

PRICING CALCULATION

- **Country:** Zambia
- **Institution:** Kungoma Financial Services Ltd
- **Product:** Personal Loan
- **Sample:** Sample 2 of 4

Selected Payment Schedule: 1 Months: May 5, 2011

Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
0	05-05-2011	-1000000.00	0.00	25000.00	20000.00	0.00	0.00
1	06-05-2011	0.00	1150000.00	0.00	0.00	0.00	0.00
Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
Total		-1000000.00	1150000.00	25000.00	20000.00	0.00	0.00
Cumulative		-1000000.00	150000.00	175000.00	195000.00	195000.00	195000.00
APR (%)				210.9948	239.9827	239.9827	239.9827
EIR (%)				598.4413	791.4814	791.4814	791.4814

EIR Zambia (Int + Fees)	598.4413%
APR (int + fee)	210.9948%
EIR (int + fee + ins)	791.4814%
APR (int + fee + ins)	239.9827%
EIR (int + fee + ins + tax + dep)	791.4814%