



### 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                            |
|    | <b>Total</b>   | 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.   |                                 |                     |           |               |                                 |
|    | <b>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.</b> |                                 |                     |           |               |                                 |