**Załącznik Nr 5 do SIWZ**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **HARMONOGRAM SPŁAT KREDYTU** |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  | **kwota kredytu** |  **2 600 000,00**  |  |  |  |
|  | **data pobrania** | **30.09.2017** |  |  |  |
|  | **data spłaty** | **31.12.2029** |  |  | WIBOR 3M |
|  | **stopa procentowa** | **WIBOR 3 M + marża banku…………….. Pp** |  | **1,73** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **Liczba rat** | **Data spłaty** | **Liczba dni odsetkowych** | **Kwota kredytu** | **Rata spłaty (miesięczna)** | **Kwota zadłużenia**  |
|  |  |  |  |  |  |
| **1** | **2** | **3** | **4** | **5** | **6** |
|  | 31.10.2017 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 30.11.2017 | 30 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.12.2017 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.01.2018 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 28.02.2018 | 28 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.03.2018 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 30.04.2018 | 30 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.05.2018 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 30.06.2018 | 30 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.07.2018 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.08.2018 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 30.09.2018 | 30 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.10.2018 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 30.11.2018 | 30 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.12.2018 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.01.2019 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 28.02.2019 | 28 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.03.2019 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 30.04.2019 | 30 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.05.2019 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 30.06.2019 | 30 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.07.2019 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.08.2019 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 30.09.2019 | 30 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.10.2019 | 31 |  2 600 000,00  |  |  2 600 000,00  |
|  | 30.11.2019 | 30 |  2 600 000,00  |  |  2 600 000,00  |
|  | 31.12.2019 | 31 |  2 600 000,00  |  |  2 600 000,00  |
| 1 | 31.01.2020 | 31 |  2 600 000,00  |  21 666,67  |  2 578 333,33  |
| 2 | 29.02.2020 | 29 |  2 578 333,33  |  21 666,67  |  2 556 666,66  |
| 3 | 31.03.2020 | 31 |  2 556 666,66  |  21 666,67  |  2 534 999,99  |
| 4 | 30.04.2020 | 30 |  2 534 999,99  |  21 666,67  |  2 513 333,32  |
| 5 | 31.05.2020 | 31 |  2 513 333,32  |  21 666,67  |  2 491 666,65  |
| 6 | 30.06.2020 | 30 |  2 491 666,65  |  21 666,67  |  2 469 999,98  |
| 7 | 31.07.2020 | 31 |  2 469 999,98  |  21 666,67  |  2 448 333,31  |
| 8 | 31.08.2020 | 31 |  2 448 333,31  |  21 666,67  |  2 426 666,64  |
| 9 | 30.09.2020 | 30 |  2 426 666,64  |  21 666,67  |  2 404 999,97  |
| 10 | 31.10.2020 | 31 |  2 404 999,97  |  21 666,67  |  2 383 333,30  |
| 11 | 30.11.2020 | 30 |  2 383 333,30  |  21 666,67  |  2 361 666,63  |
| 12 | 31.12.2020 | 31 |  2 361 666,63  |  21 666,67  |  2 339 999,96  |
| 13 | 31.01.2021 | 31 |  2 339 999,96  |  21 666,67  |  2 318 333,29  |
| 14 | 28.02.2021 | 28 |  2 318 333,29  |  21 666,67  |  2 296 666,62  |
| 15 | 31.03.2021 | 31 |  2 296 666,62  |  21 666,67  |  2 274 999,95  |
| 16 | 30.04.2021 | 30 |  2 274 999,95  |  21 666,67  |  2 253 333,28  |
| 17 | 31.05.2021 | 31 |  2 253 333,28  |  21 666,67  |  2 231 666,61  |
| 18 | 30.06.2021 | 30 |  2 231 666,61  |  21 666,67  |  2 209 999,94  |
| 19 | 31.07.2021 | 31 |  2 209 999,94  |  21 666,67  |  2 188 333,27  |
| 20 | 31.08.2021 | 31 |  2 188 333,27  |  21 666,67  |  2 166 666,60  |
| 21 | 30.09.2021 | 30 |  2 166 666,60  |  21 666,67  |  2 144 999,93  |
| 22 | 31.10.2021 | 31 |  2 144 999,93  |  21 666,67  |  2 123 333,26  |
| 23 | 30.11.2021 | 30 |  2 123 333,26  |  21 666,67  |  2 101 666,59  |
| 24 | 31.12.2021 | 31 |  2 101 666,59  |  21 666,67  |  2 079 999,92  |
| 25 | 31.01.2022 | 31 |  2 079 999,92  |  21 666,67  |  2 058 333,25  |
| 26 | 28.02.2022 | 28 |  2 058 333,25  |  21 666,67  |  2 036 666,58  |
| 27 | 31.03.2022 | 31 |  2 036 666,58  |  21 666,67  |  2 014 999,91  |
| 28 | 30.04.2022 | 30 |  2 014 999,91  |  21 666,67  |  1 993 333,24  |
| 29 | 31.05.2022 | 31 |  1 993 333,24  |  21 666,67  |  1 971 666,57  |
| 30 | 30.06.2022 | 30 |  1 971 666,57  |  21 666,67  |  1 949 999,90  |
| 31 | 31.07.2022 | 31 |  1 949 999,90  |  21 666,67  |  1 928 333,23  |
| 32 | 31.08.2022 | 31 |  1 928 333,23  |  21 666,67  |  1 906 666,56  |
| 33 | 30.09.2022 | 30 |  1 906 666,56  |  21 666,67  |  1 884 999,89  |
| 34 | 31.10.2022 | 31 |  1 884 999,89  |  21 666,67  |  1 863 333,22  |
| 35 | 30.11.2022 | 30 |  1 863 333,22  |  21 666,67  |  1 841 666,55  |
| 36 | 31.12.2022 | 31 |  1 841 666,55  |  21 666,67  |  1 819 999,88  |
| 37 | 31.01.2023 | 31 |  1 819 999,88  |  21 666,67  |  1 798 333,21  |
| 38 | 28.02.2023 | 28 |  1 798 333,21  |  21 666,67  |  1 776 666,54  |
| 39 | 31.03.2023 | 31 |  1 776 666,54  |  21 666,67  |  1 754 999,87  |
| 40 | 30.04.2023 | 30 |  1 754 999,87  |  21 666,67  |  1 733 333,20  |
| 41 | 31.05.2023 | 31 |  1 733 333,20  |  21 666,67  |  1 711 666,53  |
| 42 | 30.06.2023 | 30 |  1 711 666,53  |  21 666,67  |  1 689 999,86  |
| 43 | 31.07.2023 | 31 |  1 689 999,86  |  21 666,67  |  1 668 333,19  |
| 44 | 31.08.2023 | 31 |  1 668 333,19  |  21 666,67  |  1 646 666,52  |
| 45 | 30.09.2023 | 30 |  1 646 666,52  |  21 666,67  |  1 624 999,85  |
| 46 | 31.10.2023 | 31 |  1 624 999,85  |  21 666,67  |  1 603 333,18  |
| 47 | 30.11.2023 | 30 |  1 603 333,18  |  21 666,67  |  1 581 666,51  |
| 48 | 31.12.2023 | 31 |  1 581 666,51  |  21 666,67  |  1 559 999,84  |
| 49 | 31.01.2024 | 31 |  1 559 999,84  |  21 666,67  |  1 538 333,17  |
| 50 | 29.02.2024 | 29 |  1 538 333,17  |  21 666,67  |  1 516 666,50  |
| 51 | 31.03.2024 | 31 |  1 516 666,50  |  21 666,67  |  1 494 999,83  |
| 52 | 30.04.2024 | 30 |  1 494 999,83  |  21 666,67  |  1 473 333,16  |
| 53 | 31.05.2024 | 31 |  1 473 333,16  |  21 666,67  |  1 451 666,49  |
| 54 | 30.06.2024 | 30 |  1 451 666,49  |  21 666,67  |  1 429 999,82  |
| 55 | 31.07.2024 | 31 |  1 429 999,82  |  21 666,67  |  1 408 333,15  |
| 56 | 31.08.2024 | 31 |  1 408 333,15  |  21 666,67  |  1 386 666,48  |
| 57 | 30.09.2024 | 30 |  1 386 666,48  |  21 666,67  |  1 364 999,81  |
| 58 | 31.10.2024 | 31 |  1 364 999,81  |  21 666,67  |  1 343 333,14  |
| 59 | 30.11.2024 | 30 |  1 343 333,14  |  21 666,67  |  1 321 666,47  |
| 60 | 31.12.2024 | 31 |  1 321 666,47  |  21 666,67  |  1 299 999,80  |
| 61 | 31.01.2024 | 91 |  1 299 999,80  |  21 666,67  |  1 278 333,13  |
| 62 | 28.02.2025 | 28 |  1 278 333,13  |  21 666,67  |  1 256 666,46  |
| 63 | 31.03.2025 | 31 |  1 256 666,46  |  21 666,67  |  1 234 999,79  |
| 64 | 30.04.2025 | 30 |  1 234 999,79  |  21 666,67  |  1 213 333,12  |
| 65 | 31.05.2025 | 31 |  1 213 333,12  |  21 666,67  |  1 191 666,45  |
| 66 | 30.06.2025 | 30 |  1 191 666,45  |  21 666,67  |  1 169 999,78  |
| 67 | 31.07.2025 | 31 |  1 169 999,78  |  21 666,67  |  1 148 333,11  |
| 68 | 31.08.2025 | 31 |  1 148 333,11  |  21 666,67  |  1 126 666,44  |
| 69 | 30.09.2025 | 30 |  1 126 666,44  |  21 666,67  |  1 104 999,77  |
| 70 | 31.10.2025 | 31 |  1 104 999,77  |  21 666,67  |  1 083 333,10  |
| 71 | 30.11.2025 | 30 |  1 083 333,10  |  21 666,67  |  1 061 666,43  |
| 72 | 31.12.2025 | 31 |  1 061 666,43  |  21 666,67  |  1 039 999,76  |
| 73 | 31.01.2026 | 31 |  1 039 999,76  |  21 666,67  |  1 018 333,09  |
| 74 | 28.02.2026 | 28 |  1 018 333,09  |  21 666,67  |  996 666,42  |
| 75 | 31.03.2026 | 31 |  996 666,42  |  21 666,67  |  974 999,75  |
| 76 | 30.04.2026 | 30 |  974 999,75  |  21 666,67  |  953 333,08  |
| 77 | 31.05.2026 | 31 |  953 333,08  |  21 666,67  |  931 666,41  |
| 78 | 30.06.2026 | 30 |  931 666,41  |  21 666,67  |  909 999,74  |
| 79 | 31.07.2026 | 31 |  909 999,74  |  21 666,67  |  888 333,07  |
| 80 | 31.08.2026 | 31 |  888 333,07  |  21 666,67  |  866 666,40  |
| 81 | 30.09.2026 | 30 |  866 666,40  |  21 666,67  |  844 999,73  |
| 82 | 31.10.2026 | 31 |  844 999,73  |  21 666,67  |  823 333,06  |
| 83 | 30.11.2026 | 30 |  823 333,06  |  21 666,67  |  801 666,39  |
| 84 | 31.12.2026 | 31 |  801 666,39  |  21 666,67  |  779 999,72  |
| 85 | 31.01.2027 | 31 |  779 999,72  |  21 666,67  |  758 333,05  |
| 86 | 28.02.2027 | 28 |  758 333,05  |  21 666,67  |  736 666,38  |
| 87 | 31.03.2027 | 31 |  736 666,38  |  21 666,67  |  714 999,71  |
| 88 | 30.04.2027 | 30 |  714 999,71  |  21 666,67  |  693 333,04  |
| 89 | 31.05.2027 | 31 |  693 333,04  |  21 666,67  |  671 666,37  |
| 90 | 30.06.2027 | 30 |  671 666,37  |  21 666,67  |  649 999,70  |
| 91 | 31.07.2027 | 31 |  649 999,70  |  21 666,67  |  628 333,03  |
| 92 | 31.08.2027 | 31 |  628 333,03  |  21 666,67  |  606 666,36  |
| 93 | 30.09.2027 | 30 |  606 666,36  |  21 666,67  |  584 999,69  |
| 94 | 31.10.2027 | 31 |  584 999,69  |  21 666,67  |  563 333,02  |
| 95 | 30.11.2027 | 30 |  563 333,02  |  21 666,67  |  541 666,35  |
| 96 | 31.12.2027 | 31 |  541 666,35  |  21 666,67  |  519 999,68  |
| 97 | 31.01.2028 | 31 |  519 999,68  |  21 666,67  |  498 333,01  |
| 98 | 29.02.2028 | 29 |  498 333,01  |  21 666,67  |  476 666,34  |
| 99 | 31.03.2028 | 31 |  476 666,34  |  21 666,67  |  454 999,67  |
| 100 | 30.04.2028 | 30 |  454 999,67  |  21 666,67  |  433 333,00  |
| 101 | 31.05.2028 | 31 |  433 333,00  |  21 666,67  |  411 666,33  |
| 102 | 30.06.2028 | 30 |  411 666,33  |  21 666,67  |  389 999,66  |
| 103 | 31.07.2028 | 31 |  389 999,66  |  21 666,67  |  368 332,99  |
| 104 | 31.08.2028 | 31 |  368 332,99  |  21 666,67  |  346 666,32  |
| 105 | 30.09.2028 | 30 |  346 666,32  |  21 666,67  |  324 999,65  |
| 106 | 31.10.2028 | 31 |  324 999,65  |  21 666,67  |  303 332,98  |
| 107 | 30.11.2028 | 30 |  303 332,98  |  21 666,67  |  281 666,31  |
| 108 | 31.12.2028 | 31 |  281 666,31  |  21 666,67  |  259 999,64  |
| 109 | 31.01.2029 | 31 |  259 999,64  |  21 666,67  |  238 332,97  |
| 110 | 28.02.2029 | 28 |  238 332,97  |  21 666,67  |  216 666,30  |
| 111 | 31.03.2029 | 31 |  216 666,30  |  21 666,67  |  194 999,63  |
| 112 | 30.04.2029 | 30 |  194 999,63  |  21 666,67  |  173 332,96  |
| 113 | 31.05.2029 | 31 |  173 332,96  |  21 666,67  |  151 666,29  |
| 114 | 30.06.2029 | 30 |  151 666,29  |  21 666,67  |  129 999,62  |
| 115 | 31.07.2029 | 31 |  129 999,62  |  21 666,67  |  108 332,95  |
| 116 | 31.08.2029 | 31 |  108 332,95  |  21 666,67  |  86 666,28  |
| 117 | 30.09.2029 | 30 |  86 666,28  |  21 666,67  |  64 999,61  |
| 118 | 31.10.2029 | 31 |  64 999,61  |  21 666,67  |  43 332,94  |
| 119 | 30.11.2029 | 30 |  43 332,94  |  21 666,67  |  21 666,27  |
| 120 | 31.12.2029 | 31 |  21 666,27  |  21 666,27  |  0,00  |
|  | **Razem** | **4535** |  |  **2 600 000,00**  | **0,00** |