

## Calculator de credit

**Tipul de împrumut**

Microantreprenori IFAD VII

**Suma**

MDL 300000

**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  | 01/02/2022 | 0.00        | 0.00     | 1 500.00 | 1 500.00         | 300 000.00  |
| 1  | 28/02/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 2  | 31/03/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 3  | 30/04/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 4  | 31/05/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 5  | 30/06/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 6  | 31/07/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 7  | 31/08/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 8  | 30/09/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 9  | 31/10/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 10 | 30/11/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 11 | 31/12/2022 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 12 | 31/01/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 13 | 28/02/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 14 | 31/03/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 15 | 30/04/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |

| Nr | Data       | Suma credit | Dobînda  | Comision | Total spre plată | Sold credit |
|----|------------|-------------|----------|----------|------------------|-------------|
| 16 | 31/05/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 17 | 30/06/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 18 | 31/07/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 19 | 31/08/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 20 | 30/09/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 21 | 31/10/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 22 | 30/11/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 23 | 31/12/2023 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 24 | 31/01/2024 | 0.00        | 2 649.99 | 0.00     | 2 649.99         | 300 000.00  |
| 25 | 29/02/2024 | 7 114.89    | 2 649.99 | 0.00     | 9 764.88         | 292 885.11  |
| 26 | 31/03/2024 | 7 177.73    | 2 587.15 | 0.00     | 9 764.88         | 285 707.38  |
| 27 | 30/04/2024 | 7 241.14    | 2 523.74 | 0.00     | 9 764.88         | 278 466.24  |
| 28 | 31/05/2024 | 7 305.10    | 2 459.78 | 0.00     | 9 764.88         | 271 161.14  |
| 29 | 30/06/2024 | 7 369.63    | 2 395.25 | 0.00     | 9 764.88         | 263 791.51  |
| 30 | 31/07/2024 | 7 434.73    | 2 330.15 | 0.00     | 9 764.88         | 256 356.78  |
| 31 | 31/08/2024 | 7 500.40    | 2 264.48 | 0.00     | 9 764.88         | 248 856.38  |
| 32 | 30/09/2024 | 7 566.65    | 2 198.23 | 0.00     | 9 764.88         | 241 289.73  |
| 33 | 31/10/2024 | 7 633.49    | 2 131.39 | 0.00     | 9 764.88         | 233 656.24  |
| 34 | 30/11/2024 | 7 700.92    | 2 063.96 | 0.00     | 9 764.88         | 225 955.32  |
| 35 | 31/12/2024 | 7 768.95    | 1 995.93 | 0.00     | 9 764.88         | 218 186.37  |
| 36 | 31/01/2025 | 7 837.57    | 1 927.31 | 0.00     | 9 764.88         | 210 348.80  |
| 37 | 28/02/2025 | 7 906.80    | 1 858.08 | 0.00     | 9 764.88         | 202 442.00  |
| 38 | 31/03/2025 | 7 976.65    | 1 788.23 | 0.00     | 9 764.88         | 194 465.35  |
| 39 | 30/04/2025 | 8 047.11    | 1 717.77 | 0.00     | 9 764.88         | 186 418.24  |
| 40 | 31/05/2025 | 8 118.19    | 1 646.69 | 0.00     | 9 764.88         | 178 300.05  |

| Nr           | Data       | Suma credit       | Dobînda               | Comision        | Total spre plată  | Sold credit |
|--------------|------------|-------------------|-----------------------|-----------------|-------------------|-------------|
| 41           | 30/06/2025 | 8 189.90          | 1 574.98              | 0.00            | 9 764.88          | 170 110.15  |
| 42           | 31/07/2025 | 8 262.25          | 1 502.63              | 0.00            | 9 764.88          | 161 847.90  |
| 43           | 31/08/2025 | 8 335.23          | 1 429.65              | 0.00            | 9 764.88          | 153 512.67  |
| 44           | 30/09/2025 | 8 408.86          | 1 356.02              | 0.00            | 9 764.88          | 145 103.81  |
| 45           | 31/10/2025 | 8 483.13          | 1 281.75              | 0.00            | 9 764.88          | 136 620.68  |
| 46           | 30/11/2025 | 8 558.07          | 1 206.81              | 0.00            | 9 764.88          | 128 062.61  |
| 47           | 31/12/2025 | 8 633.67          | 1 131.21              | 0.00            | 9 764.88          | 119 428.94  |
| 48           | 31/01/2026 | 8 709.93          | 1 054.95              | 0.00            | 9 764.88          | 110 719.01  |
| 49           | 28/02/2026 | 8 786.87          | 978.01                | 0.00            | 9 764.88          | 101 932.14  |
| 50           | 31/03/2026 | 8 864.48          | 900.40                | 0.00            | 9 764.88          | 93 067.66   |
| 51           | 30/04/2026 | 8 942.79          | 822.09                | 0.00            | 9 764.88          | 84 124.87   |
| 52           | 31/05/2026 | 9 021.78          | 743.10                | 0.00            | 9 764.88          | 75 103.09   |
| 53           | 30/06/2026 | 9 101.47          | 663.41                | 0.00            | 9 764.88          | 66 001.62   |
| 54           | 31/07/2026 | 9 181.87          | 583.01                | 0.00            | 9 764.88          | 56 819.75   |
| 55           | 31/08/2026 | 9 262.98          | 501.90                | 0.00            | 9 764.88          | 47 556.77   |
| 56           | 30/09/2026 | 9 344.80          | 420.08                | 0.00            | 9 764.88          | 38 211.97   |
| 57           | 31/10/2026 | 9 427.35          | 337.53                | 0.00            | 9 764.88          | 28 784.62   |
| 58           | 30/11/2026 | 9 510.62          | 254.26                | 0.00            | 9 764.88          | 19 274.00   |
| 59           | 31/12/2026 | 9 594.63          | 170.25                | 0.00            | 9 764.88          | 9 679.37    |
| 60           | 31/01/2027 | 9 679.37          | 85.50                 | 0.00            | 9 764.87          | 0.00        |
| <b>Total</b> |            | <b>300 000.00</b> | <b>115<br/>135.43</b> | <b>1 500.00</b> | <b>416 637.00</b> |             |

Suma credit MDL 300 000.00

Comision MDL 1 500.00

Dobînda MDL 115 135.43

Total spre plată MDL 416 637.00

