

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	7.000	36	2,00%	140,00		10,00	16,99%	Np	20,18%	Np	20,06%	1.982,00	249,50	2.132,00	9.132,00
	20.000	48	1,50%	300,00	20,00	10,00	16,49%	18,86%	Np	18,83%	Np	7.446,40	571,80	7.776,40	27.776,40
	35.000	48	1,00%	350,00	25,00	10,00	14,99%	16,75%	Np	16,74%	Np	11.747,20	973,90	12.132,20	47.132,20
	50.000	60	1,00%	500,00	30,00	10,00	14,99%	16,62%	Np	16,61%	Np	21.352,00	1.189,20	21.892,00	71.892,00
PARTNER ZELENI ZA PRAVNA LICA	7.000	36	1,50%	105,00		10,00	13,99%	Np	16,24%	Np	16,13%	1.611,20	239,20	1.726,20	8.726,20
	20.000	48	1,00%	200,00	20,00	10,00	13,49%	15,06%	Np	15,03%	Np	5.987,20	541,40	6.217,20	26.217,20
	35.000	48	0,50%	175,00	25,00	10,00	12,99%	14,15%	Np	14,13%	Np	10.062,40	938,80	10.272,40	45.272,40
	50.000	60	0,50%	250,00	30,00	10,00	12,99%	14,08%	Np	14,07%	Np	18.244,00	1.137,40	18.534,00	68.534,00
PARTNER ZA BIZNIS OBRT	7.000	36	2,00%	140,00		10,00	16,99%	Np	20,18%	Np	20,06%	1.982,00	249,50	2.132,00	9.132,00
	20.000	48	1,50%	300,00	20,00	10,00	16,49%	18,86%	Np	18,83%	Np	7.446,40	571,80	7.776,40	27.776,40
	35.000	60	1,00%	350,00	25,00	10,00	14,99%	16,64%	Np	16,62%	Np	14.950,00	832,50	15.335,00	50.335,00
	50.000	72	1,00%	500,00	30,00	10,00	14,99%	16,55%	Np	16,54%	Np	26.104,00	1.057,00	26.644,00	76.644,00
PARTNER ZELENI ZA OBRT	7.000	36	1,50%	105,00		10,00	13,99%	Np	16,24%	Np	16,13%	1.611,20	239,20	1.726,20	8.726,20
	20.000	48	1,00%	200,00	20,00	10,00	13,49%	15,06%	Np	15,03%	Np	5.987,20	541,40	6.217,20	26.217,20
	35.000	60	0,50%	175,00	25,00	10,00	12,99%	14,09%	Np	14,07%	Np	12.772,00	796,20	12.982,00	47.982,00
	50.000	72	0,50%	250,00	30,00	10,00	12,99%	14,03%	Np	14,03%	Np	22.244,80	1.003,40	22.534,80	72.534,80
PARTNER FARMER	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	60	2,00%	400,00	15,00	5,00	16,99%	19,52%	Np	19,50%	Np	9.814,00	496,90	10.234,00	30.234,00
	35.000	72	1,00%	350,00	20,00	5,00	16,49%	18,29%	Np	18,28%	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%	17,44%	Np	17,43%	Np	33.395,20	992,80	33.675,20	83.675,20
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	10,00	5,00	19,49%	22,76%	Np	22,74%	Np	8.953,60	603,20	9.368,60	29.368,60
	35.000	60	1,00%	350,00	15,00	5,00	18,99%	21,32%	Np	21,31%	Np	19.462,00	907,70	19.832,00	54.832,00
	50.000	72	1,00%	500,00	20,00	5,00	18,99%	21,24%	Np	21,24%	Np	34.139,20	1.168,60	34.664,20	84.664,20
PARTNER INO - OPCIJA 2	20.000	48	0,00%	0,00	10,00	5,00	21,99%	24,39%	Np	24,37%	Np	10.240,00	630,00	10.255,00	30.255,00
	35.000	60	0,00%	0,00	15,00	5,00	20,49%	22,55%	Np	22,54%	Np	21.214,00	936,90	21.234,00	56.234,00
	50.000	72	0,00%	0,00	20,00	5,00	20,49%	22,54%	Np	22,54%	Np	37.256,80	1.211,90	37.281,80	87.281,80
	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
PARTNER MOJ DOM	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
	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
PARTNER ZA DOMAĆINSTVO	15.000	60	2,00%	300,00	10,00	5,00	21,49%	24,99%	Np	24,97%	Np	9.600,00	410,00	9.915,00	24.915,00
	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
	1.000	12	-	100,00		5,00	0,00%	Np	23,15%	Np	Np	0,00	83,33	105,00	1.105,00
PARTNER 1 PLUS ZA DOMAĆINSTVO	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%	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 SENIOR KEŠ	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	10,00	5,00	19,49%	22,53%	Np	22,52%	Np	8.592,00	393,20	8.907,00	23.907,00
	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	0,50%	35,00		5,00	17,99%	Np	20,01%	Np	19,95%	2.108,00	253,00	2.148,00	9.148,00
EXTRA DOBAR KREDIT	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	5,00	15,99%	17,23%	Np	17,23%	Np	33.395,20	992,80	33.425,20	83.425,20
	7.000	36	0,00%	0,00		5,00	17,99%	Np	19,63%	Np	19,57%	2.108,00	253,00	2.113,00	9.113,00
AUTO MIKROKREDIT	20.000	60	0,00%	0,00	15,00	5,00	17,99%	19,63%	Np	19,61%	Np	10.468,00	507,80	10.488,00	30.488,00
	35.000	72	0,00%	0,00	20,00	5,00	16,99%	18,42%	Np	18,42%	Np	21.044,80	778,40	21.069,80	56.069,80
	50.000	72	0,00%	0,00	25,00	5,00	16,99%	18,42%	Np	18,41%	Np	30.064,00	1.112,00	30.094,00	80.094,00
	12.000	36	2,00%	240,00	10,00	5,00	15,99%	19,03%	Np	18,99%	Np	3.184,80	421,80	3.439,80	15.439,80
PARTNER 12 ZA 12	12.000	48	2,00%	240,00	10,00	5,00	16,49%	19,22%	Np	19,19%	Np	4.468,80	343,10	4.723,80	16.723,80
	11.000	36	0,00%	0,00	10,00	5,00	18,49%	20,25%	Np	20,21%	Np	3.414,40	400,40	3.429,40	14.429,40
PARTNER KLIK	13.000	48	0,00%	0,00	10,00	5,00	18,49%	20,20%	Np	20,18%	Np	5.489,60	385,20	5.504,60	18.504,60
	15.000	48	0,00%	0,00	10,00	5,00	18,49%	20,20%	Np	20,18%	Np	6.336,00	444,50	6.351,00	21.351,00
	2.000	12	-	200,00		5,00	0,00%	Np	22,51%	Np	21,86%	0,00	166,67	205,00	2.205,00
PARTNER ROJNI	3.000	36	0,00%	0,00			17,99%	Np	Np	Np	19,54%	902,40	108,40	902,40	3.902,40
	3.000	36	9,00%	270,00			0,00%	Np	Np	Np	6,42%	0,00	83,33	270,00	3.270,00
PARTNER 3000/30	3.000	30	0,00%	0,00		5,00	21,00%	Np	23,33%	Np	23,16%	882,00	129,40	887,00	3.887,00
EXTRA DOBAR KREDIT- Sezonski	7.000	36	1,00%	70,00		5,00	15,49%	Np	17,54%	Np	17,48%	1.794,80	244,30	1.869,80	8.869,80
	20.000	60	1,00%	200,00	15,00	5,00	14,90%	16,56%	Np	16,54%	Np	8.488,00	474,80	8.708,00	28.708,00
	30.000	72	1,00%	300,00	20,00	5,00	14,49%	15,99%	Np	15,98%	Np	15.079,20	626,10	15.404,20	45.404,20
	50.000	84	0,00%	0,00	25,00	5,00	13,90%	14,85%	Np	14,85%	Np	28.472,80	934,20	28.502,80	78.502,80
SOLAR mikrokredit- pravna lica	15.000	48	0,00%	0,00	15,00	10,00	0,00%	0,08%	Np	0,05%	Np	0,00	312,15	25,00	15.025,00
	30.000	48	0,00%	0,00	25,00	10,00	0,00%	0,06%	Np	0,04%	Np	0,00	625,00	35,00	30.035,00
SOLAR mikrokredit- fizička lica	15.000	60	0,00%	0,00	10,00	5,00	0,00%	0,04%	Np	0,03%	Np	0,00	250,00	15,00	15.015,00
	20.000	60	0,00%	0,00	15,00	5,00	0,00%	0,04%	Np	0,03%	Np	0,00	333,30	20,00	20.020,00
PARTNERA ZA OBNOVU	15.000	60	0,00%	0,00	10,00	5,00	0,00%	0,04%	Np	0,03%	Np	0,00	250,00	15,00	15.015,00
	20.000	84	0,00%	0,00	15,00	5,00	0,00%	0,03%	Np	0,02%	Np	0,00	238,10	20,00	20.020,00