

# PRICING CALCULATION

- **Country:** Zambia
- **Institution:** AB Bank Zambia
- **Product:** AB Business Felix
- **Sample:** Sample 1 of 3

## Selected Payment Schedule: 6 Months: Jan. 19, 2012

Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
0	01-19-2012	-1500000.00	0.00	37500.00	0.00	0.00	0.00
1	02-20-2012	0.00	305175.00	0.00	0.00	0.00	0.00
2	03-19-2012	0.00	305175.00	0.00	0.00	0.00	0.00
3	04-19-2012	0.00	305175.00	0.00	0.00	0.00	0.00
4	05-21-2012	0.00	305175.00	0.00	0.00	0.00	0.00
5	06-19-2012	0.00	305175.00	0.00	0.00	0.00	0.00
6	07-19-2012	0.00	305175.00	0.00	0.00	0.00	0.00
<b>Total</b>		-1500000.00	1831050.00	37500.00	0.00	0.00	0.00
<b>Cumulative</b>		-1500000.00	331050.00	368550.00	368550.00	368550.00	368550.00
<b>APR (%)</b>				81.7008	81.7008	81.7008	81.7008
<b>EIR (%)</b>				120.4270	120.4270	120.4270	120.4270

<b>EIR Zambia (Int + Fees)</b>	120.4270%
<b>APR (int + fee)</b>	81.7008%
<b>EIR (int + fee + ins)</b>	120.4270%
<b>APR (int + fee + ins)</b>	81.7008%
<b>EIR (int + fee + ins + tax + dep)</b>	120.4270%