

Calculator de credit

Tipul de împrumut	Suma
Întreprinderi mici și mijlocii IFAD VII	EUR 165000
Termenul creditului	Perioada de grație
96 luni	48 luni
Graficul de rambursare	Calcularea dobânzii
Lunar	Lunar

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
0	01/11/2023	0.00	0.00	1 650.00	1 650.00	165 000.00
1	30/11/2023	0.00	1 037.43	0.00	1 037.43	165 000.00
2	31/12/2023	0.00	1 037.43	0.00	1 037.43	165 000.00
3	31/01/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
4	29/02/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
5	31/03/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
6	30/04/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
7	31/05/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
8	30/06/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
9	31/07/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
10	31/08/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
11	30/09/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
12	31/10/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
13	30/11/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
14	31/12/2024	0.00	1 037.43	0.00	1 037.43	165 000.00
15	31/01/2025	0.00	1 037.43	0.00	1 037.43	165 000.00

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
16	28/02/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
17	31/03/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
18	30/04/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
19	31/05/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
20	30/06/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
21	31/07/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
22	31/08/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
23	30/09/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
24	31/10/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
25	30/11/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
26	31/12/2025	0.00	1 037.43	0.00	1 037.43	165 000.00
27	31/01/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
28	28/02/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
29	31/03/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
30	30/04/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
31	31/05/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
32	30/06/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
33	31/07/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
34	31/08/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
35	30/09/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
36	31/10/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
37	30/11/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
38	31/12/2026	0.00	1 037.43	0.00	1 037.43	165 000.00
39	31/01/2027	0.00	1 037.43	0.00	1 037.43	165 000.00
40	28/02/2027	0.00	1 037.43	0.00	1 037.43	165 000.00

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
41	31/03/2027	0.00	1 037.43	0.00	1 037.43	165 000.00
42	30/04/2027	0.00	1 037.43	0.00	1 037.43	165 000.00
43	31/05/2027	0.00	1 037.43	0.00	1 037.43	165 000.00
44	30/06/2027	0.00	1 037.43	0.00	1 037.43	165 000.00
45	31/07/2027	0.00	1 037.43	0.00	1 037.43	165 000.00
46	31/08/2027	0.00	1 037.43	0.00	1 037.43	165 000.00
47	30/09/2027	0.00	1 037.43	0.00	1 037.43	165 000.00
48	31/10/2027	0.00	1 037.43	0.00	1 037.43	165 000.00
49	30/11/2027	2 955.55	1 037.43	0.00	3 992.98	162 044.45
50	31/12/2027	2 974.13	1 018.85	0.00	3 992.98	159 070.32
51	31/01/2028	2 992.83	1 000.15	0.00	3 992.98	156 077.49
52	29/02/2028	3 011.65	981.33	0.00	3 992.98	153 065.84
53	31/03/2028	3 030.58	962.40	0.00	3 992.98	150 035.26
54	30/04/2028	3 049.64	943.34	0.00	3 992.98	146 985.62
55	31/05/2028	3 068.81	924.17	0.00	3 992.98	143 916.81
56	30/06/2028	3 088.11	904.87	0.00	3 992.98	140 828.70
57	31/07/2028	3 107.52	885.46	0.00	3 992.98	137 721.18
58	31/08/2028	3 127.06	865.92	0.00	3 992.98	134 594.12
59	30/09/2028	3 146.72	846.26	0.00	3 992.98	131 447.40
60	31/10/2028	3 166.51	826.47	0.00	3 992.98	128 280.89
61	30/11/2028	3 186.42	806.56	0.00	3 992.98	125 094.47
62	31/12/2028	3 206.45	786.53	0.00	3 992.98	121 888.02
63	31/01/2029	3 226.61	766.37	0.00	3 992.98	118 661.41
64	28/02/2029	3 246.90	746.08	0.00	3 992.98	115 414.51
65	31/03/2029	3 267.32	725.66	0.00	3 992.98	112 147.19

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
66	30/04/2029	3 287.86	705.12	0.00	3 992.98	108 859.33
67	31/05/2029	3 308.53	684.45	0.00	3 992.98	105 550.80
68	30/06/2029	3 329.33	663.65	0.00	3 992.98	102 221.47
69	31/07/2029	3 350.27	642.71	0.00	3 992.98	98 871.20
70	31/08/2029	3 371.33	621.65	0.00	3 992.98	95 499.87
71	30/09/2029	3 392.53	600.45	0.00	3 992.98	92 107.34
72	31/10/2029	3 413.86	579.12	0.00	3 992.98	88 693.48
73	30/11/2029	3 435.32	557.66	0.00	3 992.98	85 258.16
74	31/12/2029	3 456.92	536.06	0.00	3 992.98	81 801.24
75	31/01/2030	3 478.66	514.32	0.00	3 992.98	78 322.58
76	28/02/2030	3 500.53	492.45	0.00	3 992.98	74 822.05
77	31/03/2030	3 522.54	470.44	0.00	3 992.98	71 299.51
78	30/04/2030	3 544.69	448.29	0.00	3 992.98	67 754.82
79	31/05/2030	3 566.98	426.00	0.00	3 992.98	64 187.84
80	30/06/2030	3 589.40	403.58	0.00	3 992.98	60 598.44
81	31/07/2030	3 611.97	381.01	0.00	3 992.98	56 986.47
82	31/08/2030	3 634.68	358.30	0.00	3 992.98	53 351.79
83	30/09/2030	3 657.54	335.44	0.00	3 992.98	49 694.25
84	31/10/2030	3 680.53	312.45	0.00	3 992.98	46 013.72
85	30/11/2030	3 703.67	289.31	0.00	3 992.98	42 310.05
86	31/12/2030	3 726.96	266.02	0.00	3 992.98	38 583.09
87	31/01/2031	3 750.39	242.59	0.00	3 992.98	34 832.70
88	28/02/2031	3 773.97	219.01	0.00	3 992.98	31 058.73
89	31/03/2031	3 797.70	195.28	0.00	3 992.98	27 261.03
90	30/04/2031	3 821.58	171.40	0.00	3 992.98	23 439.45

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
91	31/05/2031	3 845.61	147.37	0.00	3 992.98	19 593.84
92	30/06/2031	3 869.79	123.19	0.00	3 992.98	15 724.05
93	31/07/2031	3 894.12	98.86	0.00	3 992.98	11 829.93
94	31/08/2031	3 918.60	74.38	0.00	3 992.98	7 911.33
95	30/09/2031	3 943.24	49.74	0.00	3 992.98	3 968.09
96	31/10/2031	3 968.09	24.94	0.00	3 993.03	0.00
Total		165 000.00	76 459.73	1 650.00	243 111.00	

Suma credit EUR 165 000.00

Comision EUR 1 650.00

Dobînda EUR 76 459.73

Total spre plată EUR 243 111.00

DAE 7.83%