

REPREZENTATIVNI PRIMJERI MIKROKREDITA

Vrsta mikrokreditnog proizvoda	Iznos (KM)	Rok (mjeseci)	Trošak obrade mikrokredita (%)	Trošak obrade mikrokredita (KM)	Trošak ovjere dokumenata (KM)	Trošak mjenice (KM)	Fiksna nominalna kamatna stopa (%)	EKS (%) sa mjenicom i sa ovjerom dokumenata*	EKS (%) sa mjenicom i bez ovjere dokumenata*	EKS (%) bez mjenice i sa ovjerom dokumenata ***	EKS (%) bez mjenice i bez ovjere dokumenata**	Iznos kamate (KM)	Iznos rate (KM)	Ukupan trošak po mikrokreditu (KM)	Ukupan iznos koji korisnik plaća** (KM)
PARTNER ZA BIZNIS PRAVNIH LICA- opcija 1	5.000	12	0.00%	0.00	5.00	15.00	9.99%	11.40%	11.19%	Np	10.56%	275.20	439.60	295.20	5.295.20
	15.000	24	2.00%	300.00	10.00	15.00	11.99%	15.23%	Np	15.03%	1.944.00	706.00	2.269.00	17.269.00	
	25.000	36	2.00%	500.00	15.00	15.00	12.99%	15.54%	Np	Np	15.44%	5.319.20	842.20	5.849.20	30.849.20
	50.000	48	2.00%	1.000.00	20.00	15.00	13.99%	16.27%	Np	Np	16.25	15.572.80	1.366.10	16.607.80	66.607.80
PARTNER ZA BIZNIS PRAVNIH LICA- opcija 2	5.000	12	0.00%	0.00	5.00	15.00	9.99%	11.40%	11.19%	Np	10.56%	275.20	439.60	295.20	5.295.20
	15.000	24	0.00%	0.00	10.00	15.00	13.99%	15.17%	Np	Np	14.98%	2.282.40	720.10	2.307.40	17.307.40
	25.000	36	0.00%	0.00	15.00	15.00	14.99%	16.21%	Np	Np	16.11%	6.194.00	866.50	6.224.00	31.224.00
	50.000	48	0.00%	0.00	20.00	15.00	15.99%	17.30%	Np	Np	17.26	18.006.40	1.416.80	18.041.40	68.041.40
PARTNER ZA BIZNIS OBRT- opcija 1	5.000	48	0.00%	0.00	0.00	10.00	9.99%	Np	10.61%	Np	10.49%	1.086.40	126.80	1.096.40	6.096.40
	15.000	60	2.00%	300.00	5.00	10.00	11.99%	13.75%	Np	13.73%	Np	5.016.00	333.60	5.331.00	20.331.00
	25.000	60	2.00%	500.00	15.00	10.00	12.99%	14.89%	Np	14.87%	Np	9.122.00	568.70	9.647.00	34.647.00
	50.000	72	2.00%	1.000.00	25.00	10.00	13.99%	15.87%	Np	15.86%	Np	24.160.00	1.030.00	25.195.00	75.195.00
PARTNER ZA BIZNIS OBRT- opcija 2	5.000	48	0.00%	0.00	0.00	10.00	9.99%	Np	10.61%	Np	10.49%	1.086.40	126.80	1.096.40	6.096.40
	15.000	60	0.00%	0.00	5.00	10.00	13.99%	15.01%	Np	14.98%	Np	5.940.00	349.00	5.955.00	20.955.00
	25.000	60	0.00%	0.00	15.00	10.00	14.99%	16.15%	Np	16.13%	Np	10.676.00	594.60	10.701.00	35.701.00
	50.000	72	0.00%	0.00	25.00	10.00	15.99%	17.28%	Np	17.27%	Np	28.069.60	1.084.30	28.104.60	78.104.60
PARTNER FARMER- opcija 1	7.000	36	2.00%	140.00	15.00	5.00	16.99%	Np	20.12%	Np	20.06%	1.982.00	249.50	2.127.00	9.127.00
	20.000	66	2.00%	400.00	15.00	5.00	16.99%	19.48%	Np	19.47%	Np	10.907.80	468.30	11.327.80	31.327.80
	35.000	72	1.00%	350.00	20.00	5.00	16.49%	18.33%	Np	18.32%	Np	20.346.40	768.70	20.721.40	55.721.40
	50.000	84	0.50%	250.00	25.00	5.00	15.99%	17.47%	Np	17.46%	Np	33.395.20	992.80	33.675.20	83.675.20
PARTNER FARMER- opcija 2	7.000	36	0.00%	0.00	5.00	5.00	18.99%	Np	20.87%	Np	20.81%	2.237.60	256.60	2.242.60	9.242.60
	20.000	66	0.00%	0.00	15.00	5.00	18.99%	20.82%	Np	20.81%	Np	12.373.00	490.50	12.393.00	32.393.00
	35.000	72	0.00%	0.00	20.00	5.00	17.49%	19.03%	Np	19.02%	Np	21.750.40	788.20	21.775.40	56.775.40
	50.000	84	0.00%	0.00	25.00	5.00	16.49%	17.85%	Np	17.84%	Np	34.596.40	1.007.10	34.626.40	84.626.40
PARTNER INO - OPCJIA 1	7.000	36	2.00%	140.00	15.00	5.00	19.99%	Np	23.76%	Np	23.69%	2.363.60	260.10	2.508.60	9.508.60
	20.000	48	2.00%	400.00	15.00	5.00	19.49%	22.85%	Np	22.83%	Np	8.963.60	603.20	9.373.60	29.373.60
	35.000	60	1.00%	350.00	20.00	5.00	18.99%	21.38%	Np	21.37%	Np	19.462.00	907.70	19.837.00	54.837.00
	50.000	72	1.00%	500.00	25.00	5.00	18.99%	21.29%	Np	21.29%	Np	34.139.20	1.168.60	34.669.20	84.669.20
PARTNER INO - OPCJIA 2	7.000	36	0.00%	0.00	5.00	5.00	21.99%	24.62%	Np	24.56%	Np	2.622.80	267.30	2.627.80	9.627.80
	20.000	48	0.00%	0.00	15.00	5.00	21.49%	23.87%	Np	23.85%	Np	9.980.80	624.60	10.000.80	30.000.80
	35.000	60	0.00%	0.00	20.00	5.00	19.99%	22.02%	Np	22.01%	Np	20.626.00	927.10	20.651.00	55.651.00
	50.000	72	0.00%	0.00	25.00	5.00	19.99%	22.00%	Np	21.99%	Np	36.212.80	1.197.40	36.242.80	86.242.80
PARTNER MOJ DOM - opcija 1	7.000	36	1.50%	105.00	15.00	5.00	20.99%	Np	24.54%	Np	24.47%	2.493.20	263.70	2.603.20	9.603.20
	20.000	60	1.00%	200.00	15.00	5.00	20.49%	23.16%	Np	23.15%	Np	12.124.00	535.40	12.344.00	32.344.00
	35.000	72	0.50%	175.00	20.00	5.00	19.99%	22.21%	Np	22.20%	Np	25.350.40	838.20	25.550.40	60.550.40
	50.000	84	0.50%	250.00	25.00	5.00	19.99%	22.17%	Np	22.16%	Np	43.240.00	1.110.00	43.520.00	93.520.00
PARTNER MOJ DOM - opcija 2	7.000	36	0.00%	0.00	5.00	5.00	22.49%	Np	25.10%	Np	25.04%	2.687.60	269.10	2.692.60	9.692.60
	20.000	60	0.00%	0.00	15.00	5.00	21.49%	23.85%	Np	23.83%	Np	12.796.00	546.60	12.816.00	32.816.00
	35.000	72	0.00%	0.00	20.00	5.00	20.49%	22.60%	Np	22.60%	Np	26.077.60	848.30	26.102.60	61.102.60
	50.000	84	0.00%	0.00	25.00	5.00	20.49%	22.59%	Np	22.59%	Np	44.508.40	1.125.10	44.538.40	94.538.40
PARTNER ZA DOMAĆINSTVO- opcija 1	7.000	36	2.00%	140.00	15.00	5.00	21.49%	Np	25.62%	Np	25.55%	2.558.00	265.50	2.703.00	9.703.00
	15.000	60	2.00%	300.00	5.00	5.00	21.49%	25.04%	Np	25.02%	Np	9.600.00	410.00	9.910.00	24.910.00
	20.000	66	1.50%	300.00	15.00	5.00	20.99%	24.00%	Np	23.99%	Np	13.877.80	513.30	14.197.80	34.197.80
	7.000	36	0.00%	0.00	5.00	5.00	23.49%	Np	26.36%	Np	26.29%	2.820.80	272.80	2.825.80	9.825.80
PARTNER ZA DOMAĆINSTVO- opcija 2	15.000	60	0.00%	0.00	5.00	5.00	23.49%	26.29%	Np	26.27%	Np	10.626.00	427.10	10.636.00	25.636.00
	20.000	66	0.00%	0.00	15.00	5.00	22.49%	25.06%	Np	25.05%	Np	15.019.60	530.60	15.039.60	35.039.60
PARTNER ZELENI MIKROKREDIT - opcija 1	7.000	36	2.00%	140.00	15.00	5.00	17.99%	Np	21.32%	Np	21.26%	2.108.00	253.00	2.253.00	9.253.00
	20.000	60	2.00%	400.00	15.00	5.00	17.49%	20.12%	Np	20.10%	Np	10.138.00	502.30	10.558.00	30.558.00
	35.000	72	2.00%	700.00	20.00	5.00	16.99%	19.35%	Np	19.34%	Np	21.044.80	778.40	21.769.80	56.769.80
	50.000	84	1.00%	500.00	25.00	5.00	16.99%	18.81%	Np	18.81%	Np	35.806.00	1.021.50	36.336.00	86.336.00
PARTNER ZELENI MIKROKREDIT - opcija 2	7.000	36	0.00%	0.00	5.00	5.00	19.99%	Np	22.06%	Np	21.99%	2.363.60	260.10	2.368.60	9.368.60
	20.000	60	0.00%	0.00	15.00	5.00	19.49%	21.43%	Np	21.41%	Np	11.452.00	524.20	11.472.00	31.472.00
	35.000	72	0.00%	0.00	20.00	5.00	18.99%	20.81%	Np	20.80%	Np	23.896.00	818.00	23.921.00	58.921.00
	50.000	84	0.00%	0.00	25.00	5.00	17.99%	19.61%	Np	19.60%	Np	38.250.40	1.050.60	38.280.40	88.280.40
PARTNER SENIOR KEŠ- opcija 1	7.000	36	2.00%	140.00	15.00	5.00	19.49%	Np	23.14%	Np	23.07%	2.298.80	258.30	2.443.80	9.443.80
	15.000	60	2.00%	300.00	5.00	5.00	19.49%	22.57%	Np	22.56%	Np	8.592.00	393.20	8.902.00	23.902.00
	20.000	72	1.00%	200.00	15.00	5.00	18.99%	21.26%	Np	21.25%	Np	13.652.80	467.40	13.872.80	33.872.80
	7.000	36	0.00%	0.00	5.00	5.00	21.49%	Np	23.88%	Np	23.82%	2.558.00	265.50	2.563.00	9.563.00
PARTNER SENIOR KEŠ- opcija 2	15.000	60	0.00%	0.00	5.00	5.00	21.49%	23.84%	Np	23.82%	Np	9.600.00	410.00	9.610.00	24.610.00
	20.000	72	0.00%	0.00	15.00	5.00	19.99%	22.01%	Np	22.00%	Np	14.480.80	478.90	14.500.80	34.500.80
EXTRA DOBAR KREDIT- opcija 1	7.000	36	0.50%	35.00	15.00	5.00	17.99%	Np	20.01%	Np	19.95%	2.108.00	253.00	2.148.00	9.148.00
	20.000	60	0.50%	100.00	15.00	5.00	17.49%	19.28%	Np	19.26%	Np	10.138.00	502.30	10.258.00	30.258.00
	35.000	72	1.00%	350.00	20.00	5.00	17.49%	19.46%	Np	19.46%	Np	21.750.40	788.20	22.125.40	57.125.40
	50.000	84	0.00%	0.00	25.00	5.0									