

GRAFIC PLATA RATE -AJUDEANU SIMONA

Valoare apartament	81.259,00
Avans minim 15%	12.188,85
Suma ramasa de achitat = C	69.070,15
Dobanda anuala = D	4,50%
Perioada - luni = n	180
Prima rambursare	20 decembrie 2019
PMT	(RON 528,38)

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

528,38 < rata principala

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

259,01 < dobanda la prima luna

Numarul Ratei	Data Platii	Dobanda (D)	Rest de achitat (C)	Dobanda datorata	Rata principala	Rata finala datorata
			69.070,15			
1	20.12.19	4,500%	68.800,78	259,01	269,37	528,38
2	20.01.20	4,500%	68.530,39	258,00	270,38	528,38
3	20.02.20	4,500%	68.259,00	256,98	271,40	528,38
4	20.03.20	4,500%	67.986,58	255,97	272,41	528,38
5	20.04.20	4,500%	67.713,15	254,95	273,44	528,38
6	20.05.20	4,500%	67.438,68	253,92	274,46	528,38
7	20.06.20	4,500%	67.163,19	252,89	275,49	528,38
8	20.07.20	4,500%	66.886,67	251,86	276,52	528,38
9	20.08.20	4,500%	66.609,11	250,82	277,56	528,38
10	20.09.20	4,500%	66.330,51	249,78	278,60	528,38
11	20.10.20	4,500%	66.050,86	248,74	279,65	528,38
12	20.11.20	4,500%	65.770,16	247,69	280,70	528,38
13	20.12.20	4,500%	65.488,42	246,63	281,75	528,38
14	20.01.21	4,500%	65.205,61	245,58	282,80	528,38
15	20.02.21	4,500%	64.921,75	244,52	283,86	528,38
16	20.03.21	4,500%	64.636,82	243,45	284,93	528,38
17	20.04.21	4,500%	64.350,82	242,38	286,00	528,38
18	20.05.21	4,500%	64.063,75	241,31	287,07	528,38
19	20.06.21	4,500%	63.775,60	240,24	288,15	528,38
20	20.07.21	4,500%	63.486,38	239,15	289,23	528,38
21	20.08.21	4,500%	63.196,07	238,07	290,31	528,38
22	20.09.21	4,500%	62.904,66	236,98	291,40	528,38
23	20.10.21	4,500%	62.612,17	235,89	292,49	528,38
24	20.11.21	4,500%	62.318,58	234,79	293,59	528,38
25	20.12.21	4,500%	62.023,89	233,69	294,69	528,38
26	20.01.22	4,500%	61.728,09	232,59	295,80	528,38
27	20.02.22	4,500%	61.431,19	231,48	296,91	528,38
28	20.03.22	4,500%	61.133,17	230,36	298,02	528,38
29	20.04.22	4,500%	60.834,03	229,25	299,14	528,38
30	20.05.22	4,500%	60.533,78	228,12	300,26	528,38
31	20.06.22	4,500%	60.232,39	227,00	301,38	528,38
32	20.07.22	4,500%	59.929,88	225,87	302,51	528,38
33	20.08.22	4,500%	59.626,23	224,73	303,65	528,38
34	20.09.22	4,500%	59.321,44	223,59	304,79	528,38
35	20.10.22	4,500%	59.015,51	222,45	305,93	528,38

36	20.11.22	4,500%	58.708,44	221,30	307,08	528,38
37	20.12.22	4,500%	58.400,21	220,15	308,23	528,38
38	20.01.23	4,500%	58.090,82	219,00	309,38	528,38
39	20.02.23	4,500%	57.780,28	217,84	310,54	528,38
40	20.03.23	4,500%	57.468,57	216,67	311,71	528,38
41	20.04.23	4,500%	57.155,69	215,50	312,88	528,38
42	20.05.23	4,500%	56.841,64	214,33	314,05	528,38
43	20.06.23	4,500%	56.526,41	213,15	315,23	528,38
44	20.07.23	4,500%	56.210,00	211,97	316,41	528,38
45	20.08.23	4,500%	55.892,40	210,78	317,60	528,38
46	20.09.23	4,500%	55.573,61	209,59	318,79	528,38
47	20.10.23	4,500%	55.253,63	208,40	319,98	528,38
48	20.11.23	4,500%	54.932,44	207,20	321,18	528,38
49	20.12.23	4,500%	54.610,05	205,99	322,39	528,38
50	20.01.24	4,500%	54.286,46	204,78	323,60	528,38
51	20.02.24	4,500%	53.961,65	203,57	324,81	528,38
52	20.03.24	4,500%	53.635,62	202,35	326,03	528,38
53	20.04.24	4,500%	53.308,36	201,13	327,25	528,38
54	20.05.24	4,500%	52.979,89	199,90	328,48	528,38
55	20.06.24	4,500%	52.650,18	198,67	329,71	528,38
56	20.07.24	4,500%	52.319,23	197,44	330,95	528,38
57	20.08.24	4,500%	51.987,04	196,19	332,19	528,38
58	20.09.24	4,500%	51.653,61	194,95	333,43	528,38
59	20.10.24	4,500%	51.318,92	193,70	334,68	528,38
60	20.11.24	4,500%	50.982,98	192,44	335,94	528,38
61	20.12.24	4,500%	50.645,79	191,18	337,20	528,38
62	20.01.25	4,500%	50.307,32	189,92	338,46	528,38
63	20.02.25	4,500%	49.967,59	188,65	339,73	528,38
64	20.03.25	4,500%	49.626,58	187,38	341,01	528,38
65	20.04.25	4,500%	49.284,30	186,10	342,29	528,38
66	20.05.25	4,500%	48.940,73	184,81	343,57	528,38
67	20.06.25	4,500%	48.595,87	183,52	344,86	528,38
68	20.07.25	4,500%	48.249,72	182,23	346,15	528,38
69	20.08.25	4,500%	47.902,27	180,93	347,45	528,38
70	20.09.25	4,500%	47.553,52	179,63	348,75	528,38
71	20.10.25	4,500%	47.203,46	178,32	350,06	528,38
72	20.11.25	4,500%	46.852,09	177,01	351,37	528,38
73	20.12.25	4,500%	46.499,40	175,69	352,69	528,38
74	20.01.26	4,500%	46.145,39	174,37	354,01	528,38
75	20.02.26	4,500%	45.790,05	173,04	355,34	528,38
76	20.03.26	4,500%	45.433,38	171,71	356,67	528,38
77	20.04.26	4,500%	45.075,37	170,37	358,01	528,38
78	20.05.26	4,500%	44.716,02	169,03	359,35	528,38
79	20.06.26	4,500%	44.355,32	167,68	360,70	528,38
80	20.07.26	4,500%	43.993,26	166,33	362,05	528,38
81	20.08.26	4,500%	43.629,85	164,97	363,41	528,38
82	20.09.26	4,500%	43.265,08	163,61	364,77	528,38
83	20.10.26	4,500%	42.898,94	162,24	366,14	528,38
84	20.11.26	4,500%	42.531,43	160,87	367,51	528,38
85	20.12.26	4,500%	42.162,54	159,49	368,89	528,38
86	20.01.27	4,500%	41.792,26	158,11	370,27	528,38
87	20.02.27	4,500%	41.420,60	156,72	371,66	528,38
88	20.03.27	4,500%	41.047,54	155,32	373,06	528,38
89	20.04.27	4,500%	40.673,08	153,93	374,46	528,38

90	20.05.27	4,500%	40.297,22	152,52	375,86	528,38
91	20.06.27	4,500%	39.919,95	151,11	377,27	528,38
92	20.07.27	4,500%	39.541,27	149,70	378,68	528,38
93	20.08.27	4,500%	39.161,17	148,28	380,10	528,38
94	20.09.27	4,500%	38.779,64	146,85	381,53	528,38
95	20.10.27	4,500%	38.396,68	145,42	382,96	528,38
96	20.11.27	4,500%	38.012,28	143,99	384,40	528,38
97	20.12.27	4,500%	37.626,44	142,54	385,84	528,38
98	20.01.28	4,500%	37.239,16	141,10	387,29	528,38
99	20.02.28	4,500%	36.850,42	139,64	388,74	528,38
100	20.03.28	4,500%	36.460,22	138,19	390,20	528,38
101	20.04.28	4,500%	36.068,56	136,72	391,66	528,38
102	20.05.28	4,500%	35.675,44	135,26	393,13	528,38
103	20.06.28	4,500%	35.280,84	133,78	394,60	528,38
104	20.07.28	4,500%	34.884,76	132,30	396,08	528,38
105	20.08.28	4,500%	34.487,19	130,82	397,57	528,38
106	20.09.28	4,500%	34.088,13	129,32	399,06	528,38
107	20.10.28	4,500%	33.687,58	127,83	400,55	528,38
108	20.11.28	4,500%	33.285,52	126,33	402,06	528,38
109	20.12.28	4,500%	32.881,96	124,82	403,56	528,38
110	20.01.29	4,500%	32.476,88	123,31	405,08	528,38
111	20.02.29	4,500%	32.070,29	121,79	406,60	528,38
112	20.03.29	4,500%	31.662,17	120,26	408,12	528,38
113	20.04.29	4,500%	31.252,52	118,73	409,65	528,38
114	20.05.29	4,500%	30.841,33	117,20	411,19	528,38
115	20.06.29	4,500%	30.428,60	115,65	412,73	528,38
116	20.07.29	4,500%	30.014,32	114,11	414,28	528,38
117	20.08.29	4,500%	29.598,49	112,55	415,83	528,38
118	20.09.29	4,500%	29.181,10	110,99	417,39	528,38
119	20.10.29	4,500%	28.762,15	109,43	418,95	528,38
120	20.11.29	4,500%	28.341,62	107,86	420,53	528,38
121	20.12.29	4,500%	27.919,52	106,28	422,10	528,38
122	20.01.30	4,500%	27.495,84	104,70	423,69	528,38
123	20.02.30	4,500%	27.070,56	103,11	425,27	528,38
124	20.03.30	4,500%	26.643,69	101,51	426,87	528,38
125	20.04.30	4,500%	26.215,22	99,91	428,47	528,38
126	20.05.30	4,500%	25.785,15	98,31	430,08	528,38
127	20.06.30	4,500%	25.353,46	96,69	431,69	528,38
128	20.07.30	4,500%	24.920,15	95,07	433,31	528,38
129	20.08.30	4,500%	24.485,22	93,45	434,93	528,38
130	20.09.30	4,500%	24.048,65	91,82	436,56	528,38
131	20.10.30	4,500%	23.610,45	90,18	438,20	528,38
132	20.11.30	4,500%	23.170,61	88,54	439,84	528,38
133	20.12.30	4,500%	22.729,11	86,89	441,49	528,38
134	20.01.31	4,500%	22.285,97	85,23	443,15	528,38
135	20.02.31	4,500%	21.841,15	83,57	444,81	528,38
136	20.03.31	4,500%	21.394,68	81,90	446,48	528,38
137	20.04.31	4,500%	20.946,52	80,23	448,15	528,38
138	20.05.31	4,500%	20.496,69	78,55	449,83	528,38
139	20.06.31	4,500%	20.045,17	76,86	451,52	528,38
140	20.07.31	4,500%	19.591,95	75,17	453,21	528,38
141	20.08.31	4,500%	19.137,04	73,47	454,91	528,38
142	20.09.31	4,500%	18.680,42	71,76	456,62	528,38
143	20.10.31	4,500%	18.222,09	70,05	458,33	528,38

144	20.11.31	4,500%	17.762,04	68,33	460,05	528,38
145	20.12.31	4,500%	17.300,26	66,61	461,78	528,38
146	20.01.32	4,500%	16.836,76	64,87	463,51	528,38
147	20.02.32	4,500%	16.371,51	63,14	465,25	528,38
148	20.03.32	4,500%	15.904,52	61,39	466,99	528,38
149	20.04.32	4,500%	15.435,78	59,64	468,74	528,38
150	20.05.32	4,500%	14.965,28	57,88	470,50	528,38
151	20.06.32	4,500%	14.493,02	56,12	472,26	528,38
152	20.07.32	4,500%	14.018,99	54,35	474,03	528,38
153	20.08.32	4,500%	13.543,17	52,57	475,81	528,38
154	20.09.32	4,500%	13.065,58	50,79	477,60	528,38
155	20.10.32	4,500%	12.586,19	49,00	479,39	528,38
156	20.11.32	4,500%	12.105,01	47,20	481,18	528,38
157	20.12.32	4,500%	11.622,02	45,39	482,99	528,38
158	20.01.33	4,500%	11.137,22	43,58	484,80	528,38
159	20.02.33	4,500%	10.650,60	41,76	486,62	528,38
160	20.03.33	4,500%	10.162,16	39,94	488,44	528,38
161	20.04.33	4,500%	9.671,88	38,11	490,27	528,38
162	20.05.33	4,500%	9.179,77	36,27	492,11	528,38
163	20.06.33	4,500%	8.685,81	34,42	493,96	528,38
164	20.07.33	4,500%	8.190,00	32,57	495,81	528,38
165	20.08.33	4,500%	7.692,33	30,71	497,67	528,38
166	20.09.33	4,500%	7.192,79	28,85	499,54	528,38
167	20.10.33	4,500%	6.691,38	26,97	501,41	528,38
168	20.11.33	4,500%	6.188,09	25,09	503,29	528,38
169	20.12.33	4,500%	5.682,92	23,20	505,18	528,38
170	20.01.34	4,500%	5.175,85	21,31	507,07	528,38
171	20.02.34	4,500%	4.666,87	19,41	508,97	528,38
172	20.03.34	4,500%	4.155,99	17,50	510,88	528,38
173	20.04.34	4,500%	3.643,19	15,58	512,80	528,38
174	20.05.34	4,500%	3.128,47	13,66	514,72	528,38
175	20.06.34	4,500%	2.611,82	11,73	516,65	528,38
176	20.07.34	4,500%	2.093,24	9,79	518,59	528,38
177	20.08.34	4,500%	1.572,70	7,85	520,53	528,38
178	20.09.34	4,500%	1.050,22	5,90	522,48	528,38
179	20.10.34	4,500%	525,77	3,94	524,44	528,38
180	20.11.34	4,500%	0,00	1,97	525,77	527,74
TOTAL				26.037,98	69.070,15	95.108,12