

# PRICING CALCULATION

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

## Selected Payment Schedule: 8 Months: Dec. 16, 2011

| Period            | Payment Date | Disbursement | Principal + Interest | Fees       | Insurance  | Taxes      | Security deposit |
|-------------------|--------------|--------------|----------------------|------------|------------|------------|------------------|
| 0                 | 12-16-2011   | -4000000.00  | 0.00                 | 100000.00  | 0.00       | 0.00       | 0.00             |
| 1                 | 01-16-2012   | 0.00         | 644874.00            | 0.00       | 0.00       | 0.00       | 0.00             |
| 2                 | 02-16-2012   | 0.00         | 644874.00            | 0.00       | 0.00       | 0.00       | 0.00             |
| 3                 | 03-16-2012   | 0.00         | 644874.00            | 0.00       | 0.00       | 0.00       | 0.00             |
| 4                 | 04-16-2012   | 0.00         | 644874.00            | 0.00       | 0.00       | 0.00       | 0.00             |
| 5                 | 05-16-2012   | 0.00         | 644874.00            | 0.00       | 0.00       | 0.00       | 0.00             |
| 6                 | 06-18-2012   | 0.00         | 644874.00            | 0.00       | 0.00       | 0.00       | 0.00             |
| 7                 | 07-16-2012   | 0.00         | 644874.00            | 0.00       | 0.00       | 0.00       | 0.00             |
| 8                 | 08-16-2012   | 0.00         | 644872.00            | 0.00       | 0.00       | 0.00       | 0.00             |
| <b>Total</b>      |              | -4000000.00  | 5158990.00           | 100000.00  | 0.00       | 0.00       | 0.00             |
| <b>Cumulative</b> |              | -4000000.00  | 1158990.00           | 1258990.00 | 1258990.00 | 1258990.00 | 1258990.00       |
| <b>APR (%)</b>    |              |              |                      | 79.6787    | 79.6787    | 79.6787    | 79.6787          |
| <b>EIR (%)</b>    |              |              |                      | 116.2899   | 116.2899   | 116.2899   | 116.2899         |

|                                   |           |
|-----------------------------------|-----------|
| EIR Zambia (Int + Fees)           | 116.2899% |
| APR (int + fee)                   | 79.6787%  |
| EIR (int + fee + ins)             | 116.2899% |
| APR (int + fee + ins)             | 79.6787%  |
| EIR (int + fee + ins + tax + dep) | 116.2899% |