



## An example of a payment schedule planned for 12 months

Loan amount.....	500 000 som's
Loan period (months).....	12
Type of schedule.....	Annuity payments
Interest rate.....	28,00%
Effective interest rate*.....	37,10%

No	Payment date	Payment of the principal amount	Payment of interest	Sales tax	Total payment	Balance of the principal amount
1	15.06.2018	36310,78	11890,41	237,81	48439,00	463689,22
2	16.07.2018	37191,55	11026,91	220,54	48439,00	426497,67
3	15.08.2018	38427,40	9815,29	196,31	48439,00	388070,27
4	17.09.2018	38418,49	9824,03	196,48	48439,00	349651,78
5	15.10.2018	40778,46	7510,33	150,21	48439,00	308873,32
6	15.11.2018	40946,83	7345,26	146,91	48439,00	267926,49
7	17.12.2018	41730,42	6577,04	131,54	48439,00	226196,07
8	15.01.2019	43306,27	5032,09	100,64	48439,00	182889,80
9	15.02.2019	44002,74	4349,27	86,99	48439,00	138887,06
10	15.03.2019	45396,12	2983,22	59,66	48439,00	93490,94
11	15.04.2019	46171,24	2223,29	44,47	48439,00	47319,70
12	15.05.2019	47319,70	1089,00	21,78	48430,48	0,00
	<b>Total</b>	500000,00	79666,14	1593,34	581259,48	

\*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.**