1,926.00		3.09%	37.12%	44.92%

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
Transparent Price (nominal APR)					35.16%	37.12%	37.12%	37.12%	37.12%			
Totals		9,000	9,000		1,836	90.00	0.00	0.00	0.00	0.00	0.00	0.00
0	18-Apr-13	9,000.00	-	9,000.00	-	90.00	-	-	-	-	-	-
1	18-May-13	-	750.00	8,250.00	153.00	-	-	-	-	-	-	-
2	18-Jun-13	-	750.00	7,500.00	153.00	-	-	-	-	-	-	-
3	18-Jul-13	-	750.00	6,750.00	153.00	-	-	-	-	-	-	-
4	18-Aug-13	-	750.00	6,000.00	153.00	-	-	-	-	-	-	-
5	18-Sep-13	-	750.00	5,250.00	153.00	-	-	-	-	-	-	-
6	18-Oct-13	-	750.00	4,500.00	153.00	-	-	-	-	-	-	-
7	18-Nov-13	-	750.00	3,750.00	153.00	-	-	-	-	-	-	-
8	18-Dec-13	-	750.00	3,000.00	153.00	-	-	-	-	-	-	-
9	18-Jan-14	-	750.00	2,250.00	153.00	-	-	-	-	-	-	-
10	18-Feb-14	-	750.00	1,500.00	153.00	-	-	-	-	-	-	-
11	18-Mar-14	-	750.00	750.00	153.00	-	-	-	-	-	-	-
12	18-Apr-14	-	750.00	0.00	153.00	-	-	-	-	-	-	-