

MicroFinance Transparency Pricing Calculation

Institution: Viator Microcredit Azerbaijan LLC **Country:** Azerbaijan **Full Price:** 35.29%
Product 1: Agricultural Loan **Pricing Transparency Index:** 82/100
 Sample 2 of 2, Variation 1 of 1 **FileName:** AZ-011-V01-Viator-P01-PriceCalc-S2-1-20140508.PDF **Date of Analysis:** 2014-08-11

Loan Amount:	2,300.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	1,301	Interest	28.8%-34.8% annual, Decl Bal	540.84	30.69%	2.56%	30.69%	35.90%
Disbursement:	8-May-14	Fees	2.00%-3.00% upfront	46.00	3.05%	2.81%	33.73%	40.10%
Term (Months):	16.0	Insurance	1.00% upfront	23.00	1.55%	2.94%	35.29%	42.29%
Grace (Months):	0.1	Taxes	None	0.00	0.00%	2.94%	35.29%	42.29%
		Deposit	None		0.00%	2.94%	35.29%	42.29%
Transp INDEX:	82	Total Cost		609.84		2.94%	35.29%	42.29%

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)					30.69%	33.73%	35.29%	35.29%	35.29%			
Totals		2,300	2,300		541	46.00	23.00	0.00	0.00	0.00	0.00	0.00
0	8-May-14	2,300.00	-	2,300.00	-	46.00	23.00	-	-	-	-	-
1	9-Jun-14	-	117.80	2,182.20	59.80	-	-	-	-	-	-	-
2	8-Jul-14	-	120.90	2,061.30	56.70	-	-	-	-	-	-	-
3	8-Aug-14	-	124.00	1,937.30	53.60	-	-	-	-	-	-	-
4	8-Sep-14	-	127.30	1,810.00	50.30	-	-	-	-	-	-	-
5	8-Oct-14	-	130.60	1,679.40	47.00	-	-	-	-	-	-	-
6	8-Nov-14	-	134.00	1,545.40	43.60	-	-	-	-	-	-	-
7	8-Dec-14	-	137.50	1,407.90	40.10	-	-	-	-	-	-	-
8	8-Jan-15	-	141.00	1,266.90	36.60	-	-	-	-	-	-	-
9	9-Feb-15	-	144.70	1,122.20	32.90	-	-	-	-	-	-	-
10	8-Mar-15	-	148.40	973.80	29.20	-	-	-	-	-	-	-
11	8-Apr-15	-	152.30	821.50	25.30	-	-	-	-	-	-	-
12	8-May-15	-	156.30	665.20	21.30	-	-	-	-	-	-	-
13	8-Jun-15	-	160.30	504.90	17.30	-	-	-	-	-	-	-
14	8-Jul-15	-	164.50	340.40	13.10	-	-	-	-	-	-	-
15	10-Aug-15	-	168.80	171.60	8.80	-	-	-	-	-	-	-
16	8-Sep-15	-	171.60	0.00	5.24	-	-	-	-	-	-	-

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