

## GRAFIC PLATA RATE - FARCAS BOGDAN

Valoare apartament	167.562,00
Avans minim 15%	25.134,30
Suma ramasa de achitat = C	<b>142.427,70</b>
Dobanda anuala = D	4,50%
Perioada - luni = n	120
Prima rambursare	01 octombrie 2019
<b>PMT</b>	<b>(RON 1.476,10)</b>

$$R = C * d / 12 / [1 - (1 + d / 12)^{-n}]$$

1.476,10 < rata principala

$$D = (C * D * ((D + 1)^{n+1} - (D + 1)) / ((D + 1) * ((D + 1)^n - 1)) / 12$$

534,10 < dobanda la prima luna

Numarul Ratei	Data Platii	Dobanda (D)	Rest de achitat (C)	Dobanda datorata	Rata principala	Rata finala datorata
			<b>142.427,70</b>			
5	01.10.19	4,500%	141.485,59	533,99	942,11	1.476,10
6	01.11.19	4,500%	140.539,94	530,45	945,64	1.476,10
7	01.12.19	4,500%	139.590,76	526,91	949,19	1.476,10
8	01.01.20	4,500%	138.638,01	523,35	952,75	1.476,10
9	01.02.20	4,500%	137.681,69	519,78	956,32	1.476,10
10	01.03.20	4,500%	136.721,78	516,19	959,91	1.476,10
11	01.04.20	4,500%	135.758,28	512,59	963,50	1.476,10
12	01.05.20	4,500%	134.791,16	508,98	967,12	1.476,10
13	01.06.20	4,500%	133.820,42	505,36	970,74	1.476,10
14	01.07.20	4,500%	132.846,04	501,72	974,38	1.476,10
15	01.08.20	4,500%	131.868,00	498,06	978,03	1.476,10
16	01.09.20	4,500%	130.886,30	494,40	981,70	1.476,10
17	01.10.20	4,500%	129.900,92	490,72	985,38	1.476,10
18	01.11.20	4,500%	128.911,84	487,02	989,08	1.476,10
19	01.12.20	4,500%	127.919,06	483,31	992,78	1.476,10
20	01.01.21	4,500%	126.922,55	479,59	996,51	1.476,10
21	01.02.21	4,500%	125.922,31	475,85	1.000,24	1.476,10
22	01.03.21	4,500%	124.918,31	472,10	1.003,99	1.476,10
23	01.04.21	4,500%	123.910,56	468,34	1.007,76	1.476,10
24	01.05.21	4,500%	122.899,02	464,56	1.011,54	1.476,10
25	01.06.21	4,500%	121.883,69	460,77	1.015,33	1.476,10
26	01.07.21	4,500%	120.864,56	456,96	1.019,13	1.476,10
27	01.08.21	4,500%	119.841,60	453,14	1.022,96	1.476,10
28	01.09.21	4,500%	118.814,81	449,31	1.026,79	1.476,10
29	01.10.21	4,500%	117.784,17	445,46	1.030,64	1.476,10
30	01.11.21	4,500%	116.749,67	441,59	1.034,50	1.476,10
31	01.12.21	4,500%	115.711,28	437,71	1.038,38	1.476,10
32	01.01.22	4,500%	114.669,01	433,82	1.042,28	1.476,10
33	01.02.22	4,500%	113.622,82	429,91	1.046,18	1.476,10
34	01.03.22	4,500%	112.572,72	425,99	1.050,11	1.476,10
35	01.04.22	4,500%	111.518,67	422,05	1.054,04	1.476,10
36	01.05.22	4,500%	110.460,68	418,10	1.057,99	1.476,10
37	01.06.22	4,500%	109.398,72	414,14	1.061,96	1.476,10
38	01.07.22	4,500%	108.332,78	410,15	1.065,94	1.476,10

39	01.08.22	4,500%	107.262,84	406,16	1.069,94	1.476,10
40	01.09.22	4,500%	106.188,88	402,15	1.073,95	1.476,10
41	01.10.22	4,500%	105.110,91	398,12	1.077,98	1.476,10
42	01.11.22	4,500%	104.028,89	394,08	1.082,02	1.476,10
43	01.12.22	4,500%	102.942,81	390,02	1.086,08	1.476,10
44	01.01.23	4,500%	101.852,67	385,95	1.090,15	1.476,10
45	01.02.23	4,500%	100.758,43	381,86	1.094,23	1.476,10
46	01.03.23	4,500%	99.660,09	377,76	1.098,34	1.476,10
47	01.04.23	4,500%	98.557,64	373,64	1.102,45	1.476,10
48	01.05.23	4,500%	97.451,05	369,51	1.106,59	1.476,10
49	01.06.23	4,500%	96.340,31	365,36	1.110,74	1.476,10
50	01.07.23	4,500%	95.225,41	361,20	1.114,90	1.476,10
51	01.08.23	4,500%	94.106,33	357,02	1.119,08	1.476,10
52	01.09.23	4,500%	92.983,05	352,82	1.123,28	1.476,10
53	01.10.23	4,500%	91.855,57	348,61	1.127,49	1.476,10
54	01.11.23	4,500%	90.723,85	344,38	1.131,72	1.476,10
55	01.12.23	4,500%	89.587,89	340,14	1.135,96	1.476,10
56	01.01.24	4,500%	88.447,68	335,88	1.140,22	1.476,10
57	01.02.24	4,500%	87.303,18	331,61	1.144,49	1.476,10
58	01.03.24	4,500%	86.154,40	327,31	1.148,78	1.476,10
59	01.04.24	4,500%	85.001,31	323,01	1.153,09	1.476,10
60	01.05.24	4,500%	83.843,90	318,68	1.157,41	1.476,10
61	01.06.24	4,500%	82.682,14	314,35	1.161,75	1.476,10
62	01.07.24	4,500%	81.516,04	309,99	1.166,11	1.476,10
63	01.08.24	4,500%	80.345,56	305,62	1.170,48	1.476,10
64	01.09.24	4,500%	79.170,69	301,23	1.174,87	1.476,10
65	01.10.24	4,500%	77.991,41	296,82	1.179,27	1.476,10
66	01.11.24	4,500%	76.807,72	292,40	1.183,69	1.476,10
67	01.12.24	4,500%	75.619,59	287,97	1.188,13	1.476,10
68	01.01.25	4,500%	74.427,00	283,51	1.192,59	1.476,10
69	01.02.25	4,500%	73.229,94	279,04	1.197,06	1.476,10
70	01.03.25	4,500%	72.028,40	274,55	1.201,55	1.476,10
71	01.04.25	4,500%	70.822,35	270,05	1.206,05	1.476,10
72	01.05.25	4,500%	69.611,77	265,53	1.210,57	1.476,10
73	01.06.25	4,500%	68.396,66	260,99	1.215,11	1.476,10
74	01.07.25	4,500%	67.176,99	256,43	1.219,67	1.476,10
75	01.08.25	4,500%	65.952,75	251,86	1.224,24	1.476,10
76	01.09.25	4,500%	64.723,93	247,27	1.228,83	1.476,10
77	01.10.25	4,500%	63.490,49	242,66	1.233,44	1.476,10
78	01.11.25	4,500%	62.252,43	238,04	1.238,06	1.476,10
79	01.12.25	4,500%	61.009,72	233,40	1.242,70	1.476,10
80	01.01.26	4,500%	59.762,36	228,74	1.247,36	1.476,10
81	01.02.26	4,500%	58.510,32	224,06	1.252,04	1.476,10
82	01.03.26	4,500%	57.253,59	219,37	1.256,73	1.476,10
83	01.04.26	4,500%	55.992,15	214,65	1.261,44	1.476,10
84	01.05.26	4,500%	54.725,97	209,92	1.266,17	1.476,10
85	01.06.26	4,500%	53.455,05	205,18	1.270,92	1.476,10
86	01.07.26	4,500%	52.179,37	200,41	1.275,69	1.476,10
87	01.08.26	4,500%	50.898,90	195,63	1.280,47	1.476,10
88	01.09.26	4,500%	49.613,63	190,83	1.285,27	1.476,10
89	01.10.26	4,500%	48.323,54	186,01	1.290,09	1.476,10
90	01.11.26	4,500%	47.028,62	181,17	1.294,92	1.476,10
91	01.12.26	4,500%	45.728,84	176,32	1.299,78	1.476,10

92	01.01.27	4,500%	44.424,19	171,45	1.304,65	1.476,10
93	01.02.27	4,500%	43.114,64	166,55	1.309,54	1.476,10
94	01.03.27	4,500%	41.800,19	161,64	1.314,45	1.476,10
95	01.04.27	4,500%	40.480,81	156,72	1.319,38	1.476,10
96	01.05.27	4,500%	39.156,48	151,77	1.324,33	1.476,10
97	01.06.27	4,500%	37.827,18	146,80	1.329,29	1.476,10
98	01.07.27	4,500%	36.492,91	141,82	1.334,28	1.476,10
99	01.08.27	4,500%	35.153,63	136,82	1.339,28	1.476,10
100	01.09.27	4,500%	33.809,33	131,80	1.344,30	1.476,10
101	01.10.27	4,500%	32.459,99	126,76	1.349,34	1.476,10
102	01.11.27	4,500%	31.105,59	121,70	1.354,40	1.476,10
103	01.12.27	4,500%	29.746,11	116,62	1.359,48	1.476,10
104	01.01.28	4,500%	28.381,53	111,52	1.364,57	1.476,10
105	01.02.28	4,500%	27.011,84	106,41	1.369,69	1.476,10
106	01.03.28	4,500%	25.637,02	101,27	1.374,83	1.476,10
107	01.04.28	4,500%	24.257,04	96,12	1.379,98	1.476,10
108	01.05.28	4,500%	22.871,88	90,94	1.385,15	1.476,10
109	01.06.28	4,500%	21.481,53	85,75	1.390,35	1.476,10
110	01.07.28	4,500%	20.085,97	80,54	1.395,56	1.476,10
111	01.08.28	4,500%	18.685,18	75,31	1.400,79	1.476,10
112	01.09.28	4,500%	17.279,14	70,05	1.406,04	1.476,10
113	01.10.28	4,500%	15.867,82	64,78	1.411,32	1.476,10
114	01.11.28	4,500%	14.451,22	59,49	1.416,61	1.476,10
115	01.12.28	4,500%	13.029,30	54,18	1.421,92	1.476,10
116	01.01.29	4,500%	11.602,05	48,85	1.427,25	1.476,10
117	01.02.29	4,500%	10.169,45	43,50	1.432,60	1.476,10
118	01.03.29	4,500%	8.731,48	38,13	1.437,97	1.476,10
119	01.04.29	4,500%	7.288,12	32,74	1.443,36	1.476,10
120	01.05.29	4,500%	5.839,34	27,32	1.448,77	1.476,10
121	01.06.29	4,500%	4.385,14	21,89	1.454,21	1.476,10
122	01.07.29	4,500%	2.925,48	16,44	1.459,66	1.476,10
123	01.08.29	4,500%	1.460,35	10,97	1.465,13	1.476,10
124	01.09.29	4,500%	0,00	5,48	1.460,35	1.465,83
<b>TOTAL</b>				<b>34.693,79</b>	<b>142.427,70</b>	<b>177.121,49</b>