

PRICING CALCULATION

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

Selected Payment Schedule: 1 Months: April 12, 2011

Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
0	04-12-2011	-1000000.00	0.00	25000.00	20000.00	0.00	0.00
1	05-12-2011	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 (%)				218.6335	248.7601	248.7601	248.7601
EIR (%)				645.1909	858.9207	858.9207	858.9207

EIR Zambia (Int + Fees)	645.1909%
APR (int + fee)	218.6335%
EIR (int + fee + ins)	858.9207%
APR (int + fee + ins)	248.7601%
EIR (int + fee + ins + tax + dep)	858.9207%