

CALCUL REPREZENTATIV "LEASING AUTO NOU"

Suma minimă finanțată: 3 000 EUR

Suma maximă finanțată: 75% din prețul de piață al autoturismului propus in gaj

Perioada maximă: 48 luni

Dobânda anuală: 11,99%

Comision de acordare: 2%

EXEMPLU

*în calcule nu este inclusă asigurarea

Preț autoturism		30,000 €
Perioada de finanțare (luni)		48
Avans	25%	7,500
Suma finanțată		22,500
Rata lunara		598.05
Total rate		28,706.40
Valoare reziduala		-
Comision de administrare lunar	2.00%	600
Dobânda anuală	12.50%	6,206.40
Dobânda anuala efectiva (D.A.E.)	14.89%	

Nr.	Sold	Rata de capital	Dobânda	Rata
Avans		7,500.00	-	7,500.00
1	22,500.00	363.67	234.38	598.05
2	22,136.33	367.46	230.59	598.05
3	21,768.86	371.29	226.76	598.05
4	21,397.57	375.16	222.89	598.05
5	21,022.41	379.07	218.98	598.05
6	20,643.35	383.02	215.03	598.05
7	20,260.33	387.00	211.05	598.05
8	19,873.33	391.04	207.01	598.05
9	19,482.29	395.11	202.94	598.05
10	19,087.18	399.23	198.82	598.05
11	18,687.95	403.38	194.67	598.05
12	18,284.57	407.59	190.46	598.05
13	17,876.99	411.83	186.22	598.05
14	17,465.15	416.12	181.93	598.05
15	17,049.03	420.46	177.59	598.05
16	16,628.58	424.84	173.21	598.05
17	16,203.74	429.26	168.79	598.05
18	15,774.48	433.73	164.32	598.05
19	15,340.75	438.25	159.80	598.05
20	14,902.50	442.82	155.23	598.05
21	14,459.68	447.43	150.62	598.05
22	14,012.25	452.09	145.96	598.05
23	13,560.16	456.80	141.25	598.05

24	13,103.37	461.56	136.49	598.05
25	12,641.81	466.36	131.69	598.05
26	12,175.44	471.22	126.83	598.05
27	11,704.22	476.13	121.92	598.05
28	11,228.09	481.09	116.96	598.05
29	10,747.00	486.10	111.95	598.05
30	10,260.90	491.17	106.88	598.05
31	9,769.73	496.28	101.77	598.05
32	9,273.45	501.45	96.60	598.05
33	8,772.00	506.67	91.37	598.05
34	8,265.32	511.95	86.10	598.05
35	7,753.37	517.29	80.76	598.05
36	7,236.09	522.67	75.38	598.05
37	6,713.41	528.12	69.93	598.05
38	6,185.29	533.62	64.43	598.05
39	5,651.67	539.18	58.87	598.05
40	5,112.50	544.79	53.26	598.05
41	4,567.70	550.47	47.58	598.05
42	4,017.23	556.20	41.85	598.05
43	3,461.03	562.00	36.05	598.05
44	2,899.03	567.85	30.20	598.05
45	2,331.18	573.77	24.28	598.05
46	1,757.41	579.74	18.31	598.05
47	1,177.67	585.78	12.27	598.05
48	591.88	591.88	6.17	598.05
TOTAL		30,000.00	6,206.40	36,206.40