

## Calculating the cost of using leasing scheme and its repayment (annuity scheme charges)

### Base terms

Term Lease = 30 months

The cost of leasing object = 50000 currency

Lease rate = 15, 00% annual

Advance payment for the object = 15, 00%

Single commission fee = 1, 50%

Amortization (monthly) = 3, 33%

### Final values, monetary items

Monthly payout = 1662, 15

Total payout = 58114, 51

including % = 9006, 14

value object = 48358, 37

commission = 750, 00

results.lease.rest = 1641, 63

### Scheme of the lease payments

| Month | Cost object | Redemption value of the object | Remuneration lessor | Commission | Payment per month |
|-------|-------------|--------------------------------|---------------------|------------|-------------------|
| 1     | 50000, 00   | 8630, 90                       | 531, 25             | 750, 00    | 9912, 15          |
| 2     | 41369, 10   | 1145, 04                       | 517, 11             | 0, 00      | 1662, 15          |
| 3     | 40224, 06   | 1159, 35                       | 502, 80             | 0, 00      | 1662, 15          |
| 4     | 39064, 71   | 1173, 84                       | 488, 31             | 0, 00      | 1662, 15          |
| 5     | 37890, 87   | 1188, 51                       | 473, 64             | 0, 00      | 1662, 15          |
| 6     | 36702, 36   | 1203, 37                       | 458, 78             | 0, 00      | 1662, 15          |
| 7     | 35498, 99   | 1218, 41                       | 443, 74             | 0, 00      | 1662, 15          |
| 8     | 34280, 57   | 1233, 64                       | 428, 51             | 0, 00      | 1662, 15          |
| 9     | 33046, 93   | 1249, 06                       | 413, 09             | 0, 00      | 1662, 15          |
| 10    | 31797, 87   | 1264, 68                       | 397, 47             | 0, 00      | 1662, 15          |
| 11    | 30533, 19   | 1280, 49                       | 381, 66             | 0, 00      | 1662, 15          |
| 12    | 29252, 71   | 1296, 49                       | 365, 66             | 0, 00      | 1662, 15          |
| 13    | 27956, 22   | 1312, 70                       | 349, 45             | 0, 00      | 1662, 15          |
| 14    | 26643, 52   | 1329, 11                       | 333, 04             | 0, 00      | 1662, 15          |
| 15    | 25314, 41   | 1345, 72                       | 316, 43             | 0, 00      | 1662, 15          |
| 16    | 23968, 69   | 1362, 54                       | 299, 61             | 0, 00      | 1662, 15          |
| 17    | 22606, 15   | 1379, 57                       | 282, 58             | 0, 00      | 1662, 15          |
| 18    | 21226, 58   | 1396, 82                       | 265, 33             | 0, 00      | 1662, 15          |
| 19    | 19829, 76   | 1414, 28                       | 247, 87             | 0, 00      | 1662, 15          |

| Month  | Costobject | Redemption value of the object | Remunerationlessor | Commission | Payment per month |
|--------|------------|--------------------------------|--------------------|------------|-------------------|
| 20     | 18415, 48  | 1431, 96                       | 230, 19            | 0, 00      | 1662, 15          |
| 21     | 16983, 52  | 1449, 86                       | 212, 29            | 0, 00      | 1662, 15          |
| 22     | 15533, 67  | 1467, 98                       | 194, 17            | 0, 00      | 1662, 15          |
| 23     | 14065, 69  | 1486, 33                       | 175, 82            | 0, 00      | 1662, 15          |
| 24     | 12579, 36  | 1504, 91                       | 157, 24            | 0, 00      | 1662, 15          |
| 25     | 11074, 45  | 1523, 72                       | 138, 43            | 0, 00      | 1662, 15          |
| 26     | 9550, 73   | 1542, 77                       | 119, 38            | 0, 00      | 1662, 15          |
| 27     | 8007, 97   | 1562, 05                       | 100, 10            | 0, 00      | 1662, 15          |
| 28     | 6445, 91   | 1581, 58                       | 80, 57             | 0, 00      | 1662, 15          |
| 29     | 4864, 34   | 1601, 35                       | 60, 80             | 0, 00      | 1662, 15          |
| 30     | 3262, 99   | 1621, 36                       | 40, 79             | 0, 00      | 1662, 15          |
| Total  |            | 48358, 37                      | 9006, 14           | 750, 00    | 58114, 51         |
| Rest t |            | 1641, 63                       |                    |            |                   |