



An example of a payment schedule planned for 12 months

Loan amount.....	150 000 som's
Loan period (months).....	12
Type of schedule.....	Annuity payments
Interest rate.....	29,90%
Effective interest rate*.....	40.51%
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	08.05.2019	10914,97	3686,30	73,73	14675,00	139085,03
2	10.06.2019	10839,93	3759,87	75,20	14675,00	128245,10
3	08.07.2019	11674,61	2941,56	58,83	14675,00	116570,49
4	08.08.2019	11655,54	2960,25	59,21	14675,00	104914,95
5	09.09.2019	11869,79	2750,21	55,00	14675,00	93045,16
6	08.10.2019	12420,39	2210,40	44,21	14675,00	80624,77
7	08.11.2019	12586,62	2047,43	40,95	14675,00	68038,15
8	09.12.2019	12912,64	1727,80	34,56	14675,00	55125,51
9	08.01.2020	13293,18	1354,73	27,09	14675,00	41832,33
10	10.02.2020	13521,53	1130,85	22,62	14675,00	28310,80
11	10.03.2020	13988,99	672,56	13,45	14675,00	14321,81
12	08.04.2020	14321,81	340,23	6,80	14668,84	0,00
	Total	150000,00	25582,19	511,65	176093,84	

*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.