

Scadențar anexă la Contractul de Vânzare-Cumpărare ap. 8 bl ANL2 str Garii44A

Exemplu calcul grafic rambursare	
Valoare apartament	73.698,04
Avans minim 15%	11.054,71
Suma ramasa de achitat = C	62.643,33
Dobanda anuala = D	8,50%
Perioada - luni = n	120
Prima rambursare	01.10.2026
PMT	(RON 776,69)

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

776,69 < rata principala

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

443,72 < dobanda la prima luna

Numarul Ratei	Data Platii	Dobanda (D)	Rest de achitat (C)	Dobanda datorata	Rata principala	Rata finala datorata
			62.643,33			
5	01.10.26	8,500%	62.310,37	443,72	332,97	776,69
6	01.11.26	8,500%	61.975,04	441,36	335,32	776,69
7	01.12.26	8,500%	61.637,34	438,99	337,70	776,69
8	01.01.27	8,500%	61.297,25	436,60	340,09	776,69
9	01.02.27	8,500%	60.954,75	434,19	342,50	776,69
10	01.03.27	8,500%	60.609,82	431,76	344,93	776,69
11	01.04.27	8,500%	60.262,45	429,32	347,37	776,69
12	01.05.27	8,500%	59.912,62	426,86	349,83	776,69
13	01.06.27	8,500%	59.560,32	424,38	352,31	776,69
14	01.07.27	8,500%	59.205,51	421,88	354,80	776,69
15	01.08.27	8,500%	58.848,19	419,37	357,32	776,69
16	01.09.27	8,500%	58.488,35	416,84	359,85	776,69
17	01.10.27	8,500%	58.125,95	414,29	362,40	776,69
18	01.11.27	8,500%	57.760,99	411,72	364,96	776,69
19	01.12.27	8,500%	57.393,44	409,14	367,55	776,69

20	01.01.28	8,500%	57.023,28	406,54	370,15	776,69
21	01.02.28	8,500%	56.650,51	403,91	372,77	776,69
22	01.03.28	8,500%	56.275,09	401,27	375,42	776,69
23	01.04.28	8,500%	55.897,02	398,61	378,07	776,69
24	01.05.28	8,500%	55.516,27	395,94	380,75	776,69
25	01.06.28	8,500%	55.132,82	393,24	383,45	776,69
26	01.07.28	8,500%	54.746,65	390,52	386,17	776,69
27	01.08.28	8,500%	54.357,75	387,79	388,90	776,69
28	01.09.28	8,500%	53.966,10	385,03	391,66	776,69
29	01.10.28	8,500%	53.571,67	382,26	394,43	776,69
30	01.11.28	8,500%	53.174,44	379,46	397,22	776,69
31	01.12.28	8,500%	52.774,41	376,65	400,04	776,69
32	01.01.29	8,500%	52.371,54	373,82	402,87	776,69
33	01.02.29	8,500%	51.965,81	370,96	405,72	776,69
34	01.03.29	8,500%	51.557,21	368,09	408,60	776,69
35	01.04.29	8,500%	51.145,72	365,20	411,49	776,69
36	01.05.29	8,500%	50.731,31	362,28	414,41	776,69
37	01.06.29	8,500%	50.313,97	359,35	417,34	776,69
38	01.07.29	8,500%	49.893,67	356,39	420,30	776,69
39	01.08.29	8,500%	49.470,40	353,41	423,28	776,69
40	01.09.29	8,500%	49.044,12	350,41	426,27	776,69
41	01.10.29	8,500%	48.614,83	347,39	429,29	776,69
42	01.11.29	8,500%	48.182,50	344,35	432,33	776,69
43	01.12.29	8,500%	47.747,10	341,29	435,40	776,69
44	01.01.30	8,500%	47.308,62	338,21	438,48	776,69
45	01.02.30	8,500%	46.867,03	335,10	441,59	776,69
46	01.03.30	8,500%	46.422,32	331,97	444,71	776,69
47	01.04.30	8,500%	45.974,45	328,82	447,86	776,69
48	01.05.30	8,500%	45.523,42	325,65	451,04	776,69
49	01.06.30	8,500%	45.069,19	322,46	454,23	776,69
50	01.07.30	8,500%	44.611,74	319,24	457,45	776,69
51	01.08.30	8,500%	44.151,05	316,00	460,69	776,69
52	01.09.30	8,500%	43.687,10	312,74	463,95	776,69

53	01.10.30	8,500%	43.219,86	309,45	467,24	776,69
54	01.11.30	8,500%	42.749,31	306,14	470,55	776,69
55	01.12.30	8,500%	42.275,43	302,81	473,88	776,69
56	01.01.31	8,500%	41.798,19	299,45	477,24	776,69
57	01.02.31	8,500%	41.317,57	296,07	480,62	776,69
58	01.03.31	8,500%	40.833,55	292,66	484,02	776,69
59	01.04.31	8,500%	40.346,10	289,24	487,45	776,69
60	01.05.31	8,500%	39.855,19	285,78	490,90	776,69
61	01.06.31	8,500%	39.360,81	282,31	494,38	776,69
62	01.07.31	8,500%	38.862,93	278,80	497,88	776,69
63	01.08.31	8,500%	38.361,52	275,28	501,41	776,69
64	01.09.31	8,500%	37.856,56	271,73	504,96	776,69
65	01.10.31	8,500%	37.348,02	268,15	508,54	776,69
66	01.11.31	8,500%	36.835,88	264,55	512,14	776,69
67	01.12.31	8,500%	36.320,11	260,92	515,77	776,69
68	01.01.32	8,500%	35.800,69	257,27	519,42	776,69
69	01.02.32	8,500%	35.277,59	253,59	523,10	776,69
70	01.03.32	8,500%	34.750,78	249,88	526,81	776,69
71	01.04.32	8,500%	34.220,24	246,15	530,54	776,69
72	01.05.32	8,500%	33.685,95	242,39	534,30	776,69
73	01.06.32	8,500%	33.147,87	238,61	538,08	776,69
74	01.07.32	8,500%	32.605,98	234,80	541,89	776,69
75	01.08.32	8,500%	32.060,25	230,96	545,73	776,69
76	01.09.32	8,500%	31.510,65	227,09	549,60	776,69
77	01.10.32	8,500%	30.957,16	223,20	553,49	776,69
78	01.11.32	8,500%	30.399,76	219,28	557,41	776,69
79	01.12.32	8,500%	29.838,40	215,33	561,36	776,69
80	01.01.33	8,500%	29.273,06	211,35	565,33	776,69
81	01.02.33	8,500%	28.703,73	207,35	569,34	776,69
82	01.03.33	8,500%	28.130,36	203,32	573,37	776,69
83	01.04.33	8,500%	27.552,92	199,26	577,43	776,69
84	01.05.33	8,500%	26.971,40	195,17	581,52	776,69
85	01.06.33	8,500%	26.385,76	191,05	585,64	776,69

86	01.07.33	8,500%	25.795,97	186,90	589,79	776,69
87	01.08.33	8,500%	25.202,01	182,72	593,97	776,69
88	01.09.33	8,500%	24.603,83	178,51	598,17	776,69
89	01.10.33	8,500%	24.001,42	174,28	602,41	776,69
90	01.11.33	8,500%	23.394,74	170,01	606,68	776,69
91	01.12.33	8,500%	22.783,77	165,71	610,98	776,69
92	01.01.34	8,500%	22.168,46	161,38	615,30	776,69
93	01.02.34	8,500%	21.548,80	157,03	619,66	776,69
94	01.03.34	8,500%	20.924,75	152,64	624,05	776,69
95	01.04.34	8,500%	20.296,28	148,22	628,47	776,69
96	01.05.34	8,500%	19.663,36	143,76	632,92	776,69
97	01.06.34	8,500%	19.025,95	139,28	637,41	776,69
98	01.07.34	8,500%	18.384,03	134,77	641,92	776,69
99	01.08.34	8,500%	17.737,56	130,22	646,47	776,69
100	01.09.34	8,500%	17.086,51	125,64	651,05	776,69
101	01.10.34	8,500%	16.430,85	121,03	655,66	776,69
102	01.11.34	8,500%	15.770,55	116,38	660,30	776,69
103	01.12.34	8,500%	15.105,57	111,71	664,98	776,69
104	01.01.35	8,500%	14.435,88	107,00	669,69	776,69
105	01.02.35	8,500%	13.761,45	102,25	674,43	776,69
106	01.03.35	8,500%	13.082,24	97,48	679,21	776,69
107	01.04.35	8,500%	12.398,21	92,67	684,02	776,69
108	01.05.35	8,500%	11.709,35	87,82	688,87	776,69
109	01.06.35	8,500%	11.015,60	82,94	693,75	776,69
110	01.07.35	8,500%	10.316,94	78,03	698,66	776,69
111	01.08.35	8,500%	9.613,33	73,08	703,61	776,69
112	01.09.35	8,500%	8.904,73	68,09	708,59	776,69
113	01.10.35	8,500%	8.191,12	63,07	713,61	776,69
114	01.11.35	8,500%	7.472,45	58,02	718,67	776,69
115	01.12.35	8,500%	6.748,70	52,93	723,76	776,69
116	01.01.36	8,500%	6.019,81	47,80	728,88	776,69
117	01.02.36	8,500%	5.285,76	42,64	734,05	776,69
118	01.03.36	8,500%	4.546,52	37,44	739,25	776,69

119	01.04.35	8,500%	3.802,03	32,20	744,48	776,69
120	01.05.35	8,500%	3.052,28	26,93	749,76	776,69
121	01.06.35	8,500%	2.297,21	21,62	755,07	776,69
122	01.07.36	8,500%	1.536,79	16,27	760,42	776,69
123	01.08.36	8,500%	770,99	10,89	765,80	776,69
124	01.09.36	8,500%	0,00	5,70	770,99	776,69

TOTAL			30.559,19	62.643,33	93.202,52
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Membri :

- Guleş Ovidiu-Ioan – Primarul Oraşului Chişineu-Criş
- Curta Florentina-Simona – Secretar General UAT
- Bătrînuţ Laura - Şef serviciu Resurse Umane, Impozite şi Taxe
- Brandas Aurelia Mihaela -director
- Crainic Mihaela - Consilier - Compartimentul Contabilitate

Secretar Lasc Emilian Consilier juridic