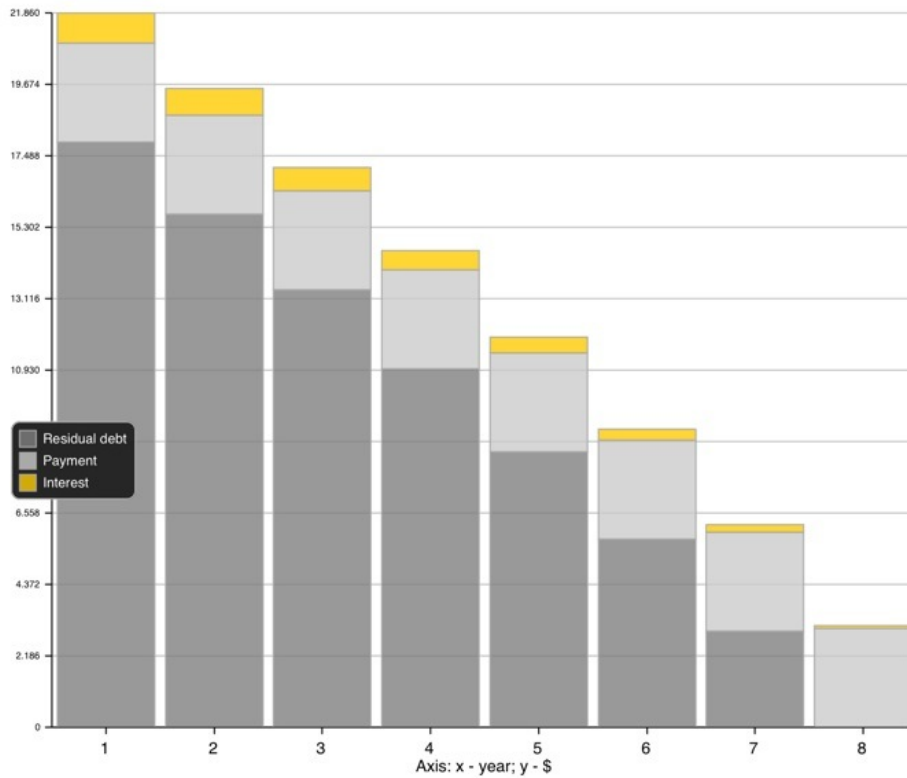


## Installment loan

User conditions	
Loan amount	<b>20.000,00\$</b>
Interest rate (Nom.)	<b>4,889%</b>
Interest rate (Eff.)	<b>5,000%</b>
Duration (months)	<b>96</b>
Results	
Monthly rate	<b>252,14\$</b>
Total expenditure	<b>24.205,44\$</b>
Total interest	<b>4.205,44\$</b>



## Compare

Duration (months)	Monthly rate	Interest rate (Nom.)	Interest rate (Eff.)	Total interest	Total expenditure
66	346,20\$	4,888%	5,000%	2.849,20\$	22.849,20\$
72	321,06\$	4,888%	5,000%	3.116,32\$	23.116,32\$
78	299,82\$	4,889%	5,000%	3.385,96\$	23.385,96\$
84	281,63\$	4,888%	5,000%	3.656,92\$	23.656,92\$
90	265,89\$	4,888%	5,000%	3.930,10\$	23.930,10\$
96	252,14\$	4,889%	5,000%	4.205,44\$	24.205,44\$
102	240,02\$	4,888%	5,000%	4.482,04\$	24.482,04\$
108	229,27\$	4,888%	5,000%	4.761,16\$	24.761,16\$
114	219,67\$	4,889%	5,000%	5.042,38\$	25.042,38\$
120	211,04\$	4,888%	5,000%	5.324,80\$	25.324,80\$
126	203,25\$	4,888%	5,000%	5.609,50\$	25.609,50\$

## Payment plan

Month	Residual capital	Interest	Amortization	Installment	Repaid
0	20.000,00	0,00	0,00	0,00	0,00
1	19.829,34	81,48	170,66	252,14	252,14
2	19.657,98	80,78	171,36	252,14	504,28
3	19.485,93	80,09	172,05	252,14	756,42
4	19.313,17	79,38	172,76	252,14	1.008,56
5	19.139,71	78,68	173,46	252,14	1.260,70
6	18.965,54	77,97	174,17	252,14	1.512,84
7	18.790,67	77,26	174,88	252,14	1.764,98
8	18.615,08	76,55	175,59	252,14	2.017,12
9	18.438,78	75,84	176,30	252,14	2.269,26
10	18.261,75	75,12	177,02	252,14	2.521,40
11	18.084,01	74,40	177,74	252,14	2.773,54
12	17.905,54	73,67	178,47	252,14	3.025,68
13	17.726,35	72,95	179,19	252,14	3.277,82
14	17.546,43	72,22	179,92	252,14	3.529,96
15	17.365,77	71,48	180,66	252,14	3.782,10
16	17.184,38	70,75	181,39	252,14	4.034,24
17	17.002,24	70,01	182,13	252,14	4.286,38
18	16.819,37	69,27	182,87	252,14	4.538,52
19	16.635,75	68,52	183,62	252,14	4.790,66
20	16.451,38	67,77	184,37	252,14	5.042,80
21	16.266,26	67,02	185,12	252,14	5.294,94
22	16.080,39	66,27	185,87	252,14	5.547,08
23	15.893,76	65,51	186,63	252,14	5.799,22
24	15.706,37	64,75	187,39	252,14	6.051,36

25	15.518,22	63,99	188,15	252,14	6.303,50
26	15.329,30	63,22	188,92	252,14	6.555,64
27	15.139,61	62,45	189,69	252,14	6.807,78
28	14.949,15	61,68	190,46	252,14	7.059,92
29	14.757,91	60,90	191,24	252,14	7.312,06
30	14.565,89	60,12	192,02	252,14	7.564,20
31	14.373,09	59,34	192,80	252,14	7.816,34
32	14.179,51	58,55	193,59	252,14	8.068,48
33	13.985,13	57,77	194,37	252,14	8.320,62
34	13.789,97	56,97	195,17	252,14	8.572,76
35	13.594,00	56,18	195,96	252,14	8.824,90
36	13.397,25	55,38	196,76	252,14	9.077,04
37	13.199,69	54,58	197,56	252,14	9.329,18
38	13.001,32	53,77	198,37	252,14	9.581,32
39	12.802,15	52,97	199,17	252,14	9.833,46
40	12.602,16	52,15	199,99	252,14	10.085,60
41	12.401,36	51,34	200,80	252,14	10.337,74
42	12.199,74	50,52	201,62	252,14	10.589,88
43	11.997,30	49,70	202,44	252,14	10.842,02
44	11.794,04	48,88	203,26	252,14	11.094,16
45	11.589,95	48,05	204,09	252,14	11.346,30
46	11.385,02	47,22	204,92	252,14	11.598,44
47	11.179,27	46,38	205,76	252,14	11.850,58
48	10.972,67	45,54	206,60	252,14	12.102,72
49	10.765,23	44,70	207,44	252,14	12.354,86
50	10.556,95	43,86	208,28	252,14	12.607,00
51	10.347,82	43,01	209,13	252,14	12.859,14
52	10.137,83	42,16	209,98	252,14	13.111,28
53	9.926,99	41,30	210,84	252,14	13.363,42
54	9.715,29	40,44	211,70	252,14	13.615,56
55	9.502,73	39,58	212,56	252,14	13.867,70
56	9.289,31	38,71	213,43	252,14	14.119,84
57	9.075,01	37,84	214,30	252,14	14.371,98
58	8.859,84	36,97	215,17	252,14	14.624,12
59	8.643,80	36,09	216,05	252,14	14.876,26
60	8.426,87	35,21	216,93	252,14	15.128,40
61	8.209,06	34,33	217,81	252,14	15.380,54
62	7.990,36	33,44	218,70	252,14	15.632,68
63	7.770,78	32,55	219,59	252,14	15.884,82
64	7.550,29	31,66	220,48	252,14	16.136,96
65	7.328,91	30,76	221,38	252,14	16.389,10
66	7.106,63	29,86	222,28	252,14	16.641,24
67	6.883,44	28,95	223,19	252,14	16.893,38
68	6.659,34	28,04	224,10	252,14	17.145,52

69	6.434,33	27,13	225,01	252,14	17.397,66
70	6.208,41	26,21	225,93	252,14	17.649,80
71	5.981,56	25,29	226,85	252,14	17.901,94
72	5.753,79	24,37	227,77	252,14	18.154,08
73	5.525,09	23,44	228,70	252,14	18.406,22
74	5.295,46	22,51	229,63	252,14	18.658,36
75	5.064,89	21,57	230,57	252,14	18.910,50
76	4.833,38	20,63	231,51	252,14	19.162,64
77	4.600,94	19,69	232,45	252,14	19.414,78
78	4.367,54	18,74	233,40	252,14	19.666,92
79	4.133,19	17,79	234,35	252,14	19.919,06
80	3.897,89	16,84	235,30	252,14	20.171,20
81	3.661,63	15,88	236,26	252,14	20.423,34
82	3.424,41	14,92	237,22	252,14	20.675,48
83	3.186,22	13,95	238,19	252,14	20.927,62
84	2.947,06	12,98	239,16	252,14	21.179,76
85	2.706,92	12,01	240,13	252,14	21.431,90
86	2.465,81	11,03	241,11	252,14	21.684,04
87	2.223,72	10,05	242,09	252,14	21.936,18
88	1.980,64	9,06	243,08	252,14	22.188,32
89	1.736,57	8,07	244,07	252,14	22.440,46
90	1.491,50	7,07	245,07	252,14	22.692,60
91	1.245,44	6,08	246,06	252,14	22.944,74
92	998,37	5,07	247,07	252,14	23.196,88
93	750,30	4,07	248,07	252,14	23.449,02
94	501,22	3,06	249,08	252,14	23.701,16
95	251,12	2,04	250,10	252,14	23.953,30
96	0,00	1,02	251,12	252,14	24.205,44



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