



SPSE IN PREDEDUZIONE - SALDO 30% OCC

importo concesso	1.324,55
importo finanziato	
Anni	0,67
Periodi/anni	12

Periodo	scadenze	SPSE INCASSO	rata addebitata	Rata	SPSE INCASSO	interessi	Capitale	Residuo	Tasso annuale	Tasso effettivo	tasso mensile
	31/05/2024		0,00	€0,00		0,000	€0,00	€1.324,55			
1	30/06/2024		264,91	€264,91		0,000	€264,91	€1.059,64	0,000%	0,00%	0,0000%
2	30/07/2024		264,91	€264,91		0,000	€264,91	€794,73	0,000%	0,00%	0,0000%
3	30/08/2024		264,91	€264,91		0,000	€264,91	€529,82	0,000%	0,00%	0,0000%
4	30/09/2024		264,91	€264,91		0,000	€264,91	€264,91	0,000%	0,00%	0,0000%
5	30/10/2024		264,91	€264,91		0,000	€264,91	€0,00	0,000%	0,00%	0,0000%
			1324,55	€1.324,55							

PAGAMENTO IN DUE SOLUZIONI ENTI PUBBLICI			
1	30/11/2024	REGIONE	172,35
	30/11/2024	COMUNE DI SIDERNO	165,825
2	30/12/2024	REGIONE	172,35
	30/12/2024	COMUNE DI SIDERNO	165,825

Totale 676,35

PIANO AMMORTAMENTO - RATE MENSILI PIANO DEL CONSUMATORE

importo concesso	24.268,78
RATE	100
Periodi/anni	12

Periodo	scadenze	SPSE INCASSO	rata addebitata (rata + assicurazione)	Rata	SPSE INCASSO	interessi	Capitale	Residuo	Tasso annuale	Tasso effettivo	tasso mensile
	31/12/2024		0,00	€0,00		0,000	€0,00	€24.268,78			
1	31/01/2025	€269,10	269,10	€269,10	50,560	€218,54	€24.050,24	€218,54	2,500%	2,53%	0,2083%
2	28/02/2025	€269,10	269,10	€269,10	50,105	€218,99	€23.831,25	€218,99	2,500%	2,53%	0,2083%
3	28/03/2025	€269,10	269,10	€269,10	49,648	€219,45	€23.611,80	€219,45	2,500%	2,53%	0,2083%
4	28/04/2025	€269,10	269,10	€269,10	49,191	€219,91	€23.391,89	€219,91	2,500%	2,53%	0,2083%
5	28/05/2025	€269,10	269,10	€269,10	48,733	€220,36	€23.171,53	€220,36	2,500%	2,53%	0,2083%
6	28/06/2025	€269,10	269,10	€269,10	48,274	€220,82	€22.950,71	€220,82	2,500%	2,53%	0,2083%
7	28/07/2025	€269,10	269,10	€269,10	47,814	€221,28	€22.729,43	€221,28	2,500%	2,53%	0,2083%
8	28/08/2025	€269,10	269,10	€269,10	47,353	€221,74	€22.507,69	€221,74	2,500%	2,53%	0,2083%
9	28/09/2025	€269,10	269,10	€269,10	46,891	€222,21	€22.285,48	€222,21	2,500%	2,53%	0,2083%
10	28/10/2025	€269,10	269,10	€269,10	46,428	€222,67	€22.062,81	€222,67	2,500%	2,53%	0,2083%
11	28/11/2025	€269,10	269,10	€269,10	45,964	€223,13	€21.839,68	€223,13	2,500%	2,53%	0,2083%
12	28/12/2025	€269,10	269,10	€269,10	45,499	€223,60	€21.616,08	€223,60	2,500%	2,53%	0,2083%
13	28/01/2026	€269,10	269,10	€269,10	45,033	€224,06	€21.392,02	€224,06	2,500%	2,53%	0,2083%
14	28/02/2026	€269,10	269,10	€269,10	44,567	€224,53	€21.167,49	€224,53	2,500%	2,53%	0,2083%
15	28/03/2026	€269,10	269,10	€269,10	44,099	€225,00	€20.942,49	€225,00	2,500%	2,53%	0,2083%
16	28/04/2026	€269,10	269,10	€269,10	43,630	€225,47	€20.717,02	€225,47	2,500%	2,53%	0,2083%
17	28/05/2026	€269,10	269,10	€269,10	43,160	€225,94	€20.491,09	€225,94	2,500%	2,53%	0,2083%
18	28/06/2026	€269,10	269,10	€269,10	42,690	€226,41	€20.264,68	€226,41	2,500%	2,53%	0,2083%
19	28/07/2026	€269,10	269,10	€269,10	42,218	€226,88	€20.037,80	€226,88	2,500%	2,53%	0,2083%
20	28/08/2026	€269,10	269,10	€269,10	41,745	€227,35	€19.810,45	€227,35	2,500%	2,53%	0,2083%
21	28/09/2026	€269,10	269,10	€269,10	41,272	€227,82	€19.582,62	€227,82	2,500%	2,53%	0,2083%
22	28/10/2026	€269,10	269,10	€269,10	40,797	€228,30	€19.354,32	€228,30	2,500%	2,53%	0,2083%
23	28/11/2026	€269,10	269,10	€269,10	40,322	€228,78	€19.125,55	€228,78	2,500%	2,53%	0,2083%
24	28/12/2026	€269,10	269,10	€269,10	39,845	€229,25	€18.896,30	€229,25	2,500%	2,53%	0,2083%
25	28/01/2027	€269,10	269,10	€269,10	39,367	€229,73	€18.666,57	€229,73	2,500%	2,53%	0,2083%
26	28/02/2027	€269,10	269,10	€269,10	38,889	€230,21	€18.436,36	€230,21	2,500%	2,53%	0,2083%
27	28/03/2027	€269,10	269,10	€269,10	38,409	€230,69	€18.205,67	€230,69	2,500%	2,53%	0,2083%
28	28/04/2027	€269,10	269,10	€269,10	37,928	€231,17	€17.974,50	€231,17	2,500%	2,53%	0,2083%
29	28/05/2027	€269,10	269,10	€269,10	37,447	€231,65	€17.742,85	€231,65	2,500%	2,53%	0,2083%
30	28/06/2027	€269,10	269,10	€269,10	36,964	€232,13	€17.510,72	€232,13	2,500%	2,53%	0,2083%
31	28/07/2027	€269,10	269,10	€269,10	36,481	€232,61	€17.278,11	€232,61	2,500%	2,53%	0,2083%
32	28/08/2027	€269,10	269,10	€269,10	35,996	€233,10	€17.045,01	€233,10	2,500%	2,53%	0,2083%
33	28/09/2027	€269,10	269,10	€269,10	35,510	€233,58	€16.811,42	€233,58	2,500%	2,53%	0,2083%
34	28/10/2027	€269,10	269,10	€269,10	35,024	€234,07	€16.577,35	€234,07	2,500%	2,53%	0,2083%
35	28/11/2027	€269,10	269,10	€269,10	34,536	€234,55	€16.342,79	€234,55	2,500%	2,53%	0,2083%
36	28/12/2027	€269,10	269,10	€269,10	34,047	€235,05	€16.107,74	€235,05	2,500%	2,53%	0,2083%
37	28/01/2028	€269,10	269,10	€269,10	33,558	€235,54	€15.872,20	€235,54	2,500%	2,53%	0,2083%
38	28/02/2028	€269,10	269,10	€269,10	33,067	€236,03	€15.636,17	€236,03	2,500%	2,53%	0,2083%
39	28/03/2028	€269,10	269,10	€269,10	32,575	€236,52	€15.399,65	€236,52	2,500%	2,53%	0,2083%
40	28/04/2028	€269,10	269,10	€269,10	32,083	€237,01	€15.162,63	€237,01	2,500%	2,53%	0,2083%
41	28/05/2028	€269,10	269,10	€269,10	31,589	€237,51	€14.925,12	€237,51	2,500%	2,53%	0,2083%
42	28/06/2028	€269,10	269,10	€269,10	31,094	€238,00	€14.687,12	€238,00	2,500%	2,53%	0,2083%
43	28/07/2028	€269,10	269,10	€269,10	30,598	€238,50	€14.448,62	€238,50	2,500%	2,53%	0,2083%
44	28/08/2028	€269,10	269,10	€269,10	30,101	€239,00	€14.209,63	€239,00	2,500%	2,53%	0,2083%
45	28/09/2028	€269,10	269,10	€269,10	29,603	€239,49	€13.970,13	€239,49	2,500%	2,53%	0,2083%
46	28/10/2028	€269,10	269,10	€269,10	29,104	€239,98	€13.730,14	€239,98	2,500%	2,53%	0,2083%
47	28/11/2028	€269,10	269,10	€269,10	28,604	€240,48	€13.489,65	€240,48	2,500%	2,53%	0,2083%
48	28/12/2028	€269,10	269,10	€269,10	28,103	€240,97	€13.248,66	€240,97	2,500%	2,53%	0,2083%
49	28/01/2029	€269,10	269,10	€269,10	27,601	€241,47	€13.007,16	€241,47	2,500%	2,53%	0,2083%
50	28/02/2029	€269,10	269,10	€269,10	27,098	€241,96	€12.765,16	€241,96	2,500%	2,53%	0,2083%
51	28/03/2029	€269,10	269,10	€269,10	26,594	€242,45	€12.522,66	€242,45	2,500%	2,53%	0,2083%
52	28/04/2029	€269,10	269,10	€269,10	26,089	€242,94	€12.279,65	€242,94	2,500%	2,53%	0,2083%
53	28/05/2029	€269,10	269,10	€269,10	25,583	€243,43	€12.036,14	€243,43	2,500%	2,53%	0,2083%
54	28/06/2029	€269,10	269,10	€269,10	25,075	€243,92	€11.792,12	€243,92	2,500%	2,53%	0,2083%
55	28/07/2029	€269,10	269,10	€269,10	24,567	€244,41	€11.547,59	€244,41	2,500%	2,53%	0,2083%
56	28/08/2029	€269,10	269,10	€269,10	24,057	€244,90	€11.302,55	€244,90	2,500%	2,53%	0,2083%
57	28/09/2029	€269,10	269,10	€269,10	23,547	€245,39	€11.057,00	€245,39	2,500%	2,53%	0,2083%
58	28/10/2029	€269,10	269,10	€269,10	23,035	€245,88	€10.810,94	€245,88	2,500%	2,53%	0,2083%
59	28/11/2029	€269,10	269,10	€269,10	22,523	€246,37	€10.564,36	€246,37	2,500%	2,53%	0,2083%
60	28/12/2029	€269,10	269,10	€269,10	22,009	€246,86	€10.317,27	€246,86	2,500%	2,53%	0,2083%
61	28/01/2030	€269,10	269,10	€269,10	21,494	€247,35	€10.069,67	€247,35	2,500%	2,53%	0,2083%

62	28/02/2030		269,10	€269,10	20,978	€248,12	€9.821,55	2,500%	2,53%	0,2083%
63	28/03/2030		269,10	€269,10	20,462	€248,64	€9.572,92	2,500%	2,53%	0,2083%
64	28/04/2030		269,10	€269,10	19,944	€249,15	€9.329,77	2,500%	2,53%	0,2083%
65	28/05/2030		269,10	€269,10	19,425	€249,67	€9.074,09	2,500%	2,53%	0,2083%
66	28/06/2030		269,10	€269,10	18,904	€250,19	€8.823,90	2,500%	2,53%	0,2083%
67	28/07/2030		269,10	€269,10	18,383	€250,71	€8.578,19	2,500%	2,53%	0,2083%
68	28/08/2030		269,10	€269,10	17,861	€251,24	€8.321,95	2,500%	2,53%	0,2083%
69	28/09/2030		269,10	€269,10	17,337	€251,76	€8.070,19	2,500%	2,53%	0,2083%
70	28/10/2030		269,10	€269,10	16,813	€252,28	€7.817,91	2,500%	2,53%	0,2083%
71	28/11/2030		269,10	€269,10	16,287	€252,81	€7.565,10	2,500%	2,53%	0,2083%
72	28/12/2030		269,10	€269,10	15,761	€253,34	€7.311,76	2,500%	2,53%	0,2083%
73	28/01/2031		269,10	€269,10	15,233	€253,86	€7.057,90	2,500%	2,53%	0,2083%
74	28/02/2031		269,10	€269,10	14,704	€254,39	€6.803,51	2,500%	2,53%	0,2083%
75	28/03/2031		269,10	€269,10	14,174	€254,92	€6.548,58	2,500%	2,53%	0,2083%
76	28/04/2031		269,10	€269,10	13,643	€255,45	€6.293,19	2,500%	2,53%	0,2083%
77	28/05/2031		269,10	€269,10	13,111	€255,98	€6.037,14	2,500%	2,53%	0,2083%
78	28/06/2031		269,10	€269,10	12,577	€256,52	€5.780,62	2,500%	2,53%	0,2083%
79	28/07/2031		269,10	€269,10	12,043	€257,05	€5.523,57	2,500%	2,53%	0,2083%
80	28/08/2031		269,10	€269,10	11,507	€257,59	€5.265,98	2,500%	2,53%	0,2083%
81	28/09/2031		269,10	€269,10	10,971	€258,13	€5.007,86	2,500%	2,53%	0,2083%
82	28/10/2031		269,10	€269,10	10,433	€258,66	€4.749,19	2,500%	2,53%	0,2083%
83	28/11/2031		269,10	€269,10	9,894	€259,20	€4.489,99	2,500%	2,53%	0,2083%
84	28/12/2031		269,10	€269,10	9,354	€259,74	€4.230,25	2,500%	2,53%	0,2083%
85	28/01/2032		269,10	€269,10	8,813	€260,28	€3.969,96	2,500%	2,53%	0,2083%
86	28/02/2032		269,10	€269,10	8,271	€260,83	€3.709,14	2,500%	2,53%	0,2083%
87	28/03/2032		269,10	€269,10	7,727	€261,37	€3.447,77	2,500%	2,53%	0,2083%
88	28/04/2032		269,10	€269,10	7,183	€261,91	€3.185,85	2,500%	2,53%	0,2083%
89	28/05/2032		269,10	€269,10	6,637	€262,46	€2.923,39	2,500%	2,53%	0,2083%
90	28/06/2032		269,10	€269,10	6,090	€263,01	€2.660,39	2,500%	2,53%	0,2083%
91	28/07/2032		269,10	€269,10	5,542	€263,55	€2.396,83	2,500%	2,53%	0,2083%
92	28/08/2032		269,10	€269,10	4,993	€264,10	€2.132,73	2,500%	2,53%	0,2083%
93	28/09/2032		269,10	€269,10	4,443	€264,65	€1.868,08	2,500%	2,53%	0,2083%
94	28/10/2032		269,10	€269,10	3,892	€265,20	€1.602,87	2,500%	2,53%	0,2083%
95	28/11/2032		269,10	€269,10	3,339	€265,76	€1.337,11	2,500%	2,53%	0,2083%
96	28/12/2032		269,10	€269,10	2,786	€266,31	€1.070,80	2,500%	2,53%	0,2083%
97	28/01/2033		269,10	€269,10	2,231	€266,87	€803,94	2,500%	2,53%	0,2083%
98	28/02/2033		269,10	€269,10	1,675	€267,42	€536,52	2,500%	2,53%	0,2083%
99	28/03/2033		269,10	€269,10	1,118	€267,98	€268,54	2,500%	2,53%	0,2083%
100	28/04/2033		269,10	€269,10	0,559	€268,54	€0,00	2,500%	2,53%	0,2083%
TOTALE			€ 26.909,67	€ 26.909,67	€ 0,00	€ 2.640,89	€ 24.268,78	€ 0,00		

media
comm. Est.

PROG.	CREDITORI CHIROGRAFARI	%	DEBITO DA PAGARE CON IL PIANO	DURATA (ANNI) - con pr. c/c rate in predefinite	INTERESSI	TOTALE DEBITO	NOTE
1	MUTUI IPOTECARIO BNL	92,17%	22.992,31	9	2.501,99	25.494,30	
2	PRESTITO PERSONALE COLLEGATO AL MUTUI 240 RATE	5,12%	1.276,47	9	138,90	1.415,37	
3	REGIONE CALABRIA	1,38%	344,70		0,00	344,70	PAGAMENTO IMMEDIATO
4	COMUNE DI SIDERNO	1,33%	331,65		0,00	331,65	PAGAMENTO IMMEDIATO
TOTALI GENERALI		100,00%	24.945,13		2.640,89	27.586,02	

Dott.
FABIO D'AGOSTINO
 Sez.: A
 N° 276
 C/LOCRI (BR)