

Tabela SACRE - Análise do caso real - 96 meses

Anexo 12

SISTEMA DE AMORTIZAÇÃO CRESCENTE COM REAJUSTE ANUAL (TABELA SACRE)										
Capital:	100.000,00	Juros por Ano:	12,0%	Juros por Mês:	1,00%	Taxa de Reajuste (TR):	1	Prazo em Meses:	96	
Prestações		Valor das Prestações	Parcelas	Saldo Devedor	Valor das Parcelas	Juros Mensais (\$)	Juros Mensais (%)	Amortização do capital	Prova Real do Juros	
1	a	12	2.041,67	0	100.000,00					
13	a	24	1.901,09	1	98.958,33	2.041,67	1.000,00	1,0%	1.041,67	1.000,00
25	a	36	1.760,26	2	97.906,25	2.041,67	989,58	1,0%	1.052,08	989,58
37	a	48	1.618,83	3	96.843,65	2.041,67	979,06	1,0%	1.062,60	979,06
49	a	60	1.476,12	4	95.770,42	2.041,67	968,44	1,0%	1.073,23	968,44
61	a	72	1.330,72	5	94.686,45	2.041,67	957,70	1,0%	1.083,96	957,70
73	a	84	1.178,80	6	93.591,65	2.041,67	946,86	1,0%	1.094,80	946,86
85	a	96	1.004,17	7	92.485,90	2.041,67	935,92	1,0%	1.105,75	935,92
				8	91.369,09	2.041,67	924,86	1,0%	1.116,81	924,86
				9	90.241,12	2.041,67	913,69	1,0%	1.127,98	913,69
				10	89.101,86	2.041,67	902,41	1,0%	1.139,26	902,41
				11	87.951,21	2.041,67	891,02	1,0%	1.150,65	891,02
				12	86.789,06	2.041,67	879,51	1,0%	1.162,15	879,51
				13	85.755,86	1.901,09	867,89	1,0%	1.033,20	867,89
				14	84.712,32	1.901,09	857,56	1,0%	1.043,54	857,56
				15	83.658,35	1.901,09	847,12	1,0%	1.053,97	847,12
				16	82.593,84	1.901,09	836,58	1,0%	1.064,51	836,58
				17	81.518,69	1.901,09	825,94	1,0%	1.075,16	825,94
				18	80.432,78	1.901,09	815,19	1,0%	1.085,91	815,19
				19	79.336,01	1.901,09	804,33	1,0%	1.096,77	804,33
				20	78.228,28	1.901,09	793,36	1,0%	1.107,73	793,36
				21	77.109,47	1.901,09	782,28	1,0%	1.118,81	782,28
				22	75.979,47	1.901,09	771,09	1,0%	1.130,00	771,09
				23	74.838,17	1.901,09	759,79	1,0%	1.141,30	759,79
				24	73.685,46	1.901,09	748,38	1,0%	1.152,71	748,38
				25	72.662,05	1.760,26	736,85	1,0%	1.023,41	736,85
				26	71.628,41	1.760,26	726,62	1,0%	1.033,64	726,62
				27	70.584,43	1.760,26	716,28	1,0%	1.043,98	716,28
				28	69.530,01	1.760,26	705,84	1,0%	1.054,42	705,84
				29	68.465,04	1.760,26	695,30	1,0%	1.064,96	695,30
				30	67.389,43	1.760,26	684,65	1,0%	1.075,61	684,65
				31	66.303,06	1.760,26	673,89	1,0%	1.086,37	673,89
				32	65.205,83	1.760,26	663,03	1,0%	1.097,23	663,03
				33	64.097,62	1.760,26	652,06	1,0%	1.108,21	652,06
				34	62.978,33	1.760,26	640,98	1,0%	1.119,29	640,98
				35	61.847,85	1.760,26	629,78	1,0%	1.130,48	629,78
				36	60.706,07	1.760,26	618,48	1,0%	1.141,79	618,48
				37	59.694,30	1.618,83	607,06	1,0%	1.011,77	607,06
				38	58.672,42	1.618,83	596,94	1,0%	1.021,89	596,94
				39	57.640,31	1.618,83	586,72	1,0%	1.032,10	586,72
				40	56.597,89	1.618,83	576,40	1,0%	1.042,43	576,40
				41	55.545,04	1.618,83	565,98	1,0%	1.052,85	565,98

42	54.481,66	1.618,83	555,45	1,0%	1.063,38	555,45
43	53.407,65	1.618,83	544,82	1,0%	1.074,01	544,82
44	52.322,89	1.618,83	534,08	1,0%	1.084,75	534,08
45	51.227,29	1.618,83	523,23	1,0%	1.095,60	523,23
46	50.120,74	1.618,83	512,27	1,0%	1.106,56	512,27
47	49.003,12	1.618,83	501,21	1,0%	1.117,62	501,21
48	47.874,32	1.618,83	490,03	1,0%	1.128,80	490,03
49	46.876,94	1.476,12	478,74	1,0%	997,38	478,74
50	45.869,58	1.476,12	468,77	1,0%	1.007,36	468,77
51	44.852,15	1.476,12	458,70	1,0%	1.017,43	458,70
52	43.824,55	1.476,12	448,52	1,0%	1.027,60	448,52
53	42.786,67	1.476,12	438,25	1,0%	1.037,88	438,25
54	41.738,41	1.476,12	427,87	1,0%	1.048,26	427,87
55	40.679,67	1.476,12	417,38	1,0%	1.058,74	417,38
56	39.610,34	1.476,12	406,80	1,0%	1.069,33	406,80
57	38.530,32	1.476,12	396,10	1,0%	1.080,02	396,10
58	37.439,50	1.476,12	385,30	1,0%	1.090,82	385,30
59	36.337,77	1.476,12	374,40	1,0%	1.101,73	374,40
60	35.225,02	1.476,12	363,38	1,0%	1.112,75	363,38
61	34.246,55	1.330,72	352,25	1,0%	978,47	352,25
62	33.258,29	1.330,72	342,47	1,0%	988,26	342,47
63	32.260,15	1.330,72	332,58	1,0%	998,14	332,58
64	31.252,03	1.330,72	322,60	1,0%	1.008,12	322,60
65	30.233,83	1.330,72	312,52	1,0%	1.018,20	312,52
66	29.205,44	1.330,72	302,34	1,0%	1.028,38	302,34
67	28.166,78	1.330,72	292,05	1,0%	1.038,67	292,05
68	27.117,72	1.330,72	281,67	1,0%	1.049,06	281,67
69	26.058,17	1.330,72	271,18	1,0%	1.059,55	271,18
70	24.988,03	1.330,72	260,58	1,0%	1.070,14	260,58
71	23.907,19	1.330,72	249,88	1,0%	1.080,84	249,88
72	22.815,54	1.330,72	239,07	1,0%	1.091,65	239,07
73	21.864,89	1.178,80	228,16	1,0%	950,65	228,16
74	20.904,74	1.178,80	218,65	1,0%	960,15	218,65
75	19.934,98	1.178,80	209,05	1,0%	969,76	209,05
76	18.955,53	1.178,80	199,35	1,0%	979,45	199,35
77	17.966,28	1.178,80	189,56	1,0%	989,25	189,56
78	16.967,14	1.178,80	179,66	1,0%	999,14	179,66
79	15.958,01	1.178,80	169,67	1,0%	1.009,13	169,67
80	14.938,79	1.178,80	159,58	1,0%	1.019,22	159,58
81	13.909,37	1.178,80	149,39	1,0%	1.029,41	149,39
82	12.869,66	1.178,80	139,09	1,0%	1.039,71	139,09
83	11.819,56	1.178,80	128,70	1,0%	1.050,11	128,70
84	10.758,95	1.178,80	118,20	1,0%	1.060,61	118,20
85	9.862,37	1.004,17	107,59	1,0%	896,58	107,59
86	8.956,83	1.004,17	98,62	1,0%	905,54	98,62
87	8.042,23	1.004,17	89,57	1,0%	914,60	89,57
88	7.118,48	1.004,17	80,42	1,0%	923,75	80,42
89	6.185,49	1.004,17	71,18	1,0%	932,98	71,18
90	5.243,18	1.004,17	61,85	1,0%	942,31	61,85
91	4.291,44	1.004,17	52,43	1,0%	951,74	52,43
92	3.330,19	1.004,17	42,91	1,0%	961,25	42,91
93	2.359,32	1.004,17	33,30	1,0%	970,87	33,30
94	1.378,75	1.004,17	23,59	1,0%	980,58	23,59
95	388,37	1.004,17	13,79	1,0%	990,38	13,79
96	-611,92	1.004,17	3,88	1,0%	1.000,28	3,88
SOMAS		147.740,06	47.128,15		100.611,92	