

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 :	5,150,000.00	Frekvencija otplata :	mjesečno	Kamata na depozit :	0.00%
Valuta : kn		Otplatna kvota :	42,916.67		
Jednokratna naknada :	12,875.00	Posebni obrok :	0.00		
Trošak osig. kredita :	0.00				

Nominalna kamatna stopa : 1.1900% varijabilna 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	5,150,000.00					12,875.00	5,150,000.00	0.00	Isplata umanjena za naknadu	-5,137,125.00	-5,137,125.00	5,150,000.00	0.00
1	30.09.2019			5,205.03		5,205.03		5,150,000.00		Kamata	5,205.03	5,199.79	0.00	0.00
2	31.12.2019			15,447.18		15,447.18		5,150,000.00		Kamata	15,447.18	15,383.99	0.00	0.00
3	31.03.2020			15,237.53		15,237.53		5,150,000.00		Kamata	15,237.53	15,128.86	0.00	0.00
4	30.06.2020			15,237.53		15,237.53		5,150,000.00		Kamata	15,237.53	15,082.68	0.00	0.00
5	30.09.2020			15,404.97		15,404.97		5,150,000.00		Kamata	15,404.97	15,201.35	0.00	0.00
6	31.12.2020			15,404.97		15,404.97		5,150,000.00		Kamata	15,404.97	15,154.43	0.00	0.00
7	31.03.2021			15,111.37		15,111.37		5,150,000.00		Kamata	15,111.37	14,821.34	0.00	0.00
8	30.06.2021			15,279.27		15,279.27		5,150,000.00		Kamata	15,279.27	14,940.39	0.00	0.00
9	31.08.2021			10,410.05		10,410.05		5,150,000.00		Kamata	10,410.05	10,158.04	0.00	0.00
10	30.09.2021			47,952.39	42,916.67	5,035.72		5,107,083.33		Kvota + kamata	47,952.39	46,744.51	0.00	0.00
11	31.10.2021			48,076.92	42,916.67	5,160.25		5,064,166.66		Kvota + kamata	48,076.92	46,817.25	0.00	0.00
12	30.11.2021			47,868.44	42,916.67	4,951.77		5,021,249.99		Kvota + kamata	47,868.44	46,567.39	0.00	0.00
13	31.12.2021			47,990.17	42,916.67	5,073.50		4,978,333.32		Kvota + kamata	47,990.17	46,637.34	0.00	0.00
14	31.01.2022			47,946.80	42,916.67	5,030.13		4,935,416.65		Kvota + kamata	47,946.80	46,545.13	0.00	0.00
15	28.02.2022			47,420.70	42,916.67	4,504.03		4,892,499.98		Kvota + kamata	47,420.70	45,991.12	0.00	0.00
16	31.03.2022			47,860.05	42,916.67	4,943.38		4,849,583.31		Kvota + kamata	47,860.05	46,368.90	0.00	0.00
17	30.04.2022			47,658.56	42,916.67	4,741.89		4,806,666.64		Kvota + kamata	47,658.56	46,127.16	0.00	0.00
18	31.05.2022			47,773.30	42,916.67	4,856.63		4,763,749.97		Kvota + kamata	47,773.30	46,190.08	0.00	0.00
19	30.06.2022			47,574.61	42,916.67	4,657.94		4,720,833.30		Kvota + kamata	47,574.61	45,951.63	0.00	0.00
20	31.07.2022			47,686.55	42,916.67	4,769.88		4,677,916.63		Kvota + kamata	47,686.55	46,011.80	0.00	0.00
21	31.08.2022			47,643.17	42,916.67	4,726.50		4,634,999.96		Kvota + kamata	47,643.17	45,922.08	0.00	0.00
22	30.09.2022			47,448.68	42,916.67	4,532.01		4,592,083.29		Kvota + kamata	47,448.68	45,688.54	0.00	0.00
23	31.10.2022			47,556.42	42,916.67	4,639.75		4,549,166.62		Kvota + kamata	47,556.42	45,744.61	0.00	0.00
24	30.11.2022			47,364.73	42,916.67	4,448.06		4,506,249.95		Kvota + kamata	47,364.73	45,514.32	0.00	0.00
25	31.12.2022			47,469.67	42,916.67	4,553.00		4,463,333.28		Kvota + kamata	47,469.67	45,567.67	0.00	0.00
26	31.01.2023			47,426.29	42,916.67	4,509.62		4,420,416.61		Kvota + kamata	47,426.29	45,478.63	0.00	0.00
27	28.02.2023			46,950.57	42,916.67	4,033.90		4,377,499.94		Kvota + kamata	46,950.57	44,980.11	0.00	0.00
28	31.03.2023			47,339.54	42,916.67	4,422.87		4,334,583.27		Kvota + kamata	47,339.54	45,305.54	0.00	0.00
29	30.04.2023			47,154.85	42,916.67	4,238.18		4,291,666.60		Kvota + kamata	47,154.85	45,083.32	0.00	0.00
30	31.05.2023			47,252.79	42,916.67	4,336.12		4,248,749.93		Kvota + kamata	47,252.79	45,129.92	0.00	0.00
31	30.06.2023			47,070.90	42,916.67	4,154.23		4,205,833.26		Kvota + kamata	47,070.90	44,910.91	0.00	0.00

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1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
32	31.07.2023			47,166.04	42,916.67	4,249.37		4,162,916.59		Kvota + kamata	47,166.04	44,954.83	0.00	0.00
33	31.08.2023			47,122.67	42,916.67	4,206.00		4,119,999.92		Kvota + kamata	47,122.67	44,866.74	0.00	0.00
34	30.09.2023			46,944.97	42,916.67	4,028.30		4,077,083.25		Kvota + kamata	46,944.97	44,652.51	0.00	0.00
35	31.10.2023			47,035.92	42,916.67	4,119.25		4,034,166.58		Kvota + kamata	47,035.92	44,692.44	0.00	0.00
36	30.11.2023			46,861.02	42,916.67	3,944.35		3,991,249.91		Kvota + kamata	46,861.02	44,481.39	0.00	0.00
37	31.12.2023			46,949.17	42,916.67	4,032.50		3,948,333.24		Kvota + kamata	46,949.17	44,518.67	0.00	0.00
38	31.01.2024			46,894.89	42,916.67	3,978.22		3,905,416.57		Kvota + kamata	46,894.89	44,420.91	0.00	0.00
39	29.02.2024			46,597.68	42,916.67	3,681.01		3,862,499.90		Kvota + kamata	46,597.68	44,096.39	0.00	0.00
40	31.03.2024			46,808.38	42,916.67	3,891.71		3,819,583.23		Kvota + kamata	46,808.38	44,249.66	0.00	0.00
41	30.04.2024			46,640.93	42,916.67	3,724.26		3,776,666.56		Kvota + kamata	46,640.93	44,046.94	0.00	0.00
42	31.05.2024			46,721.87	42,916.67	3,805.20		3,733,749.89		Kvota + kamata	46,721.87	44,077.44	0.00	0.00
43	30.06.2024			46,557.21	42,916.67	3,640.54		3,690,833.22		Kvota + kamata	46,557.21	43,877.85	0.00	0.00
44	31.07.2024			46,635.35	42,916.67	3,718.68		3,647,916.55		Kvota + kamata	46,635.35	43,905.74	0.00	0.00
45	31.08.2024			46,592.10	42,916.67	3,675.43		3,604,999.88		Kvota + kamata	46,592.10	43,819.35	0.00	0.00
46	30.09.2024			46,431.63	42,916.67	3,514.96		3,562,083.21		Kvota + kamata	46,431.63	43,624.43	0.00	0.00
47	31.10.2024			46,505.58	42,916.67	3,588.91		3,519,166.54		Kvota + kamata	46,505.58	43,648.42	0.00	0.00
48	30.11.2024			46,347.90	42,916.67	3,431.23		3,476,249.87		Kvota + kamata	46,347.90	43,456.60	0.00	0.00
49	31.12.2024			46,419.07	42,916.67	3,502.40		3,433,333.20		Kvota + kamata	46,419.07	43,478.02	0.00	0.00
50	31.01.2025			46,385.29	42,916.67	3,468.62		3,390,416.53		Kvota + kamata	46,385.29	43,402.73	0.00	0.00
51	28.02.2025			46,010.30	42,916.67	3,093.63		3,347,499.86		Kvota + kamata	46,010.30	43,011.48	0.00	0.00
52	31.03.2025			46,298.54	42,916.67	3,381.87		3,304,583.19		Kvota + kamata	46,298.54	43,235.99	0.00	0.00
53	30.04.2025			46,147.42	42,916.67	3,230.75		3,261,666.52		Kvota + kamata	46,147.42	43,051.57	0.00	0.00
54	31.05.2025			46,211.79	42,916.67	3,295.12		3,218,749.85		Kvota + kamata	46,211.79	43,066.86	0.00	0.00
55	30.06.2025			46,063.47	42,916.67	3,146.80		3,175,833.18		Kvota + kamata	46,063.47	42,885.50	0.00	0.00
56	31.07.2025			46,125.04	42,916.67	3,208.37		3,132,916.51		Kvota + kamata	46,125.04	42,898.24	0.00	0.00
57	31.08.2025			46,081.66	42,916.67	3,164.99		3,089,999.84		Kvota + kamata	46,081.66	42,813.40	0.00	0.00
58	30.09.2025			45,937.54	42,916.67	3,020.87		3,047,083.17		Kvota + kamata	45,937.54	42,636.61	0.00	0.00
59	31.10.2025			45,994.91	42,916.67	3,078.24		3,004,166.50		Kvota + kamata	45,994.91	42,645.54	0.00	0.00
60	30.11.2025			45,853.59	42,916.67	2,936.92		2,961,249.83		Kvota + kamata	45,853.59	42,471.79	0.00	0.00
61	31.12.2025			45,908.16	42,916.67	2,991.49		2,918,333.16		Kvota + kamata	45,908.16	42,478.19	0.00	0.00
62	31.01.2026			45,864.79	42,916.67	2,948.12		2,875,416.49		Kvota + kamata	45,864.79	42,392.46	0.00	0.00
63	28.02.2026			45,540.17	42,916.67	2,623.50		2,832,499.82		Kvota + kamata	45,540.17	42,052.83	0.00	0.00
64	31.03.2026			45,778.04	42,916.67	2,861.37		2,789,583.15		Kvota + kamata	45,778.04	42,228.48	0.00	0.00
65	30.04.2026			45,643.71	42,916.67	2,727.04		2,746,666.48		Kvota + kamata	45,643.71	42,062.14	0.00	0.00
66	31.05.2026			45,691.29	42,916.67	2,774.62		2,703,749.81		Kvota + kamata	45,691.29	42,062.15	0.00	0.00
67	30.06.2026			45,559.76	42,916.67	2,643.09		2,660,833.14		Kvota + kamata	45,559.76	41,898.81	0.00	0.00
68	31.07.2026			45,604.53	42,916.67	2,687.86		2,617,916.47		Kvota + kamata	45,604.53	41,896.32	0.00	0.00
69	31.08.2026			45,561.16	42,916.67	2,644.49		2,574,999.80		Kvota + kamata	45,561.16	41,812.90	0.00	0.00
70	30.09.2026			45,433.83	42,916.67	2,517.16		2,532,083.13		Kvota + kamata	45,433.83	41,654.04	0.00	0.00
71	31.10.2026			45,474.41	42,916.67	2,557.74		2,489,166.46		Kvota + kamata	45,474.41	41,647.84	0.00	0.00
72	30.11.2026			45,349.88	42,916.67	2,433.21		2,446,249.79		Kvota + kamata	45,349.88	41,491.94	0.00	0.00
73	31.12.2026			45,387.66	42,916.67	2,470.99		2,403,333.12		Kvota + kamata	45,387.66	41,483.27	0.00	0.00
74	31.01.2027			45,344.28	42,916.67	2,427.61		2,360,416.45		Kvota + kamata	45,344.28	41,400.48	0.00	0.00
75	28.02.2027			45,070.04	42,916.67	2,153.37		2,317,499.78		Kvota + kamata	45,070.04	41,111.39	0.00	0.00

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1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
76	31.03.2027			45,257.53	42,916.67	2,340.86		2,274,583.11		Kvota + kamata	45,257.53	41,239.44	0.00	0.00
77	30.04.2027			45,140.00	42,916.67	2,223.33		2,231,666.44		Kvota + kamata	45,140.00	41,090.90	0.00	0.00
78	31.05.2027			45,170.78	42,916.67	2,254.11		2,188,749.77		Kvota + kamata	45,170.78	41,076.11	0.00	0.00
79	30.06.2027			45,056.05	42,916.67	2,139.38		2,145,833.10		Kvota + kamata	45,056.05	40,930.50	0.00	0.00
80	31.07.2027			45,084.03	42,916.67	2,167.36		2,102,916.43		Kvota + kamata	45,084.03	40,913.28	0.00	0.00
81	31.08.2027			45,040.66	42,916.67	2,123.99		2,059,999.76		Kvota + kamata	45,040.66	40,831.37	0.00	0.00
82	30.09.2027			44,930.12	42,916.67	2,013.45		2,017,083.09		Kvota + kamata	44,930.12	40,690.12	0.00	0.00
83	31.10.2027			44,953.91	42,916.67	2,037.24		1,974,166.42		Kvota + kamata	44,953.91	40,669.28	0.00	0.00
84	30.11.2027			44,846.17	42,916.67	1,929.50		1,931,249.75		Kvota + kamata	44,846.17	40,530.93	0.00	0.00
85	31.12.2027			44,867.16	42,916.67	1,950.49		1,888,333.08		Kvota + kamata	44,867.16	40,507.69	0.00	0.00
86	31.01.2028			44,818.57	42,916.67	1,901.90		1,845,416.41		Kvota + kamata	44,818.57	40,421.69	0.00	0.00
87	29.02.2028			44,655.31	42,916.67	1,738.64		1,802,499.74		Kvota + kamata	44,655.31	40,235.22	0.00	0.00
88	31.03.2028			44,732.06	42,916.67	1,815.39		1,759,583.07		Kvota + kamata	44,732.06	40,262.41	0.00	0.00
89	30.04.2028			44,631.59	42,916.67	1,714.92		1,716,666.40		Kvota + kamata	44,631.59	40,131.51	0.00	0.00
90	31.05.2028			44,645.54	42,916.67	1,728.87		1,673,749.73		Kvota + kamata	44,645.54	40,102.26	0.00	0.00
91	30.06.2028			44,547.87	42,916.67	1,631.20		1,630,833.06		Kvota + kamata	44,547.87	39,974.21	0.00	0.00
92	31.07.2028			44,559.03	42,916.67	1,642.36		1,587,916.39		Kvota + kamata	44,559.03	39,942.60	0.00	0.00
93	31.08.2028			44,515.77	42,916.67	1,599.10		1,544,999.72		Kvota + kamata	44,515.77	39,862.28	0.00	0.00
94	30.09.2028			44,422.28	42,916.67	1,505.61		1,502,083.05		Kvota + kamata	44,422.28	39,738.48	0.00	0.00
95	31.10.2028			44,429.26	42,916.67	1,512.59		1,459,166.38		Kvota + kamata	44,429.26	39,703.35	0.00	0.00
96	30.11.2028			44,338.56	42,916.67	1,421.89		1,416,249.71		Kvota + kamata	44,338.56	39,582.38	0.00	0.00
97	31.12.2028			44,342.75	42,916.67	1,426.08		1,373,333.04		Kvota + kamata	44,342.75	39,544.90	0.00	0.00
98	31.01.2029			44,303.28	42,916.67	1,386.61		1,330,416.37		Kvota + kamata	44,303.28	39,470.01	0.00	0.00
99	28.02.2029			44,129.78	42,916.67	1,213.11		1,287,499.70		Kvota + kamata	44,129.78	39,278.57	0.00	0.00
100	31.03.2029			44,216.53	42,916.67	1,299.86		1,244,583.03		Kvota + kamata	44,216.53	39,314.92	0.00	0.00
101	30.04.2029			44,132.58	42,916.67	1,215.91		1,201,666.36		Kvota + kamata	44,132.58	39,200.85	0.00	0.00
102	31.05.2029			44,129.78	42,916.67	1,213.11		1,158,749.69		Kvota + kamata	44,129.78	39,157.66	0.00	0.00
103	30.06.2029			44,048.62	42,916.67	1,131.95		1,115,833.02		Kvota + kamata	44,048.62	39,046.38	0.00	0.00
104	31.07.2029			44,043.03	42,916.67	1,126.36		1,072,916.35		Kvota + kamata	44,043.03	39,000.89	0.00	0.00
105	31.08.2029			43,999.65	42,916.67	1,082.98		1,029,999.68		Kvota + kamata	43,999.65	38,922.02	0.00	0.00
106	30.09.2029			43,922.70	42,916.67	1,006.03		987,083.01		Kvota + kamata	43,922.70	38,814.91	0.00	0.00
107	31.10.2029			43,912.90	42,916.67	996.23		944,166.34		Kvota + kamata	43,912.90	38,765.96	0.00	0.00
108	30.11.2029			43,838.74	42,916.67	922.07		901,249.67		Kvota + kamata	43,838.74	38,661.61	0.00	0.00
109	31.12.2029			43,826.15	42,916.67	909.48		858,333.00		Kvota + kamata	43,826.15	38,610.38	0.00	0.00
110	31.01.2030			43,782.78	42,916.67	866.11		815,416.33		Kvota + kamata	43,782.78	38,530.72	0.00	0.00
111	28.02.2030			43,659.65	42,916.67	742.98		772,499.66		Kvota + kamata	43,659.65	38,386.23	0.00	0.00
112	31.03.2030			43,696.02	42,916.67	779.35		729,582.99		Kvota + kamata	43,696.02	38,378.21	0.00	0.00
113	30.04.2030			43,628.86	42,916.67	712.19		686,666.32		Kvota + kamata	43,628.86	38,280.61	0.00	0.00
114	31.05.2030			43,609.27	42,916.67	692.60		643,749.65		Kvota + kamata	43,609.27	38,223.59	0.00	0.00
115	30.06.2030			43,544.91	42,916.67	628.24		600,832.98		Kvota + kamata	43,544.91	38,128.72	0.00	0.00
116	31.07.2030			43,522.52	42,916.67	605.85		557,916.31		Kvota + kamata	43,522.52	38,069.44	0.00	0.00
117	31.08.2030			43,479.15	42,916.67	562.48		514,999.64		Kvota + kamata	43,479.15	37,991.91	0.00	0.00
118	30.09.2030			43,418.98	42,916.67	502.31		472,082.97		Kvota + kamata	43,418.98	37,901.11	0.00	0.00
119	31.10.2030			43,392.40	42,916.67	475.73		429,166.30		Kvota + kamata	43,392.40	37,838.47	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.
120	30.11.2030			43,335.03	42,916.67	418.36		386,249.63		Kvota + kamata	43,335.03	37,750.38	0.00	0.00
121	31.12.2030			43,305.65	42,916.67	388.98		343,332.96		Kvota + kamata	43,305.65	37,685.51	0.00	0.00
122	31.01.2031			43,262.27	42,916.67	345.60		300,416.29		Kvota + kamata	43,262.27	37,608.56	0.00	0.00
123	28.02.2031			43,189.51	42,916.67	272.84		257,499.62		Kvota + kamata	43,189.51	37,510.00	0.00	0.00
124	31.03.2031			43,175.52	42,916.67	258.85		214,582.95		Kvota + kamata	43,175.52	37,458.81	0.00	0.00
125	30.04.2031			43,125.15	42,916.67	208.48		171,666.28		Kvota + kamata	43,125.15	37,377.42	0.00	0.00
126	31.05.2031			43,088.77	42,916.67	172.10		128,749.61		Kvota + kamata	43,088.77	37,307.01	0.00	0.00
127	30.06.2031			43,041.20	42,916.67	124.53		85,832.94		Kvota + kamata	43,041.20	37,228.27	0.00	0.00
128	31.07.2031			43,002.02	42,916.67	85.35		42,916.27		Kvota + kamata	43,002.02	37,155.66	0.00	0.00
129	31.08.2031			42,958.25	42,916.27	41.98		0.00	0.00	Kvota + kamata	42,958.25	37,079.19	0.00	0.00
Ukupno		5,150,000.00	0.00	5,581,484.29	5,150,000.00	431,484.29	12,875.00					0.00	5,150,000.00	0.00

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

za Raiffeisenbank Austria d.d.