

# PRICING CALCULATION

- **Country:** Zambia
- **Institution:** Kungoma Financial Services Ltd
- **Product:** Salary Support Loan
- **Sample:** Sample 1 of 4

## Selected Payment Schedule: 1 Months: April 15, 2011

Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
0	04-15-2011	-500000.00	0.00	25000.00	10000.00	0.00	0.00
1	05-15-2011	0.00	575000.00	0.00	0.00	0.00	0.00
Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
<b>Total</b>		-500000.00	575000.00	25000.00	10000.00	0.00	0.00
<b>Cumulative</b>		-500000.00	75000.00	100000.00	110000.00	110000.00	110000.00
<b>APR (%)</b>				256.4913	288.2535	288.2535	288.2535
<b>EIR (%)</b>				922.1623	1224.1825	1224.1825	1224.1825

EIR Zambia (Int + Fees)	922.1623%
APR (int + fee)	256.4913%
EIR (int + fee + ins)	1224.1825%
APR (int + fee + ins)	288.2535%
EIR (int + fee + ins + tax + dep)	1224.1825%