



An example of a payment schedule planned for 6 months

Loan amount.....20 000 som's
Loan period (months).....6
Type of schedule..... Annuity payments
Interest rate..... 31,00%
Effective interest rate*.....47,21%

No	Payment date	Payment of the principal amount	Payment of interest	Sales tax	Total payment	Balance of the principal amount
1	15.06.2018	3114,89	526,58	10,53	3652,00	16885,11
2	16.07.2018	3198,55	444,56	8,89	3652,00	13686,56
3	15.08.2018	3296,30	348,73	6,97	3652,00	10390,26
4	17.09.2018	3354,97	291,21	5,82	3652,00	7035,29
5	15.10.2018	3481,35	167,30	3,35	3652,00	3553,94
6	15.11.2018	3553,94	93,57	1,87	3649,38	0,00
	Total	20000,00	1871,95	37,43	21909,38	
*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.						