

OTPLATNI PLAN - KREDIT



GRAD TROGIR, Trogir, Trg Ivana Pavla II br. 1.
ID / MB :

Datum izrade: 11.07.2019

Br. ugovora:	od: 11.07.2019	Ukupni broj jednakih kvota :	120	Iznos depozita u valuti :	0.00
Iznos kredita :	3,850,000.00	Frekvencija otplata :	mjesečno	Kamata na depozit :	0.00%
Valuta :	kn	Otplatna kvota :	32,083.33		
Jednokratna naknada :	11,750.00	Posebni obrok :	0.00		
Trošak osig. kredita :	0.00				
		Nominalna kamatna stopa :	1.1900% fiksna	Postotna godišnja stopa :	1.24%
				Efektivna kamatna stopa:	1.24%

Razdoblje	Datum dospjeća	Isplata kredita	Druge isplate	Otplatni obrok (anuitet)	Otplatna kvota	Uplata kamate	Druge uplate	Stanje kredita	Tokovi sigurnosnog naloga	Napomena (opis)	Neto novčani tok	Diskontirani neto novčani tok	Diskontirana isplata kredita	Diskontirani tokovi sig. naloga
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
0	31.08.2019	3,850,000.00					11,750.00	3,850,000.00	0.00	Isplata umanjena za naknadu	-3,838,250.00	-3,838,250.00	3,850,000.00	0.00
1	30.09.2019			3,891.14		3,891.14		3,850,000.00		Kamata	3,891.14	3,887.19	0.00	0.00
2	31.12.2019			11,547.89		11,547.89		3,850,000.00		Kamata	11,547.89	11,500.33	0.00	0.00
3	31.03.2020			11,391.16		11,391.16		3,850,000.00		Kamata	11,391.16	11,309.38	0.00	0.00
4	30.06.2020			11,391.16		11,391.16		3,850,000.00		Kamata	11,391.16	11,274.62	0.00	0.00
5	30.09.2020			11,516.34		11,516.34		3,850,000.00		Kamata	11,516.34	11,363.10	0.00	0.00
6	31.12.2020			11,516.34		11,516.34		3,850,000.00		Kamata	11,516.34	11,327.79	0.00	0.00
7	31.03.2021			11,296.85		11,296.85		3,850,000.00		Kamata	11,296.85	11,078.59	0.00	0.00
8	30.06.2021			11,422.37		11,422.37		3,850,000.00		Kamata	11,422.37	11,167.35	0.00	0.00
9	31.08.2021			7,782.27		7,782.27		3,850,000.00		Kamata	7,782.27	7,592.62	0.00	0.00
10	30.09.2021			35,847.90	32,083.33	3,764.57		3,817,916.67		Kvota + kamata	35,847.90	34,938.93	0.00	0.00
11	31.10.2021			35,940.99	32,083.33	3,857.66		3,785,833.34		Kvota + kamata	35,940.99	34,993.04	0.00	0.00
12	30.11.2021			35,785.14	32,083.33	3,701.81		3,753,750.01		Kvota + kamata	35,785.14	34,806.06	0.00	0.00
13	31.12.2021			35,876.14	32,083.33	3,792.81		3,721,666.68		Kvota + kamata	35,876.14	34,858.10	0.00	0.00
14	31.01.2022			35,843.72	32,083.33	3,760.39		3,689,583.35		Kvota + kamata	35,843.72	34,788.93	0.00	0.00
15	28.02.2022			35,450.42	32,083.33	3,367.09		3,657,500.02		Kvota + kamata	35,450.42	34,374.63	0.00	0.00
16	31.03.2022			35,778.86	32,083.33	3,695.53		3,625,416.69		Kvota + kamata	35,778.86	34,656.74	0.00	0.00
17	30.04.2022			35,628.24	32,083.33	3,544.91		3,593,333.36		Kvota + kamata	35,628.24	34,475.84	0.00	0.00
18	31.05.2022			35,714.01	32,083.33	3,630.68		3,561,250.03		Kvota + kamata	35,714.01	34,522.61	0.00	0.00
19	30.06.2022			35,565.48	32,083.33	3,482.15		3,529,166.70		Kvota + kamata	35,565.48	34,344.17	0.00	0.00
20	31.07.2022			35,649.16	32,083.33	3,565.83		3,497,083.37		Kvota + kamata	35,649.16	34,388.89	0.00	0.00
21	31.08.2022			35,616.73	32,083.33	3,533.40		3,465,000.04		Kvota + kamata	35,616.73	34,321.60	0.00	0.00
22	30.09.2022			35,471.34	32,083.33	3,388.01		3,432,916.71		Kvota + kamata	35,471.34	34,146.83	0.00	0.00
23	31.10.2022			35,551.88	32,083.33	3,468.55		3,400,833.38		Kvota + kamata	35,551.88	34,188.49	0.00	0.00
24	30.11.2022			35,408.58	32,083.33	3,325.25		3,368,750.05		Kvota + kamata	35,408.58	34,016.15	0.00	0.00
25	31.12.2022			35,487.03	32,083.33	3,403.70		3,336,666.72		Kvota + kamata	35,487.03	34,055.78	0.00	0.00
26	31.01.2023			35,454.60	32,083.33	3,371.27		3,304,583.39		Kvota + kamata	35,454.60	33,989.00	0.00	0.00
27	28.02.2023			35,098.96	32,083.33	3,015.63		3,272,500.06		Kvota + kamata	35,098.96	33,616.20	0.00	0.00
28	31.03.2023			35,389.75	32,083.33	3,306.42		3,240,416.73		Kvota + kamata	35,389.75	33,859.18	0.00	0.00
29	30.04.2023			35,251.68	32,083.33	3,168.35		3,208,333.40		Kvota + kamata	35,251.68	33,692.88	0.00	0.00
30	31.05.2023			35,324.90	32,083.33	3,241.57		3,176,250.07		Kvota + kamata	35,324.90	33,727.47	0.00	0.00
31	30.06.2023			35,188.92	32,083.33	3,105.59		3,144,166.74		Kvota + kamata	35,188.92	33,563.56	0.00	0.00
32	31.07.2023			35,260.05	32,083.33	3,176.72		3,112,083.41		Kvota + kamata	35,260.05	33,596.16	0.00	0.00

0
0
0
0
0
0
0
0
0

Razdoblje	Datum dospjeća	Isplata kredita	Druge isplate	Otplatni obrok (anuitet)	Otplatna kvota	Uplata kamate	Druge uplate	Stanje kredita	Tokovi sigurnosnog nolog	Napomena (opis)	Neto novčani tok	Diskontirani neto novčani tok	Diskontirana isplata kredita	Diskontirani tokovi sig nolog
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
33	31.08.2023			35,227.62	32,083.33	3,144.29		3,080,000.08		Kvota + kamata	35,227.62	33,530.08	0.00	0.00
34	30.09.2023			35,094.78	32,083.33	3,011.45		3,047,916.75		Kvota + kamata	35,094.78	33,369.76	0.00	0.00
35	31.10.2023			35,162.77	32,083.33	3,079.44		3,015,833.42		Kvota + kamata	35,162.77	33,399.37	0.00	0.00
36	30.11.2023			35,032.02	32,083.33	2,948.69		2,983,750.09		Kvota + kamata	35,032.02	33,241.42	0.00	0.00
37	31.12.2023			35,097.92	32,083.33	3,014.59		2,951,666.76		Kvota + kamata	35,097.92	33,269.05	0.00	0.00
38	31.01.2024			35,057.34	32,083.33	2,974.01		2,919,583.43		Kvota + kamata	35,057.34	33,195.75	0.00	0.00
39	29.02.2024			34,835.15	32,083.33	2,751.82		2,887,500.10		Kvota + kamata	34,835.15	32,953.02	0.00	0.00
40	31.03.2024			34,992.67	32,083.33	2,909.34		2,855,416.77		Kvota + kamata	34,992.67	33,067.34	0.00	0.00
41	30.04.2024			34,867.49	32,083.33	2,784.16		2,823,333.44		Kvota + kamata	34,867.49	32,915.62	0.00	0.00
42	31.05.2024			34,927.99	32,083.33	2,844.66		2,791,250.11		Kvota + kamata	34,927.99	32,938.18	0.00	0.00
43	30.06.2024			34,804.90	32,083.33	2,721.57		2,759,166.78		Kvota + kamata	34,804.90	32,788.81	0.00	0.00
44	31.07.2024			34,863.32	32,083.33	2,779.99		2,727,083.45		Kvota + kamata	34,863.32	32,809.42	0.00	0.00
45	31.08.2024			34,830.98	32,083.33	2,747.65		2,695,000.12		Kvota + kamata	34,830.98	32,744.63	0.00	0.00
46	30.09.2024			34,711.02	32,083.33	2,627.69		2,662,916.79		Kvota + kamata	34,711.02	32,598.76	0.00	0.00
47	31.10.2024			34,766.30	32,083.33	2,682.97		2,630,833.46		Kvota + kamata	34,766.30	32,616.45	0.00	0.00
48	30.11.2024			34,648.43	32,083.33	2,565.10		2,598,750.13		Kvota + kamata	34,648.43	32,472.90	0.00	0.00
49	31.12.2024			34,701.63	32,083.33	2,618.30		2,566,666.80		Kvota + kamata	34,701.63	32,488.67	0.00	0.00
50	31.01.2025			34,676.38	32,083.33	2,593.05		2,534,583.47		Kvota + kamata	34,676.38	32,432.20	0.00	0.00
51	28.02.2025			34,396.05	32,083.33	2,312.72		2,502,500.14		Kvota + kamata	34,396.05	32,139.64	0.00	0.00
52	31.03.2025			34,611.52	32,083.33	2,528.19		2,470,416.81		Kvota + kamata	34,611.52	32,307.17	0.00	0.00
53	30.04.2025			34,498.55	32,083.33	2,415.22		2,438,333.48		Kvota + kamata	34,498.55	32,169.15	0.00	0.00
54	31.05.2025			34,546.67	32,083.33	2,463.34		2,406,250.15		Kvota + kamata	34,546.67	32,180.35	0.00	0.00
55	30.06.2025			34,435.79	32,083.33	2,352.46		2,374,166.82		Kvota + kamata	34,435.79	32,044.62	0.00	0.00
56	31.07.2025			34,481.82	32,083.33	2,398.49		2,342,083.49		Kvota + kamata	34,481.82	32,053.91	0.00	0.00
57	31.08.2025			34,449.39	32,083.33	2,366.06		2,310,000.16		Kvota + kamata	34,449.39	31,990.29	0.00	0.00
58	30.09.2025			34,341.65	32,083.33	2,258.32		2,277,916.83		Kvota + kamata	34,341.65	31,857.99	0.00	0.00
59	31.10.2025			34,384.54	32,083.33	2,301.21		2,245,833.50		Kvota + kamata	34,384.54	31,864.43	0.00	0.00
60	30.11.2025			34,278.89	32,083.33	2,195.56		2,213,750.17		Kvota + kamata	34,278.89	31,734.39	0.00	0.00
61	31.12.2025			34,319.69	32,083.33	2,236.36		2,181,666.84		Kvota + kamata	34,319.69	31,738.96	0.00	0.00
62	31.01.2026			34,287.26	32,083.33	2,203.93		2,149,583.51		Kvota + kamata	34,287.26	31,674.66	0.00	0.00
63	28.02.2026			34,044.59	32,083.33	1,961.26		2,117,500.18		Kvota + kamata	34,044.59	31,420.71	0.00	0.00
64	31.03.2026			34,222.41	32,083.33	2,139.08		2,085,416.85		Kvota + kamata	34,222.41	31,551.72	0.00	0.00
65	30.04.2026			34,121.99	32,083.33	2,038.66		2,053,333.52		Kvota + kamata	34,121.99	31,427.23	0.00	0.00
66	31.05.2026			34,157.56	32,083.33	2,074.23		2,021,250.19		Kvota + kamata	34,157.56	31,427.02	0.00	0.00
67	30.06.2026			34,059.23	32,083.33	1,975.90		1,989,166.86		Kvota + kamata	34,059.23	31,304.76	0.00	0.00
68	31.07.2026			34,092.70	32,083.33	2,009.37		1,957,083.53		Kvota + kamata	34,092.70	31,302.68	0.00	0.00
69	31.08.2026			34,060.28	32,083.33	1,976.95		1,925,000.20		Kvota + kamata	34,060.28	31,240.14	0.00	0.00
70	30.09.2026			33,965.09	32,083.33	1,881.76		1,892,916.87		Kvota + kamata	33,965.09	31,121.23	0.00	0.00
71	31.10.2026			33,995.43	32,083.33	1,912.10		1,860,833.54		Kvota + kamata	33,995.43	31,116.39	0.00	0.00
72	30.11.2026			33,902.33	32,083.33	1,819.00		1,828,750.21		Kvota + kamata	33,902.33	30,999.69	0.00	0.00
73	31.12.2026			33,930.57	32,083.33	1,847.24		1,796,666.88		Kvota + kamata	33,930.57	30,993.00	0.00	0.00
74	31.01.2027			33,898.15	32,083.33	1,814.82		1,764,583.55		Kvota + kamata	33,898.15	30,930.93	0.00	0.00
75	28.02.2027			33,693.13	32,083.33	1,609.80		1,732,500.22		Kvota + kamata	33,693.13	30,714.75	0.00	0.00
76	31.03.2027			33,833.30	32,083.33	1,749.97		1,700,416.89		Kvota + kamata	33,833.30	30,810.21	0.00	0.00
77	30.04.2027			33,745.43	32,083.33	1,662.10		1,668,333.56		Kvota + kamata	33,745.43	30,699.02	0.00	0.00

Razdoblje	Datum dospjeća	Isplata kredita	Druge isplate	Otplatni obrok (anuitet)	Otplatna kvota	Uplata kamate	Druge uplate	Stanje kredita	Tokovi sigurnosnog nolog	Napomena (opis)	Neto novčani tok	Diskontirani neto novčani tok	Diskontirana isplata kredita	Diskontirani tokovi sig nolog
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
78	31.05.2027			33,768.44	32,083.33	1,685.11		1,636,250.23		Kvota + kamata	33,768.44	30,687.76	0.00	0.00
79	30.06.2027			33,682.67	32,083.33	1,599.34		1,604,166.90		Kvota + kamata	33,682.67	30,578.76	0.00	0.00
80	31.07.2027			33,703.59	32,083.33	1,620.26		1,572,083.57		Kvota + kamata	33,703.59	30,565.69	0.00	0.00
81	31.08.2027			33,671.17	32,083.33	1,587.84		1,540,000.24		Kvota + kamata	33,671.17	30,504.28	0.00	0.00
82	30.09.2027			33,588.53	32,083.33	1,505.20		1,507,916.91		Kvota + kamata	33,588.53	30,398.55	0.00	0.00
83	31.10.2027			33,606.31	32,083.33	1,522.98		1,475,833.58		Kvota + kamata	33,606.31	30,382.76	0.00	0.00
84	30.11.2027			33,525.77	32,083.33	1,442.44		1,443,750.25		Kvota + kamata	33,525.77	30,279.20	0.00	0.00
85	31.12.2027			33,541.46	32,083.33	1,458.13		1,411,666.92		Kvota + kamata	33,541.46	30,261.62	0.00	0.00
86	31.01.2028			33,505.14	32,083.33	1,421.81		1,379,583.59		Kvota + kamata	33,505.14	30,197.17	0.00	0.00
87	29.02.2028			33,383.09	32,083.33	1,299.76		1,347,500.26		Kvota + kamata	33,383.09	30,057.67	0.00	0.00
88	31.03.2028			33,440.46	32,083.33	1,357.13		1,315,416.93		Kvota + kamata	33,440.46	30,077.77	0.00	0.00
89	30.04.2028			33,365.36	32,083.33	1,282.03		1,283,333.60		Kvota + kamata	33,365.36	29,979.78	0.00	0.00
90	31.05.2028			33,375.79	32,083.33	1,292.46		1,251,250.27		Kvota + kamata	33,375.79	29,957.72	0.00	0.00
91	30.06.2028			33,302.77	32,083.33	1,219.44		1,219,166.94		Kvota + kamata	33,302.77	29,861.86	0.00	0.00
92	31.07.2028			33,311.11	32,083.33	1,227.78		1,187,083.61		Kvota + kamata	33,311.11	29,838.03	0.00	0.00
93	31.08.2028			33,278.78	32,083.33	1,195.45		1,155,000.28		Kvota + kamata	33,278.78	29,777.83	0.00	0.00
94	30.09.2028			33,208.89	32,083.33	1,125.56		1,122,916.95		Kvota + kamata	33,208.89	29,685.16	0.00	0.00
95	31.10.2028			33,214.10	32,083.33	1,130.77		1,090,833.62		Kvota + kamata	33,214.10	29,658.70	0.00	0.00
96	30.11.2028			33,146.30	32,083.33	1,062.97		1,058,750.29		Kvota + kamata	33,146.30	29,568.13	0.00	0.00
97	31.12.2028			33,149.43	32,083.33	1,066.10		1,026,666.96		Kvota + kamata	33,149.43	29,539.93	0.00	0.00
98	31.01.2029			33,119.92	32,083.33	1,036.59		994,583.63		Kvota + kamata	33,119.92	29,483.78	0.00	0.00
99	28.02.2029			32,990.22	32,083.33	906.89		962,500.30		Kvota + kamata	32,990.22	29,340.59	0.00	0.00
100	31.03.2029			33,055.07	32,083.33	971.74		930,416.97		Kvota + kamata	33,055.07	29,367.54	0.00	0.00
101	30.04.2029			32,992.31	32,083.33	908.98		898,333.64		Kvota + kamata	32,992.31	29,282.13	0.00	0.00
102	31.05.2029			32,990.22	32,083.33	906.89		866,250.31		Kvota + kamata	32,990.22	29,249.67	0.00	0.00
103	30.06.2029			32,929.55	32,083.33	846.22		834,166.98		Kvota + kamata	32,929.55	29,166.35	0.00	0.00
104	31.07.2029			32,925.36	32,083.33	842.03		802,083.65		Kvota + kamata	32,925.36	29,132.16	0.00	0.00
105	31.08.2029			32,892.94	32,083.33	809.61		770,000.32		Kvota + kamata	32,892.94	29,073.05	0.00	0.00
106	30.09.2029			32,835.41	32,083.33	752.08		737,916.99		Kvota + kamata	32,835.41	28,992.85	0.00	0.00
107	31.10.2029			32,828.09	32,083.33	744.76		705,833.66		Kvota + kamata	32,828.09	28,956.09	0.00	0.00
108	30.11.2029			32,772.65	32,083.33	689.32		673,750.33		Kvota + kamata	32,772.65	28,877.95	0.00	0.00
109	31.12.2029			32,763.23	32,083.33	679.90		641,667.00		Kvota + kamata	32,763.23	28,839.47	0.00	0.00
110	31.01.2030			32,730.81	32,083.33	647.48		609,583.67		Kvota + kamata	32,730.81	28,779.77	0.00	0.00
111	28.02.2030			32,638.76	32,083.33	555.43		577,500.34		Kvota + kamata	32,638.76	28,671.66	0.00	0.00
112	31.03.2030			32,665.95	32,083.33	582.62		545,417.01		Kvota + kamata	32,665.95	28,665.47	0.00	0.00
113	30.04.2030			32,615.75	32,083.33	532.42		513,333.68		Kvota + kamata	32,615.75	28,592.38	0.00	0.00
114	31.05.2030			32,601.10	32,083.33	517.77		481,250.35		Kvota + kamata	32,601.10	28,549.59	0.00	0.00
115	30.06.2030			32,552.99	32,083.33	469.66		449,167.02		Kvota + kamata	32,552.99	28,478.54	0.00	0.00
116	31.07.2030			32,536.25	32,083.33	452.92		417,083.69		Kvota + kamata	32,536.25	28,434.06	0.00	0.00
117	31.08.2030			32,503.82	32,083.33	420.49		385,000.36		Kvota + kamata	32,503.82	28,375.95	0.00	0.00
118	30.09.2030			32,458.85	32,083.33	375.52		352,917.03		Kvota + kamata	32,458.85	28,307.95	0.00	0.00
119	31.10.2030			32,438.97	32,083.33	355.64		320,833.70		Kvota + kamata	32,438.97	28,260.96	0.00	0.00
120	30.11.2030			32,396.09	32,083.33	312.76		288,750.37		Kvota + kamata	32,396.09	28,194.98	0.00	0.00
121	31.12.2030			32,374.12	32,083.33	290.79		256,667.04		Kvota + kamata	32,374.12	28,146.33	0.00	0.00
122	31.01.2031			32,341.69	32,083.33	258.36		224,583.71		Kvota + kamata	32,341.69	28,088.66	0.00	0.00

Razdoblje	Datum dospjeća	Isplata kredita	Druge isplate	Otplatni obrok (anuitet)	Otplatna kvota	Uplata kamate	Druge uplate	Stanje kredita	Tokovi sigurnosnog nologa	Napomena (opis)	Neto novčani tok	Diskontirani neto novčani tok	Diskontirana isplata kredita	Diskontirani tokovi sig nologa
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
123	28.02.2031			32,287.30	32,083.33	203.97		192,500.38		Kvota + kamata	32,287.30	28,014.88	0.00	0.00
124	31.03.2031			32,276.84	32,083.33	193.51		160,417.05		Kvota + kamata	32,276.84	27,976.45	0.00	0.00
125	30.04.2031			32,239.19	32,083.33	155.86		128,333.72		Kvota + kamata	32,239.19	27,915.47	0.00	0.00
126	31.05.2031			32,211.99	32,083.33	128.66		96,250.39		Kvota + kamata	32,211.99	27,862.69	0.00	0.00
127	30.06.2031			32,176.42	32,083.33	93.09		64,167.06		Kvota + kamata	32,176.42	27,803.69	0.00	0.00
128	31.07.2031			32,147.14	32,083.33	63.81		32,083.73		Kvota + kamata	32,147.14	27,749.27	0.00	0.00
129	31.08.2031			32,115.11	32,083.73	31.38		0.00	0.00	Kvota + kamata	32,115.11	27,692.57	0.00	0.00
Ukupno		3,850,000.00	0.00	4,172,565.99	3,850,000.00	322,565.99	11,750.00					0.00	3,850,000.00	0.00

Napomena: Iskazana efektivna kamatna stopa važeća je na datum izrade otplatne tablice.

za Raiffeisenbank Austria d.d.