

## Calculator de credit

**Tipul de împrumut**

Tineri antreprenori IFAD VII

**Suma**

USD 100000

**Termenul creditului**

96 luni

**Perioada de grație**

48 luni

**Graficul de rambursare**

Trimestrial

**Calcularea dobânzii**

Trimestrial

| Nr | Data       | Suma credit | Dobînda | Comision | Total spre plată | Sold credit |
|----|------------|-------------|---------|----------|------------------|-------------|
| 0  | 01/02/2022 | 0.00        | 0.00    | 500.00   | 500.00           | 100 000.00  |
| 1  | 28/02/2022 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 2  | 31/03/2022 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 3  | 30/04/2022 | 0.00        | 508.33  | 0.00     | 508.33           | 100 000.00  |
| 4  | 31/05/2022 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 5  | 30/06/2022 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 6  | 31/07/2022 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 7  | 31/08/2022 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 8  | 30/09/2022 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 9  | 31/10/2022 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 10 | 30/11/2022 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 11 | 31/12/2022 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 12 | 31/01/2023 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 13 | 28/02/2023 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 14 | 31/03/2023 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 15 | 30/04/2023 | 0.00        | 508.33  | 0.00     | 508.33           | 100 000.00  |

| Nr | Data       | Suma credit | Dobînda | Comision | Total spre plată | Sold credit |
|----|------------|-------------|---------|----------|------------------|-------------|
| 16 | 31/05/2023 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 17 | 30/06/2023 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 18 | 31/07/2023 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 19 | 31/08/2023 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 20 | 30/09/2023 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 21 | 31/10/2023 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 22 | 30/11/2023 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 23 | 31/12/2023 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 24 | 31/01/2024 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 25 | 29/02/2024 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 26 | 31/03/2024 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 27 | 30/04/2024 | 0.00        | 508.33  | 0.00     | 508.33           | 100 000.00  |
| 28 | 31/05/2024 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 29 | 30/06/2024 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 30 | 31/07/2024 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 31 | 31/08/2024 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 32 | 30/09/2024 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 33 | 31/10/2024 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 34 | 30/11/2024 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 35 | 31/12/2024 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 36 | 31/01/2025 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 37 | 28/02/2025 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 38 | 31/03/2025 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 39 | 30/04/2025 | 0.00        | 508.33  | 0.00     | 508.33           | 100 000.00  |
| 40 | 31/05/2025 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |

| Nr | Data       | Suma credit | Dobînda | Comision | Total spre plată | Sold credit |
|----|------------|-------------|---------|----------|------------------|-------------|
| 41 | 30/06/2025 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 42 | 31/07/2025 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 43 | 31/08/2025 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 44 | 30/09/2025 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 45 | 31/10/2025 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 46 | 30/11/2025 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 47 | 31/12/2025 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 48 | 31/01/2026 | 0.00        | 525.27  | 0.00     | 525.27           | 100 000.00  |
| 49 | 28/02/2026 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 50 | 31/03/2026 | 0.00        | 0.00    | 0.00     | 0.00             | 100 000.00  |
| 51 | 30/04/2026 | 6 250.00    | 508.33  | 0.00     | 6 758.33         | 93 750.00   |
| 52 | 31/05/2026 | 0.00        | 0.00    | 0.00     | 0.00             | 93 750.00   |
| 53 | 30/06/2026 | 0.00        | 0.00    | 0.00     | 0.00             | 93 750.00   |
| 54 | 31/07/2026 | 6 250.00    | 492.44  | 0.00     | 6 742.44         | 87 500.00   |
| 55 | 31/08/2026 | 0.00        | 0.00    | 0.00     | 0.00             | 87 500.00   |
| 56 | 30/09/2026 | 0.00        | 0.00    | 0.00     | 0.00             | 87 500.00   |
| 57 | 31/10/2026 | 6 250.00    | 459.61  | 0.00     | 6 709.61         | 81 250.00   |
| 58 | 30/11/2026 | 0.00        | 0.00    | 0.00     | 0.00             | 81 250.00   |
| 59 | 31/12/2026 | 0.00        | 0.00    | 0.00     | 0.00             | 81 250.00   |
| 60 | 31/01/2027 | 6 250.00    | 426.78  | 0.00     | 6 676.78         | 75 000.00   |
| 61 | 28/02/2027 | 0.00        | 0.00    | 0.00     | 0.00             | 75 000.00   |
| 62 | 31/03/2027 | 0.00        | 0.00    | 0.00     | 0.00             | 75 000.00   |
| 63 | 30/04/2027 | 6 250.00    | 381.24  | 0.00     | 6 631.24         | 68 750.00   |
| 64 | 31/05/2027 | 0.00        | 0.00    | 0.00     | 0.00             | 68 750.00   |
| 65 | 30/06/2027 | 0.00        | 0.00    | 0.00     | 0.00             | 68 750.00   |

| Nr | Data       | Suma credit | Dobînda | Comision | Total spre plată | Sold credit |
|----|------------|-------------|---------|----------|------------------|-------------|
| 66 | 31/07/2027 | 6 250.00    | 361.12  | 0.00     | 6 611.12         | 62 500.00   |
| 67 | 31/08/2027 | 0.00        | 0.00    | 0.00     | 0.00             | 62 500.00   |
| 68 | 30/09/2027 | 0.00        | 0.00    | 0.00     | 0.00             | 62 500.00   |
| 69 | 31/10/2027 | 6 250.00    | 328.29  | 0.00     | 6 578.29         | 56 250.00   |
| 70 | 30/11/2027 | 0.00        | 0.00    | 0.00     | 0.00             | 56 250.00   |
| 71 | 31/12/2027 | 0.00        | 0.00    | 0.00     | 0.00             | 56 250.00   |
| 72 | 31/01/2028 | 6 250.00    | 295.46  | 0.00     | 6 545.46         | 50 000.00   |
| 73 | 29/02/2028 | 0.00        | 0.00    | 0.00     | 0.00             | 50 000.00   |
| 74 | 31/03/2028 | 0.00        | 0.00    | 0.00     | 0.00             | 50 000.00   |
| 75 | 30/04/2028 | 6 250.00    | 254.16  | 0.00     | 6 504.16         | 43 750.00   |
| 76 | 31/05/2028 | 0.00        | 0.00    | 0.00     | 0.00             | 43 750.00   |
| 77 | 30/06/2028 | 0.00        | 0.00    | 0.00     | 0.00             | 43 750.00   |
| 78 | 31/07/2028 | 6 250.00    | 229.80  | 0.00     | 6 479.80         | 37 500.00   |
| 79 | 31/08/2028 | 0.00        | 0.00    | 0.00     | 0.00             | 37 500.00   |
| 80 | 30/09/2028 | 0.00        | 0.00    | 0.00     | 0.00             | 37 500.00   |
| 81 | 31/10/2028 | 6 250.00    | 196.97  | 0.00     | 6 446.97         | 31 250.00   |
| 82 | 30/11/2028 | 0.00        | 0.00    | 0.00     | 0.00             | 31 250.00   |
| 83 | 31/12/2028 | 0.00        | 0.00    | 0.00     | 0.00             | 31 250.00   |
| 84 | 31/01/2029 | 6 250.00    | 164.14  | 0.00     | 6 414.14         | 25 000.00   |
| 85 | 28/02/2029 | 0.00        | 0.00    | 0.00     | 0.00             | 25 000.00   |
| 86 | 31/03/2029 | 0.00        | 0.00    | 0.00     | 0.00             | 25 000.00   |
| 87 | 30/04/2029 | 6 250.00    | 127.08  | 0.00     | 6 377.08         | 18 750.00   |
| 88 | 31/05/2029 | 0.00        | 0.00    | 0.00     | 0.00             | 18 750.00   |
| 89 | 30/06/2029 | 0.00        | 0.00    | 0.00     | 0.00             | 18 750.00   |
| 90 | 31/07/2029 | 6 250.00    | 98.48   | 0.00     | 6 348.48         | 12 500.00   |

| Nr           | Data       | Suma credit       | Dobînda          | Comision      | Total spre plată  | Sold credit |
|--------------|------------|-------------------|------------------|---------------|-------------------|-------------|
| 91           | 31/08/2029 | 0.00              | 0.00             | 0.00          | 0.00              | 12 500.00   |
| 92           | 30/09/2029 | 0.00              | 0.00             | 0.00          | 0.00              | 12 500.00   |
| 93           | 31/10/2029 | 6 250.00          | 65.65            | 0.00          | 6 315.65          | 6 250.00    |
| 94           | 30/11/2029 | 0.00              | 0.00             | 0.00          | 0.00              | 6 250.00    |
| 95           | 31/12/2029 | 0.00              | 0.00             | 0.00          | 0.00              | 6 250.00    |
| 96           | 31/01/2030 | 6 250.00          | 32.82            | 0.00          | 6 282.82          | 0.00        |
| <b>Total</b> |            | <b>100 000.00</b> | <b>12 758.93</b> | <b>500.00</b> | <b>113 260.00</b> |             |

Suma credit USD 100 000.00

Comision USD 500.00

Dobînda USD 12 758.93

Total spre plată USD 113 260.00

DAE 2.10%