

MicroFinance Transparency Pricing Calculation

Institution: Viator Microcredit Azerbaijan LLC Country: Azerbaijan Full Price: 34.89%
 Product 6: Micro-Business Loan USD Pricing Transparency Index: 83/100
 Sample 2 of 2, Variation 1 of 1 FileName: AZ-011-V01-Viator-P06-PriceCalc-S2-1-20140508.PDF Date of Analysis: 2014-08-11

Loan Amount:	3,300.00	Pricing Info	Quoted info	Total Paid	Increase	MPR	APR	EIR
Average Balance:	1,867	Interest	28.8%-34.8% annual, Decl Bal	874.16	30.73%	2.56%	30.73%	35.95%
Disbursement:	13-Jun-14	Fees	2.00%-3.00% upfront	66.00	2.75%	2.79%	33.48%	39.75%
Term (Months):	18.0	Insurance	1.00% upfront	33.00	1.41%	2.91%	34.89%	41.72%
Grace (Months):	0.0	Taxes	None	0.00	0.00%	2.91%	34.89%	41.72%
		Deposit	None		0.00%	2.91%	34.89%	41.72%
Transp INDEX:	83	Total Cost		973.16		2.91%	34.89%	41.72%

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)					30.73%	33.48%	34.89%	34.89%	34.89%			
Totals		3,300	3,300		874	66.00	33.00	0.00	0.00	0.00	0.00	0.00
0	13-Jun-14	3,300.00	-	3,300.00	-	66.00	33.00	-	-	-	-	-
1	14-Jul-14	-	146.10	3,153.90	85.80	-	-	-	-	-	-	-
2	13-Aug-14	-	149.90	3,004.00	82.00	-	-	-	-	-	-	-
3	15-Sep-14	-	153.80	2,850.20	78.10	-	-	-	-	-	-	-
4	13-Oct-14	-	157.80	2,692.40	74.10	-	-	-	-	-	-	-
5	13-Nov-14	-	161.90	2,530.50	70.00	-	-	-	-	-	-	-
6	13-Dec-14	-	166.20	2,364.30	65.70	-	-	-	-	-	-	-
7	13-Jan-15	-	170.50	2,193.80	61.40	-	-	-	-	-	-	-
8	13-Feb-15	-	174.90	2,018.90	57.00	-	-	-	-	-	-	-
9	13-Mar-15	-	179.40	1,839.50	52.50	-	-	-	-	-	-	-
10	13-Apr-15	-	184.10	1,655.40	47.80	-	-	-	-	-	-	-
11	13-May-15	-	188.90	1,466.50	43.00	-	-	-	-	-	-	-
12	16-Jun-15	-	193.80	1,272.70	38.10	-	-	-	-	-	-	-
13	13-Jul-15	-	198.80	1,073.90	33.10	-	-	-	-	-	-	-
14	13-Aug-15	-	204.00	869.90	27.90	-	-	-	-	-	-	-
15	14-Sep-15	-	209.30	660.60	22.60	-	-	-	-	-	-	-
16	13-Oct-15	-	214.80	445.80	17.10	-	-	-	-	-	-	-
17	13-Nov-15	-	220.30	225.50	11.60	-	-	-	-	-	-	-
18	14-Dec-15	-	225.50	-0.00	6.36	-	-	-	-	-	-	-

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