



An example of a payment schedule planned for 12 months

Loan amount.....	100 000 som's
Loan period (months).....	12
Type of schedule.....	Annuity payments
Interest rate.....	25,00%
Effective interest rate*.....	33,91%
Additional interest rate.....	2.3%

No	Payment date	Payment of the principal amount	Payment of interest	Sales tax	Total payment	Balance of the principal amount
1	25.12.2019	7438,11	2054,79	41,10	9534,00	92561,89
2	27.01.2020	7400,01	2092,15	41,84	9534,00	85161,88
3	25.02.2020	7808,60	1691,57	33,83	9534,00	77353,28
4	25.03.2020	7966,80	1536,47	30,73	9534,00	69386,48
5	27.04.2020	7934,31	1568,32	31,37	9534,00	61452,17
6	25.05.2020	8331,90	1178,53	23,57	9534,00	53120,27
7	25.06.2020	8383,54	1127,90	22,56	9534,00	44736,73
8	27.07.2020	8533,86	980,53	19,61	9534,00	36202,87
9	25.08.2020	8800,52	719,10	14,38	9534,00	27402,35
10	25.09.2020	8940,53	581,83	11,64	9534,00	18461,82
11	26.10.2020	9134,16	392,00	7,84	9534,00	9327,66
12	25.11.2020	9327,66	191,66	3,83	9523,15	0,00
	Total	100000,00	14114,85	282,30	114397,15	
	*Preliminary payment schedule including the effective interest rate can differ from the actual payment schedule depending on the quantity of days in the payment schedule.					
For more detailed information and the calculation of the complete cost of the loan for the loans with the terms and conditions different from the above including the effective interest rate and all the client's expenses related to receiving the loan please turn to the offices of the Bank.						