

PRIVREDNA BANKA ZAGREB - DIONIČKO DRUŠTVO,  
Radnička cesta 50, 10000 Zagreb

Datum: 31.01.2024.

OTPLATNA TABLICA SA PRIKAZOM EFEKTIVNE KAMATNE STOPE  
INFORMATIVNO

Partija kredita: GRAD KARLOVAC  
Korisnik kredita: 6.050.000,00 EUR  
Iznos kredita:

Nominalna stopa: 3,10% PGS(%): 3,17% EKS(%): 3,17%

Red br.	Datum dospijeća	Isplata kredita	Otplatna rata	Otplatna kvota	Uplata kamate	Uplata naknada	Stanje kredita	Neto novčani tok	Napomena (opis)
1	2	3	4	5	6	7	8	9	10
1	31.12.2024	2.700.000,00	12.100,00			12.100,00	2.700.000,00	-2.687.900,00	Korištenje kredita + naknada
2	01.04.2025		20.867,05		20.867,05		2.700.000,00	20.867,05	Kamata
3	01.07.2025		20.867,67		20.867,67		2.700.000,00	20.867,67	Kamata
4	01.10.2025		21.096,99		21.096,99		2.700.000,00	21.096,99	Kamata
5	31.12.2025	2.350.000,00					5.050.000,00	-2.350.000,00	Korištenje kredita
6	01.01.2026		21.296,57		21.296,57		5.050.000,00	21.296,57	Kamata
7	01.04.2026		38.601,37		38.601,37		5.050.000,00	38.601,37	Kamata
8	01.07.2026		39.030,27		39.030,27		5.050.000,00	39.030,27	Kamata
9	01.10.2026		39.459,18		39.459,18		5.050.000,00	39.459,18	Kamata
10	31.12.2026	1.000.000,00	39.030,27		39.030,27		6.050.000,00	-960.969,73	Korištenje kredita
11	01.04.2027		198.009,04	151.250,00	46.759,04		5.898.750,00	198.009,04	Rata + kamata
12	01.07.2027		196.840,07	151.250,00	45.590,07		5.747.500,00	196.840,07	Rata + kamata
13	01.10.2027		196.159,23	151.250,00	44.909,23		5.596.250,00	196.159,23	Rata + kamata
14	01.01.2028		194.977,41	151.250,00	43.727,41		5.445.000,00	194.977,41	Rata + kamata
15	01.04.2028		193.218,16	151.250,00	41.968,16		5.293.750,00	193.218,16	Rata + kamata
16	01.07.2028		192.052,37	151.250,00	40.802,37		5.142.500,00	192.052,37	Rata + kamata
17	01.10.2028		191.322,16	151.250,00	40.072,16		4.991.250,00	191.322,16	Rata + kamata
18	01.01.2029		190.143,57	151.250,00	38.893,57		4.840.000,00	190.143,57	Rata + kamata
19	01.04.2029		188.246,16	151.250,00	36.996,16		4.688.750,00	188.246,16	Rata + kamata
20	01.07.2029		187.488,26	151.250,00	36.238,26		4.537.500,00	187.488,26	Rata + kamata

21	01.10.2029		186.704,66	151.250,00	35.454,66		4.386.250,00	186.704,66	Rata + kamata
22	01.01.2030		185.522,84	151.250,00	34.272,84		4.235.000,00	185.522,84	Rata + kamata
23	01.04.2030		183.621,64	151.250,00	32.371,64		4.083.750,00	183.621,64	Rata + kamata
24	01.07.2030		182.812,35	151.250,00	31.562,35		3.932.500,00	182.812,35	Rata + kamata
25	01.10.2030		181.977,37	151.250,00	30.727,37		3.781.250,00	181.977,37	Rata + kamata
26	01.01.2031		180.795,55	151.250,00	29.545,55		3.630.000,00	180.795,55	Rata + kamata
27	01.04.2031		178.997,12	151.250,00	27.747,12		3.478.750,00	178.997,12	Rata + kamata
28	01.07.2031		178.136,45	151.250,00	26.886,45		3.327.500,00	178.136,45	Rata + kamata
29	01.10.2031		177.250,08	151.250,00	26.000,08		3.176.250,00	177.250,08	Rata + kamata
30	01.01.2032		176.068,26	151.250,00	24.818,26		3.025.000,00	176.068,26	Rata + kamata
31	01.04.2032		174.565,64	151.250,00	23.315,64		2.873.750,00	174.565,64	Rata + kamata
32	01.07.2032		173.399,86	151.250,00	22.149,86		2.722.500,00	173.399,86	Rata + kamata
33	01.10.2032		172.464,67	151.250,00	21.214,67		2.571.250,00	172.464,67	Rata + kamata
34	01.01.2033		171.286,08	151.250,00	20.036,08		2.420.000,00	171.286,08	Rata + kamata
35	01.04.2033		169.748,08	151.250,00	18.498,08		2.268.750,00	169.748,08	Rata + kamata
36	01.07.2033		168.784,64	151.250,00	17.534,64		2.117.500,00	168.784,64	Rata + kamata
37	01.10.2033		167.795,51	151.250,00	16.545,51		1.966.250,00	167.795,51	Rata + kamata
38	01.01.2034		166.613,68	151.250,00	15.363,68		1.815.000,00	166.613,68	Rata + kamata
39	01.04.2034		165.123,56	151.250,00	13.873,56		1.663.750,00	165.123,56	Rata + kamata
40	01.07.2034		164.108,74	151.250,00	12.858,74		1.512.500,00	164.108,74	Rata + kamata
41	01.10.2034		163.068,22	151.250,00	11.818,22		1.361.250,00	163.068,22	Rata + kamata
42	01.01.2035		161.886,40	151.250,00	10.636,40		1.210.000,00	161.886,40	Rata + kamata
43	01.04.2035		160.499,04	151.250,00	9.249,04		1.058.750,00	160.499,04	Rata + kamata
44	01.07.2035		159.432,83	151.250,00	8.182,83		907.500,00	159.432,83	Rata + kamata
45	01.10.2035		158.340,93	151.250,00	7.090,93		756.250,00	158.340,93	Rata + kamata
46	01.01.2036		157.159,11	151.250,00	5.909,11		605.000,00	157.159,11	Rata + kamata
47	01.04.2036		155.913,13	151.250,00	4.663,13		453.750,00	155.913,13	Rata + kamata
48	01.07.2036		154.747,35	151.250,00	3.497,35		302.500,00	154.747,35	Rata + kamata
49	01.10.2036		153.607,19	151.250,00	2.357,19		151.250,00	153.607,19	Rata + kamata
50	01.01.2037		152.428,59	151.250,00	1.178,59		0,00	152.428,59	Rata + kamata
UKUPNO		6.050.000,00	7.263.665,37	6.050.000,00	1.201.565,37	12.100,00	0,00	1.213.665,37	

Prikazani EKS vrijedi na datum izrade otplatne tablice.