

VECLA d.o.o. Krk

Otplatni plan dugoročnog kunskog kredita uz fiksnu kamatnu stopu i otplatu u nejednakim ratama (70% od 01.05.-31.10. i 30% od 01.11.-30.04.)

iznos kredita: 5.200.000,00 HRK

kamatna stopa: 2,50% godišnje, fiksna

naknada: 0,45% jednokratno od iznosa odobrenog

interkalarna kamata: 2,50% jednaka redovnoj kamati

R.br.	Datum korištenja	Korištenje kredita	Druge isplate	Otplatna rata	Uplata kamata	Naknada	Stanje kredita	opis	broj dana
1	1.11.2017	100.000,00				23.400,00	100.000,00	1 korištenje, upl. naknade	0
2	1.12.2017	100.000,00					200.000,00	2 korištenje	30
3	31.12.2017				616,44		200.000,00	kamata	30
4	1.1.2018	500.000,00					700.000,00	3 korištenje	1
5	1.2.2018	500.000,00					1.200.000,00	4 korištenje	31
6	1.3.2018	500.000,00					1.700.000,00	5 korištenje	28
7	31.3.2018				7.280,82		1.700.000,00	kamata	30
8	1.4.2018	500.000,00					2.200.000,00	6 korištenje	1
9	1.5.2018	500.000,00					2.700.000,00	7 korištenje	30
10	1.6.2018	500.000,00					3.200.000,00	8 korištenje	31
11	30.6.2018				16.609,59		3.200.000,00	kamata	29
12	1.7.2018	500.000,00					3.700.000,00	9 korištenje	1
13	1.8.2018	500.000,00					4.200.000,00	10 korištenje	31
14	1.9.2018	500.000,00					4.700.000,00	11 korištenje	31
15	30.9.2018				26.109,59		4.700.000,00	kamata	29
16	1.10.2018	500.000,00					5.200.000,00	12 korištenje	1
17	1.11.2018			28.888,89			5.171.111,11	1 rata	31
18	1.12.2018			28.888,89			5.142.222,22	2 rata	30
19	31.12.2018				32.232,88		5.142.222,22	kamata	30
20	1.1.2019			28.888,89			5.113.333,33	3 rata	1
21	1.2.2019			28.888,89			5.084.444,44	4 rata	31
22	1.3.2019			28.888,89			5.055.555,55	5 rata	28
23	31.3.2019				30.996,19		5.055.555,55	kamata	30
24	1.4.2019			28.888,89			5.026.666,66	6 rata	1
25	1.5.2019			67.407,41			4.959.259,25	7 rata	30
26	1.6.2019			67.407,41			4.891.851,84	8 rata	31
27	30.6.2019				30.575,39		4.891.851,84	kamata	29
28	1.7.2019			67.407,41			4.824.444,43	9 rata	1
29	1.8.2019			67.407,41			4.757.037,02	10 rata	31

R.br.	Datum korištenja	Korištenje kredita	Druge isplate	Otplatna rata	Uplata kamata	Naknada	Stanje kredita	opis	broj dana
30	1.9.2019			67.407,41			4.689.629,61	11 rata	31
31	30.9.2019				29.659,26		4.689.629,61	kamata	29
32	1.10.2019			67.407,41			4.622.222,20	12 rata	1
33	1.11.2019			28.888,89			4.593.333,31	13 rata	31
34	1.12.2019			28.888,89			4.564.444,42	14 rata	30
35	31.12.2019				28.631,66		4.564.444,42	kamata	30
36	1.1.2020			28.888,89			4.535.555,53	15 rata	1
37	1.2.2020			28.888,89			4.506.666,64	16 rata	31
38	1.3.2020			28.888,89			4.477.777,75	17 rata	29
39	31.3.2020				27.706,89		4.477.777,75	kamata	30
40	1.4.2020			28.888,89			4.448.888,86	18 rata	1
41	1.5.2020			67.407,41			4.381.481,45	19 rata	30
42	1.6.2020			67.407,41			4.314.074,04	20 rata	31
43	30.6.2020				26.939,94		4.314.074,04	kamata	29
44	1.7.2020			67.407,41			4.246.666,63	21 rata	1
45	1.8.2020			67.407,41			4.179.259,22	22 rata	31
46	1.9.2020			67.407,41			4.111.851,81	23 rata	31
47	30.9.2020				25.986,84		4.111.851,81	kamata	29
48	1.10.2020			67.407,41			4.044.444,40	24 rata	1
49	1.11.2020			28.888,89			4.015.555,51	25 rata	31
50	1.12.2020			28.888,89			3.986.666,62	26 rata	30
51	31.12.2020				24.962,05		3.986.666,62	kamata	30
52	1.1.2021			28.888,89			3.957.777,73	27 rata	1
53	1.2.2021			28.888,89			3.928.888,84	28 rata	31
54	1.3.2021			28.888,89			3.899.999,95	29 rata	28
55	31.3.2021				23.952,05		3.899.999,95	kamata	30
56	1.4.2021			28.888,89			3.871.111,06	30 rata	1
57	1.5.2021			67.407,41			3.803.703,65	31 rata	30
58	1.6.2021			67.407,41			3.736.296,24	32 rata	31
59	30.6.2021				23.452,11		3.736.296,24	kamata	29
60	1.7.2021			67.407,41			3.668.888,83	33 rata	1
61	1.8.2021			67.407,41			3.601.481,42	34 rata	31
62	1.9.2021			67.407,41			3.534.074,01	35 rata	31
63	30.9.2021				22.456,82		3.534.074,01	kamata	29
64	1.10.2021			67.407,41			3.466.666,60	36 rata	1
65	1.11.2021			28.888,89			3.437.777,71	37 rata	31
66	1.12.2021			28.888,89			3.408.888,82	38 rata	30

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67	31.12.2021				21.429,22		3.408.888,82	kamata	30
68	1.1.2022			28.888,89			3.379.999,93	39 rata	1
69	1.2.2022			28.888,89			3.351.111,04	40 rata	31
70	1.3.2022			28.888,89			3.322.222,15	41 rata	28
71	31.3.2022				20.429,98		3.322.222,15	kamata	30
72	1.4.2022			28.888,89			3.293.333,26	42 rata	1
73	1.5.2022			67.407,41			3.225.925,85	43 rata	30
74	1.6.2022			67.407,41			3.158.518,44	44 rata	31
75	30.6.2022				19.890,46		3.158.518,44	kamata	29
76	1.7.2022			67.407,41			3.091.111,03	45 rata	1
77	1.8.2022			67.407,41			3.023.703,62	46 rata	31
78	1.9.2022			67.407,41			2.956.296,21	47 rata	31
79	30.9.2022				18.855,61		2.956.296,21	kamata	29
80	1.10.2022			67.407,41			2.888.888,80	48 rata	1
81	1.11.2022			28.888,89			2.859.999,91	49 rata	31
82	1.12.2022			28.888,89			2.831.111,02	50 rata	30
83	31.12.2022				17.828,01		2.831.111,02	kamata	30
84	1.1.2023			28.888,89			2.802.222,13	51 rata	1
85	1.2.2023			28.888,89			2.773.333,24	52 rata	31
86	1.3.2023			28.888,89			2.744.444,35	53 rata	28
87	31.3.2023				16.907,91		2.744.444,35	kamata	30
88	1.4.2023			28.888,89			2.715.555,46	54 rata	1
89	1.5.2023			67.407,41			2.648.148,05	55 rata	30
90	1.6.2023			67.407,41			2.580.740,64	56 rata	31
91	30.6.2023				16.328,82		2.580.740,64	kamata	29
92	1.7.2023			67.407,41			2.513.333,23	57 rata	1
93	1.8.2023			67.407,41			2.445.925,82	58 rata	31
94	1.9.2023			67.407,41			2.378.518,41	59 rata	31
95	30.9.2023				15.254,39		2.378.518,41	kamata	29
96	1.10.2023			67.407,41			2.311.111,00	60 rata	1
97	1.11.2023			28.888,89			2.282.222,11	61 rata	31
98	1.12.2023			28.888,89			2.253.333,22	62 rata	30
99	31.12.2023				14.226,79		2.253.333,22	kamata	30
100	1.1.2024			28.888,89			2.224.444,33	63 rata	1
101	1.2.2024			28.888,89			2.195.555,44	64 rata	31
102	1.3.2024			28.888,89			2.166.666,55	65 rata	29
103	31.3.2024				13.499,24		2.166.666,55	kamata	30

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104	1.4.2024			28.888,89			2.137.777,66	66 rata	1
105	1.5.2024			67.407,41			2.070.370,25	67 rata	30
106	1.6.2024			67.407,41			2.002.962,84	68 rata	31
107	30.6.2024				12.732,29		2.002.962,84	kamata	29
108	1.7.2024			67.407,41			1.935.555,43	69 rata	1
109	1.8.2024			67.407,41			1.868.148,02	70 rata	31
110	1.9.2024			67.407,41			1.800.740,61	71 rata	31
111	30.9.2024				11.621,33		1.800.740,61	kamata	29
112	1.10.2024			67.407,41			1.733.333,20	72 rata	1
113	1.11.2024			28.888,89			1.704.444,31	73 rata	31
114	1.12.2024			28.888,89			1.675.555,42	74 rata	30
115	31.12.2024				10.596,54		1.675.555,42	kamata	30
116	1.1.2025			28.888,89			1.646.666,53	75 rata	1
117	1.2.2025			28.888,89			1.617.777,64	76 rata	31
118	1.3.2025			28.888,89			1.588.888,75	77 rata	28
119	31.3.2025				9.863,77		1.588.888,75	kamata	30
120	1.4.2025			28.888,89			1.559.999,86	78 rata	1
121	1.5.2025			67.407,41			1.492.592,45	79 rata	30
122	1.6.2025			67.407,41			1.425.185,04	80 rata	31
123	30.6.2025				9.205,53		1.425.185,04	kamata	29
124	1.7.2025			67.407,41			1.357.777,63	81 rata	1
125	1.8.2025			67.407,41			1.290.370,22	82 rata	31
126	1.9.2025			67.407,41			1.222.962,81	83 rata	31
127	30.9.2025				8.051,95		1.222.962,81	kamata	29
128	1.10.2025			67.407,41			1.155.555,40	84 rata	1
129	1.11.2025			28.888,89			1.126.666,51	85 rata	31
130	1.12.2025			28.888,89			1.097.777,62	86 rata	30
131	31.12.2025				7.024,35		1.097.777,62	kamata	30
132	1.1.2026			28.888,89			1.068.888,73	87 rata	1
133	1.2.2026			28.888,89			1.039.999,84	88 rata	31
134	1.3.2026			28.888,89			1.011.110,95	89 rata	28
135	31.3.2026				6.341,70		1.011.110,95	kamata	30
136	1.4.2026			28.888,89			982.222,06	90 rata	1
137	1.5.2026			67.407,41			914.814,65	91 rata	30
138	1.6.2026			67.407,41			847.407,24	92 rata	31
139	30.6.2026				5.643,89		847.407,24	kamata	29
140	1.7.2026			67.407,41			779.999,83	93 rata	1

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141	1.8.2026			67.407,41			712.592,42	94 rata	31
142	1.9.2026			67.407,41			645.185,01	95 rata	31
143	30.9.2026				4.450,73		645.185,01	kamata	29
144	1.10.2026			67.407,41			577.777,60	96 rata	1
145	1.11.2026			28.888,89			548.888,71	97 rata	31
146	1.12.2026			28.888,89			519.999,82	98 rata	30
147	31.12.2026				3.423,13		519.999,82	kamata	30
148	1.1.2027			28.888,89			491.110,93	99 rata	1
149	1.2.2027			28.888,89			462.222,04	100 rata	31
150	1.3.2027			28.888,89			433.333,15	101 rata	28
151	31.3.2027				2.819,63		433.333,15	kamata	30
152	1.4.2027			28.888,89			404.444,26	102 rata	1
153	1.5.2027			67.407,41			337.036,85	103 rata	30
154	1.6.2027			67.407,41			269.629,44	104 rata	31
155	30.6.2027				2.082,24		269.629,44	kamata	29
156	1.7.2027			67.407,41			202.222,03	105 rata	1
157	1.8.2027			67.407,41			134.814,62	106 rata	31
158	1.9.2027			67.407,41			67.407,21	107 rata	31
159	30.9.2027				849,52		67.407,21	kamata	29
160	1.10.2027			67.407,21			0,00	108 rata	1
161	1.10.2027				4,62		0,00	kamata	
Ukupno				5.200.000,00	647.530,19	23.400,00			

REKAPITULACIJA

iznos kredita	5.200.000 HRK
rok otplate	9 godina
godišnja otplata	577.777,78 HRK
70% iznosa godišnje otplate	404.444,44 HRK
rate u ljetnim mjesecima (svibanj-listopad)	67.407,41 HRK
30% iznosa godišnje otplate	173.333,33 HRK
rate u zimskim mjesecima (studen-travanj)	28.888,89 HRK
Ukupan iznos kamate	647.530,19 HRK
<u>Ukupan trošak naknade</u>	<u>23.400,00 HRK</u>
Sveukupan trošak kredita	670.930,19 HRK

