Credite pe termenul 60 - 150 zile: costul total al creditului si dobanda anuala efectiva (DAE)

Valoarea totala a creditului, lei	Durata contrac-tului de credit, zile	Bani in numerar, lei	Rata dobanzii aferenre creditului, % anual	Costul total al creditului, lei	Dobanda anuala efectiva (DAE)	Comision de acordare, lei	Suma spre rambursare, lei					Penali-tate, lei / zi
							rata I	rata II	rata III	rata IV	rata V	
1	2	3	4	5	6	7	8	9	10	11	12	13
1,000	60	1,000	34.0%	1,080	48.6%	24	528	528				0.4
1,500	60	1,500	34.0%	1,620	48.6%	36	792	792				0.6
2,000	60	2,000	34.0%	2,160	48.6%	48	1,056	1,056				0.8
2,500	60	2,500	34.0%	2,700	48.6%	60	1,320	1,320				1.0
3,000	60	3,000	34.0%	3,240	48.6%	72	1,584	1,584				1.2
3,500	60	3,500	34.0%	3,780	48.6%	84	1,848	1,848				1.4
4,000	60	4,000	34.0%	4,320	48.6%	96	2,112	2,112				1.6
4,500	60	4,500	34.0%	4,860	48.6%	108	2,376	2,376				1.8
5,000	**60**	**5,000**	**34.0%**	**5,399**	**48.6%**	**120**	**2,640**	**2,640**				**2.0**
2,000	90	2,000	33.0%	2,235	47.6%	72	721	721	721			0.8
2,500	90	2,500	33.0%	2,793	47.6%	90	901	901	901			1.0
3,000	90	3,000	33.0%	3,352	47.6%	108	1,081	1,081	1,081			1.2
3,500	90	3,500	33.0%	3,911	47.6%	126	1,262	1,262	1,262			1.4
4,000	90	4,000	33.0%	4,469	47.6%	144	1,442	1,442	1,442			1.6
4,500	90	4,500	33.0%	5,028	47.6%	162	1,622	1,622	1,622			1.8
5,000	**90**	**5,000**	**33.0%**	**5,587**	**47.6%**	**180**	**1,802**	**1,802**	**1,802**			**2.0**
5,500	90	5,500	33.0%	6,146	47.6%	198	1,983	1,983	1,983			2.2
6,000	90	6,000	33.0%	6,704	47.6%	216	2,163	2,163	2,163			2.4
6,500	90	6,500	33.0%	7,263	47.6%	234	2,343	2,343	2,343			2.6
7,000	90	7,000	33.0%	7,822	47.6%	252	2,523	2,523	2,523			2.8
7,500	90	7,500	33.0%	8,380	47.6%	270	2,703	2,703	2,703			3.0
8,000	90	8,000	33.0%	8,939	47.6%	288	2,884	2,884	2,884			3.2
8,500	90	8,500	33.0%	9,498	47.6%	306	3,064	3,064	3,064			3.4
9,000	90	9,000	33.0%	10,056	47.6%	324	3,244	3,244	3,244			3.6
9,500	90	9,500	33.0%	10,615	47.6%	342	3,424	3,424	3,424			3.8
10,000	**90**	**10,000**	33.0%	**11,174**	**47.6%**	**360**	**3,605**	**3,605**	**3,605**			**4.0**
3,000	150	3,000	32.0%	3,575	46.6%	180	679	679	679	679	679	1.2
3,500	150	3,500	32.0%	4,170	46.6%	210	792	792	792	792	792	1.4
4,000	150	4,000	32.0%	4,766	46.6%	240	905	905	905	905	905	1.6
4,500	150	4,500	32.0%	5,362	46.6%	270	1,018	1,018	1,018	1,018	1,018	1.8
5,000	**150**	**5,000**	**32.0%**	**5,958**	**46.6%**	**300**	**1,132**	**1,132**	**1,132**	**1,132**	**1,132**	**2.0**
5,500	150	5,500	32.0%	6,553	46.6%	330	1,245	1,245	1,245	1,245	1,245	2.2
6,000	150	6,000	32.0%	7,149	46.6%	360	1,358	1,358	1,358	1,358	1,358	2.4
6,500	150	6,500	32.0%	7,745	46.6%	390	1,471	1,471	1,471	1,471	1,471	2.6
7,000	150	7,000	32.0%	8,341	46.6%	420	1,584	1,584	1,584	1,584	1,584	2.8
7,500	150	7,500	32.0%	8,936	46.6%	450	1,697	1,697	1,697	1,697	1,697	3.0
8,000	150	8,000	32.0%	9,532	46.6%	480	1,810	1,810	1,810	1,810	1,810	3.2
8,500	150	8,500	32.0%	10,128	46.6%	510	1,924	1,924	1,924	1,924	1,924	3.4
9,000	150	9,000	32.0%	10,724	46.6%	540	2,037	2,037	2,037	2,037	2,037	3.6
9,500	150	9,500	32.0%	11,319	46.6%	570	2,150	2,150	2,150	2,150	2,150	3.8
10,000	**150**	**10,000**	**32.0%**	**11,915**	**46.6%**	**600**	**2,263**	**2,263**	**2,263**	**2,263**	**2,263**	**4.0**
11,000	150	11,000	32.0%	13,107	46.6%	660	2,489	2,489	2,489	2,489	2,489	4.4
12,000	150	12,000	32.0%	14,298	46.6%	720	2,716	2,716	2,716	2,716	2,716	4.8
13,000	150	13,000	32.0%	15,490	46.6%	780	2,942	2,942	2,942	2,942	2,942	5.2
14,000	150	14,000	32.0%	16,681	46.6%	840	3,168	3,168	3,168	3,168	3,168	5.6
15,000	**150**	**15,000**	**32.0%**	**17,873**	**46.6%**	**900**	**3,395**	**3,395**	**3,395**	**3,395**	**3,395**	**6.0**