

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 ovjermom dokumenta*	EKS (%) sa mjenicom i bez ovjere dokumenata*	EKS (%) bez mjenice i sa ovjermom 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%	15,03%	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%	15,44%	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%	16,25	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%	14,98%	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%	16,11%	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%	17,26	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%	13,73%	Np	13,73%	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%	14,87%	Np	14,87%	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%	15,86%	Np	15,86%	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%	14,98%	Np	14,98%	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%	16,13%	Np	16,13%	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%	17,27%	Np	17,27%	28.069,60	1.084,30	28.104,60	78.104,60
PARTNER FARMER- opcija 1	7.000	36	2,00%	140,00		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%	19,48%	Np	19,47%	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%	18,32%	Np	18,32%	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%	17,46%	Np	17,46%	33.395,20	992,80	33.675,20	83.675,20
PARTNER FARMER- opcija 2	7.000	36	0,00%	0,00		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%	20,81%	Np	20,81%	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%	19,02%	Np	19,02%	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%	17,84%	Np	17,84%	34.596,40	1.007,10	34.626,40	84.626,40
PARTNER INO - OPCIJA 1	7.000	36	2,00%	140,00		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%	22,83%	Np	22,83%	8.953,60	603,20	9.373,60	29.373,60
	35.000	60	1,00%	350,00	20,00	5,00	18,99%	21,38%	21,37%	Np	21,37%	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%	21,29%	Np	21,29%	34.139,20	1.168,60	34.669,20	84.669,20
PARTNER INO - OPCIJA 2	7.000	36	0,00%	0,00		5,00	21,99%	24,62%	24,56%	Np	24,56%	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%	23,85%	Np	23,85%	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%	22,01%	Np	22,01%	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%	21,99%	Np	21,99%	36.212,80	1.197,40	36.242,80	86.242,80
PARTNER MOJ DOM - opcija 1	7.000	36	1,50%	105,00		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%	23,15%	Np	23,15%	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%	22,20%	Np	22,20%	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%	22,16%	Np	22,16%	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	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%	23,83%	Np	23,83%	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%	22,60%	Np	22,60%	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%	22,59%	Np	22,59%	44.508,40	1.125,10	44.538,40	94.538,40
PARTNER ZA DOMAĆINSTVO- opcija 1	7.000	36	2,00%	140,00		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%	25,02%	Np	25,02%	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%	23,99%	Np	23,99%	13.877,80	513,30	14.197,80	34.197,80
	7.000	36	0,00%	0,00		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%	26,27%	Np	26,27%	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%	25,05%	Np	25,05%	15.019,60	530,60	15.039,60	35.039,60
PARTNER ZELENI MIKROKREDIT - opcija 1	7.000	36	2,00%	140,00		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%	20,10%	Np	20,10%	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%	19,34%	Np	19,34%	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%	18,81%	Np	18,81%	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	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%	21,41%	Np	21,41%	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%	20,80%	Np	20,80%	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%	19,60%	Np	19,60%	38.250,40	1.050,60	38.280,40	88.280,40
PARTNER SENIOR KEŠ- opcija 1	7.000	36	2,00%	140,00		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%	22,56%	Np	22,56%	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%	21,25%	Np	21,25%	13.652,80	467,40	13.872,80	33.872,80
	7.000	36	0,00%	0,00		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%	23,82%	Np	23,82%	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%	22,00%	Np	22,00%	14.480,80	478,90	14.500,80	34.500,80
	7.000	36	0,50%	35,00		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%	19,26%	Np	19,26%	10.1			