

Calculator de credit

Tipul de împrumut	Suma
Credite pentru Întreprinderi Micro și Mici IFAD VIII	EUR 50000
Termenul creditului	Perioada de grație
96 luni	24 luni
Graficul de rambursare	Calcularea dobânzii
Trimestrial	Lunar

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
0	01/03/2024	0.00	0.00	250.00	250.00	50 000.00
1	31/03/2024	0.00	220.83	0.00	220.83	50 000.00
2	30/04/2024	0.00	220.83	0.00	220.83	50 000.00
3	31/05/2024	0.00	220.83	0.00	220.83	50 000.00
4	30/06/2024	0.00	220.83	0.00	220.83	50 000.00
5	31/07/2024	0.00	220.83	0.00	220.83	50 000.00
6	31/08/2024	0.00	220.83	0.00	220.83	50 000.00
7	30/09/2024	0.00	220.83	0.00	220.83	50 000.00
8	31/10/2024	0.00	220.83	0.00	220.83	50 000.00
9	30/11/2024	0.00	220.83	0.00	220.83	50 000.00
10	31/12/2024	0.00	220.83	0.00	220.83	50 000.00
11	31/01/2025	0.00	220.83	0.00	220.83	50 000.00
12	28/02/2025	0.00	220.83	0.00	220.83	50 000.00
13	31/03/2025	0.00	220.83	0.00	220.83	50 000.00
14	30/04/2025	0.00	220.83	0.00	220.83	50 000.00
15	31/05/2025	0.00	220.83	0.00	220.83	50 000.00

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
16	30/06/2025	0.00	220.83	0.00	220.83	50 000.00
17	31/07/2025	0.00	220.83	0.00	220.83	50 000.00
18	31/08/2025	0.00	220.83	0.00	220.83	50 000.00
19	30/09/2025	0.00	220.83	0.00	220.83	50 000.00
20	31/10/2025	0.00	220.83	0.00	220.83	50 000.00
21	30/11/2025	0.00	220.83	0.00	220.83	50 000.00
22	31/12/2025	0.00	220.83	0.00	220.83	50 000.00
23	31/01/2026	0.00	220.83	0.00	220.83	50 000.00
24	28/02/2026	0.00	220.83	0.00	220.83	50 000.00
25	31/03/2026	0.00	220.83	0.00	220.83	50 000.00
26	30/04/2026	0.00	220.83	0.00	220.83	50 000.00
27	31/05/2026	1 979.46	220.83	0.00	2 200.29	48 020.54
28	30/06/2026	0.00	212.09	0.00	212.09	48 020.54
29	31/07/2026	0.00	212.09	0.00	212.09	48 020.54
30	31/08/2026	1 988.20	212.09	0.00	2 200.29	46 032.34
31	30/09/2026	0.00	203.30	0.00	203.30	46 032.34
32	31/10/2026	0.00	203.30	0.00	203.30	46 032.34
33	30/11/2026	1 996.99	203.30	0.00	2 200.29	44 035.35
34	31/12/2026	0.00	194.48	0.00	194.48	44 035.35
35	31/01/2027	0.00	194.48	0.00	194.48	44 035.35
36	28/02/2027	2 005.81	194.48	0.00	2 200.29	42 029.54
37	31/03/2027	0.00	185.63	0.00	185.63	42 029.54
38	30/04/2027	0.00	185.63	0.00	185.63	42 029.54
39	31/05/2027	2 014.66	185.63	0.00	2 200.29	40 014.88
40	30/06/2027	0.00	176.73	0.00	176.73	40 014.88

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
41	31/07/2027	0.00	176.73	0.00	176.73	40 014.88
42	31/08/2027	2 023.56	176.73	0.00	2 200.29	37 991.32
43	30/09/2027	0.00	167.79	0.00	167.79	37 991.32
44	31/10/2027	0.00	167.79	0.00	167.79	37 991.32
45	30/11/2027	2 032.50	167.79	0.00	2 200.29	35 958.82
46	31/12/2027	0.00	158.81	0.00	158.81	35 958.82
47	31/01/2028	0.00	158.81	0.00	158.81	35 958.82
48	29/02/2028	2 041.48	158.81	0.00	2 200.29	33 917.34
49	31/03/2028	0.00	149.80	0.00	149.80	33 917.34
50	30/04/2028	0.00	149.80	0.00	149.80	33 917.34
51	31/05/2028	2 050.49	149.80	0.00	2 200.29	31 866.85
52	30/06/2028	0.00	140.74	0.00	140.74	31 866.85
53	31/07/2028	0.00	140.74	0.00	140.74	31 866.85
54	31/08/2028	2 059.55	140.74	0.00	2 200.29	29 807.30
55	30/09/2028	0.00	131.64	0.00	131.64	29 807.30
56	31/10/2028	0.00	131.64	0.00	131.64	29 807.30
57	30/11/2028	2 068.65	131.64	0.00	2 200.29	27 738.65
58	31/12/2028	0.00	122.51	0.00	122.51	27 738.65
59	31/01/2029	0.00	122.51	0.00	122.51	27 738.65
60	28/02/2029	2 077.78	122.51	0.00	2 200.29	25 660.87
61	31/03/2029	0.00	113.33	0.00	113.33	25 660.87
62	30/04/2029	0.00	113.33	0.00	113.33	25 660.87
63	31/05/2029	2 086.96	113.33	0.00	2 200.29	23 573.91
64	30/06/2029	0.00	104.11	0.00	104.11	23 573.91
65	31/07/2029	0.00	104.11	0.00	104.11	23 573.91

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
66	31/08/2029	2 096.18	104.11	0.00	2 200.29	21 477.73
67	30/09/2029	0.00	94.85	0.00	94.85	21 477.73
68	31/10/2029	0.00	94.85	0.00	94.85	21 477.73
69	30/11/2029	2 105.44	94.85	0.00	2 200.29	19 372.29
70	31/12/2029	0.00	85.56	0.00	85.56	19 372.29
71	31/01/2030	0.00	85.56	0.00	85.56	19 372.29
72	28/02/2030	2 114.73	85.56	0.00	2 200.29	17 257.56
73	31/03/2030	0.00	76.22	0.00	76.22	17 257.56
74	30/04/2030	0.00	76.22	0.00	76.22	17 257.56
75	31/05/2030	2 124.07	76.22	0.00	2 200.29	15 133.49
76	30/06/2030	0.00	66.83	0.00	66.83	15 133.49
77	31/07/2030	0.00	66.83	0.00	66.83	15 133.49
78	31/08/2030	2 133.46	66.83	0.00	2 200.29	13 000.03
79	30/09/2030	0.00	57.41	0.00	57.41	13 000.03
80	31/10/2030	0.00	57.41	0.00	57.41	13 000.03
81	30/11/2030	2 142.88	57.41	0.00	2 200.29	10 857.15
82	31/12/2030	0.00	47.95	0.00	47.95	10 857.15
83	31/01/2031	0.00	47.95	0.00	47.95	10 857.15
84	28/02/2031	2 152.34	47.95	0.00	2 200.29	8 704.81
85	31/03/2031	0.00	38.44	0.00	38.44	8 704.81
86	30/04/2031	0.00	38.44	0.00	38.44	8 704.81
87	31/05/2031	2 161.85	38.44	0.00	2 200.29	6 542.96
88	30/06/2031	0.00	28.89	0.00	28.89	6 542.96
89	31/07/2031	0.00	28.89	0.00	28.89	6 542.96
90	31/08/2031	2 171.40	28.89	0.00	2 200.29	4 371.56

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
91	30/09/2031	0.00	19.30	0.00	19.30	4 371.56
92	31/10/2031	0.00	19.30	0.00	19.30	4 371.56
93	30/11/2031	2 180.99	19.30	0.00	2 200.29	2 190.57
94	31/12/2031	0.00	9.67	0.00	9.67	2 190.57
95	31/01/2032	0.00	9.67	0.00	9.67	2 190.57
96	29/02/2032	2 190.57	9.67	0.00	2 200.24	0.00
Total		50 000.00	13 720.65	250.00	63 972.00	

Suma credit EUR 50 000.00

Comision EUR 250.00

Dobînda EUR 13 720.65

Total spre plată EUR 63 972.00

DAE 5.46%