

Calculator de credit

Tipul de împrumut	Suma
Întreprinderi mici și mijlocii IFAD VII	MDL 1000000
Termenul creditului	Perioada de grație
36 luni	0 luni
Graficul de rambursare	Calcularea dobânzii
Trimestrial	Lunar

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
0	01/02/2024	0.00	0.00	10 000.00	10 000.00	1 000 000.00
1	29/02/2024	0.00	8 416.66	0.00	8 416.66	1 000 000.00
2	31/03/2024	0.00	8 416.66	0.00	8 416.66	1 000 000.00
3	30/04/2024	79 545.74	8 416.66	0.00	87 962.40	920 454.26
4	31/05/2024	0.00	7 747.15	0.00	7 747.15	920 454.26
5	30/06/2024	0.00	7 747.15	0.00	7 747.15	920 454.26
6	31/07/2024	80 215.25	7 747.15	0.00	87 962.40	840 239.01
7	31/08/2024	0.00	7 072.01	0.00	7 072.01	840 239.01
8	30/09/2024	0.00	7 072.01	0.00	7 072.01	840 239.01
9	31/10/2024	80 890.39	7 072.01	0.00	87 962.40	759 348.62
10	30/11/2024	0.00	6 391.18	0.00	6 391.18	759 348.62
11	31/12/2024	0.00	6 391.18	0.00	6 391.18	759 348.62
12	31/01/2025	81 571.22	6 391.18	0.00	87 962.40	677 777.40
13	28/02/2025	0.00	5 704.62	0.00	5 704.62	677 777.40
14	31/03/2025	0.00	5 704.62	0.00	5 704.62	677 777.40

Nr	Data	Suma credit	Dobînda	Comision	Total spre plată	Sold credit
15	30/04/2025	82 257.78	5 704.62	0.00	87 962.40	595 519.62
16	31/05/2025	0.00	5 012.29	0.00	5 012.29	595 519.62
17	30/06/2025	0.00	5 012.29	0.00	5 012.29	595 519.62
18	31/07/2025	82 950.11	5 012.29	0.00	87 962.40	512 569.51
19	31/08/2025	0.00	4 314.12	0.00	4 314.12	512 569.51
20	30/09/2025	0.00	4 314.12	0.00	4 314.12	512 569.51
21	31/10/2025	83 648.28	4 314.12	0.00	87 962.40	428 921.23
22	30/11/2025	0.00	3 610.08	0.00	3 610.08	428 921.23
23	31/12/2025	0.00	3 610.08	0.00	3 610.08	428 921.23
24	31/01/2026	84 352.32	3 610.08	0.00	87 962.40	344 568.91
25	28/02/2026	0.00	2 900.12	0.00	2 900.12	344 568.91
26	31/03/2026	0.00	2 900.12	0.00	2 900.12	344 568.91
27	30/04/2026	85 062.28	2 900.12	0.00	87 962.40	259 506.63
28	31/05/2026	0.00	2 184.18	0.00	2 184.18	259 506.63
29	30/06/2026	0.00	2 184.18	0.00	2 184.18	259 506.63
30	31/07/2026	85 778.22	2 184.18	0.00	87 962.40	173 728.41
31	31/08/2026	0.00	1 462.21	0.00	1 462.21	173 728.41
32	30/09/2026	0.00	1 462.21	0.00	1 462.21	173 728.41
33	31/10/2026	86 500.19	1 462.21	0.00	87 962.40	87 228.22
34	30/11/2026	0.00	734.17	0.00	734.17	87 228.22
35	31/12/2026	0.00	734.17	0.00	734.17	87 228.22
36	31/01/2027	87 228.22	734.17	0.00	87 962.39	0.00
Total		1 000 000.00	166 646.37	10 000.00	1 176 648.00	

Suma credit MDL 1 000 000.00

Comision MDL 10 000.00

Dobînda MDL 166 646.37

Total spre plată MDL 1 176 648.00

DAE 11.05%