

REPREZENTATIVNI PRIMJERI MIKROKREDITA

Vrsta mikrokreditnog proizvoda	Iznos (KM)	Rok (mjeseci)	Trošak obrade (KM)	Trošak obrade mikrokredita (%)	Trošak ovrje dokumenata (KM)	Trošak mjenice (KM)	Fiksna nominalna kamatna stopa (%)	EKS (%) sa mjenicom i sa ovrjorom dokumenata*	EKS (%) sa mjenicom i bez ovrje dokumenata*	EKS (%) bez mjenice i sa ovrjorom dokumenata ***	EKS (%) bez mjenice i bez ovrje 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	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	5,965.00	20,965.00
	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		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	56,721.40
	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	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 - OPCUJA 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 - OPCUJA 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
	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%	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
	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
PARTNER ZELENI MIKROKREDIT - opcija 1	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	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		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	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
	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%	Np	19.26%	Np	10,138.00	502.30	10,258.00	30,258.00
EXTRA DOBAR KREDIT- opcija 1	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
EXTRA DOBAR KREDIT- opcija 2	7,000	36	0.00%	0.00		5.00	18.49%	Np	20.27%	Np	20.21%	2,172.80	254.80	2,177.80	9,177.80
	20,000	60	0.00%	0.00	15.00	5.00	17.99%	19.65%	Np	19.64%	Np	10,468.00	507.80	10,488.00	30,488.00
	35,000	72	0.00%	0.00	20.00	5.00	18.49%	20.21%	Np	20.20%	Np	23,176.00	808.00	23,201.00	58,201.00
	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
AUTO MIKROKREDIT	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
	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	80,09