

MicroFinance Transparency Pricing Calculation

Institution: Viator Microcredit Azerbaijan LLC

Country: Azerbaijan

Full Price: 36.41%

Product 1: Agricultural Loan

Pricing Transparency Index: 79/100

Sample 1 of 2, Variation 1 of 1 FileName: AZ-011-V01-Viator-P01-PriceCalc-S1-1-20140508.PDF

Date of Analysis: 2014-08-11

Loan Amount:	500.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	285	Interest	28.8%-34.8% annual, Decl Bal	88.35	30.53%	2.54%	30.53%	35.68%
Disbursement:	6-May-14	Fees	2.00%-3.00% upfront	10.00	3.90%	2.87%	34.42%	41.07%
Term (Months):	12.0	Insurance	1.00% upfront	5.00	1.99%	3.03%	36.41%	43.89%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	3.03%	36.41%	43.89%
		Deposit	None		0.00%	3.03%	36.41%	43.89%
Transp INDEX:	79	Total Cost		103.35		3.03%	36.41%	43.89%

Loan Amount & Balance					Total Cost of Loan				Compulsory Deposit			
Per	Date	Disburse	Principle	Balance	Interest	Fees	Insurance	Taxes	Deposit	Interest	Withdraw	Balance
Transparent Price (nominal APR)					30.53%	34.42%	36.41%	36.41%	36.41%			
Totals		500	500		88	10.00	5.00	0.00	0.00	0.00	0.00	0.00
0	6-May-14	500.00	-	500.00	-	10.00	5.00	-	-	-	-	-
1	6-Jun-14	-	36.00	464.00	13.00	-	-	-	-	-	-	-
2	7-Jul-14	-	37.00	427.00	12.00	-	-	-	-	-	-	-
3	6-Aug-14	-	37.90	389.10	11.00	-	-	-	-	-	-	-
4	8-Sep-14	-	38.90	350.20	10.10	-	-	-	-	-	-	-
5	6-Oct-14	-	39.90	310.30	9.10	-	-	-	-	-	-	-
6	7-Nov-14	-	41.00	269.30	8.00	-	-	-	-	-	-	-
7	8-Dec-14	-	42.00	227.30	7.00	-	-	-	-	-	-	-
8	6-Jan-15	-	43.10	184.20	5.90	-	-	-	-	-	-	-
9	6-Feb-15	-	44.30	139.90	4.70	-	-	-	-	-	-	-
10	6-Mar-15	-	45.40	94.50	3.60	-	-	-	-	-	-	-
11	6-Apr-15	-	46.60	47.90	2.40	-	-	-	-	-	-	-
12	6-May-15	-	47.90	0.00	1.55	-	-	-	-	-	-	-

This PDF was generated on 2014-08-11 using DCT version 5.44 (21-Jan-14) MPR: Monthly Percentage Rate APR: Annual Percentage Rate EIR: Effective Interest Rate