

PRICING CALCULATION

- **Country:** Zambia
- **Institution:** Kungoma Financial Services Ltd
- **Product:** Personal Loan
- **Sample:** Sample 3 of 4

Selected Payment Schedule: 1 Months: May 25, 2011

Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
0	05-25-2011	-1300000.00	0.00	25000.00	26000.00	0.00	0.00
1	06-25-2011	0.00	1495000.00	0.00	0.00	0.00	0.00
Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
Total		-1300000.00	1495000.00	25000.00	26000.00	0.00	0.00
Cumulative		-1300000.00	195000.00	220000.00	246000.00	246000.00	246000.00
APR (%)				202.8505	231.4981	231.4981	231.4981
EIR (%)				551.5712	730.4517	730.4517	730.4517

EIR Zambia (Int + Fees)	551.5712%
APR (int + fee)	202.8505%
EIR (int + fee + ins)	730.4517%
APR (int + fee + ins)	231.4981%
EIR (int + fee + ins + tax + dep)	730.4517%