

GRAFIC PLATA RATE - MAIOGAN ANDREI GEORGE

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|----------------------------|-----------------------|---|
| Valoare apartament | 147.111,30 | |
| Avans minim 15% | 22.066,70 | $R = C * d / 12 / [1 - (1 + d / 12)^{-n}]$ |
| Suma ramasa de achitat = C | 125.044,60 | 1.295,94 < rata principala |
| Dobanda anuala = D | 4,50% | |
| Perioada - luni = n | 120 | $D = (C * D * ((D + 1)^{n+1} - (D + 1)) / ((D + 1) * ((D + 1)^n - 1)) / 12$ |
| Prima rambursare | 01 octombrie 2019 | 468,92 < dobanda la prima luna |
| PMT | (RON 1.295,94) | |

| Numarul Ratei | Data Platii | Dobanda (D) | Rest de achitat (C) | Dobanda datorata | Rata principala | Rata finala datorata |
|---------------|-------------|-------------|---------------------|------------------|-----------------|----------------------|
| | | | 125.044,60 | | | |
| 5 | 01.10.19 | 4,500% | 124.217,47 | 468,81 | 827,13 | 1.295,94 |
| 6 | 01.11.19 | 4,500% | 123.387,24 | 465,71 | 830,23 | 1.295,94 |
| 7 | 01.12.19 | 4,500% | 122.553,90 | 462,60 | 833,34 | 1.295,94 |
| 8 | 01.01.20 | 4,500% | 121.717,43 | 459,48 | 836,47 | 1.295,94 |
| 9 | 01.02.20 | 4,500% | 120.877,83 | 456,34 | 839,60 | 1.295,94 |
| 10 | 01.03.20 | 4,500% | 120.035,08 | 453,19 | 842,75 | 1.295,94 |
| 11 | 01.04.20 | 4,500% | 119.189,17 | 450,03 | 845,91 | 1.295,94 |
| 12 | 01.05.20 | 4,500% | 118.340,09 | 446,86 | 849,08 | 1.295,94 |
| 13 | 01.06.20 | 4,500% | 117.487,83 | 443,68 | 852,26 | 1.295,94 |
| 14 | 01.07.20 | 4,500% | 116.632,37 | 440,48 | 855,46 | 1.295,94 |
| 15 | 01.08.20 | 4,500% | 115.773,70 | 437,28 | 858,67 | 1.295,94 |
| 16 | 01.09.20 | 4,500% | 114.911,81 | 434,06 | 861,89 | 1.295,94 |
| 17 | 01.10.20 | 4,500% | 114.046,69 | 430,82 | 865,12 | 1.295,94 |
| 18 | 01.11.20 | 4,500% | 113.178,33 | 427,58 | 868,36 | 1.295,94 |
| 19 | 01.12.20 | 4,500% | 112.306,72 | 424,33 | 871,62 | 1.295,94 |
| 20 | 01.01.21 | 4,500% | 111.431,83 | 421,06 | 874,88 | 1.295,94 |
| 21 | 01.02.21 | 4,500% | 110.553,67 | 417,78 | 878,16 | 1.295,94 |
| 22 | 01.03.21 | 4,500% | 109.672,21 | 414,49 | 881,46 | 1.295,94 |
| 23 | 01.04.21 | 4,500% | 108.787,45 | 411,18 | 884,76 | 1.295,94 |
| 24 | 01.05.21 | 4,500% | 107.899,37 | 407,86 | 888,08 | 1.295,94 |
| 25 | 01.06.21 | 4,500% | 107.007,96 | 404,53 | 891,41 | 1.295,94 |
| 26 | 01.07.21 | 4,500% | 106.113,21 | 401,19 | 894,75 | 1.295,94 |
| 27 | 01.08.21 | 4,500% | 105.215,10 | 397,84 | 898,11 | 1.295,94 |
| 28 | 01.09.21 | 4,500% | 104.313,63 | 394,47 | 901,47 | 1.295,94 |
| 29 | 01.10.21 | 4,500% | 103.408,78 | 391,09 | 904,85 | 1.295,94 |
| 30 | 01.11.21 | 4,500% | 102.500,53 | 387,70 | 908,24 | 1.295,94 |
| 31 | 01.12.21 | 4,500% | 101.588,88 | 384,29 | 911,65 | 1.295,94 |
| 32 | 01.01.22 | 4,500% | 100.673,82 | 380,87 | 915,07 | 1.295,94 |
| 33 | 01.02.22 | 4,500% | 99.755,32 | 377,44 | 918,50 | 1.295,94 |
| 34 | 01.03.22 | 4,500% | 98.833,38 | 374,00 | 921,94 | 1.295,94 |
| 35 | 01.04.22 | 4,500% | 97.907,98 | 370,54 | 925,40 | 1.295,94 |
| 36 | 01.05.22 | 4,500% | 96.979,11 | 367,07 | 928,87 | 1.295,94 |
| 37 | 01.06.22 | 4,500% | 96.046,76 | 363,59 | 932,35 | 1.295,94 |
| 38 | 01.07.22 | 4,500% | 95.110,91 | 360,10 | 935,85 | 1.295,94 |

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| 39 | 01.08.22 | 4,500% | 94.171,56 | 356,59 | 939,35 | 1.295,94 |
| 40 | 01.09.22 | 4,500% | 93.228,68 | 353,07 | 942,88 | 1.295,94 |
| 41 | 01.10.22 | 4,500% | 92.282,27 | 349,53 | 946,41 | 1.295,94 |
| 42 | 01.11.22 | 4,500% | 91.332,31 | 345,98 | 949,96 | 1.295,94 |
| 43 | 01.12.22 | 4,500% | 90.378,79 | 342,42 | 953,52 | 1.295,94 |
| 44 | 01.01.23 | 4,500% | 89.421,69 | 338,85 | 957,10 | 1.295,94 |
| 45 | 01.02.23 | 4,500% | 88.461,01 | 335,26 | 960,68 | 1.295,94 |
| 46 | 01.03.23 | 4,500% | 87.496,72 | 331,66 | 964,29 | 1.295,94 |
| 47 | 01.04.23 | 4,500% | 86.528,82 | 328,04 | 967,90 | 1.295,94 |
| 48 | 01.05.23 | 4,500% | 85.557,29 | 324,41 | 971,53 | 1.295,94 |
| 49 | 01.06.23 | 4,500% | 84.582,11 | 320,77 | 975,17 | 1.295,94 |
| 50 | 01.07.23 | 4,500% | 83.603,29 | 317,11 | 978,83 | 1.295,94 |
| 51 | 01.08.23 | 4,500% | 82.620,79 | 313,44 | 982,50 | 1.295,94 |
| 52 | 01.09.23 | 4,500% | 81.634,60 | 309,76 | 986,18 | 1.295,94 |
| 53 | 01.10.23 | 4,500% | 80.644,72 | 306,06 | 989,88 | 1.295,94 |
| 54 | 01.11.23 | 4,500% | 79.651,13 | 302,35 | 993,59 | 1.295,94 |
| 55 | 01.12.23 | 4,500% | 78.653,82 | 298,63 | 997,32 | 1.295,94 |
| 56 | 01.01.24 | 4,500% | 77.652,76 | 294,89 | 1.001,06 | 1.295,94 |
| 57 | 01.02.24 | 4,500% | 76.647,95 | 291,13 | 1.004,81 | 1.295,94 |
| 58 | 01.03.24 | 4,500% | 75.639,38 | 287,37 | 1.008,58 | 1.295,94 |
| 59 | 01.04.24 | 4,500% | 74.627,02 | 283,59 | 1.012,36 | 1.295,94 |
| 60 | 01.05.24 | 4,500% | 73.610,87 | 279,79 | 1.016,15 | 1.295,94 |
| 61 | 01.06.24 | 4,500% | 72.590,91 | 275,98 | 1.019,96 | 1.295,94 |
| 62 | 01.07.24 | 4,500% | 71.567,12 | 272,16 | 1.023,79 | 1.295,94 |
| 63 | 01.08.24 | 4,500% | 70.539,49 | 268,32 | 1.027,62 | 1.295,94 |
| 64 | 01.09.24 | 4,500% | 69.508,02 | 264,46 | 1.031,48 | 1.295,94 |
| 65 | 01.10.24 | 4,500% | 68.472,67 | 260,60 | 1.035,34 | 1.295,94 |
| 66 | 01.11.24 | 4,500% | 67.433,45 | 256,72 | 1.039,23 | 1.295,94 |
| 67 | 01.12.24 | 4,500% | 66.390,32 | 252,82 | 1.043,12 | 1.295,94 |
| 68 | 01.01.25 | 4,500% | 65.343,29 | 248,91 | 1.047,03 | 1.295,94 |
| 69 | 01.02.25 | 4,500% | 64.292,33 | 244,98 | 1.050,96 | 1.295,94 |
| 70 | 01.03.25 | 4,500% | 63.237,43 | 241,04 | 1.054,90 | 1.295,94 |
| 71 | 01.04.25 | 4,500% | 62.178,58 | 237,09 | 1.058,85 | 1.295,94 |
| 72 | 01.05.25 | 4,500% | 61.115,75 | 233,12 | 1.062,82 | 1.295,94 |
| 73 | 01.06.25 | 4,500% | 60.048,95 | 229,13 | 1.066,81 | 1.295,94 |
| 74 | 01.07.25 | 4,500% | 58.978,14 | 225,13 | 1.070,81 | 1.295,94 |
| 75 | 01.08.25 | 4,500% | 57.903,31 | 221,12 | 1.074,82 | 1.295,94 |
| 76 | 01.09.25 | 4,500% | 56.824,46 | 217,09 | 1.078,85 | 1.295,94 |
| 77 | 01.10.25 | 4,500% | 55.741,56 | 213,04 | 1.082,90 | 1.295,94 |
| 78 | 01.11.25 | 4,500% | 54.654,61 | 208,98 | 1.086,96 | 1.295,94 |
| 79 | 01.12.25 | 4,500% | 53.563,57 | 204,91 | 1.091,03 | 1.295,94 |
| 80 | 01.01.26 | 4,500% | 52.468,45 | 200,82 | 1.095,12 | 1.295,94 |
| 81 | 01.02.26 | 4,500% | 51.369,22 | 196,71 | 1.099,23 | 1.295,94 |
| 82 | 01.03.26 | 4,500% | 50.265,87 | 192,59 | 1.103,35 | 1.295,94 |
| 83 | 01.04.26 | 4,500% | 49.158,39 | 188,46 | 1.107,49 | 1.295,94 |
| 84 | 01.05.26 | 4,500% | 48.046,75 | 184,30 | 1.111,64 | 1.295,94 |
| 85 | 01.06.26 | 4,500% | 46.930,94 | 180,14 | 1.115,81 | 1.295,94 |
| 86 | 01.07.26 | 4,500% | 45.810,95 | 175,95 | 1.119,99 | 1.295,94 |
| 87 | 01.08.26 | 4,500% | 44.686,76 | 171,75 | 1.124,19 | 1.295,94 |
| 88 | 01.09.26 | 4,500% | 43.558,36 | 167,54 | 1.128,40 | 1.295,94 |
| 89 | 01.10.26 | 4,500% | 42.425,72 | 163,31 | 1.132,63 | 1.295,94 |
| 90 | 01.11.26 | 4,500% | 41.288,84 | 159,06 | 1.136,88 | 1.295,94 |
| 91 | 01.12.26 | 4,500% | 40.147,70 | 154,80 | 1.141,14 | 1.295,94 |

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| 92 | 01.01.27 | 4,500% | 39.002,28 | 150,52 | 1.145,42 | 1.295,94 |
| 93 | 01.02.27 | 4,500% | 37.852,56 | 146,23 | 1.149,72 | 1.295,94 |
| 94 | 01.03.27 | 4,500% | 36.698,53 | 141,92 | 1.154,03 | 1.295,94 |
| 95 | 01.04.27 | 4,500% | 35.540,18 | 137,59 | 1.158,35 | 1.295,94 |
| 96 | 01.05.27 | 4,500% | 34.377,48 | 133,25 | 1.162,70 | 1.295,94 |
| 97 | 01.06.27 | 4,500% | 33.210,43 | 128,89 | 1.167,06 | 1.295,94 |
| 98 | 01.07.27 | 4,500% | 32.039,00 | 124,51 | 1.171,43 | 1.295,94 |
| 99 | 01.08.27 | 4,500% | 30.863,18 | 120,12 | 1.175,82 | 1.295,94 |
| 100 | 01.09.27 | 4,500% | 29.682,95 | 115,71 | 1.180,23 | 1.295,94 |
| 101 | 01.10.27 | 4,500% | 28.498,29 | 111,29 | 1.184,66 | 1.295,94 |
| 102 | 01.11.27 | 4,500% | 27.309,19 | 106,85 | 1.189,10 | 1.295,94 |
| 103 | 01.12.27 | 4,500% | 26.115,64 | 102,39 | 1.193,56 | 1.295,94 |
| 104 | 01.01.28 | 4,500% | 24.917,61 | 97,91 | 1.198,03 | 1.295,94 |
| 105 | 01.02.28 | 4,500% | 23.715,09 | 93,42 | 1.202,52 | 1.295,94 |
| 106 | 01.03.28 | 4,500% | 22.508,05 | 88,91 | 1.207,03 | 1.295,94 |
| 107 | 01.04.28 | 4,500% | 21.296,50 | 84,39 | 1.211,56 | 1.295,94 |
| 108 | 01.05.28 | 4,500% | 20.080,40 | 79,84 | 1.216,10 | 1.295,94 |
| 109 | 01.06.28 | 4,500% | 18.859,74 | 75,28 | 1.220,66 | 1.295,94 |
| 110 | 01.07.28 | 4,500% | 17.634,51 | 70,71 | 1.225,23 | 1.295,94 |
| 111 | 01.08.28 | 4,500% | 16.404,68 | 66,11 | 1.229,83 | 1.295,94 |
| 112 | 01.09.28 | 4,500% | 15.170,24 | 61,50 | 1.234,44 | 1.295,94 |
| 113 | 01.10.28 | 4,500% | 13.931,18 | 56,88 | 1.239,07 | 1.295,94 |
| 114 | 01.11.28 | 4,500% | 12.687,47 | 52,23 | 1.243,71 | 1.295,94 |
| 115 | 01.12.28 | 4,500% | 11.439,09 | 47,57 | 1.248,37 | 1.295,94 |
| 116 | 01.01.29 | 4,500% | 10.186,04 | 42,89 | 1.253,06 | 1.295,94 |
| 117 | 01.02.29 | 4,500% | 8.928,28 | 38,19 | 1.257,75 | 1.295,94 |
| 118 | 01.03.29 | 4,500% | 7.665,81 | 33,47 | 1.262,47 | 1.295,94 |
| 119 | 01.04.29 | 4,500% | 6.398,61 | 28,74 | 1.267,20 | 1.295,94 |
| 120 | 01.05.29 | 4,500% | 5.126,66 | 23,99 | 1.271,95 | 1.295,94 |
| 121 | 01.06.29 | 4,500% | 3.849,94 | 19,22 | 1.276,72 | 1.295,94 |
| 122 | 01.07.29 | 4,500% | 2.568,43 | 14,43 | 1.281,51 | 1.295,94 |
| 123 | 01.08.29 | 4,500% | 1.282,12 | 9,63 | 1.286,31 | 1.295,94 |
| 124 | 01.09.29 | 4,500% | 0,00 | 4,81 | 1.282,12 | 1.286,92 |
| TOTAL | | | | 30.459,46 | 125.044,60 | 155.504,06 |