

**Graficul estimativ de rambursare al finantarii
si calculul estimativ al costurilor aferente**

valoare credit (lei)	83.935.000
nivelul dobanzii, din care:	7,42%
robor 1M	6,02%
marja	1,40%
termen de rambursare (din care)	180 luni
perioada de tragere/gratie	24 luni
rambursare rate lunare egale	156 luni
comision de gestiune (acordare) flat	0,00%

lei

data	trageri	rambursari	sold credit	dobanda calculata
				7,42%
01.01.2024				
31.01.2024				0,00
01.02.2024			0,00	
28.02.2024				0,00
01.03.2024			71.616.238,00	
31.03.2024				442.827,07
01.04.2024	71.616.238,00		71.616.238,00	
30.04.2024				442.827,07
01.05.2024			71.616.238,00	
31.05.2024				442.827,07
01.06.2024	0,00		71.616.238,00	
30.06.2024				442.827,07
01.07.2024	0,00		71.616.238,00	
31.07.2024				442.827,07
01.08.2024	0,00		71.616.238,00	
31.08.2024				442.827,07
01.09.2024	0,00		71.616.238,00	
30.09.2024				442.827,07
01.10.2024	0,00		71.616.238,00	
31.10.2024				442.827,07
01.11.2024	0,00		71.616.238,00	
30.11.2024				442.827,07
01.12.2024			71.616.238,00	
31.12.2024				442.827,07
2024	71.616.238,00	0,00		4.428.270,72
				7,42%
01.01.2025	12.318.762,00		83.935.000,00	
31.01.2025				518.998,08
01.02.2025	0,00	0,00	83.935.000,00	
28.02.2025				518.998,08
01.03.2025	0,00	0,00	83.935.000,00	
31.03.2025				518.998,08
01.04.2025	0,00	0,00	83.935.000,00	
30.04.2025				518.998,08
01.05.2025	0,00	0,00	83.935.000,00	
31.05.2025				518.998,08
01.06.2025	0,00	0,00	83.935.000,00	
30.06.2025				518.998,08
01.07.2025	0,00	0,00	83.935.000,00	

31.07.2025				518.998,08
01.08.2025	0,00	0,00	83.935.000,00	
31.08.2025			0,00	518.998,08
01.09.2025	0,00	0,00	83.935.000,00	
30.09.2025			0,00	518.998,08
01.10.2025	0,00	0,00	83.935.000,00	
31.10.2025			0,00	518.998,08
01.11.2025	0,00	0,00	83.935.000,00	
30.11.2025			0,00	518.998,08
01.12.2025	0,00	0,00	83.935.000,00	
31.12.2025				518.998,08
2025	12.318.762,00	0,00		6.227.977,00
				7,42%
31.01.2026		538.045,00	83.396.955,00	
				515.671,17
28.02.2026		538.045,00	82.858.910,00	
				512.344,26
31.03.2026		538.045,00	82.320.865,00	
				509.017,35
30.04.2026		538.045,00	81.782.820,00	
				505.690,44
31.05.2026		538.045,00	81.244.775,00	
				502.363,53
30.06.2026		538.045,00	80.706.730,00	
				499.036,61
31.07.2026		538.045,00	80.168.685,00	
				495.709,70
31.08.2026		538.045,00	79.630.640,00	
				492.382,79
30.09.2026		538.045,00	79.092.595,00	
				489.055,88
31.10.2026		538.045,00	78.554.550,00	
				485.728,97
30.11.2026		538.045,00	78.016.505,00	
				482.402,06
31.12.2026		538.045,00	77.478.460,00	
				479.075,14
2026		6.456.540,00		5.968.477,90
				7,42%
31.01.2027		538.045,00	76.940.415,00	
				475.748,23
28.02.2027		538.045,00	76.402.370,00	
				472.421,32
31.03.2027		538.045,00	75.864.325,00	
				469.094,41
30.04.2027		538.045,00	75.326.280,00	
				465.767,50
31.05.2027		538.045,00	74.788.235,00	
				462.440,59
30.06.2027		538.045,00	74.250.190,00	
				459.113,67
31.07.2027		538.045,00	73.712.145,00	
				455.786,76
31.08.2027		538.045,00	73.174.100,00	
				452.459,85

30.09.2027		538.045,00	72.636.055,00	
				449.132,94
31.10.2027		538.045,00	72.098.010,00	
				445.806,03
30.11.2027		538.045,00	71.559.965,00	
				442.479,12
31.12.2027		538.045,00	71.021.920,00	
				453.790,61
2027		6.456.540,00		5.504.041,04
				7,42%
31.01.2028		538.045,00	70.483.875,00	
				435.825,29
28.02.2028		538.045,00	69.945.830,00	
				432.498,38
31.03.2028		538.045,00	69.407.785,00	
				429.171,47
30.04.2028		538.045,00	68.869.740,00	
				425.844,56
31.05.2028		538.045,00	68.331.695,00	
				422.517,65
30.06.2028		538.045,00	67.793.650,00	
				419.190,74
31.07.2028		538.045,00	67.255.605,00	
				415.863,82
31.08.2028		538.045,00	66.717.560,00	
				412.536,91
30.09.2028		538.045,00	66.179.515,00	
				409.210,00
31.10.2028		538.045,00	65.641.470,00	
				405.883,09
30.11.2028		538.045,00	65.103.425,00	
				402.556,18
31.12.2028		538.045,00	64.565.380,00	
				399.229,27
2028		6.456.540,00		5.010.327,36
				7,42%
31.01.2029		538.045,00	64.027.335,00	
				395.902,35
28.02.2029		538.045,00	63.489.290,00	
				392.575,44
31.03.2029		538.045,00	62.951.245,00	
				389.248,53
30.04.2029		538.045,00	62.413.200,00	
				385.921,62
31.05.2029		538.045,00	61.875.155,00	
				382.594,71
30.06.2029		538.045,00	61.337.110,00	
				379.267,80
31.07.2029		538.045,00	60.799.065,00	
				375.940,89
31.08.2029		538.045,00	60.261.020,00	
				372.613,97
30.09.2029		538.045,00	59.722.975,00	
				369.287,06

31.10.2029		538.045,00	59.184.930,00	
				365.960,15
30.11.2029		538.045,00	58.646.885,00	
				362.633,24
31.12.2029		538.045,00	58.108.840,00	
				359.306,33
2029		6.456.540,00		4.531.252,09
				7,42%
31.01.2030		538.045,00	57.570.795,00	
				355.979,42
28.02.2030		538.045,00	57.032.750,00	
				352.652,50
31.03.2030		538.045,00	56.494.705,00	
				349.325,59
30.04.2030		538.045,00	55.956.660,00	
				345.998,68
31.05.2030		538.045,00	55.418.615,00	
				342.671,77
30.06.2030		538.045,00	54.880.570,00	
				339.344,86
31.07.2030		538.045,00	54.342.525,00	
				336.017,95
31.08.2030		538.045,00	53.804.480,00	
				332.691,03
30.09.2030		538.045,00	53.266.435,00	
				329.364,12
31.10.2030		538.045,00	52.728.390,00	
				326.037,21
30.11.2030		538.045,00	52.190.345,00	
				322.710,30
31.12.2030		538.045,00	51.652.300,00	
				319.383,39
2030		6.456.540,00		4.052.176,82
				7,42%
31.01.2031		538.045,00	51.114.255,00	
				316.056,48
28.02.2031		538.045,00	50.576.210,00	
				312.729,57
31.03.2031		538.045,00	50.038.165,00	
				309.402,65
30.04.2031		538.045,00	49.500.120,00	
				306.075,74
31.05.2031		538.045,00	48.962.075,00	
				302.748,83
30.06.2031		538.045,00	48.424.030,00	
				299.421,92
31.07.2031		538.045,00	47.885.985,00	
				296.095,01
31.08.2031		538.045,00	47.347.940,00	
				292.768,10
30.09.2031		538.045,00	46.809.895,00	
				289.441,18
31.10.2031		538.045,00	46.271.850,00	
				286.114,27
30.11.2031		538.045,00	45.733.805,00	

				282.787,36
31.12.2031		538.045,00	45.195.760,00	
				279.460,45
2031		6.456.540,00		3.573.101,56
				7,42%
31.01.2032		538.045,00	44.657.715,00	
				276.133,54
28.02.2032		538.045,00	44.119.670,00	
				272.806,63
31.03.2032		538.045,00	43.581.625,00	
				269.479,71
30.04.2032		538.045,00	43.043.580,00	
				266.152,80
31.05.2032		538.045,00	42.505.535,00	
				262.825,89
30.06.2032		538.045,00	41.967.490,00	
				259.498,98
31.07.2032		538.045,00	41.429.445,00	
				256.172,07
31.08.2032		538.045,00	40.891.400,00	
				252.845,16
30.09.2032		538.045,00	40.353.355,00	
				249.518,25
31.10.2032		538.045,00	39.815.310,00	
				246.191,33
30.11.2032		538.045,00	39.277.265,00	
				242.864,42
31.12.2032		538.045,00	38.739.220,00	
				239.537,51
2032		6.456.540,00		3.094.026,29
				7,42%
31.01.2033		538.045,00	38.201.175,00	
				236.210,60
28.02.2033		538.045,00	37.663.130,00	
				232.883,69
31.03.2033		538.045,00	37.125.085,00	
				229.556,78
30.04.2033		538.045,00	36.587.040,00	
				226.229,86
31.05.2033		538.045,00	36.048.995,00	
				222.902,95
30.06.2033		538.045,00	35.510.950,00	
				219.576,04
31.07.2033		538.045,00	34.972.905,00	
				216.249,13
31.08.2033		538.045,00	34.434.860,00	
				212.922,22
30.09.2033		538.045,00	33.896.815,00	
				209.595,31
31.10.2033		538.045,00	33.358.770,00	
				206.268,39
30.11.2033		538.045,00	32.820.725,00	
				202.941,48
31.12.2033		538.045,00	32.282.680,00	

				199.614,57
2033		6.456.540,00		2.614.951,02
				7,42%
31.01.2034		538.045,00	31.744.635,00	
				196.287,66
28.02.2034		538.045,00	31.206.590,00	
				192.960,75
31.03.2034		538.045,00	30.668.545,00	
				189.633,84
30.04.2034		538.045,00	30.130.500,00	
				186.306,93
31.05.2034		538.045,00	29.592.455,00	
				182.980,01
30.06.2034		538.045,00	29.054.410,00	
				179.653,10
31.07.2034		538.045,00	28.516.365,00	
				176.326,19
31.08.2034		538.045,00	27.978.320,00	
				172.999,28
30.09.2034		538.045,00	27.440.275,00	
				169.672,37
31.10.2034		538.045,00	26.902.230,00	
				166.345,46
30.11.2034		538.045,00	26.364.185,00	
				163.018,54
31.12.2034		538.045,00	25.826.140,00	
				159.691,63
2034		6.456.540,00		2.135.875,75
				7,42%
31.01.2035		538.045,00	25.288.095,00	
				156.364,72
28.02.2035		538.045,00	24.750.050,00	
				153.037,81
31.03.2035		538.045,00	24.212.005,00	
				149.710,90
30.04.2035		538.045,00	23.673.960,00	
				146.383,99
31.05.2035		538.045,00	23.135.915,00	
				143.057,07
30.06.2035		538.045,00	22.597.870,00	
				139.730,16
31.07.2035		538.045,00	22.059.825,00	
				136.403,25
31.08.2035		538.045,00	21.521.780,00	
				133.076,34
30.09.2035		538.045,00	20.983.735,00	
				129.749,43
31.10.2035		538.045,00	20.445.690,00	
				126.422,52
30.11.2035		538.045,00	19.907.645,00	
				123.095,60
31.12.2035		538.045,00	19.369.600,00	
				119.768,69
2035		6.456.540,00		1.656.800,48

				7,42%
31.01.2036		538.045,00	18.831.555,00	
				116.441,78
28.02.2036		538.045,00	18.293.510,00	
				113.114,87
31.03.2036		538.045,00	17.755.465,00	
				109.787,96
30.04.2036		538.045,00	17.217.420,00	
				106.461,05
31.05.2036		538.045,00	16.679.375,00	
				103.134,14
30.06.2036		538.045,00	16.141.330,00	
				99.807,22
31.07.2036		538.045,00	15.603.285,00	
				96.480,31
31.08.2036		538.045,00	15.065.240,00	
				93.153,40
30.09.2032		538.045,00	14.527.195,00	
				89.826,49
31.10.2036		538.045,00	13.989.150,00	
				86.499,58
30.11.2036		538.045,00	13.451.105,00	
				83.172,67
31.12.2036		538.045,00	12.913.060,00	
				79.845,75
2036		6.456.540,00		1.177.725,22
				7,42%
31.01.2037		538.045,00	12.375.015,00	
				76.518,84
28.02.2037		538.045,00	11.836.970,00	
				73.191,93
31.03.2037		538.045,00	11.298.925,00	
				69.865,02
30.04.2037		538.045,00	10.760.880,00	
				66.538,11
31.05.2037		538.045,00	10.222.835,00	
				63.211,20
30.06.2037		538.045,00	9.684.790,00	
				59.884,28
31.07.2037		538.045,00	9.146.745,00	
				56.557,37
31.08.2037		538.045,00	8.608.700,00	
				53.230,46
30.09.2037		538.045,00	8.070.655,00	
				49.903,55
31.10.2037		538.045,00	7.532.610,00	
				46.576,64
30.11.2037		538.045,00	6.994.565,00	
				43.249,73
31.12.2037		538.045,00	6.456.520,00	
				39.922,82
2037		6.456.540,00		698.649,95
				7,42%
31.01.2038		538.045,00	5.918.475,00	
				36.595,90

28.02.2038		538.045,00	5.380.430,00	
				33.268,99
31.03.2038		538.045,00	4.842.385,00	
				29.942,08
30.04.2038		538.045,00	4.304.340,00	
				26.615,17
31.05.2038		538.045,00	3.766.295,00	
				23.288,26
30.06.2038		538.045,00	3.228.250,00	
				19.961,35
31.07.2038		538.045,00	2.690.205,00	
				16.634,43
31.08.2038		538.045,00	2.152.160,00	
				13.307,52
30.09.2038		538.045,00	1.614.115,00	
				9.980,61
31.10.2038		538.045,00	1.076.070,00	
				6.653,70
30.11.2038		538.045,00	538.025,00	
				3.326,79
31.12.2038		538.025,00	0,00	
				0,00
2038		6.456.520,00		219.574,80
TOTAL GENERAL	83.935.000,00	83.935.000,00	0,00	50.893.228,00

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