

## Calculator de credit

**Tipul de împrumut**

Micro-antreprenori IFAD VI

**Suma**

MDL 100000

**Termenul creditului**

60 luni

**Perioada de grație**

24 luni

**Graficul de rambursare**

Lunar

**Calcularea dobânzii**

Lunar

| Nr | Data       | Suma credit | Dobînda | Comision | Total spre plată | Sold credit |
|----|------------|-------------|---------|----------|------------------|-------------|
| 0  | 01/04/2021 | 0.00        | 0.00    | 2 500.00 | 2 500.00         | 100 000.00  |
| 1  | 30/04/2021 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 2  | 31/05/2021 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 3  | 30/06/2021 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 4  | 31/07/2021 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 5  | 31/08/2021 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 6  | 30/09/2021 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 7  | 31/10/2021 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 8  | 30/11/2021 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 9  | 31/12/2021 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 10 | 31/01/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 11 | 28/02/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 12 | 31/03/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 13 | 30/04/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 14 | 31/05/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 15 | 30/06/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |

| Nr | Data       | Suma credit | Dobînda | Comision | Total spre plată | Sold credit |
|----|------------|-------------|---------|----------|------------------|-------------|
| 16 | 31/07/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 17 | 31/08/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 18 | 30/09/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 19 | 31/10/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 20 | 30/11/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 21 | 31/12/2022 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 22 | 31/01/2023 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 23 | 28/02/2023 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 24 | 31/03/2023 | 0.00        | 562.50  | 0.00     | 562.50           | 100 000.00  |
| 25 | 30/04/2023 | 2 513.79    | 562.50  | 0.00     | 3 076.29         | 97 486.21   |
| 26 | 31/05/2023 | 2 527.94    | 548.35  | 0.00     | 3 076.29         | 94 958.27   |
| 27 | 30/06/2023 | 2 542.15    | 534.14  | 0.00     | 3 076.29         | 92 416.12   |
| 28 | 31/07/2023 | 2 556.45    | 519.84  | 0.00     | 3 076.29         | 89 859.67   |
| 29 | 31/08/2023 | 2 570.83    | 505.46  | 0.00     | 3 076.29         | 87 288.84   |
| 30 | 30/09/2023 | 2 585.30    | 490.99  | 0.00     | 3 076.29         | 84 703.54   |
| 31 | 31/10/2023 | 2 599.84    | 476.45  | 0.00     | 3 076.29         | 82 103.70   |
| 32 | 30/11/2023 | 2 614.46    | 461.83  | 0.00     | 3 076.29         | 79 489.24   |
| 33 | 31/12/2023 | 2 629.17    | 447.12  | 0.00     | 3 076.29         | 76 860.07   |
| 34 | 31/01/2024 | 2 643.96    | 432.33  | 0.00     | 3 076.29         | 74 216.11   |
| 35 | 29/02/2024 | 2 658.83    | 417.46  | 0.00     | 3 076.29         | 71 557.28   |
| 36 | 31/03/2024 | 2 673.79    | 402.50  | 0.00     | 3 076.29         | 68 883.49   |
| 37 | 30/04/2024 | 2 688.83    | 387.46  | 0.00     | 3 076.29         | 66 194.66   |
| 38 | 31/05/2024 | 2 703.95    | 372.34  | 0.00     | 3 076.29         | 63 490.71   |
| 39 | 30/06/2024 | 2 719.16    | 357.13  | 0.00     | 3 076.29         | 60 771.55   |
| 40 | 31/07/2024 | 2 734.46    | 341.83  | 0.00     | 3 076.29         | 58 037.09   |

| Nr           | Data       | Suma credit       | Dobînda          | Comision        | Total spre plată  | Sold credit |
|--------------|------------|-------------------|------------------|-----------------|-------------------|-------------|
| 41           | 31/08/2024 | 2 749.84          | 326.45           | 0.00            | 3 076.29          | 55 287.25   |
| 42           | 30/09/2024 | 2 765.30          | 310.99           | 0.00            | 3 076.29          | 52 521.95   |
| 43           | 31/10/2024 | 2 780.86          | 295.43           | 0.00            | 3 076.29          | 49 741.09   |
| 44           | 30/11/2024 | 2 796.50          | 279.79           | 0.00            | 3 076.29          | 46 944.59   |
| 45           | 31/12/2024 | 2 812.23          | 264.06           | 0.00            | 3 076.29          | 44 132.36   |
| 46           | 31/01/2025 | 2 828.05          | 248.24           | 0.00            | 3 076.29          | 41 304.31   |
| 47           | 28/02/2025 | 2 843.96          | 232.33           | 0.00            | 3 076.29          | 38 460.35   |
| 48           | 31/03/2025 | 2 859.96          | 216.33           | 0.00            | 3 076.29          | 35 600.39   |
| 49           | 30/04/2025 | 2 876.04          | 200.25           | 0.00            | 3 076.29          | 32 724.35   |
| 50           | 31/05/2025 | 2 892.22          | 184.07           | 0.00            | 3 076.29          | 29 832.13   |
| 51           | 30/06/2025 | 2 908.49          | 167.80           | 0.00            | 3 076.29          | 26 923.64   |
| 52           | 31/07/2025 | 2 924.85          | 151.44           | 0.00            | 3 076.29          | 23 998.79   |
| 53           | 31/08/2025 | 2 941.30          | 134.99           | 0.00            | 3 076.29          | 21 057.49   |
| 54           | 30/09/2025 | 2 957.85          | 118.44           | 0.00            | 3 076.29          | 18 099.64   |
| 55           | 31/10/2025 | 2 974.48          | 101.81           | 0.00            | 3 076.29          | 15 125.16   |
| 56           | 30/11/2025 | 2 991.22          | 85.07            | 0.00            | 3 076.29          | 12 133.94   |
| 57           | 31/12/2025 | 3 008.04          | 68.25            | 0.00            | 3 076.29          | 9 125.90    |
| 58           | 31/01/2026 | 3 024.96          | 51.33            | 0.00            | 3 076.29          | 6 100.94    |
| 59           | 28/02/2026 | 3 041.98          | 34.31            | 0.00            | 3 076.29          | 3 058.96    |
| 60           | 31/03/2026 | 3 058.96          | 17.20            | 0.00            | 3 076.16          | 0.00        |
| <b>Total</b> |            | <b>100 000.00</b> | <b>24 246.31</b> | <b>2 500.00</b> | <b>126 748.00</b> |             |

Suma credit MDL 100 000.00

Comision MDL 2 500.00

Dobînda MDL 24 246.31

Total spre plată MDL 126 748.00

