

GRAFIC DE RAMBURSARE ORIENTATIV

1. Grafic Costuri Totale

Nume si Prenume Client	[REDACTED]
CNP	[REDACTED]
Numar cerere de credit	[REDACTED]
Data	7/11/2025
Valoarea creditului	367.355,00 RON
Durata creditului	240 luni
Procent dobanda prima perioada	5.5%
Tip Dobanda	FIXA
Perioada dobanda – numar de luni	36
Procent dobanda a 2 a perioada	8.55%
Tip dobanda	VARIABILA
Perioada dobanda – numar de luni	204
Marja	2.49
Tip Index monetar	IRCC
Valoare index monetar	6.0600
Comision de administrare lunara cont curent	0.0 RON

Comision analiza dosar	900,00 RON
Cota asigurare de viata	0.033%

2. Grafic de rambursare

Data scadenta	Rata	Dobanda	Rata+Dob	Asigurare de viata	Suma lunara de plata	Sold Final
7/12/2025	843,28	1.683,71	2.526,99	121,22	2.648,21	366.511,72
7/1/2026	847,14	1.679,85	2.526,99	120,94	2.647,93	365.664,58
7/2/2026	851,03	1.675,96	2.526,99	120,66	2.647,65	364.813,55
7/3/2026	854,93	1.672,06	2.526,99	120,38	2.647,37	363.958,62
7/4/2026	858,85	1.668,14	2.526,99	120,10	2.647,09	363.099,77
7/5/2026	862,78	1.664,21	2.526,99	119,82	2.646,81	362.236,99
7/6/2026	866,74	1.660,25	2.526,99	119,53	2.646,52	361.370,25
7/7/2026	870,71	1.656,28	2.526,99	119,25	2.646,24	360.499,54
7/8/2026	874,70	1.652,29	2.526,99	118,96	2.645,95	359.624,84
7/9/2026	878,71	1.648,28	2.526,99	118,67	2.645,66	358.746,13

7/10/2026	882,74	1.644,25	2.526,99	118,38	2.645,37	357.863,39
7/11/2026	886,78	1.640,21	2.526,99	118,09	2.645,08	356.976,61
7/12/2026	890,85	1.636,14	2.526,99	117,80	2.644,79	356.085,76
7/1/2027	894,93	1.632,06	2.526,99	117,50	2.644,49	355.190,83
7/2/2027	899,03	1.627,96	2.526,99	117,21	2.644,20	354.291,80
7/3/2027	903,15	1.623,84	2.526,99	116,91	2.643,90	353.388,65
7/4/2027	907,29	1.619,70	2.526,99	116,61	2.643,60	352.481,36
7/5/2027	911,45	1.615,54	2.526,99	116,31	2.643,30	351.569,91
7/6/2027	915,63	1.611,36	2.526,99	116,01	2.643,00	350.654,28
7/7/2027	919,82	1.607,17	2.526,99	115,71	2.642,70	349.734,46
7/8/2027	924,04	1.602,95	2.526,99	115,41	2.642,40	348.810,42
7/9/2027	928,28	1.598,71	2.526,99	115,10	2.642,09	347.882,14
7/10/2027	932,53	1.594,46	2.526,99	114,80	2.641,79	346.949,61
7/11/2027	936,80	1.590,19	2.526,99	114,49	2.641,48	346.012,81
7/12/2027	941,10	1.585,89	2.526,99	114,18	2.641,17	345.071,71
7/1/2028	945,41	1.581,58	2.526,99	113,87	2.640,86	344.126,30
7/2/2028	949,74	1.577,25	2.526,99	113,56	2.640,55	343.176,56
7/3/2028	954,10	1.572,89	2.526,99	113,24	2.640,23	342.222,46
7/4/2028	958,47	1.568,52	2.526,99	112,93	2.639,92	341.263,99

7/5/2028	962,86	1.564,13	2.526,99	112,61	2.639,60	340.301,13
7/6/2028	967,28	1.559,71	2.526,99	112,29	2.639,28	339.333,85
7/7/2028	971,71	1.555,28	2.526,99	111,98	2.638,97	338.362,14
7/8/2028	976,16	1.550,83	2.526,99	111,65	2.638,64	337.385,98
7/9/2028	980,64	1.546,35	2.526,99	111,33	2.638,32	336.405,34
7/10/2028	985,13	1.541,86	2.526,99	111,01	2.638,00	335.420,21
7/11/2028	989,65	1.537,34	2.526,99	110,68	2.637,67	334.430,56
7/12/2028	731,81	2.382,82	3.114,63	110,36	3.224,99	333.698,75
7/1/2029	737,03	2.377,60	3.114,63	110,12	3.224,75	332.961,72
7/2/2029	742,28	2.372,35	3.114,63	109,87	3.224,50	332.219,44
7/3/2029	747,57	2.367,06	3.114,63	109,63	3.224,26	331.471,87
7/4/2029	752,89	2.361,74	3.114,63	109,38	3.224,01	330.718,98
7/5/2029	758,26	2.356,37	3.114,63	109,13	3.223,76	329.960,72
7/6/2029	763,66	2.350,97	3.114,63	108,88	3.223,51	329.197,06
7/7/2029	769,10	2.345,53	3.114,63	108,63	3.223,26	328.427,96
7/8/2029	774,58	2.340,05	3.114,63	108,38	3.223,01	327.653,38
7/9/2029	780,10	2.334,53	3.114,63	108,12	3.222,75	326.873,28
7/10/2029	785,66	2.328,97	3.114,63	107,86	3.222,49	326.087,62
7/11/2029	791,26	2.323,37	3.114,63	107,60	3.222,23	325.296,36

7/12/2029	796,89	2.317,74	3.114,63	107,34	3.221,97	324.499,47
7/1/2030	802,57	2.312,06	3.114,63	107,08	3.221,71	323.696,90
7/2/2030	808,29	2.306,34	3.114,63	106,81	3.221,44	322.888,61
7/3/2030	814,05	2.300,58	3.114,63	106,55	3.221,18	322.074,56
7/4/2030	819,85	2.294,78	3.114,63	106,28	3.220,91	321.254,71
7/5/2030	825,69	2.288,94	3.114,63	106,01	3.220,64	320.429,02
7/6/2030	831,57	2.283,06	3.114,63	105,74	3.220,37	319.597,45
7/7/2030	837,50	2.277,13	3.114,63	105,46	3.220,09	318.759,95
7/8/2030	843,47	2.271,16	3.114,63	105,19	3.219,82	317.916,48
7/9/2030	849,48	2.265,15	3.114,63	104,91	3.219,54	317.067,00
7/10/2030	855,53	2.259,10	3.114,63	104,63	3.219,26	316.211,47
7/11/2030	861,62	2.253,01	3.114,63	104,34	3.218,97	315.349,85
7/12/2030	867,76	2.246,87	3.114,63	104,06	3.218,69	314.482,09
7/1/2031	873,95	2.240,68	3.114,63	103,77	3.218,40	313.608,14
7/2/2031	880,17	2.234,46	3.114,63	103,49	3.218,12	312.727,97
7/3/2031	886,44	2.228,19	3.114,63	103,20	3.217,83	311.841,53
7/4/2031	892,76	2.221,87	3.114,63	102,90	3.217,53	310.948,77
7/5/2031	899,12	2.215,51	3.114,63	102,61	3.217,24	310.049,65
7/6/2031	905,53	2.209,10	3.114,63	102,31	3.216,94	309.144,12

7/7/2031	911,98	2.202,65	3.114,63	102,01	3.216,64	308.232,14
7/8/2031	918,48	2.196,15	3.114,63	101,71	3.216,34	307.313,66
7/9/2031	925,02	2.189,61	3.114,63	101,41	3.216,04	306.388,64
7/10/2031	931,61	2.183,02	3.114,63	101,10	3.215,73	305.457,03
7/11/2031	938,25	2.176,38	3.114,63	100,80	3.215,43	304.518,78
7/12/2031	944,93	2.169,70	3.114,63	100,49	3.215,12	303.573,85
7/1/2032	951,67	2.162,96	3.114,63	100,17	3.214,80	302.622,18
7/2/2032	958,45	2.156,18	3.114,63	99,86	3.214,49	301.663,73
7/3/2032	965,28	2.149,35	3.114,63	99,54	3.214,17	300.698,45
7/4/2032	972,15	2.142,48	3.114,63	99,23	3.213,86	299.726,30
7/5/2032	979,08	2.135,55	3.114,63	98,90	3.213,53	298.747,22
7/6/2032	986,06	2.128,57	3.114,63	98,58	3.213,21	297.761,16
7/7/2032	993,08	2.121,55	3.114,63	98,26	3.212,89	296.768,08
7/8/2032	1.000,16	2.114,47	3.114,63	97,93	3.212,56	295.767,92
7/9/2032	1.007,28	2.107,35	3.114,63	97,60	3.212,23	294.760,64
7/10/2032	1.014,46	2.100,17	3.114,63	97,27	3.211,90	293.746,18
7/11/2032	1.021,69	2.092,94	3.114,63	96,93	3.211,56	292.724,49
7/12/2032	1.028,97	2.085,66	3.114,63	96,59	3.211,22	291.695,52
7/1/2033	1.036,30	2.078,33	3.114,63	96,25	3.210,88	290.659,22

7/2/2033	1.043,68	2.070,95	3.114,63	95,91	3.210,54	289.615,54
7/3/2033	1.051,12	2.063,51	3.114,63	95,57	3.210,20	288.564,42
7/4/2033	1.058,61	2.056,02	3.114,63	95,22	3.209,85	287.505,81
7/5/2033	1.066,15	2.048,48	3.114,63	94,87	3.209,50	286.439,66
7/6/2033	1.073,75	2.040,88	3.114,63	94,52	3.209,15	285.365,91
7/7/2033	1.081,40	2.033,23	3.114,63	94,17	3.208,80	284.284,51
7/8/2033	1.089,10	2.025,53	3.114,63	93,81	3.208,44	283.195,41
7/9/2033	1.096,86	2.017,77	3.114,63	93,45	3.208,08	282.098,55
7/10/2033	1.104,68	2.009,95	3.114,63	93,09	3.207,72	280.993,87
7/11/2033	1.112,55	2.002,08	3.114,63	92,72	3.207,35	279.881,32
7/12/2033	1.120,48	1.994,15	3.114,63	92,36	3.206,99	278.760,84
7/1/2034	1.128,46	1.986,17	3.114,63	91,99	3.206,62	277.632,38
7/2/2034	1.136,50	1.978,13	3.114,63	91,61	3.206,24	276.495,88
7/3/2034	1.144,60	1.970,03	3.114,63	91,24	3.205,87	275.351,28
7/4/2034	1.152,75	1.961,88	3.114,63	90,86	3.205,49	274.198,53
7/5/2034	1.160,97	1.953,66	3.114,63	90,48	3.205,11	273.037,56
7/6/2034	1.169,24	1.945,39	3.114,63	90,10	3.204,73	271.868,32
7/7/2034	1.177,57	1.937,06	3.114,63	89,71	3.204,34	270.690,75
7/8/2034	1.185,96	1.928,67	3.114,63	89,32	3.203,95	269.504,79

7/9/2034	1.194,41	1.920,22	3.114,63	88,93	3.203,56	268.310,38
7/10/2034	1.202,92	1.911,71	3.114,63	88,54	3.203,17	267.107,46
7/11/2034	1.211,49	1.903,14	3.114,63	88,14	3.202,77	265.895,97
7/12/2034	1.220,12	1.894,51	3.114,63	87,74	3.202,37	264.675,85
7/1/2035	1.228,81	1.885,82	3.114,63	87,34	3.201,97	263.447,04
7/2/2035	1.237,57	1.877,06	3.114,63	86,93	3.201,56	262.209,47
7/3/2035	1.246,39	1.868,24	3.114,63	86,52	3.201,15	260.963,08
7/4/2035	1.255,27	1.859,36	3.114,63	86,11	3.200,74	259.707,81
7/5/2035	1.264,21	1.850,42	3.114,63	85,70	3.200,33	258.443,60
7/6/2035	1.273,22	1.841,41	3.114,63	85,28	3.199,91	257.170,38
7/7/2035	1.282,29	1.832,34	3.114,63	84,86	3.199,49	255.888,09
7/8/2035	1.291,43	1.823,20	3.114,63	84,44	3.199,07	254.596,66
7/9/2035	1.300,63	1.814,00	3.114,63	84,01	3.198,64	253.296,03
7/10/2035	1.309,90	1.804,73	3.114,63	83,58	3.198,21	251.986,13
7/11/2035	1.319,23	1.795,40	3.114,63	83,15	3.197,78	250.666,90
7/12/2035	1.328,63	1.786,00	3.114,63	82,72	3.197,35	249.338,27
7/1/2036	1.338,09	1.776,54	3.114,63	82,28	3.196,91	248.000,18
7/2/2036	1.347,63	1.767,00	3.114,63	81,84	3.196,47	246.652,55
7/3/2036	1.357,23	1.757,40	3.114,63	81,39	3.196,02	245.295,32

7/4/2036	1.366,90	1.747,73	3.114,63	80,94	3.195,57	243.928,42
7/5/2036	1.376,64	1.737,99	3.114,63	80,49	3.195,12	242.551,78
7/6/2036	1.386,45	1.728,18	3.114,63	80,04	3.194,67	241.165,33
7/7/2036	1.396,33	1.718,30	3.114,63	79,58	3.194,21	239.769,00
7/8/2036	1.406,28	1.708,35	3.114,63	79,12	3.193,75	238.362,72
7/9/2036	1.416,30	1.698,33	3.114,63	78,65	3.193,28	236.946,42
7/10/2036	1.426,39	1.688,24	3.114,63	78,19	3.192,82	235.520,03
7/11/2036	1.436,55	1.678,08	3.114,63	77,72	3.192,35	234.083,48
7/12/2036	1.446,79	1.667,84	3.114,63	77,24	3.191,87	232.636,69
7/1/2037	1.457,09	1.657,54	3.114,63	76,77	3.191,40	231.179,60
7/2/2037	1.467,48	1.647,15	3.114,63	76,28	3.190,91	229.712,12
7/3/2037	1.477,93	1.636,70	3.114,63	75,80	3.190,43	228.234,19
7/4/2037	1.488,46	1.626,17	3.114,63	75,31	3.189,94	226.745,73
7/5/2037	1.499,07	1.615,56	3.114,63	74,82	3.189,45	225.246,66
7/6/2037	1.509,75	1.604,88	3.114,63	74,33	3.188,96	223.736,91
7/7/2037	1.520,50	1.594,13	3.114,63	73,83	3.188,46	222.216,41
7/8/2037	1.531,34	1.583,29	3.114,63	73,33	3.187,96	220.685,07
7/9/2037	1.542,25	1.572,38	3.114,63	72,82	3.187,45	219.142,82
7/10/2037	1.553,24	1.561,39	3.114,63	72,31	3.186,94	217.589,58

7/11/2037	1.564,30	1.550,33	3.114,63	71,80	3.186,43	216.025,28
7/12/2037	1.575,45	1.539,18	3.114,63	71,28	3.185,91	214.449,83
7/1/2038	1.586,67	1.527,96	3.114,63	70,76	3.185,39	212.863,16
7/2/2038	1.597,98	1.516,65	3.114,63	70,24	3.184,87	211.265,18
7/3/2038	1.609,37	1.505,26	3.114,63	69,71	3.184,34	209.655,81
7/4/2038	1.620,83	1.493,80	3.114,63	69,18	3.183,81	208.034,98
7/5/2038	1.632,38	1.482,25	3.114,63	68,65	3.183,28	206.402,60
7/6/2038	1.644,01	1.470,62	3.114,63	68,11	3.182,74	204.758,59
7/7/2038	1.655,73	1.458,90	3.114,63	67,57	3.182,20	203.102,86
7/8/2038	1.667,52	1.447,11	3.114,63	67,02	3.181,65	201.435,34
7/9/2038	1.679,40	1.435,23	3.114,63	66,47	3.181,10	199.755,94
7/10/2038	1.691,37	1.423,26	3.114,63	65,91	3.180,54	198.064,57
7/11/2038	1.703,42	1.411,21	3.114,63	65,36	3.179,99	196.361,15
7/12/2038	1.715,56	1.399,07	3.114,63	64,79	3.179,42	194.645,59
7/1/2039	1.727,78	1.386,85	3.114,63	64,23	3.178,86	192.917,81
7/2/2039	1.740,09	1.374,54	3.114,63	63,66	3.178,29	191.177,72
7/3/2039	1.752,49	1.362,14	3.114,63	63,08	3.177,71	189.425,23
7/4/2039	1.764,98	1.349,65	3.114,63	62,51	3.177,14	187.660,25
7/5/2039	1.777,55	1.337,08	3.114,63	61,92	3.176,55	185.882,70

7/6/2039	1.790,22	1.324,41	3.114,63	61,34	3.175,97	184.092,48
7/7/2039	1.802,97	1.311,66	3.114,63	60,75	3.175,38	182.289,51
7/8/2039	1.815,82	1.298,81	3.114,63	60,15	3.174,78	180.473,69
7/9/2039	1.828,75	1.285,88	3.114,63	59,55	3.174,18	178.644,94
7/10/2039	1.841,78	1.272,85	3.114,63	58,95	3.173,58	176.803,16
7/11/2039	1.854,91	1.259,72	3.114,63	58,34	3.172,97	174.948,25
7/12/2039	1.868,12	1.246,51	3.114,63	57,73	3.172,36	173.080,13
7/1/2040	1.881,43	1.233,20	3.114,63	57,11	3.171,74	171.198,70
7/2/2040	1.894,84	1.219,79	3.114,63	56,49	3.171,12	169.303,86
7/3/2040	1.908,34	1.206,29	3.114,63	55,87	3.170,50	167.395,52
7/4/2040	1.921,94	1.192,69	3.114,63	55,24	3.169,87	165.473,58
7/5/2040	1.935,63	1.179,00	3.114,63	54,60	3.169,23	163.537,95
7/6/2040	1.949,42	1.165,21	3.114,63	53,96	3.168,59	161.588,53
7/7/2040	1.963,31	1.151,32	3.114,63	53,32	3.167,95	159.625,22
7/8/2040	1.977,30	1.137,33	3.114,63	52,67	3.167,30	157.647,92
7/9/2040	1.991,39	1.123,24	3.114,63	52,02	3.166,65	155.656,53
7/10/2040	2.005,58	1.109,05	3.114,63	51,36	3.165,99	153.650,95
7/11/2040	2.019,87	1.094,76	3.114,63	50,70	3.165,33	151.631,08
7/12/2040	2.034,26	1.080,37	3.114,63	50,03	3.164,66	149.596,82

7/1/2041	2.048,75	1.065,88	3.114,63	49,36	3.163,99	147.548,07
7/2/2041	2.063,35	1.051,28	3.114,63	48,69	3.163,32	145.484,72
7/3/2041	2.078,05	1.036,58	3.114,63	48,00	3.162,63	143.406,67
7/4/2041	2.092,86	1.021,77	3.114,63	47,32	3.161,95	141.313,81
7/5/2041	2.107,77	1.006,86	3.114,63	46,63	3.161,26	139.206,04
7/6/2041	2.122,79	991,84	3.114,63	45,93	3.160,56	137.083,25
7/7/2041	2.137,91	976,72	3.114,63	45,23	3.159,86	134.945,34
7/8/2041	2.153,14	961,49	3.114,63	44,53	3.159,16	132.792,20
7/9/2041	2.168,49	946,14	3.114,63	43,82	3.158,45	130.623,71
7/10/2041	2.183,94	930,69	3.114,63	43,10	3.157,73	128.439,77
7/11/2041	2.199,50	915,13	3.114,63	42,38	3.157,01	126.240,27
7/12/2041	2.215,17	899,46	3.114,63	41,65	3.156,28	124.025,10
7/1/2042	2.230,95	883,68	3.114,63	40,92	3.155,55	121.794,15
7/2/2042	2.246,85	867,78	3.114,63	40,19	3.154,82	119.547,30
7/3/2042	2.262,86	851,77	3.114,63	39,45	3.154,08	117.284,44
7/4/2042	2.278,98	835,65	3.114,63	38,70	3.153,33	115.005,46
7/5/2042	2.295,22	819,41	3.114,63	37,95	3.152,58	112.710,24
7/6/2042	2.311,57	803,06	3.114,63	37,19	3.151,82	110.398,67
7/7/2042	2.328,04	786,59	3.114,63	36,43	3.151,06	108.070,63

7/8/2042	2.344,63	770,00	3.114,63	35,66	3.150,29	105.726,00
7/9/2042	2.361,33	753,30	3.114,63	34,88	3.149,51	103.364,67
7/10/2042	2.378,16	736,47	3.114,63	34,11	3.148,74	100.986,51
7/11/2042	2.395,10	719,53	3.114,63	33,32	3.147,95	98.591,41
7/12/2042	2.412,17	702,46	3.114,63	32,53	3.147,16	96.179,24
7/1/2043	2.429,35	685,28	3.114,63	31,73	3.146,36	93.749,89
7/2/2043	2.446,66	667,97	3.114,63	30,93	3.145,56	91.303,23
7/3/2043	2.464,09	650,54	3.114,63	30,13	3.144,76	88.839,14
7/4/2043	2.481,65	632,98	3.114,63	29,31	3.143,94	86.357,49
7/5/2043	2.499,33	615,30	3.114,63	28,49	3.143,12	83.858,16
7/6/2043	2.517,14	597,49	3.114,63	27,67	3.142,30	81.341,02
7/7/2043	2.535,08	579,55	3.114,63	26,84	3.141,47	78.805,94
7/8/2043	2.553,14	561,49	3.114,63	26,00	3.140,63	76.252,80
7/9/2043	2.571,33	543,30	3.114,63	25,16	3.139,79	73.681,47
7/10/2043	2.589,65	524,98	3.114,63	24,31	3.138,94	71.091,82
7/11/2043	2.608,10	506,53	3.114,63	23,46	3.138,09	68.483,72
7/12/2043	2.626,68	487,95	3.114,63	22,59	3.137,22	65.857,04
7/1/2044	2.645,40	469,23	3.114,63	21,73	3.136,36	63.211,64
7/2/2044	2.664,25	450,38	3.114,63	20,85	3.135,48	60.547,39

7/3/2044	2.683,23	431,40	3.114,63	19,98	3.134,61	57.864,16
7/4/2044	2.702,35	412,28	3.114,63	19,09	3.133,72	55.161,81
7/5/2044	2.721,60	393,03	3.114,63	18,20	3.132,83	52.440,21
7/6/2044	2.740,99	373,64	3.114,63	17,30	3.131,93	49.699,22
7/7/2044	2.760,52	354,11	3.114,63	16,40	3.131,03	46.938,70
7/8/2044	2.780,19	334,44	3.114,63	15,48	3.130,11	44.158,51
7/9/2044	2.800,00	314,63	3.114,63	14,57	3.129,20	41.358,51
7/10/2044	2.819,95	294,68	3.114,63	13,64	3.128,27	38.538,56
7/11/2044	2.840,04	274,59	3.114,63	12,71	3.127,34	35.698,52
7/12/2044	2.860,28	254,35	3.114,63	11,78	3.126,41	32.838,24
7/1/2045	2.880,66	233,97	3.114,63	10,83	3.125,46	29.957,58
7/2/2045	2.901,18	213,45	3.114,63	9,88	3.124,51	27.056,40
7/3/2045	2.921,85	192,78	3.114,63	8,92	3.123,55	24.134,55
7/4/2045	2.942,67	171,96	3.114,63	7,96	3.122,59	21.191,88
7/5/2045	2.963,64	150,99	3.114,63	6,99	3.121,62	18.228,24
7/6/2045	2.984,75	129,88	3.114,63	6,01	3.120,64	15.243,49
7/7/2045	3.006,02	108,61	3.114,63	5,03	3.119,66	12.237,47
7/8/2045	3.027,44	87,19	3.114,63	4,03	3.118,66	9.210,03
7/9/2045	3.049,01	65,62	3.114,63	3,03	3.117,66	6.161,02

7/10/2045	3.070,73	43,90	3.114,63	2,03	3.116,66	3.090,29
7/11/2045	3.090,29	22,02	3.112,31	1,01	3.113,32	0,00
Total	367.355,00	358.998,84	726.353,84	18.117,00	744.470,84	0,00

Valoare Totala Platibila**	755.811,04
Valoare Totala Capital	367.355,00
Valoare Totala Dobanda	358.998,84
Valoare Totala Comision Gestiune Cont Curent	0.0

*Valoarea este calculata in echivalent la cursul BNR valabil la data emiterii graficului de plati pentru scadentele viitoare.

Datele cuprinse in prezentul grafic vor ramane valabile numai pana la urmatoarea actualizare a ratei dobanzii aferente Creditului, ca urmare a varietii indicelui monetar de referinta.

** Include si valoare totala asigurare de imobil adus in garantie din graficul asigurare imobil