

## Calculator de credit

**Tipul de împrumut**

Micro-antreprenori IFAD VI

**Suma**

MDL 300000

**Termenul creditului**

60 luni

**Perioada de grație**

24 luni

**Graficul de rambursare**

Trimestrial

**Calcularea dobânzii**

Trimestrial

| Nr | Data       | Suma credit | Dobînda  | Comision | Total spre plată | Sold credit |
|----|------------|-------------|----------|----------|------------------|-------------|
| 0  | 01/01/2021 | 0.00        | 0.00     | 7 500.00 | 7 500.00         | 300 000.00  |
| 1  | 31/01/2021 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 2  | 28/02/2021 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 3  | 31/03/2021 | 0.00        | 1 743.75 | 0.00     | 1 743.75         | 300 000.00  |
| 4  | 30/04/2021 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 5  | 31/05/2021 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 6  | 30/06/2021 | 0.00        | 1 687.50 | 0.00     | 1 687.50         | 300 000.00  |
| 7  | 31/07/2021 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 8  | 31/08/2021 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 9  | 30/09/2021 | 0.00        | 1 687.50 | 0.00     | 1 687.50         | 300 000.00  |
| 10 | 31/10/2021 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 11 | 30/11/2021 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 12 | 31/12/2021 | 0.00        | 1 743.75 | 0.00     | 1 743.75         | 300 000.00  |
| 13 | 31/01/2022 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 14 | 28/02/2022 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 15 | 31/03/2022 | 0.00        | 1 743.75 | 0.00     | 1 743.75         | 300 000.00  |

| Nr | Data       | Suma credit | Dobînda  | Comision | Total spre plată | Sold credit |
|----|------------|-------------|----------|----------|------------------|-------------|
| 16 | 30/04/2022 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 17 | 31/05/2022 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 18 | 30/06/2022 | 0.00        | 1 687.50 | 0.00     | 1 687.50         | 300 000.00  |
| 19 | 31/07/2022 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 20 | 31/08/2022 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 21 | 30/09/2022 | 0.00        | 1 687.50 | 0.00     | 1 687.50         | 300 000.00  |
| 22 | 31/10/2022 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 23 | 30/11/2022 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 24 | 31/12/2022 | 0.00        | 1 743.75 | 0.00     | 1 743.75         | 300 000.00  |
| 25 | 31/01/2023 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 26 | 28/02/2023 | 0.00        | 0.00     | 0.00     | 0.00             | 300 000.00  |
| 27 | 31/03/2023 | 25 000.00   | 1 743.75 | 0.00     | 26 743.75        | 275 000.00  |
| 28 | 30/04/2023 | 0.00        | 0.00     | 0.00     | 0.00             | 275 000.00  |
| 29 | 31/05/2023 | 0.00        | 0.00     | 0.00     | 0.00             | 275 000.00  |
| 30 | 30/06/2023 | 25 000.00   | 1 546.87 | 0.00     | 26 546.87        | 250 000.00  |
| 31 | 31/07/2023 | 0.00        | 0.00     | 0.00     | 0.00             | 250 000.00  |
| 32 | 31/08/2023 | 0.00        | 0.00     | 0.00     | 0.00             | 250 000.00  |
| 33 | 30/09/2023 | 25 000.00   | 1 406.25 | 0.00     | 26 406.25        | 225 000.00  |
| 34 | 31/10/2023 | 0.00        | 0.00     | 0.00     | 0.00             | 225 000.00  |
| 35 | 30/11/2023 | 0.00        | 0.00     | 0.00     | 0.00             | 225 000.00  |
| 36 | 31/12/2023 | 25 000.00   | 1 307.81 | 0.00     | 26 307.81        | 200 000.00  |
| 37 | 31/01/2024 | 0.00        | 0.00     | 0.00     | 0.00             | 200 000.00  |
| 38 | 29/02/2024 | 0.00        | 0.00     | 0.00     | 0.00             | 200 000.00  |
| 39 | 31/03/2024 | 25 000.00   | 1 162.50 | 0.00     | 26 162.50        | 175 000.00  |
| 40 | 30/04/2024 | 0.00        | 0.00     | 0.00     | 0.00             | 175 000.00  |

| Nr           | Data       | Suma credit       | Dobînda          | Comision        | Total spre plată  | Sold credit |
|--------------|------------|-------------------|------------------|-----------------|-------------------|-------------|
| 41           | 31/05/2024 | 0.00              | 0.00             | 0.00            | 0.00              | 175 000.00  |
| 42           | 30/06/2024 | 25 000.00         | 984.37           | 0.00            | 25 984.37         | 150 000.00  |
| 43           | 31/07/2024 | 0.00              | 0.00             | 0.00            | 0.00              | 150 000.00  |
| 44           | 31/08/2024 | 0.00              | 0.00             | 0.00            | 0.00              | 150 000.00  |
| 45           | 30/09/2024 | 25 000.00         | 843.75           | 0.00            | 25 843.75         | 125 000.00  |
| 46           | 31/10/2024 | 0.00              | 0.00             | 0.00            | 0.00              | 125 000.00  |
| 47           | 30/11/2024 | 0.00              | 0.00             | 0.00            | 0.00              | 125 000.00  |
| 48           | 31/12/2024 | 25 000.00         | 726.56           | 0.00            | 25 726.56         | 100 000.00  |
| 49           | 31/01/2025 | 0.00              | 0.00             | 0.00            | 0.00              | 100 000.00  |
| 50           | 28/02/2025 | 0.00              | 0.00             | 0.00            | 0.00              | 100 000.00  |
| 51           | 31/03/2025 | 25 000.00         | 581.25           | 0.00            | 25 581.25         | 75 000.00   |
| 52           | 30/04/2025 | 0.00              | 0.00             | 0.00            | 0.00              | 75 000.00   |
| 53           | 31/05/2025 | 0.00              | 0.00             | 0.00            | 0.00              | 75 000.00   |
| 54           | 30/06/2025 | 25 000.00         | 421.87           | 0.00            | 25 421.87         | 50 000.00   |
| 55           | 31/07/2025 | 0.00              | 0.00             | 0.00            | 0.00              | 50 000.00   |
| 56           | 31/08/2025 | 0.00              | 0.00             | 0.00            | 0.00              | 50 000.00   |
| 57           | 30/09/2025 | 25 000.00         | 281.25           | 0.00            | 25 281.25         | 25 000.00   |
| 58           | 31/10/2025 | 0.00              | 0.00             | 0.00            | 0.00              | 25 000.00   |
| 59           | 30/11/2025 | 0.00              | 0.00             | 0.00            | 0.00              | 25 000.00   |
| 60           | 31/12/2025 | 25 000.00         | 145.31           | 0.00            | 25 145.31         | 0.00        |
| <b>Total</b> |            | <b>300 000.00</b> | <b>24 876.54</b> | <b>7 500.00</b> | <b>332 378.00</b> |             |

Suma credit MDL 300 000.00

Comision MDL 7 500.00

Dobînda MDL 24 876.54

Total spre plată MDL 332 378.00

DAE 2.33%