



CEC Bank SA
IS-SUC.IASI Nr.Reg.Com.J22/94/1998
BD. ANASTASIE PANU NR 42 BL 1 A 1
Tel. 0232-255910 Fax. 0232-255912

Referinta credit CL00221220304491 / RQ21129023151970 /
Nume Client COMUNA VLADENI
CUI 4540216
IBAN RO35CECEB00030RON2017347
CREDIT INVESTITII AAPL

Valoarea aprobata a creditului 1,780,000.00 in valuta RON

Data primei utilizari 21-12-2022

Dobanda creditului 2.25%+ 7.83% = 10.08%

Durata de creditare (initiala) 115 luni

Perioada de gratie(initiala) 6 luni

Data primei scadente (initiala) 30-09-2022

Transa I 1,475,801.12

data utilizarii 21-12-2022

Transa II 280,693.40

data utilizarii 07-06-2023

Nr. ramb. cred.	DATA PLATII	SOLD INITIAL	TRANSATA UTILIZATA	RATA	SOLD FINAL	DOBANDA	COMISION	TOTAL DE PLATA
	21-12-2022		1,475,801.12		1,475,801.12		8,900.00	8,900.00
	03-01-2023	1,475,801.12			1,475,801.12	4,679.11	885.48	5,564.59
	31-01-2023	1,475,801.12			1,475,801.12	11,570.28	885.48	12,455.76
	28-02-2023	1,475,801.12			1,475,801.12	11,570.28	885.48	12,455.76
	31-03-2023	1,475,801.12			1,475,801.12	12,809.95	885.48	13,695.43
	02-05-2023	1,475,801.12			1,475,801.12	13,223.17	885.48	14,108.65
	31-05-2023	1,475,801.12			1,475,801.12	11,983.51	885.48	12,868.99
	07-06-2023	1,475,801.12	280,693.40		1,756,494.52			
1	30-06-2023	1,756,494.52		16,570.71	1,739,923.81	14,204.39	1,053.90	31,829.00
2	31-07-2023	1,739,923.81		16,570.71	1,723,353.10	15,102.54	1,043.96	32,717.21
3	31-08-2023	1,723,353.10		16,570.71	1,706,782.39	14,958.70	1,034.01	32,563.42
4	02-10-2023	1,706,782.39		16,570.71	1,690,211.68	15,292.77	1,024.07	32,887.55
5	31-10-2023	1,690,211.68		16,570.71	1,673,640.97	13,724.52	1,014.13	31,309.36
6	04-12-2023	1,673,640.97		16,570.71	1,657,070.26	15,933.06	1,004.18	33,507.95
7	03-01-2024	1,657,070.26		16,570.71	1,640,499.55	13,919.39	994.25	31,484.35
8	31-01-2024	1,640,499.55		16,570.71	1,623,928.84	12,861.52	984.30	30,416.53
9	29-02-2024	1,623,928.84		16,570.71	1,607,358.13	13,186.30	974.36	30,731.37
10	01-04-2024	1,607,358.13		16,570.71	1,590,787.42	14,401.93	964.42	31,937.06
11	30-04-2024	1,590,787.42		16,570.71	1,574,216.71	12,917.19	954.47	30,442.37
12	31-05-2024	1,574,216.71		16,570.71	1,557,646.00	13,664.20	944.53	31,179.44
13	01-07-2024	1,557,646.00		16,570.71	1,541,075.29	13,520.37	934.59	31,025.67
14	31-07-2024	1,541,075.29		16,570.71	1,524,504.58	12,945.03	924.65	30,440.39
15	02-09-2024	1,524,504.58		16,570.71	1,507,933.87	14,086.42	914.70	31,571.83
16	30-09-2024	1,507,933.87		16,570.71	1,491,363.16	11,822.20	904.76	29,297.67
17	31-10-2024	1,491,363.16		16,570.71	1,474,792.45	12,945.03	894.82	30,410.56
18	02-12-2024	1,474,792.45		16,570.71	1,458,221.74	13,214.14	884.87	30,669.72
19	31-12-2024	1,458,221.74		16,570.71	1,441,651.03	11,840.76	874.94	29,286.41
20	31-01-2025	1,441,651.03		16,570.71	1,425,080.32	12,513.53	864.99	29,949.23
21	28-02-2025	1,425,080.32		16,570.71	1,408,509.61	11,172.63	855.05	28,598.39
22	31-03-2025	1,408,509.61		16,570.71	1,391,938.90	12,225.86	845.11	29,641.68
23	30-04-2025	1,391,938.90		16,570.71	1,375,368.19	11,692.29	835.16	29,098.16
24	02-06-2025	1,375,368.19		16,570.71	1,358,797.48	12,708.40	825.22	30,104.33
25	30-06-2025	1,358,797.48		16,570.71	1,342,226.77	10,652.97	815.28	28,038.96
26	31-07-2025	1,342,226.77		16,570.71	1,325,656.06	11,650.53	805.34	29,026.58
27	01-09-2025	1,325,656.06		16,570.71	1,309,085.35	11,877.88	795.39	29,243.98

*Pentru creditele venite din conversie nu se completeaza Data primei utilizari, Durata de creditare, Data primei scadente si Perioada de gratie
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Nr. ramb. cred.	DATA PLATII	SOLD INITIAL	TRANSA UTILIZATA	RATA	SOLD FINAL	DOBANDA	COMISION	TOTAL DE PLATA
28	30-09-2025	1,309,085.35		16,570.71	1,292,514.64	10,629.77	785.45	27,985.93
29	31-10-2025	1,292,514.64		16,570.71	1,275,943.93	11,219.03	775.51	28,565.25
30	02-12-2025	1,275,943.93		16,570.71	1,259,373.22	11,432.46	765.57	28,768.74
31	31-12-2025	1,259,373.22		16,570.71	1,242,802.51	10,226.11	755.63	27,552.45
32	02-02-2026	1,242,802.51		16,570.71	1,226,231.80	11,483.50	745.68	28,799.89
33	02-03-2026	1,226,231.80		16,570.71	1,209,661.09	9,613.66	735.74	26,920.11
34	31-03-2026	1,209,661.09		16,570.71	1,193,090.38	9,822.45	725.80	27,118.96
35	30-04-2026	1,193,090.38		16,570.71	1,176,519.67	10,021.96	715.85	27,308.52
36	02-06-2026	1,176,519.67		16,570.71	1,159,948.96	10,871.04	705.92	28,147.67
37	30-06-2026	1,159,948.96		16,570.71	1,143,378.25	9,094.00	695.97	26,360.68
38	31-07-2026	1,143,378.25		16,570.71	1,126,807.54	9,924.52	686.03	27,181.26
39	31-08-2026	1,126,807.54		16,570.71	1,110,236.83	9,780.69	676.09	27,027.49
40	30-09-2026	1,110,236.83		16,570.71	1,093,666.12	9,325.99	666.14	26,562.84
41	02-11-2026	1,093,666.12		16,570.71	1,077,095.41	10,105.47	656.20	27,332.38
42	02-12-2026	1,077,095.41		16,570.71	1,060,524.70	9,047.60	646.26	26,264.57
43	31-12-2026	1,060,524.70		16,570.71	1,043,953.99	8,611.46	636.32	25,818.49
44	01-02-2027	1,043,953.99		16,570.71	1,027,383.28	9,353.83	626.37	26,550.91
45	01-03-2027	1,027,383.28		16,570.71	1,010,812.57	8,054.68	616.43	25,241.82
46	31-03-2027	1,010,812.57		16,570.71	994,241.86	8,490.83	606.49	25,668.03
47	30-04-2027	994,241.86		16,570.71	977,671.15	8,351.63	596.54	25,518.88
48	31-05-2027	977,671.15		16,570.71	961,100.44	8,486.19	586.61	25,643.51
49	30-06-2027	961,100.44		16,570.71	944,529.73	8,073.24	576.66	25,220.61
50	02-08-2027	944,529.73		16,570.71	927,959.02	8,727.45	566.72	25,864.88
51	31-08-2027	927,959.02		16,570.71	911,388.31	7,535.03	556.78	24,662.52
52	30-09-2027	911,388.31		16,570.71	894,817.60	7,655.66	546.83	24,773.20
53	01-11-2027	894,817.60		16,570.71	878,246.89	8,017.57	536.89	25,125.17
54	02-12-2027	878,246.89		16,570.71	861,676.18	7,623.18	526.95	24,720.84
55	31-12-2027	861,676.18		16,570.71	845,105.47	6,996.81	517.01	24,084.53
56	31-01-2028	845,105.47		16,570.71	828,534.76	7,335.52	507.06	24,413.29
57	29-02-2028	828,534.76		16,570.71	811,964.05	6,727.70	497.12	23,795.53
58	31-03-2028	811,964.05		16,570.71	795,393.34	7,047.85	487.18	24,105.74
59	02-05-2028	795,393.34		16,570.71	778,822.63	7,126.72	477.23	24,174.66
60	31-05-2028	778,822.63		16,570.71	762,251.92	6,324.04	467.30	23,362.05
61	30-06-2028	762,251.92		16,570.71	745,681.21	6,402.92	457.35	23,430.98
62	31-07-2028	745,681.21		16,570.71	729,110.50	6,472.51	447.41	23,490.63
63	31-08-2028	729,110.50		16,570.71	712,539.79	6,328.68	437.47	23,336.86
64	02-10-2028	712,539.79		16,570.71	695,969.08	6,384.36	427.52	23,382.59
65	31-10-2028	695,969.08		16,570.71	679,398.37	5,651.27	417.59	22,639.57
66	04-12-2028	679,398.37		16,570.71	662,827.66	6,467.87	407.64	23,446.22
67	03-01-2029	662,827.66		16,570.71	646,256.95	5,567.75	397.70	22,536.16
68	31-01-2029	646,256.95		16,570.71	629,686.24	5,066.65	387.76	22,025.12
69	28-02-2029	629,686.24		16,570.71	613,115.53	4,936.74	377.81	21,885.26
70	02-04-2029	613,115.53		16,570.71	596,544.82	5,665.19	367.87	22,603.77
71	30-04-2029	596,544.82		16,570.71	579,974.11	4,676.91	357.93	21,605.55
72	31-05-2029	579,974.11		16,570.71	563,403.40	5,034.18	347.99	21,952.88
73	02-07-2029	563,403.40		16,570.71	546,832.69	5,048.09	338.04	21,956.84
74	31-07-2029	546,832.69		16,570.71	530,261.98	4,440.28	328.10	21,339.09
75	31-08-2029	530,261.98		16,570.71	513,691.27	4,602.67	318.16	21,491.54
76	01-10-2029	513,691.27		16,570.71	497,120.56	4,458.84	308.21	21,337.76
77	31-10-2029	497,120.56		16,570.71	480,549.85	4,175.81	298.28	21,044.80

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Nr. ramb. cred.	DATA PLATII	SOLD INITIAL	TRANSA UTILIZATA	RATA	SOLD FINAL	DOBANDA	COMISION	TOTAL DE PLATA
78	03-12-2029	480,549.85		16,570.71	463,979.14	4,440.28	288.33	21,299.32
79	31-12-2029	463,979.14		16,570.71	447,408.43	3,637.60	278.39	20,486.70
80	31-01-2030	447,408.43		16,570.71	430,837.72	3,883.51	268.45	20,722.67
81	28-02-2030	430,837.72		16,570.71	414,267.01	3,377.77	258.50	20,206.98
82	01-04-2030	414,267.01		16,570.71	397,696.30	3,711.83	248.56	20,531.10
83	30-04-2030	397,696.30		16,570.71	381,125.59	3,229.29	238.62	20,038.62
84	31-05-2030	381,125.59		16,570.71	364,554.88	3,308.17	228.68	20,107.56
85	01-07-2030	364,554.88		16,570.71	347,984.17	3,164.34	218.73	19,953.78
86	31-07-2030	347,984.17		16,570.71	331,413.46	2,923.07	208.79	19,702.57
87	02-09-2030	331,413.46		16,570.71	314,842.75	3,062.26	198.85	19,831.82
88	30-09-2030	314,842.75		16,570.71	298,272.04	2,468.37	188.90	19,227.98
89	31-10-2030	298,272.04		16,570.71	281,701.33	2,589.00	178.97	19,338.68
90	02-12-2030	281,701.33		16,570.71	265,130.62	2,524.04	169.02	19,263.77
91	31-12-2030	265,130.62		16,570.71	248,559.91	2,152.86	159.08	18,882.65
92	31-01-2031	248,559.91		16,570.71	231,989.20	2,157.50	149.14	18,877.35
93	28-02-2031	231,989.20		16,570.71	215,418.49	1,818.80	139.19	18,528.70
94	31-03-2031	215,418.49		16,570.71	198,847.78	1,869.83	129.25	18,569.79
95	30-04-2031	198,847.78		16,570.71	182,277.07	1,670.32	119.31	18,360.34
96	02-06-2031	182,277.07		16,570.71	165,706.36	1,684.24	109.37	18,364.32
97	30-06-2031	165,706.36		16,570.71	149,135.65	1,299.14	99.43	17,969.28
98	31-07-2031	149,135.65		16,570.71	132,564.94	1,294.50	89.48	17,954.69
99	01-09-2031	132,564.94		16,570.71	115,994.23	1,187.78	79.54	17,838.03
100	30-09-2031	115,994.23		16,570.71	99,423.52	941.87	69.60	17,582.18
101	31-10-2031	99,423.52		16,570.71	82,852.81	863.00	59.66	17,493.37
102	02-12-2031	82,852.81		16,570.71	66,282.10	742.36	49.71	17,362.78
103	31-12-2031	66,282.10		16,570.71	49,711.39	538.21	39.77	17,148.69
104	02-02-2032	49,711.39		16,570.71	33,140.68	459.33	29.83	17,059.87
105	01-03-2032	33,140.68		16,570.71	16,569.97	259.82	19.88	16,850.41
106	30-03-2032	16,569.97		16,569.97	0.00	134.55	9.95	16,714.47
TOTAL				1,756,494.82		866,782.85	70,596.47	2,693,873.84

Director,
FLORESCU DANUT

Sef serviciu credite,
ASTEFANEI CRISTIAN

Client,
COMUNA VLADENI