

## 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 :	4,700,000.00	Frekvencija otplata :	mjesečno	Kamata na depozit :	0.00%
Valuta : kn		Otplatna kvota :	39,166.67		
Jednokratna naknada :	11,750.00	Posebni obrok :	0.00		
Trošak osig. kredita :	0.00				

Nominalna kamatna stopa : 1.1900% fiksna      Postotna godišnja stopa : 1.23%      Efektivna kamatna stopa: 1.23%

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	4,700,000.00					11,750.00	4,700,000.00	0.00	Isplata umanjena za naknadu	-4,688,250.00	-4,688,250.00	4,700,000.00	0.00
1	30.09.2019			4,750.22		4,750.22		4,700,000.00		Kamata	4,750.22	4,745.43	0.00	0.00
2	31.12.2019			14,097.42		14,097.42		4,700,000.00		Kamata	14,097.42	14,039.75	0.00	0.00
3	31.03.2020			13,906.09		13,906.09		4,700,000.00		Kamata	13,906.09	13,806.92	0.00	0.00
4	30.06.2020			13,906.09		13,906.09		4,700,000.00		Kamata	13,906.09	13,764.77	0.00	0.00
5	30.09.2020			14,058.91		14,058.91		4,700,000.00		Kamata	14,058.91	13,873.08	0.00	0.00
6	31.12.2020			14,058.91		14,058.91		4,700,000.00		Kamata	14,058.91	13,830.26	0.00	0.00
7	31.03.2021			13,790.96		13,790.96		4,700,000.00		Kamata	13,790.96	13,526.27	0.00	0.00
8	30.06.2021			13,944.19		13,944.19		4,700,000.00		Kamata	13,944.19	13,634.92	0.00	0.00
9	31.08.2021			9,500.44		9,500.44		4,700,000.00		Kamata	9,500.44	9,270.45	0.00	0.00
10	30.09.2021			43,762.38	39,166.67	4,595.71		4,660,833.33		Kvota + kamata	43,762.38	42,660.05	0.00	0.00
11	31.10.2021			43,876.03	39,166.67	4,709.36		4,621,666.66		Kvota + kamata	43,876.03	42,726.43	0.00	0.00
12	30.11.2021			43,685.76	39,166.67	4,519.09		4,582,499.99		Kvota + kamata	43,685.76	42,498.40	0.00	0.00
13	31.12.2021			43,796.86	39,166.67	4,630.19		4,543,333.32		Kvota + kamata	43,796.86	42,562.24	0.00	0.00
14	31.01.2022			43,757.27	39,166.67	4,590.60		4,504,166.65		Kvota + kamata	43,757.27	42,478.07	0.00	0.00
15	28.02.2022			43,277.14	39,166.67	4,110.47		4,464,999.98		Kvota + kamata	43,277.14	41,972.47	0.00	0.00
16	31.03.2022			43,678.10	39,166.67	4,511.43		4,425,833.31		Kvota + kamata	43,678.10	42,317.24	0.00	0.00
17	30.04.2022			43,494.22	39,166.67	4,327.55		4,386,666.64		Kvota + kamata	43,494.22	42,096.64	0.00	0.00
18	31.05.2022			43,598.93	39,166.67	4,432.26		4,347,499.97		Kvota + kamata	43,598.93	42,154.05	0.00	0.00
19	30.06.2022			43,417.61	39,166.67	4,250.94		4,308,333.30		Kvota + kamata	43,417.61	41,936.44	0.00	0.00
20	31.07.2022			43,519.76	39,166.67	4,353.09		4,269,166.63		Kvota + kamata	43,519.76	41,991.35	0.00	0.00
21	31.08.2022			43,480.18	39,166.67	4,313.51		4,229,999.96		Kvota + kamata	43,480.18	41,909.48	0.00	0.00
22	30.09.2022			43,302.68	39,166.67	4,136.01		4,190,833.29		Kvota + kamata	43,302.68	41,696.34	0.00	0.00
23	31.10.2022			43,401.01	39,166.67	4,234.34		4,151,666.62		Kvota + kamata	43,401.01	41,747.51	0.00	0.00
24	30.11.2022			43,226.06	39,166.67	4,059.39		4,112,499.95		Kvota + kamata	43,226.06	41,537.34	0.00	0.00
25	31.12.2022			43,321.83	39,166.67	4,155.16		4,073,333.28		Kvota + kamata	43,321.83	41,586.03	0.00	0.00
26	31.01.2023			43,282.25	39,166.67	4,115.58		4,034,166.61		Kvota + kamata	43,282.25	41,504.78	0.00	0.00
27	28.02.2023			42,848.09	39,166.67	3,681.42		3,994,999.94		Kvota + kamata	42,848.09	41,049.81	0.00	0.00
28	31.03.2023			43,203.08	39,166.67	4,036.41		3,955,833.27		Kvota + kamata	43,203.08	41,346.81	0.00	0.00
29	30.04.2023			43,034.52	39,166.67	3,867.85		3,916,666.60		Kvota + kamata	43,034.52	41,143.99	0.00	0.00
30	31.05.2023			43,123.91	39,166.67	3,957.24		3,877,499.93		Kvota + kamata	43,123.91	41,186.53	0.00	0.00
31	30.06.2023			42,957.91	39,166.67	3,791.24		3,838,333.26		Kvota + kamata	42,957.91	40,986.66	0.00	0.00
32	31.07.2023			43,044.74	39,166.67	3,878.07		3,799,166.59		Kvota + kamata	43,044.74	41,026.74	0.00	0.00

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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.
33	31.08.2023			43,005.15	39,166.67	3,838.48		3,759,999.92		Kvota + kamata	43,005.15	40,946.34	0.00	0.00
34	30.09.2023			42,842.98	39,166.67	3,676.31		3,720,833.25		Kvota + kamata	42,842.98	40,750.83	0.00	0.00
35	31.10.2023			42,925.98	39,166.67	3,759.31		3,681,666.58		Kvota + kamata	42,925.98	40,787.27	0.00	0.00
36	30.11.2023			42,766.37	39,166.67	3,599.70		3,642,499.91		Kvota + kamata	42,766.37	40,594.67	0.00	0.00
37	31.12.2023			42,846.81	39,166.67	3,680.14		3,603,333.24		Kvota + kamata	42,846.81	40,628.68	0.00	0.00
38	31.01.2024			42,797.28	39,166.67	3,630.61		3,564,166.57		Kvota + kamata	42,797.28	40,539.47	0.00	0.00
39	29.02.2024			42,526.04	39,166.67	3,359.37		3,524,999.90		Kvota + kamata	42,526.04	40,243.31	0.00	0.00
40	31.03.2024			42,718.33	39,166.67	3,551.66		3,485,833.23		Kvota + kamata	42,718.33	40,383.19	0.00	0.00
41	30.04.2024			42,565.51	39,166.67	3,398.84		3,446,666.56		Kvota + kamata	42,565.51	40,198.18	0.00	0.00
42	31.05.2024			42,639.37	39,166.67	3,472.70		3,407,499.89		Kvota + kamata	42,639.37	40,226.01	0.00	0.00
43	30.06.2024			42,489.11	39,166.67	3,322.44		3,368,333.22		Kvota + kamata	42,489.11	40,043.87	0.00	0.00
44	31.07.2024			42,560.42	39,166.67	3,393.75		3,329,166.55		Kvota + kamata	42,560.42	40,069.32	0.00	0.00
45	31.08.2024			42,520.94	39,166.67	3,354.27		3,289,999.88		Kvota + kamata	42,520.94	39,990.47	0.00	0.00
46	30.09.2024			42,374.49	39,166.67	3,207.82		3,250,833.21		Kvota + kamata	42,374.49	39,812.58	0.00	0.00
47	31.10.2024			42,441.99	39,166.67	3,275.32		3,211,666.54		Kvota + kamata	42,441.99	39,834.49	0.00	0.00
48	30.11.2024			42,298.09	39,166.67	3,131.42		3,172,499.87		Kvota + kamata	42,298.09	39,659.43	0.00	0.00
49	31.12.2024			42,363.03	39,166.67	3,196.36		3,133,333.20		Kvota + kamata	42,363.03	39,678.97	0.00	0.00
50	31.01.2025			42,332.21	39,166.67	3,165.54		3,094,166.53		Kvota + kamata	42,332.21	39,610.26	0.00	0.00
51	28.02.2025			41,989.99	39,166.67	2,823.32		3,054,999.86		Kvota + kamata	41,989.99	39,253.20	0.00	0.00
52	31.03.2025			42,253.04	39,166.67	3,086.37		3,015,833.19		Kvota + kamata	42,253.04	39,458.10	0.00	0.00
53	30.04.2025			42,115.13	39,166.67	2,948.46		2,976,666.52		Kvota + kamata	42,115.13	39,289.79	0.00	0.00
54	31.05.2025			42,173.87	39,166.67	3,007.20		2,937,499.85		Kvota + kamata	42,173.87	39,303.74	0.00	0.00
55	30.06.2025			42,038.51	39,166.67	2,871.84		2,898,333.18		Kvota + kamata	42,038.51	39,138.23	0.00	0.00
56	31.07.2025			42,094.69	39,166.67	2,928.02		2,859,166.51		Kvota + kamata	42,094.69	39,149.84	0.00	0.00
57	31.08.2025			42,055.11	39,166.67	2,888.44		2,819,999.84		Kvota + kamata	42,055.11	39,072.42	0.00	0.00
58	30.09.2025			41,923.58	39,166.67	2,756.91		2,780,833.17		Kvota + kamata	41,923.58	38,911.09	0.00	0.00
59	31.10.2025			41,975.94	39,166.67	2,809.27		2,741,666.50		Kvota + kamata	41,975.94	38,919.23	0.00	0.00
60	30.11.2025			41,846.97	39,166.67	2,680.30		2,702,499.83		Kvota + kamata	41,846.97	38,760.67	0.00	0.00
61	31.12.2025			41,896.77	39,166.67	2,730.10		2,663,333.16		Kvota + kamata	41,896.77	38,766.51	0.00	0.00
62	31.01.2026			41,857.18	39,166.67	2,690.51		2,624,166.49		Kvota + kamata	41,857.18	38,688.26	0.00	0.00
63	28.02.2026			41,560.93	39,166.67	2,394.26		2,584,999.82		Kvota + kamata	41,560.93	38,378.31	0.00	0.00
64	31.03.2026			41,778.01	39,166.67	2,611.34		2,545,833.15		Kvota + kamata	41,778.01	38,538.60	0.00	0.00
65	30.04.2026			41,655.43	39,166.67	2,488.76		2,506,666.48		Kvota + kamata	41,655.43	38,386.81	0.00	0.00
66	31.05.2026			41,698.84	39,166.67	2,532.17		2,467,499.81		Kvota + kamata	41,698.84	38,386.81	0.00	0.00
67	30.06.2026			41,578.81	39,166.67	2,412.14		2,428,333.14		Kvota + kamata	41,578.81	38,237.75	0.00	0.00
68	31.07.2026			41,619.67	39,166.67	2,453.00		2,389,166.47		Kvota + kamata	41,619.67	38,235.48	0.00	0.00
69	31.08.2026			41,580.09	39,166.67	2,413.42		2,349,999.80		Kvota + kamata	41,580.09	38,159.35	0.00	0.00
70	30.09.2026			41,463.89	39,166.67	2,297.22		2,310,833.13		Kvota + kamata	41,463.89	38,014.37	0.00	0.00
71	31.10.2026			41,500.92	39,166.67	2,334.25		2,271,666.46		Kvota + kamata	41,500.92	38,008.71	0.00	0.00
72	30.11.2026			41,387.27	39,166.67	2,220.60		2,232,499.79		Kvota + kamata	41,387.27	37,866.43	0.00	0.00
73	31.12.2026			41,421.75	39,166.67	2,255.08		2,193,333.12		Kvota + kamata	41,421.75	37,858.52	0.00	0.00
74	31.01.2027			41,382.16	39,166.67	2,215.49		2,154,166.45		Kvota + kamata	41,382.16	37,782.96	0.00	0.00
75	28.02.2027			41,131.88	39,166.67	1,965.21		2,114,999.78		Kvota + kamata	41,131.88	37,519.13	0.00	0.00
76	31.03.2027			41,302.99	39,166.67	2,136.32		2,075,833.11		Kvota + kamata	41,302.99	37,635.99	0.00	0.00
77	30.04.2027			41,195.73	39,166.67	2,029.06		2,036,666.44		Kvota + kamata	41,195.73	37,500.43	0.00	0.00

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1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
78	31.05.2027			41,223.82	39,166.67	2,057.15		1,997,499.77		Kvota + kamata	41,223.82	37,486.94	0.00	0.00
79	30.06.2027			41,119.11	39,166.67	1,952.44		1,958,333.10		Kvota + kamata	41,119.11	37,354.04	0.00	0.00
80	31.07.2027			41,144.65	39,166.67	1,977.98		1,919,166.43		Kvota + kamata	41,144.65	37,338.33	0.00	0.00
81	31.08.2027			41,105.07	39,166.67	1,938.40		1,879,999.76		Kvota + kamata	41,105.07	37,263.58	0.00	0.00
82	30.09.2027			41,004.19	39,166.67	1,837.52		1,840,833.09		Kvota + kamata	41,004.19	37,134.67	0.00	0.00
83	31.10.2027			41,025.90	39,166.67	1,859.23		1,801,666.42		Kvota + kamata	41,025.90	37,115.66	0.00	0.00
84	30.11.2027			40,927.57	39,166.67	1,760.90		1,762,499.75		Kvota + kamata	40,927.57	36,989.39	0.00	0.00
85	31.12.2027			40,946.72	39,166.67	1,780.05		1,723,333.08		Kvota + kamata	40,946.72	36,968.17	0.00	0.00
86	31.01.2028			40,902.38	39,166.67	1,735.71		1,684,166.41		Kvota + kamata	40,902.38	36,889.69	0.00	0.00
87	29.02.2028			40,753.39	39,166.67	1,586.72		1,644,999.74		Kvota + kamata	40,753.39	36,719.52	0.00	0.00
88	31.03.2028			40,823.43	39,166.67	1,656.76		1,605,833.07		Kvota + kamata	40,823.43	36,744.34	0.00	0.00
89	30.04.2028			40,731.74	39,166.67	1,565.07		1,566,666.40		Kvota + kamata	40,731.74	36,624.87	0.00	0.00
90	31.05.2028			40,744.48	39,166.67	1,577.81		1,527,499.73		Kvota + kamata	40,744.48	36,598.18	0.00	0.00
91	30.06.2028			40,655.33	39,166.67	1,488.66		1,488,333.06		Kvota + kamata	40,655.33	36,481.31	0.00	0.00
92	31.07.2028			40,665.52	39,166.67	1,498.85		1,449,166.39		Kvota + kamata	40,665.52	36,452.47	0.00	0.00
93	31.08.2028			40,626.05	39,166.67	1,459.38		1,409,999.72		Kvota + kamata	40,626.05	36,379.17	0.00	0.00
94	30.09.2028			40,540.72	39,166.67	1,374.05		1,370,833.05		Kvota + kamata	40,540.72	36,266.19	0.00	0.00
95	31.10.2028			40,547.09	39,166.67	1,380.42		1,331,666.38		Kvota + kamata	40,547.09	36,234.12	0.00	0.00
96	30.11.2028			40,464.32	39,166.67	1,297.65		1,292,499.71		Kvota + kamata	40,464.32	36,123.73	0.00	0.00
97	31.12.2028			40,468.14	39,166.67	1,301.47		1,253,333.04		Kvota + kamata	40,468.14	36,089.52	0.00	0.00
98	31.01.2029			40,432.12	39,166.67	1,265.45		1,214,166.37		Kvota + kamata	40,432.12	36,021.17	0.00	0.00
99	28.02.2029			40,273.78	39,166.67	1,107.11		1,174,999.70		Kvota + kamata	40,273.78	35,846.46	0.00	0.00
100	31.03.2029			40,352.95	39,166.67	1,186.28		1,135,833.03		Kvota + kamata	40,352.95	35,879.64	0.00	0.00
101	30.04.2029			40,276.33	39,166.67	1,109.66		1,096,666.36		Kvota + kamata	40,276.33	35,775.53	0.00	0.00
102	31.05.2029			40,273.78	39,166.67	1,107.11		1,057,499.69		Kvota + kamata	40,273.78	35,736.12	0.00	0.00
103	30.06.2029			40,199.71	39,166.67	1,033.04		1,018,333.02		Kvota + kamata	40,199.71	35,634.56	0.00	0.00
104	31.07.2029			40,194.61	39,166.67	1,027.94		979,166.35		Kvota + kamata	40,194.61	35,593.04	0.00	0.00
105	31.08.2029			40,155.02	39,166.67	988.35		939,999.68		Kvota + kamata	40,155.02	35,521.07	0.00	0.00
106	30.09.2029			40,084.79	39,166.67	918.12		900,833.01		Kvota + kamata	40,084.79	35,423.31	0.00	0.00
107	31.10.2029			40,075.85	39,166.67	909.18		861,666.34		Kvota + kamata	40,075.85	35,378.64	0.00	0.00
108	30.11.2029			40,008.17	39,166.67	841.50		822,499.67		Kvota + kamata	40,008.17	35,283.41	0.00	0.00
109	31.12.2029			39,996.68	39,166.67	830.01		783,333.00		Kvota + kamata	39,996.68	35,236.65	0.00	0.00
110	31.01.2030			39,957.10	39,166.67	790.43		744,166.33		Kvota + kamata	39,957.10	35,163.96	0.00	0.00
111	28.02.2030			39,844.73	39,166.67	678.06		704,999.66		Kvota + kamata	39,844.73	35,032.09	0.00	0.00
112	31.03.2030			39,877.93	39,166.67	711.26		665,832.99		Kvota + kamata	39,877.93	35,024.78	0.00	0.00
113	30.04.2030			39,816.63	39,166.67	649.96		626,666.32		Kvota + kamata	39,816.63	34,935.71	0.00	0.00
114	31.05.2030			39,798.76	39,166.67	632.09		587,499.65		Kvota + kamata	39,798.76	34,883.67	0.00	0.00
115	30.06.2030			39,740.02	39,166.67	573.35		548,332.98		Kvota + kamata	39,740.02	34,797.09	0.00	0.00
116	31.07.2030			39,719.58	39,166.67	552.91		509,166.31		Kvota + kamata	39,719.58	34,742.99	0.00	0.00
117	31.08.2030			39,680.00	39,166.67	513.33		469,999.64		Kvota + kamata	39,680.00	34,672.23	0.00	0.00
118	30.09.2030			39,625.09	39,166.67	458.42		430,832.97		Kvota + kamata	39,625.09	34,589.36	0.00	0.00
119	31.10.2030			39,600.83	39,166.67	434.16		391,666.30		Kvota + kamata	39,600.83	34,532.20	0.00	0.00
120	30.11.2030			39,548.47	39,166.67	381.80		352,499.63		Kvota + kamata	39,548.47	34,451.80	0.00	0.00
121	31.12.2030			39,521.66	39,166.67	354.99		313,332.96		Kvota + kamata	39,521.66	34,392.60	0.00	0.00
122	31.01.2031			39,482.07	39,166.67	315.40		274,166.29		Kvota + kamata	39,482.07	34,322.37	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			39,415.67	39,166.67	249.00		234,999.62		Kvota + kamata	39,415.67	34,232.43	0.00	0.00
124	31.03.2031			39,402.90	39,166.67	236.23		195,832.95		Kvota + kamata	39,402.90	34,185.71	0.00	0.00
125	30.04.2031			39,356.93	39,166.67	190.26		156,666.28		Kvota + kamata	39,356.93	34,111.43	0.00	0.00
126	31.05.2031			39,323.73	39,166.67	157.06		117,499.61		Kvota + kamata	39,323.73	34,047.17	0.00	0.00
127	30.06.2031			39,280.32	39,166.67	113.65		78,332.94		Kvota + kamata	39,280.32	33,975.32	0.00	0.00
128	31.07.2031			39,244.56	39,166.67	77.89		39,166.27		Kvota + kamata	39,244.56	33,909.05	0.00	0.00
129	31.08.2031			39,204.58	39,166.27	38.31		0.00	0.00	Kvota + kamata	39,204.58	33,839.23	0.00	0.00
<b>Ukupno</b>		4,700,000.00	0.00	5,093,781.77	4,700,000.00	393,781.77	11,750.00					0.00	4,700,000.00	0.00

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

za Raiffeisenbank Austria d.d.