

GRAFIC PLATA RATE - TODIREANU MARIA

Valoare apartament	90.613,50
Avans minim 15%	13.592,00
Suma ramasa de achitat = C	77.021,50
Dobanda anuala = D	4,50%
Perioada - luni = n	180
Prima rambursare	01 octombrie 2019
PMT	(RON 589,21)

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

589,21 < rata principala

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

288,83 < dobanda la prima luna

Numarul Ratei	Data Platii	Dobanda (D)	Rest de achitat (C)	Dobanda datorata	Rata principala	Rata finala datorata
			77.021,50			
5	01.10.19	4,500%	76.721,12	288,83	300,38	589,21
6	01.11.19	4,500%	76.419,61	287,70	301,51	589,21
7	01.12.19	4,500%	76.116,97	286,57	302,64	589,21
8	01.01.20	4,500%	75.813,19	285,43	303,78	589,21
9	01.02.20	4,500%	75.508,28	284,30	304,91	589,21
10	01.03.20	4,500%	75.202,22	283,15	306,06	589,21
11	01.04.20	4,500%	74.895,01	282,00	307,21	589,21
12	01.05.20	4,500%	74.586,66	280,85	308,36	589,21
13	01.06.20	4,500%	74.277,14	279,70	309,51	589,21
14	01.07.20	4,500%	73.966,47	278,53	310,67	589,21
15	01.08.20	4,500%	73.654,63	277,37	311,84	589,21
16	01.09.20	4,500%	73.341,62	276,20	313,01	589,21
17	01.10.20	4,500%	73.027,44	275,03	314,18	589,21
18	01.11.20	4,500%	72.712,08	273,85	315,36	589,21
19	01.12.20	4,500%	72.395,53	272,67	316,54	589,21
20	01.01.21	4,500%	72.077,80	271,48	317,73	589,21
21	01.02.21	4,500%	71.758,88	270,29	318,92	589,21
22	01.03.21	4,500%	71.438,76	269,09	320,12	589,21
23	01.04.21	4,500%	71.117,45	267,89	321,32	589,21
24	01.05.21	4,500%	70.794,92	266,69	322,52	589,21
25	01.06.21	4,500%	70.471,19	265,48	323,73	589,21
26	01.07.21	4,500%	70.146,24	264,26	324,95	589,21
27	01.08.21	4,500%	69.820,08	263,04	326,16	589,21
28	01.09.21	4,500%	69.492,69	261,82	327,39	589,21
29	01.10.21	4,500%	69.164,08	260,59	328,62	589,21
30	01.11.21	4,500%	68.834,23	259,36	329,85	589,21
31	01.12.21	4,500%	68.503,14	258,12	331,08	589,21
32	01.01.22	4,500%	68.170,82	256,88	332,33	589,21
33	01.02.22	4,500%	67.837,24	255,64	333,57	589,21
34	01.03.22	4,500%	67.502,42	254,39	334,82	589,21
35	01.04.22	4,500%	67.166,34	253,13	336,08	589,21
36	01.05.22	4,500%	66.829,00	251,87	337,34	589,21
37	01.06.22	4,500%	66.490,40	250,60	338,60	589,21
38	01.07.22	4,500%	66.150,52	249,34	339,87	589,21
39	01.08.22	4,500%	65.809,37	248,06	341,15	589,21

40	01.09.22	4,500%	65.466,95	246,78	342,43	589,21
41	01.10.22	4,500%	65.123,23	245,50	343,71	589,21
42	01.11.22	4,500%	64.778,23	244,21	345,00	589,21
43	01.12.22	4,500%	64.431,94	242,91	346,29	589,21
44	01.01.23	4,500%	64.084,34	241,62	347,59	589,21
45	01.02.23	4,500%	63.735,45	240,31	348,90	589,21
46	01.03.23	4,500%	63.385,24	239,00	350,21	589,21
47	01.04.23	4,500%	63.033,72	237,69	351,52	589,21
48	01.05.23	4,500%	62.680,89	236,37	352,84	589,21
49	01.06.23	4,500%	62.326,73	235,05	354,16	589,21
50	01.07.23	4,500%	61.971,24	233,72	355,49	589,21
51	01.08.23	4,500%	61.614,42	232,39	356,82	589,21
52	01.09.23	4,500%	61.256,26	231,05	358,16	589,21
53	01.10.23	4,500%	60.896,76	229,71	359,50	589,21
54	01.11.23	4,500%	60.535,91	228,36	360,85	589,21
55	01.12.23	4,500%	60.173,71	227,01	362,20	589,21
56	01.01.24	4,500%	59.810,14	225,65	363,56	589,21
57	01.02.24	4,500%	59.445,22	224,28	364,92	589,21
58	01.03.24	4,500%	59.078,93	222,92	366,29	589,21
59	01.04.24	4,500%	58.711,26	221,54	367,67	589,21
60	01.05.24	4,500%	58.342,21	220,16	369,05	589,21
61	01.06.24	4,500%	57.971,78	218,78	370,43	589,21
62	01.07.24	4,500%	57.599,97	217,39	371,82	589,21
63	01.08.24	4,500%	57.226,75	216,00	373,21	589,21
64	01.09.24	4,500%	56.852,14	214,60	374,61	589,21
65	01.10.24	4,500%	56.476,12	213,19	376,02	589,21
66	01.11.24	4,500%	56.098,70	211,78	377,43	589,21
67	01.12.24	4,500%	55.719,85	210,37	378,84	589,21
68	01.01.25	4,500%	55.339,59	208,95	380,26	589,21
69	01.02.25	4,500%	54.957,90	207,52	381,69	589,21
70	01.03.25	4,500%	54.574,78	206,09	383,12	589,21
71	01.04.25	4,500%	54.190,22	204,65	384,56	589,21
72	01.05.25	4,500%	53.804,23	203,21	386,00	589,21
73	01.06.25	4,500%	53.416,78	201,76	387,45	589,21
74	01.07.25	4,500%	53.027,88	200,31	388,90	589,21
75	01.08.25	4,500%	52.637,52	198,85	390,36	589,21
76	01.09.25	4,500%	52.245,70	197,39	391,82	589,21
77	01.10.25	4,500%	51.852,41	195,92	393,29	589,21
78	01.11.25	4,500%	51.457,64	194,44	394,77	589,21
79	01.12.25	4,500%	51.061,40	192,96	396,25	589,21
80	01.01.26	4,500%	50.663,66	191,48	397,73	589,21
81	01.02.26	4,500%	50.264,44	189,99	399,22	589,21
82	01.03.26	4,500%	49.863,72	188,49	400,72	589,21
83	01.04.26	4,500%	49.461,50	186,99	402,22	589,21
84	01.05.26	4,500%	49.057,77	185,48	403,73	589,21
85	01.06.26	4,500%	48.652,52	183,96	405,25	589,21
86	01.07.26	4,500%	48.245,76	182,44	406,77	589,21
87	01.08.26	4,500%	47.837,46	180,92	408,29	589,21
88	01.09.26	4,500%	47.427,64	179,39	409,82	589,21
89	01.10.26	4,500%	47.016,28	177,85	411,36	589,21
90	01.11.26	4,500%	46.603,38	176,31	412,90	589,21
91	01.12.26	4,500%	46.188,93	174,76	414,45	589,21
92	01.01.27	4,500%	45.772,93	173,21	416,00	589,21
93	01.02.27	4,500%	45.355,37	171,65	417,56	589,21

94	01.03.27	4,500%	44.936,24	170,08	419,13	589,21
95	01.04.27	4,500%	44.515,54	168,51	420,70	589,21
96	01.05.27	4,500%	44.093,26	166,93	422,28	589,21
97	01.06.27	4,500%	43.669,40	165,35	423,86	589,21
98	01.07.27	4,500%	43.243,94	163,76	425,45	589,21
99	01.08.27	4,500%	42.816,90	162,16	427,05	589,21
100	01.09.27	4,500%	42.388,25	160,56	428,65	589,21
101	01.10.27	4,500%	41.957,99	158,95	430,26	589,21
102	01.11.27	4,500%	41.526,12	157,34	431,87	589,21
103	01.12.27	4,500%	41.092,63	155,72	433,49	589,21
104	01.01.28	4,500%	40.657,52	154,09	435,11	589,21
105	01.02.28	4,500%	40.220,77	152,46	436,75	589,21
106	01.03.28	4,500%	39.782,39	150,83	438,38	589,21
107	01.04.28	4,500%	39.342,36	149,18	440,03	589,21
108	01.05.28	4,500%	38.900,69	147,53	441,68	589,21
109	01.06.28	4,500%	38.457,35	145,88	443,33	589,21
110	01.07.28	4,500%	38.012,35	144,21	445,00	589,21
111	01.08.28	4,500%	37.565,69	142,54	446,67	589,21
112	01.09.28	4,500%	37.117,35	140,87	448,34	589,21
113	01.10.28	4,500%	36.667,33	139,19	450,02	589,21
114	01.11.28	4,500%	36.215,62	137,50	451,71	589,21
115	01.12.28	4,500%	35.762,22	135,81	453,40	589,21
116	01.01.29	4,500%	35.307,11	134,11	455,10	589,21
117	01.02.29	4,500%	34.850,30	132,40	456,81	589,21
118	01.03.29	4,500%	34.391,78	130,69	458,52	589,21
119	01.04.29	4,500%	33.931,54	128,97	460,24	589,21
120	01.05.29	4,500%	33.469,57	127,24	461,97	589,21
121	01.06.29	4,500%	33.005,87	125,51	463,70	589,21
122	01.07.29	4,500%	32.540,43	123,77	465,44	589,21
123	01.08.29	4,500%	32.073,25	122,02	467,18	589,21
124	01.09.29	4,500%	31.604,31	120,27	468,94	589,21
125	01.10.29	4,500%	31.133,61	118,51	470,69	589,21
126	01.11.29	4,500%	30.661,15	116,75	472,46	589,21
127	01.12.29	4,500%	30.186,92	114,98	474,23	589,21
128	01.01.30	4,500%	29.710,91	113,20	476,01	589,21
129	01.02.30	4,500%	29.233,12	111,41	477,80	589,21
130	01.03.30	4,500%	28.753,53	109,62	479,59	589,21
131	01.04.30	4,500%	28.272,15	107,82	481,39	589,21
132	01.05.30	4,500%	27.788,96	106,02	483,19	589,21
133	01.06.30	4,500%	27.303,95	104,21	485,00	589,21
134	01.07.30	4,500%	26.817,13	102,39	486,82	589,21
135	01.08.30	4,500%	26.328,49	100,56	488,65	589,21
136	01.09.30	4,500%	25.838,01	98,73	490,48	589,21
137	01.10.30	4,500%	25.345,69	96,89	492,32	589,21
138	01.11.30	4,500%	24.851,52	95,04	494,16	589,21
139	01.12.30	4,500%	24.355,51	93,19	496,02	589,21
140	01.01.31	4,500%	23.857,63	91,33	497,88	589,21
141	01.02.31	4,500%	23.357,88	89,46	499,74	589,21
142	01.03.31	4,500%	22.856,27	87,59	501,62	589,21
143	01.04.31	4,500%	22.352,77	85,71	503,50	589,21
144	01.05.31	4,500%	21.847,38	83,82	505,39	589,21
145	01.06.31	4,500%	21.340,09	81,93	507,28	589,21
146	01.07.31	4,500%	20.830,91	80,02	509,19	589,21
147	01.08.31	4,500%	20.319,82	78,11	511,09	589,21

148	01.09.31	4,500%	19.806,80	76,20	513,01	589,21
149	01.10.31	4,500%	19.291,87	74,27	514,93	589,21
150	01.11.31	4,500%	18.775,00	72,34	516,87	589,21
151	01.12.31	4,500%	18.256,20	70,41	518,80	589,21
152	01.01.32	4,500%	17.735,45	68,46	520,75	589,21
153	01.02.32	4,500%	17.212,75	66,51	522,70	589,21
154	01.03.32	4,500%	16.688,08	64,55	524,66	589,21
155	01.04.32	4,500%	16.161,45	62,58	526,63	589,21
156	01.05.32	4,500%	15.632,85	60,60	528,60	589,21
157	01.06.32	4,500%	15.102,26	58,62	530,59	589,21
158	01.07.32	4,500%	14.569,69	56,63	532,58	589,21
159	01.08.32	4,500%	14.035,11	54,64	534,57	589,21
160	01.09.32	4,500%	13.498,53	52,63	536,58	589,21
161	01.10.32	4,500%	12.959,94	50,62	538,59	589,21
162	01.11.32	4,500%	12.419,33	48,60	540,61	589,21
163	01.12.32	4,500%	11.876,70	46,57	542,64	589,21
164	01.01.33	4,500%	11.332,02	44,54	544,67	589,21
165	01.02.33	4,500%	10.785,31	42,49	546,71	589,21
166	01.03.33	4,500%	10.236,54	40,44	548,77	589,21
167	01.04.33	4,500%	9.685,72	38,39	550,82	589,21
168	01.05.33	4,500%	9.132,83	36,32	552,89	589,21
169	01.06.33	4,500%	8.577,87	34,25	554,96	589,21
170	01.07.33	4,500%	8.020,83	32,17	557,04	589,21
171	01.08.33	4,500%	7.461,70	30,08	559,13	589,21
172	01.09.33	4,500%	6.900,47	27,98	561,23	589,21
173	01.10.33	4,500%	6.337,13	25,88	563,33	589,21
174	01.11.33	4,500%	5.771,69	23,76	565,45	589,21
175	01.12.33	4,500%	5.204,12	21,64	567,57	589,21
176	01.01.34	4,500%	4.634,43	19,52	569,69	589,21
177	01.02.34	4,500%	4.062,60	17,38	571,83	589,21
178	01.03.34	4,500%	3.488,62	15,23	573,97	589,21
179	01.04.34	4,500%	2.912,50	13,08	576,13	589,21
180	01.05.34	4,500%	2.334,21	10,92	578,29	589,21
181	01.06.34	4,500%	1.753,75	8,75	580,46	589,21
182	01.07.34	4,500%	1.171,12	6,58	582,63	589,21
183	01.08.34	4,500%	586,30	4,39	584,82	589,21
184	01.09.34	4,500%	0,00	2,20	586,30	588,50
TOTAL				29.035,47	77.021,50	106.056,97