

## Calculator de credit

**Tipul de împrumut**

Întreprinderi mici și mijlocii IFAD VII

**Suma**

USD 100000

**Termenul creditului**

24 luni

**Perioada de grație**

0 luni

**Graficul de rambursare**

Lunar

**Calcularea dobânzii**

Lunar

| Nr | Data       | Suma credit | Dobînda  | Comision | Total spre plată | Sold credit |
|----|------------|-------------|----------|----------|------------------|-------------|
| 0  | 2019-07-01 | 0.00        | 0.00     | 1 000.00 | 1 000.00         | 100 000.00  |
| 1  | 2019-07-31 | 4 166.67    | 1 205.55 | 0.00     | 5 372.22         | 95 833.33   |
| 2  | 2019-08-31 | 4 166.67    | 1 155.32 | 0.00     | 5 321.99         | 91 666.66   |
| 3  | 2019-09-30 | 4 166.67    | 1 069.44 | 0.00     | 5 236.11         | 87 500.00   |
| 4  | 2019-10-31 | 4 166.67    | 1 054.86 | 0.00     | 5 221.53         | 83 333.33   |
| 5  | 2019-11-30 | 4 166.67    | 972.22   | 0.00     | 5 138.89         | 79 166.66   |
| 6  | 2019-12-31 | 4 166.67    | 954.39   | 0.00     | 5 121.06         | 75 000.00   |
| 7  | 2020-01-31 | 4 166.67    | 904.16   | 0.00     | 5 070.83         | 70 833.33   |
| 8  | 2020-02-29 | 4 166.67    | 798.84   | 0.00     | 4 965.51         | 66 666.66   |
| 9  | 2020-03-31 | 4 166.67    | 803.70   | 0.00     | 4 970.37         | 62 500.00   |
| 10 | 2020-04-30 | 4 166.67    | 729.16   | 0.00     | 4 895.83         | 58 333.33   |
| 11 | 2020-05-31 | 4 166.67    | 703.24   | 0.00     | 4 869.91         | 54 166.66   |
| 12 | 2020-06-30 | 4 166.67    | 631.94   | 0.00     | 4 798.61         | 50 000.00   |
| 13 | 2020-07-31 | 4 166.67    | 602.77   | 0.00     | 4 769.44         | 45 833.33   |
| 14 | 2020-08-31 | 4 166.67    | 552.54   | 0.00     | 4 719.21         | 41 666.66   |
| 15 | 2020-09-30 | 4 166.67    | 486.11   | 0.00     | 4 652.78         | 37 500.00   |

| Nr           | Data       | Suma credit       | Dobînda          | Comision        | Total spre plată  | Sold credit |
|--------------|------------|-------------------|------------------|-----------------|-------------------|-------------|
| 16           | 2020-10-31 | 4 166.67          | 452.08           | 0.00            | 4 618.75          | 33 333.33   |
| 17           | 2020-11-30 | 4 166.67          | 388.88           | 0.00            | 4 555.55          | 29 166.66   |
| 18           | 2020-12-31 | 4 166.67          | 351.62           | 0.00            | 4 518.29          | 25 000.00   |
| 19           | 2021-01-31 | 4 166.67          | 301.38           | 0.00            | 4 468.05          | 20 833.33   |
| 20           | 2021-02-28 | 4 166.67          | 226.85           | 0.00            | 4 393.52          | 16 666.66   |
| 21           | 2021-03-31 | 4 166.67          | 200.92           | 0.00            | 4 367.59          | 12 500.00   |
| 22           | 2021-04-30 | 4 166.67          | 145.83           | 0.00            | 4 312.50          | 8 333.33    |
| 23           | 2021-05-31 | 4 166.67          | 100.46           | 0.00            | 4 267.13          | 4 166.66    |
| 24           | 2021-06-30 | 4 166.67          | 48.61            | 0.00            | 4 215.28          | 0.00        |
| <b>Total</b> |            | <b>100 000.00</b> | <b>14 840.87</b> | <b>1 000.00</b> | <b>115 842.00</b> |             |

Suma credit USD 100 000.00

Comision USD 1 000.00

Dobînda USD 14 840.87

Total spre plată USD 115 842.00

DAE 16.51%