



An example of a payment schedule planned for 12 months

Loan amount.....200 000 som's
 Loan period (months).....12
 Type of schedule..... Annuity payments
 Interest rate..... 31,00%
 Effective interest rate*.....42,03%
 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	15.06.2018	14308,93	5265,75	105,32	19680,00	185691,07
2	16.07.2018	14693,20	4889,02	97,78	19680,00	170997,87
3	15.08.2018	15235,93	4356,93	87,14	19680,00	155761,94
4	17.09.2018	15227,09	4365,60	87,31	19680,00	140534,85
5	15.10.2018	16271,13	3342,03	66,84	19680,00	124263,72
6	15.11.2018	16342,86	3271,71	65,43	19680,00	107920,86
7	17.12.2018	16688,26	2933,08	58,66	19680,00	91232,60
8	15.01.2019	17387,99	2247,07	44,94	19680,00	73844,61
9	15.02.2019	17696,88	1944,24	38,88	19680,00	56147,73
10	15.03.2019	18318,06	1335,24	26,70	19680,00	37829,67
11	15.04.2019	18664,07	996,01	19,92	19680,00	19165,60
12	15.05.2019	19165,60	488,33	9,77	19663,70	0,00
	Total	200000,00	35435,01	708,69	236143,70	
*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.						