

Calculator de credit

Tipul de împrumut	Suma
Credite pentru grupurile de producători (IFAD VIII)	EUR 1000
Termenul creditului	Perioada de grație
36 luni	12 luni
Graficul de rambursare	Calcularea dobânzii
Lunar	Lunar

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
0	01/04/2024	0.00	0.00	5.00	5.00	1 000.00
1	30/04/2024	0.00	4.41	0.00	4.41	1 000.00
2	31/05/2024	0.00	4.56	0.00	4.56	1 000.00
3	30/06/2024	0.00	4.41	0.00	4.41	1 000.00
4	31/07/2024	0.00	4.56	0.00	4.56	1 000.00
5	31/08/2024	0.00	4.56	0.00	4.56	1 000.00
6	30/09/2024	0.00	4.41	0.00	4.41	1 000.00
7	31/10/2024	0.00	4.56	0.00	4.56	1 000.00
8	30/11/2024	0.00	4.41	0.00	4.41	1 000.00
9	31/12/2024	0.00	4.56	0.00	4.56	1 000.00
10	31/01/2025	0.00	4.56	0.00	4.56	1 000.00
11	28/02/2025	0.00	4.12	0.00	4.12	1 000.00
12	31/03/2025	0.00	4.56	0.00	4.56	1 000.00
13	30/04/2025	41.67	4.41	0.00	46.08	958.33
14	31/05/2025	41.67	4.37	0.00	46.04	916.66
15	30/06/2025	41.67	4.04	0.00	45.71	875.00

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
16	31/07/2025	41.67	3.99	0.00	45.66	833.33
17	31/08/2025	41.67	3.80	0.00	45.47	791.66
18	30/09/2025	41.67	3.49	0.00	45.16	750.00
19	31/10/2025	41.67	3.42	0.00	45.09	708.33
20	30/11/2025	41.67	3.12	0.00	44.79	666.66
21	31/12/2025	41.67	3.04	0.00	44.71	625.00
22	31/01/2026	41.67	2.85	0.00	44.52	583.33
23	28/02/2026	41.67	2.40	0.00	44.07	541.66
24	31/03/2026	41.67	2.47	0.00	44.14	500.00
25	30/04/2026	41.67	2.20	0.00	43.87	458.33
26	31/05/2026	41.67	2.09	0.00	43.76	416.66
27	30/06/2026	41.67	1.84	0.00	43.51	375.00
28	31/07/2026	41.67	1.71	0.00	43.38	333.33
29	31/08/2026	41.67	1.52	0.00	43.19	291.66
30	30/09/2026	41.67	1.28	0.00	42.95	250.00
31	31/10/2026	41.67	1.14	0.00	42.81	208.33
32	30/11/2026	41.67	0.92	0.00	42.59	166.66
33	31/12/2026	41.67	0.76	0.00	42.43	125.00
34	31/01/2027	41.67	0.57	0.00	42.24	83.33
35	28/02/2027	41.67	0.34	0.00	42.01	41.66
36	31/03/2027	41.67	0.19	0.00	41.86	0.00
Total		1 000.00	109.64	5.00	1 116.00	

Suma credit EUR 1 000.00

Comision EUR 5.00

Dobînda EUR 109.64

Total spre plată EUR 1 116.00

DAE 5.70%