

MicroFinance Transparency Pricing Calculation

Institution: Viator Microcredit Azerbaijan LLC **Country:** Azerbaijan **Full Price:** 36.70%
Product 6: Micro-Business Loan USD **Pricing Transparency Index:** 78/100
 Sample 1 of 2, Variation 1 of 1 **FileName:** AZ-011-V01-Viator-P06-PriceCalc-S1-1-20140508.PDF **Date of Analysis:** 2014-08-11

Loan Amount:	1,000.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	568	Interest	28.8%-34.8% annual, Decl Bal	176.95	30.77%	2.56%	30.77%	36.01%
Disbursement:	25-Jun-14	Fees	2.00%-3.00% upfront	20.00	3.92%	2.89%	34.70%	41.45%
Term (Months):	12.0	Insurance	1.00% upfront	10.00	2.00%	3.06%	36.70%	44.31%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	3.06%	36.70%	44.31%
		Deposit	None		0.00%	3.06%	36.70%	44.31%
Transp INDEX:	78	Total Cost		206.95		3.06%	36.70%	44.31%

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)					30.77%	34.70%	36.70%	36.70%	36.70%			
Totals		1,000	1,000		177	20.00	10.00	0.00	0.00	0.00	0.00	0.00
0	25-Jun-14	1,000.00	-	1,000.00	-	20.00	10.00	-	-	-	-	-
1	25-Jul-14	-	72.10	927.90	26.00	-	-	-	-	-	-	-
2	25-Aug-14	-	74.00	853.90	24.10	-	-	-	-	-	-	-
3	25-Sep-14	-	75.90	778.00	22.20	-	-	-	-	-	-	-
4	25-Oct-14	-	77.90	700.10	20.20	-	-	-	-	-	-	-
5	25-Nov-14	-	79.90	620.20	18.20	-	-	-	-	-	-	-
6	25-Dec-14	-	82.00	538.20	16.10	-	-	-	-	-	-	-
7	25-Jan-15	-	84.10	454.10	14.00	-	-	-	-	-	-	-
8	25-Feb-15	-	86.30	367.80	11.80	-	-	-	-	-	-	-
9	25-Mar-15	-	88.60	279.20	9.50	-	-	-	-	-	-	-
10	25-Apr-15	-	90.90	188.30	7.20	-	-	-	-	-	-	-
11	25-May-15	-	93.20	95.10	4.90	-	-	-	-	-	-	-
12	25-Jun-15	-	95.10	0.00	2.75	-	-	-	-	-	-	-

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