Calculating the cost of credit and loan scheme (annuity scheme charges)

Base terms

Term of loan = 96 months
Loan amount = 400000 currency
Rate = 14,00% annual
Single commission fee = 0,00%
Monthly fee = 0,00 currency

Final values, monetary items

Monthly sum of fee = 6948,60
Total sum of fee = 667065,64
including % = 267065,64
credit body = 400000,00
commissions = 0,00

Schedule of payments on credit-side

Month	Creditor indebtedness	Redemption of debt of loan	Percent of loan	Commissions	Total in a month
1	400000,00	2281,93	4666,67	0,00	6948,60
2	397718,07	2308,56	4640,04	0,00	6948,60
3	395409,51	2335,49	4613,11	0,00	6948,60
4	393074,02	2362,74	4585,86	0,00	6948,60
5	390711,28	2390,30	4558,30	0,00	6948,60
6	388320,98	2418,19	4530,41	0,00	6948,60
7	385902,79	2446,40	4502,20	0,00	6948,60
8	383456,39	2474,94	4473,66	0,00	6948,60
9	380981,45	2503,82	4444,78	0,00	6948,60
10	378477,63	2533,03	4415,57	0,00	6948,60
11	375944,60	2562,58	4386,02	0,00	6948,60
12	373382,02	2592,48	4356,12	0,00	6948,60
13	370789,54	2622,72	4325,88	0,00	6948,60
14	368166,82	2653,32	4295,28	0,00	6948,60
15	365513,50	2684,28	4264,32	0,00	6948,60
16	362829,22	2715,59	4233,01	0,00	6948,60
17	360113,63	2747,27	4201,33	0,00	6948,60
18	357366,36	2779,33	4169,27	0,00	6948,60
19	354587,03	2811,75	4136,85	0,00	6948,60
20	351775,28	2844,56	4104,04	0,00	6948,60
21	348930,72	2877,74	4070,86	0,00	6948,60

Month	Creditor indebtedness	Redemption of debt of loan	Percent ofloan	Commissions	Total in amonth
22	346052, 98	2911, 32	4037, 28	0, 00	6948, 60
23	343141, 66	2945, 28	4003, 32	0, 00	6948, 60
24	340196, 38	2979, 64	3968, 96	0, 00	6948, 60
25	337216, 74	3014, 40	3934, 20	0, 00	6948, 60
26	334202, 34	3049, 57	3899, 03	0, 00	6948, 60
27	331152, 77	3085, 15	3863, 45	0, 00	6948, 60
28	328067, 62	3121, 14	3827, 46	0, 00	6948, 60
29	324946, 48	3157, 56	3791, 04	0, 00	6948, 60
30	321788, 92	3194, 40	3754, 20	0, 00	6948, 60
31	318594, 52	3231, 66	3716, 94	0, 00	6948, 60
32	315362, 86	3269, 37	3679, 23	0, 00	6948, 60
33	312093, 49	3307, 51	3641, 09	0, 00	6948, 60
34	308785, 98	3346, 10	3602, 50	0, 00	6948, 60
35	305439, 88	3385, 13	3563, 47	0, 00	6948, 60
36	302054, 75	3424, 63	3523, 97	0, 00	6948, 60
37	298630, 12	3464, 58	3484, 02	0, 00	6948, 60
38	295165, 54	3505, 00	3443, 60	0, 00	6948, 60
39	291660, 54	3545, 89	3402, 71	0, 00	6948, 60
40	288114, 65	3587, 26	3361, 34	0, 00	6948, 60
41	284527, 39	3629, 11	3319, 49	0, 00	6948, 60
42	280898, 28	3671, 45	3277, 15	0, 00	6948, 60
43	277226, 83	3714, 29	3234, 31	0, 00	6948, 60
44	273512, 54	3757, 62	3190, 98	0, 00	6948, 60
45	269754, 92	3801, 46	3147, 14	0, 00	6948, 60
46	265953, 46	3845, 81	3102, 79	0, 00	6948, 60
47	262107, 65	3890, 68	3057, 92	0, 00	6948, 60
48	258216, 97	3936, 07	3012, 53	0, 00	6948, 60
49	254280, 90	3981, 99	2966, 61	0, 00	6948, 60
50	250298, 91	4028, 45	2920, 15	0, 00	6948, 60
51	246270, 46	4075, 44	2873, 16	0, 00	6948, 60
52	242195, 02	4122, 99	2825, 61	0, 00	6948, 60
53	238072, 03	4171, 09	2777, 51	0, 00	6948, 60
54	233900, 94	4219, 76	2728, 84	0, 00	6948, 60
55	229681, 18	4268, 99	2679, 61	0, 00	6948, 60
56	225412, 19	4318, 79	2629, 81	0, 00	6948, 60
57	221093, 40	4369, 18	2579, 42	0, 00	6948, 60
58	216724, 22	4420, 15	2528, 45	0, 00	6948, 60
59	212304, 07	4471, 72	2476, 88	0, 00	6948, 60
60	207832, 35	4523, 89	2424, 71	0, 00	6948, 60
61	203308, 46	4576, 67	2371, 93	0, 00	6948, 60
62	198731, 79	4630, 06	2318, 54	0, 00	6948, 60
63	194101, 73	4684, 08	2264, 52	0, 00	6948, 60
64	189417, 65	4738, 73	2209, 87	0, 00	6948, 60

Month	Creditor indebtedness	Redemption of debt of loan	Percent ofloan	Commissions	Total in amonth
65	184678, 92	4794, 01	2154, 59	0, 00	6948, 60
66	179884, 91	4849, 94	2098, 66	0, 00	6948, 60
67	175034, 97	4906, 53	2042, 07	0, 00	6948, 60
68	170128, 44	4963, 77	1984, 83	0, 00	6948, 60
69	165164, 67	5021, 68	1926, 92	0, 00	6948, 60
70	160142, 99	5080, 27	1868, 33	0, 00	6948, 60
71	155062, 72	5139, 53	1809, 07	0, 00	6948, 60
72	149923, 19	5199, 50	1749, 10	0, 00	6948, 60
73	144723, 69	5260, 16	1688, 44	0, 00	6948, 60
74	139463, 53	5321, 53	1627, 07	0, 00	6948, 60
75	134142, 00	5383, 61	1564, 99	0, 00	6948, 60
76	128758, 39	5446, 42	1502, 18	0, 00	6948, 60
77	123311, 97	5509, 96	1438, 64	0, 00	6948, 60
78	117802, 01	5574, 24	1374, 36	0, 00	6948, 60
79	112227, 77	5639, 28	1309, 32	0, 00	6948, 60
80	106588, 49	5705, 07	1243, 53	0, 00	6948, 60
81	100883, 42	5771, 63	1176, 97	0, 00	6948, 60
82	95111, 79	5838, 96	1109, 64	0, 00	6948, 60
83	89272, 83	5907, 08	1041, 52	0, 00	6948, 60
84	83365, 75	5976, 00	972, 60	0, 00	6948, 60
85	77389, 75	6045, 72	902, 88	0, 00	6948, 60
86	71344, 03	6116, 25	832, 35	0, 00	6948, 60
87	65227, 78	6187, 61	760, 99	0, 00	6948, 60
88	59040, 17	6259, 80	688, 80	0, 00	6948, 60
89	52780, 37	6332, 83	615, 77	0, 00	6948, 60
90	46447, 54	6406, 71	541, 89	0, 00	6948, 60
91	40040, 83	6481, 46	467, 14	0, 00	6948, 60
92	33559, 37	6557, 07	391, 53	0, 00	6948, 60
93	27002, 30	6633, 57	315, 03	0, 00	6948, 60
94	20368, 73	6710, 96	237, 64	0, 00	6948, 60
95	13657, 77	6789, 26	159, 34	0, 00	6948, 60
96	6868, 51	6868, 51	80, 13	0, 00	6948, 64
Total		400000, 00	267065, 64	0, 00	667065, 64