

Harmonogram spłat kredytu wraz z symulacją rat odsetkowych w przypadku wzrostu stopy procentowej o 2%, 3%, 4%, 5%, 10%

Oddział: Bank Spółdzielczy
 NRB:
 Kwota Kredytu: 20 000.00 PLN
 Oprocentowanie: 9.30 %
 Stopa Rzeczywista: 9.71 %
 Całk. Koszt: 9 409.04 PLN
 Rdz. harm.: MALEJĄCE SALDO

Lp	Data	Kapitał	Odsetki	Razem	Saldo	Odsetki (+2%)	Razem (+2%)	Odsetki (+3%)	Razem (+3%)	Odsetki (+4%)	Razem (+4%)	Odsetki (+5%)	Razem (+5%)	Odsetki (+10%)	Razem (+10%)
1	2015-04-13	127.00	157.97	284.97	19 873.00	179.51	306.51	195.46	322.46	211.41	338.41	227.36	354.36	306.82	433.82
2	2015-05-13	167.00	151.91	318.91	19 706.00	172.20	339.20	187.60	354.60	202.72	369.72	218.12	385.12	294.28	461.28
3	2015-06-13	167.00	155.65	322.65	19 539.00	176.90	343.90	192.56	359.56	208.22	375.22	223.88	390.88	302.18	469.18
4	2015-07-13	167.00	149.35	316.35	19 372.00	169.40	336.40	184.24	351.24	199.36	366.36	214.48	381.48	289.24	456.24
5	2015-08-13	167.00	153.01	320.01	19 205.00	174.00	341.00	189.37	356.37	204.74	371.74	220.11	387.11	296.96	463.96
6	2015-09-13	167.00	151.69	318.69	19 038.00	172.55	339.55	187.63	354.63	203.00	370.00	218.08	385.08	294.35	461.35
7	2015-10-13	167.00	145.52	312.52	18 871.00	164.92	331.92	179.76	346.76	194.32	361.32	208.88	375.88	281.96	448.96
8	2015-11-13	167.00	149.06	316.06	18 704.00	169.36	336.36	184.44	351.44	199.52	366.52	214.31	381.31	289.42	456.42
9	2015-12-13	167.00	142.97	309.97	18 537.00	162.12	329.12	176.40	343.40	190.96	357.96	205.24	372.24	276.92	443.92
10	2016-01-13	167.00	146.42	313.42	18 370.00	166.46	333.46	181.25	348.25	195.75	362.75	210.54	377.54	284.20	451.20
11	2016-02-13	167.00	145.10	312.10	18 203.00	165.01	332.01	179.51	346.51	194.01	361.01	208.80	375.80	281.59	448.59
12	2016-03-13	167.00	134.50	301.50	18 036.00	152.28	319.28	165.51	332.51	179.01	346.01	192.51	359.51	260.01	427.01
13	2016-04-13	167.00	142.46	309.46	17 869.00	161.82	328.82	176.32	343.32	190.53	357.53	205.03	372.03	276.66	443.66
14	2016-05-13	167.00	136.59	303.59	17 702.00	154.84	321.84	168.56	335.56	182.28	349.28	196.00	363.00	264.60	431.60
15	2016-06-13	167.00	139.82	306.82	17 535.00	158.92	325.92	173.13	340.13	187.05	354.05	201.26	368.26	271.44	438.44
16	2016-07-13	167.00	134.03	301.03	17 368.00	152.04	319.04	165.48	332.48	178.92	345.92	192.36	359.36	259.56	426.56
17	2016-08-13	167.00	137.18	304.18	17 201.00	156.02	323.02	169.65	336.65	183.57	350.57	197.20	364.20	266.22	433.22
18	2016-09-13	167.00	135.86	302.86	17 034.00	154.57	321.57	168.20	335.20	181.83	348.83	195.46	362.46	263.90	430.90
19	2016-10-13	167.00	130.21	297.21	16 867.00	147.56	314.56	160.72	327.72	173.88	340.88	186.76	353.76	252.28	419.28
20	2016-11-13	167.00	133.23	300.23	16 700.00	151.38	318.38	164.72	331.72	178.35	345.35	191.69	358.69	258.68	425.68
21	2016-12-13	167.00	127.65	294.65	16 533.00	144.76	311.76	157.64	324.64	170.52	337.52	183.12	350.12	247.24	414.24
22	2017-01-13	167.00	130.59	297.59	16 366.00	148.48	315.48	161.53	328.53	174.58	341.58	187.92	354.92	253.46	420.46

23	2017-02-13	167.00	129.27	296.27	16 199.00	147.03	314.03	160.08	327.08	172.84	339.84	185.89	352.89	250.85	417.85
24	2017-03-13	167.00	115.57	282.57	16 032.00	130.52	297.52	141.96	308.96	153.40	320.40	165.10	332.10	222.82	389.82
25	2017-04-13	167.00	126.63	293.63	15 865.00	143.84	310.84	156.60	323.60	169.36	336.36	182.12	349.12	245.92	412.92
26	2017-05-13	167.00	121.27	288.27	15 698.00	137.48	304.48	149.80	316.80	161.84	328.84	174.16	341.16	234.92	401.92
27	2017-06-13	167.00	123.99	290.99	15 531.00	140.94	307.94	153.41	320.41	165.88	332.88	178.35	345.35	240.70	407.70
28	2017-07-13	167.00	118.72	285.72	15 364.00	134.68	301.68	146.44	313.44	158.48	325.48	170.24	337.24	229.88	396.88
29	2017-08-13	167.00	121.35	288.35	15 197.00	138.04	305.04	150.22	317.22	162.40	329.40	174.58	341.58	235.48	402.48
30	2017-09-13	167.00	120.04	287.04	15 030.00	136.30	303.30	148.48	315.48	160.66	327.66	172.55	339.55	233.16	400.16
31	2017-10-13	167.00	114.89	281.89	14 863.00	130.20	297.20	141.68	308.68	153.44	320.44	164.92	331.92	222.60	389.60
32	2017-11-13	167.00	117.40	284.40	14 696.00	133.40	300.40	145.29	312.29	157.18	324.18	168.78	335.78	227.94	394.94
33	2017-12-13	167.00	112.33	279.33	14 529.00	127.40	294.40	138.60	305.60	149.80	316.80	161.28	328.28	217.56	384.56
34	2018-01-13	167.00	114.76	281.76	14 362.00	130.50	297.50	142.10	309.10	153.41	320.41	165.01	332.01	222.72	389.72
35	2018-02-13	167.00	113.44	280.44	14 195.00	129.05	296.05	140.36	307.36	151.67	318.67	163.27	330.27	220.11	387.11
36	2018-03-13	167.00	101.27	268.27	14 028.00	114.14	281.14	124.28	291.28	134.42	301.42	144.56	311.56	195.26	362.26
37	2018-04-13	167.00	110.80	277.80	13 861.00	125.86	292.86	137.17	304.17	148.19	315.19	159.50	326.50	215.18	382.18
38	2018-05-13	167.00	105.95	272.95	13 694.00	120.12	287.12	130.76	297.76	141.40	308.40	152.04	319.04	205.24	372.24
39	2018-06-13	167.00	108.16	275.16	13 527.00	122.96	289.96	133.69	300.69	144.71	311.71	155.73	322.73	209.96	376.96
40	2018-07-13	167.00	103.40	270.40	13 360.00	117.32	284.32	127.68	294.68	138.04	305.04	148.40	315.40	200.20	367.20
41	2018-08-13	167.00	105.53	272.53	13 193.00	120.06	287.06	130.50	297.50	141.23	308.23	151.67	318.67	204.74	371.74
42	2018-09-13	167.00	104.21	271.21	13 026.00	118.32	285.32	129.05	296.05	139.49	306.49	149.93	316.93	202.42	369.42
43	2018-10-13	167.00	99.57	266.57	12 859.00	112.84	279.84	122.92	289.92	133.00	300.00	142.80	309.80	192.92	359.92
44	2018-11-13	167.00	101.57	268.57	12 692.00	115.42	282.42	125.57	292.57	136.01	303.01	146.16	313.16	197.20	364.20
45	2018-12-13	167.00	97.02	264.02	12 525.00	110.04	277.04	119.84	286.84	129.36	296.36	139.16	306.16	187.88	354.88
46	2019-01-13	167.00	98.93	265.93	12 358.00	112.52	279.52	122.38	289.38	132.24	299.24	142.39	309.39	191.98	358.98
47	2019-02-13	167.00	97.61	264.61	12 191.00	111.07	278.07	120.64	287.64	130.50	297.50	140.36	307.36	189.37	356.37
48	2019-03-13	167.00	86.97	253.97	12 024.00	98.02	265.02	106.86	273.86	115.44	282.44	124.28	291.28	167.70	334.70
49	2019-04-13	167.00	94.97	261.97	11 857.00	107.88	274.88	117.45	284.45	127.02	294.02	136.59	303.59	184.44	351.44
50	2019-05-13	167.00	90.63	257.63	11 690.00	102.76	269.76	112.00	279.00	120.96	287.96	130.20	297.20	175.56	342.56
51	2019-06-13	167.00	92.33	259.33	11 523.00	104.98	271.98	114.26	281.26	123.54	290.54	132.82	299.82	179.22	346.22
52	2019-07-13	167.00	88.08	255.08	11 356.00	99.96	266.96	108.64	275.64	117.60	284.60	126.28	293.28	170.52	337.52
53	2019-08-13	167.00	89.70	256.70	11 189.00	102.08	269.08	111.07	278.07	120.06	287.06	129.05	296.05	174.00	341.00
54	2019-09-13	167.00	88.38	255.38	11 022.00	100.34	267.34	109.33	276.33	118.32	285.32	127.02	294.02	171.68	338.68

55	2019-10-13	167.00	84.25	251.25	10 855.00	95.48	262.48	103.88	270.88	112.56	279.56	120.96	287.96	163.24	330.24
56	2019-11-13	167.00	85.74	252.74	10 688.00	97.44	264.44	106.14	273.14	114.84	281.84	123.25	290.25	166.46	333.46
57	2019-12-13	167.00	81.70	248.70	10 521.00	92.68	259.68	100.80	267.80	108.92	275.92	117.32	284.32	158.20	325.20
58	2020-01-13	167.00	83.10	250.10	10 354.00	94.54	261.54	102.95	269.95	111.07	278.07	119.48	286.48	161.24	328.24
59	2020-02-13	167.00	81.78	248.78	10 187.00	93.09	260.09	101.21	268.21	109.33	276.33	117.74	284.74	158.63	325.63
60	2020-03-13	167.00	75.27	242.27	10 020.00	85.05	252.05	92.61	259.61	100.17	267.17	107.73	274.73	145.53	312.53
61	2020-04-13	167.00	79.14	246.14	9 853.00	89.90	256.90	98.02	265.02	105.85	272.85	113.97	280.97	153.70	320.70
62	2020-05-13	167.00	75.31	242.31	9 686.00	85.40	252.40	92.96	259.96	100.52	267.52	108.08	275.08	145.88	312.88
63	2020-06-13	167.00	76.51	243.51	9 519.00	87.00	254.00	94.54	261.54	102.37	269.37	109.91	276.91	148.48	315.48
64	2020-07-13	167.00	72.76	239.76	9 352.00	82.60	249.60	89.88	256.88	97.16	264.16	104.44	271.44	140.84	307.84
65	2020-08-13	167.00	73.87	240.87	9 185.00	84.10	251.10	91.35	258.35	98.89	265.89	106.14	273.14	143.55	310.55
66	2020-09-13	167.00	72.55	239.55	9 018.00	82.36	249.36	89.90	256.90	97.15	264.15	104.40	271.40	140.94	307.94
67	2020-10-13	167.00	68.93	235.93	8 851.00	78.12	245.12	85.12	252.12	92.12	259.12	98.84	265.84	133.56	300.56
68	2020-11-13	167.00	69.91	236.91	8 684.00	79.46	246.46	86.42	253.42	93.67	260.67	100.63	267.63	135.72	302.72
69	2020-12-13	167.00	66.38	233.38	8 517.00	75.32	242.32	82.04	249.04	88.48	255.48	95.20	262.20	128.52	295.52
70	2021-01-13	167.00	67.27	234.27	8 350.00	76.56	243.56	83.23	250.23	89.90	256.90	96.86	263.86	130.50	297.50
71	2021-02-13	167.00	65.95	232.95	8 183.00	75.11	242.11	81.49	248.49	88.16	255.16	94.83	261.83	128.18	295.18
72	2021-03-13	167.00	58.38	225.38	8 016.00	65.78	232.78	71.76	238.76	77.48	244.48	83.46	250.46	112.58	279.58
73	2021-04-13	167.00	63.32	230.32	7 849.00	71.92	238.92	78.30	245.30	84.68	251.68	91.06	258.06	122.96	289.96
74	2021-05-13	167.00	60.00	227.00	7 682.00	68.04	235.04	74.20	241.20	80.08	247.08	86.24	253.24	116.20	283.20
75	2021-06-13	167.00	60.68	227.68	7 515.00	69.02	236.02	75.11	242.11	81.20	248.20	87.29	254.29	117.74	284.74
76	2021-07-13	167.00	57.44	224.44	7 348.00	65.24	232.24	70.84	237.84	76.72	243.72	82.32	249.32	111.16	278.16
77	2021-08-13	167.00	58.04	225.04	7 181.00	65.83	232.83	71.92	238.92	77.72	244.72	83.52	250.52	112.81	279.81
78	2021-09-13	167.00	56.72	223.72	7 014.00	64.38	231.38	70.18	237.18	75.98	242.98	81.49	248.49	110.20	277.20
79	2021-10-13	167.00	53.61	220.61	6 847.00	60.76	227.76	66.08	233.08	71.68	238.68	77.00	244.00	103.88	270.88
80	2021-11-13	167.00	54.08	221.08	6 680.00	61.48	228.48	66.99	233.99	72.21	239.21	77.72	244.72	104.98	271.98
81	2021-12-13	167.00	51.06	218.06	6 513.00	57.96	224.96	63.00	230.00	68.04	235.04	73.36	240.36	98.84	265.84
82	2022-01-13	167.00	51.44	218.44	6 346.00	58.58	225.58	63.51	230.51	68.73	235.73	73.95	240.95	99.76	266.76
83	2022-02-13	167.00	50.12	217.12	6 179.00	56.84	223.84	62.06	229.06	66.99	233.99	72.21	239.21	97.44	264.44
84	2022-03-13	167.00	44.08	211.08	6 012.00	49.66	216.66	54.08	221.08	58.50	225.50	62.92	229.92	85.02	252.02
85	2022-04-13	167.00	47.49	214.49	5 845.00	53.94	220.94	58.87	225.87	63.51	230.51	68.44	235.44	92.22	259.22
86	2022-05-13	167.00	44.68	211.68	5 678.00	50.68	217.68	55.16	222.16	59.64	226.64	64.12	231.12	86.52	253.52

87	2022-06-13	167.00	44.85	211.85	5 511.00	51.04	218.04	55.39	222.39	60.03	227.03	64.38	231.38	87.00	254.00
88	2022-07-13	167.00	42.13	209.13	5 344.00	47.88	214.88	52.08	219.08	56.28	223.28	60.48	227.48	81.48	248.48
89	2022-08-13	167.00	42.21	209.21	5 177.00	47.85	214.85	52.20	219.20	56.55	223.55	60.61	227.61	82.07	249.07
90	2022-09-13	167.00	40.89	207.89	5 010.00	46.40	213.40	50.46	217.46	54.81	221.81	58.87	225.87	79.46	246.46
91	2022-10-13	167.00	38.30	205.30	4 843.00	43.40	210.40	47.32	214.32	51.24	218.24	54.88	221.88	74.20	241.20
92	2022-11-13	167.00	38.25	205.25	4 676.00	43.50	210.50	47.27	214.27	51.04	218.04	55.10	222.10	74.24	241.24
93	2022-12-13	167.00	35.74	202.74	4 509.00	40.60	207.60	44.24	211.24	47.60	214.60	51.24	218.24	69.16	236.16
94	2023-01-13	167.00	35.61	202.61	4 342.00	40.60	207.60	44.08	211.08	47.56	214.56	51.33	218.33	69.02	236.02
95	2023-02-13	167.00	34.30	201.30	4 175.00	38.86	205.86	42.34	209.34	45.82	212.82	49.30	216.30	66.70	233.70
96	2023-03-13	167.00	29.79	196.79	4 008.00	33.54	200.54	36.66	203.66	39.52	206.52	42.64	209.64	57.46	224.46
97	2023-04-13	167.00	31.66	198.66	3 841.00	35.96	202.96	39.15	206.15	42.34	209.34	45.53	212.53	61.48	228.48
98	2023-05-13	167.00	29.36	196.36	3 674.00	33.32	200.32	36.12	203.12	39.20	206.20	42.00	209.00	56.84	223.84
99	2023-06-13	167.00	29.02	196.02	3 507.00	33.06	200.06	35.96	202.96	38.86	205.86	41.76	208.76	56.26	223.26
100	2023-07-13	167.00	26.81	193.81	3 340.00	30.52	197.52	33.04	200.04	35.84	202.84	38.36	205.36	51.80	218.80
101	2023-08-13	167.00	26.38	193.38	3 173.00	29.87	196.87	32.77	199.77	35.38	202.38	37.99	204.99	51.33	218.33
102	2023-09-13	167.00	25.06	192.06	3 006.00	28.42	195.42	31.03	198.03	33.64	200.64	35.96	202.96	48.72	215.72
103	2023-10-13	167.00	22.98	189.98	2 839.00	26.04	193.04	28.28	195.28	30.80	197.80	33.04	200.04	44.52	211.52
104	2023-11-13	167.00	22.42	189.42	2 672.00	25.52	192.52	27.84	194.84	29.87	196.87	32.19	199.19	43.50	210.50
105	2023-12-13	167.00	20.42	187.42	2 505.00	23.24	190.24	25.20	192.20	27.16	194.16	29.40	196.40	39.48	206.48
106	2024-01-13	167.00	19.79	186.79	2 338.00	22.62	189.62	24.36	191.36	26.39	193.39	28.42	195.42	38.28	205.28
107	2024-02-13	167.00	18.47	185.47	2 171.00	20.88	187.88	22.91	189.91	24.65	191.65	26.68	193.68	35.96	202.96
108	2024-03-13	167.00	16.04	183.04	2 004.00	18.09	185.09	19.71	186.71	21.33	188.33	22.95	189.95	31.05	198.05
109	2024-04-13	167.00	15.83	182.83	1 837.00	17.98	184.98	19.72	186.72	21.17	188.17	22.91	189.91	30.74	197.74
110	2024-05-13	167.00	14.04	181.04	1 670.00	15.96	182.96	17.36	184.36	18.76	185.76	20.16	187.16	27.16	194.16
111	2024-06-13	167.00	13.19	180.19	1 503.00	15.08	182.08	16.24	183.24	17.69	184.69	18.85	185.85	25.52	192.52
112	2024-07-13	167.00	11.49	178.49	1 336.00	13.16	180.16	14.28	181.28	15.40	182.40	16.52	183.52	22.12	189.12
113	2024-08-13	167.00	10.55	177.55	1 169.00	11.89	178.89	13.05	180.05	14.21	181.21	15.08	182.08	20.59	187.59
114	2024-09-13	167.00	9.23	176.23	1 002.00	10.44	177.44	11.31	178.31	12.47	179.47	13.34	180.34	17.98	184.98
115	2024-10-13	167.00	7.66	174.66	835.00	8.68	175.68	9.52	176.52	10.36	177.36	10.92	177.92	14.84	181.84
116	2024-11-13	167.00	6.60	173.60	668.00	7.54	174.54	8.12	175.12	8.70	175.70	9.57	176.57	12.76	179.76
117	2024-12-13	167.00	5.11	172.11	501.00	5.88	172.88	6.44	173.44	6.72	173.72	7.28	174.28	9.80	176.80
118	2025-01-13	167.00	3.96	170.96	334.00	4.64	171.64	4.93	171.93	5.22	172.22	5.80	172.80	7.54	174.54

119	2025-02-13	167.00	2.64	169.64	167.00	2.90	169.90	3.19	170.19	3.48	170.48	3.77	170.77	5.22	172.22
120	2025-03-13	167.00	1.19	168.19	0.00	1.30	168.30	1.56	168.56	1.56	168.56	1.82	168.82	2.34	169.34
	RAZEM	20 000.00	9 409.04	29 409.04	0.00	10 682.15	30 682.15	11 627.52	31 627.52	12 572.39	32 572.39	13 518.31	33 518.31	18 244.20	38 244.20