

PRICING CALCULATION

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

Selected Payment Schedule: 1 Months: April 22, 2011

Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
0	04-22-2011	-2000000.00	0.00	25000.00	40000.00	0.00	0.00
1	05-22-2011	0.00	2300000.00	0.00	0.00	0.00	0.00
Period	Payment Date	Disbursement	Principal + Interest	Fees	Insurance	Taxes	Security deposit
Total		-2000000.00	2300000.00	25000.00	40000.00	0.00	0.00
Cumulative		-2000000.00	300000.00	325000.00	365000.00	365000.00	365000.00
APR (%)				200.4283	229.7840	229.7840	229.7840
EIR (%)				538.1983	718.5971	718.5971	718.5971

EIR Zambia (Int + Fees)	538.1983%
APR (int + fee)	200.4283%
EIR (int + fee + ins)	718.5971%
APR (int + fee + ins)	229.7840%
EIR (int + fee + ins + tax + dep)	718.5971%