

PRICING CALCULATION

- **Country:** Zambia
- **Institution:** AB Bank Zambia
- **Product:** AB Business Felix
- **Sample:** Sample 2 of 3

Selected Payment Schedule: 8 Months: Jan. 27, 2012

Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
0	01-27-2012	2800000.00	0.00	70000.00	0.00	0.00	0.00
1	03-02-2012	0.00	455774.00	0.00	0.00	0.00	0.00
2	04-02-2012	0.00	455774.00	0.00	0.00	0.00	0.00
3	05-02-2012	0.00	455774.00	0.00	0.00	0.00	0.00
4	06-04-2012	0.00	455774.00	0.00	0.00	0.00	0.00
5	07-04-2012	0.00	455774.00	0.00	0.00	0.00	0.00
6	08-02-2012	0.00	455774.00	0.00	0.00	0.00	0.00
7	09-03-2012	0.00	455774.00	0.00	0.00	0.00	0.00
8	10-02-2012	0.00	455774.00	0.00	0.00	0.00	0.00
Total		-2800000.00	3646192.00	70000.00	0.00	0.00	0.00
Cumulative		-2800000.00	846192.00	916192.00	916192.00	916192.00	916192.00
APR (%)				79.2072	79.2072	79.2072	79.2072
EIR (%)				115.4972	115.4972	115.4972	115.4972

EIR Zambia (Int + Fees)	115.4972%
APR (int + fee)	79.2872%
EIR (int + fee + ins)	115.4972%
APR (int + fee + ins)	79.2072%
EIR (int + fee + ins + tax + dep)	115.4972%