

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 ovjere dokumenata*	EKS (%) sa mjenicom i bez ovjere dokumenata*	EKS (%) bez mjenice i sa ovjere 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	15.000	24	2,00%	300,00	10,00	15,00	13,99%	17,56%	Np	Np	17,36%	2.282,40	720,10	2.607,40	17.607,40
	25.000	36	2,00%	500,00	15,00	15,00	12,99%	15,55%	Np	Np	15,45%	5.319,20	842,20	5.849,20	30.849,20
	50.000	48	2,00%	1.000,00	20,00	15,00	11,99%	13,93%	Np	Np	13,89%	13.192,00	1.316,50	14.227,00	64.227,00
PARTNER ZA BIZNIS PRAVNIH LICA opcija 2	15.000	24	0,00%	0,00	10,00	15,00	14,99%	16,33%	Np	Np	16,13%	2.452,80	727,20	2.477,80	17.477,80
	25.000	36	0,00%	0,00	15,00	15,00	13,99%	15,07%	Np	Np	14,97%	5.754,80	854,30	5.784,80	30.784,80
	50.000	48	0,00%	0,00	20,00	15,00	12,99%	13,83%	Np	Np	13,78%	14.372,80	1.341,10	14.407,80	64.407,80
PARTNER ZA BIZNIS OBRT - opcija 1	15.000	36	2,00%	300,00	5,00	10,00	13,99%	16,62%	Np	16,56%	Np	3.453,60	512,60	3.768,60	18.768,60
	25.000	48	2,00%	500,00	15,00	10,00	12,99%	15,09%	Np	15,07%	Np	7.188,80	670,60	7.713,80	32.713,80
	50.000	60	2,00%	1.000,00	25,00	10,00	11,99%	13,70%	Np	13,69%	Np	16.720,00	1.112,00	17.755,00	67.755,00
PARTNER ZA BIZNIS OBRT - opcija 2	15.000	36	0,00%	0,00	5,00	10,00	14,99%	16,12%	Np	16,07%	Np	3.716,40	519,90	3.731,40	18.731,40
	25.000	48	0,00%	0,00	15,00	10,00	13,99%	14,97%	Np	14,95%	Np	7.784,00	683,00	7.809,00	32.809,00
	50.000	60	0,00%	0,00	25,00	10,00	12,99%	13,82%	Np	13,81%	Np	18.244,00	1.137,40	18.279,00	68.279,00
PARTNER FARMER - opcija 1	20.000	66	2,00%	400,00	15,00	5,00	16,99%	19,42%	Np	19,41%	Np	10.907,80	468,30	11.327,80	31.327,80
	35.000	72	1,00%	350,00	15,00	5,00	16,49%	18,27%	Np	18,27%	Np	20.346,40	768,70	20.716,40	55.716,40
	50.000	84	0,50%	250,00	20,00	5,00	15,99%	17,43%	Np	17,42%	Np	33.395,20	992,80	33.670,20	83.670,20
PARTNER FARMER - opcija 2	20.000	66	0,00%	0,00	15,00	5,00	18,99%	20,76%	Np	20,75%	Np	12.373,00	490,50	12.393,00	32.393,00
	35.000	72	0,00%	0,00	15,00	5,00	17,49%	18,97%	Np	18,97%	Np	21.750,40	788,20	21.770,40	56.770,40
	50.000	84	0,00%	0,00	20,00	5,00	16,49%	17,80%	Np	17,80%	Np	34.596,40	1.007,10	34.621,40	84.621,40
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%	Np	22,83%	Np	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%	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 - opcija 2	7.000	36	0,00%	0,00		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		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	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		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
PARTNER ZA DOMAĆINSTVO - opcija 2	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
	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	15.000	60	2,00%	300,00	5,00	5,00	17,49%	Np	20,11%	Np	20,07%	7.608,00	376,80	7.918,00	22.918,00
	25.000	66	2,00%	500,00	15,00	5,00	16,79%	19,19%	Np	19,18%	Np	13.458,20	582,70	13.978,20	38.978,20
	35.000	66	2,00%	700,00	20,00	5,00	16,79%	19,19%	Np	19,18%	Np	18.842,80	815,80	19.567,80	54.567,80
	50.000	66	1,00%	500,00	25,00	5,00	15,99%	17,73%	Np	17,72%	Np	25.477,60	1.143,60	26.007,60	76.007,60
EXTRA DOBAR KREDIT	15.000	60	2,00%	300,00	15,00	5,00	16,79%	19,30%	Np	19,29%	Np	7.266,00	371,10	7.586,00	22.586,00
	20.000	66	2,00%	400,00	15,00	5,00	16,49%	18,85%	Np	18,83%	Np	10.551,40	462,90	10.971,40	30.971,40
	35.000	66	2,00%	700,00	20,00	5,00	15,99%	18,24%	Np	18,24%	Np	17.839,60	800,60	18.564,60	53.564,60
	50.000	66	1,00%	500,00	25,00	5,00	15,99%	17,73%	Np	17,72%	Np	25.477,60	1.143,60	26.007,60	76.007,60
AUTO MIKROKREDIT	20.000	66	0,00%	0,00	15,00	5,00	17,99%	19,60%	Np	19,58%	Np	11.640,40	479,40	11.660,40	31.660,40
	50.000	66	0,00%	0,00	25,00	5,00	16,99%	18,40%	Np	18,40%	Np	27.279,40	1.170,90	27.309,40	77.309,40
PARTNER ROJNI	3.000	30	0,00%	0,00	0,00	0,00	17,99%	Np	Np	Np	19,62%	747,00	124,90	747,00	3.747,00
	3.000	20	9,00%	270,00	0,00	0,00	0,00%	Np	Np	Np	11,62%	0,00	150,00	270,00	3.270,00
	10.000	60	0,00%	0,00	0,00	0,00	22,00%	24,42%	Np	Np	24,42%	6.572,00	276,20	6.572,00	16.572,00
PARTNER SMART GREEN	20.000	60	0,00%	0,00	0,00	0,00	16,99%	18,41%	Np	Np	18,41%	9.814,00	496,90	9.814,00	29.814,00
	15.000	24	0,00%	0,00	10,00	15,00	7,99%	8,49%	Np	8,39%	Np	1.279,20	678,30	1.304,20	16.304,20
	20.000	36	0,00%	0,00	15,00	15,00	8,99%	9,51%	Np	9,45%	Np	2.892,40	635,90	2.922,40	22.922,40
PARTNER SOLARNI DOM	30.000	54	0,00%	0,00	15,00	15,00	9,99%	10,53%	Np	10,51%	Np	7.368,00	692,00	7.398,00	37.398,00
	15.000	12	0,00%	0,00	5,00	5,00	9,99%	10,68%	Np	10,61%	Np	824,40	1.318,70	834,40	15.834,40
	20.000	24	0,00%	0,00	15,00	5,00	10,99%	11,72%	Np	11,70%	Np	2.370,40	932,10	2.390,40	22.390,40
	25.000	48	0,00%	0,00	15,00	5,00	11,99%	12,75%	Np	12,73%	Np	6.593,60	658,20	6.613,60	31.613,60
PARTNER EKOBIZ INVEST - opcija 1	25.000	60	0,00%	0,00	15,00	5,00	12,99%	13,86%	Np	13,85%	Np	9.122,00	568,70	9.142,00	34.142,00
	50.000	54	2,00%	500,00	15,00	15,00	11,99%	13,87%	Np	13,83%	Np	7.470,20	601,30	8.000,20	33.000,20
PARTNER EKOBIZ INVEST - opcija 2	50.000	54	2,00%	1.000,00	15,00	15,00	9,99%	11,58%	Np	11,56%	Np	12.283,60	1.153,40	13.313,60	63.313,60
	25.000	54	0,00%	0,00	15,00	15,00	13,99%	15,02%	Np	14,99%	Np	8.831,00	626,50	8.861,00	33.861,00
PARTNER ENERGA - opcija 1	50.000	54	0,00%	0,00	15,00	15,00	9,99%	10,51%	Np	10,50%	Np	12.283,60	1.153,40	12.313,60	62.313,60
	20.000	60	2,00%	400,00	15,00	5,00	17,49%	20,13%	Np	20,12%	Np	10.138,00	502,30	10.558,00	30.558,00
	50.000	60	1,00%	500,00	25,00	5,00	16,99%	18,96%	Np	18,96%	Np	24.544,00	1.242,40	25.074,00	75.074,00
PARTNER ENERGA - opcija 2	20.000	60	0,00%	0,00	15,00	5,00	19,49%	21,39%	Np	21,37%	Np	11.			