

## OTPLATNA TABLICA

Naziv klijenta: OPĆINA BIZOVAC

Datum  
otplate: 21.09.2026.

Valuta: EUR

Iznos kredita: 800.000,00

Nominalna  
kamatna stopa  
(%): fiksna 3,24%

rok otplate

10 godina (12  
mjeseci  
korištenje, 2  
mjeseca poček ,  
otplata 106

4 tranše  
ukupno  
800.000 eur

1 tranša -  
31.12.2026. 200.000,00  
2 tranša-  
31.03.2027. 200.000,00  
3. tranša -  
31.07.2027. 200.000,00  
4. tranša-  
31.10.2027. 200.000,00

|   |   |   |   |   |   |   |   |    |
|---|---|---|---|---|---|---|---|----|
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|----|

| Period | Datum dospijea | Isplata kredita | Otplatna rata | Otplatna kvota | Uplata kamate | Druge uplate | Stanje kredita | Tokovi sigurnosnog pologa | Napomena                                    |
|--------|----------------|-----------------|---------------|----------------|---------------|--------------|----------------|---------------------------|---------------------------------------------|
| 0      | 31.12.2026.    | 200.000,00      | 0             | 0              | 0             | 800          | 200.000,00     | 0                         | Isplata kredita, naknada za obradu zahtjeva |
| 1      | 31.01.2027.    | 0               | 550,35        | 0              | 550,35        | 0            | 200.000,00     | 0                         | Interkalarna kamata                         |
| 2      | 28.02.2027.    | 0               | 497,1         | 0              | 497,1         | 0            | 200.000,00     | 0                         | Interkalarna kamata                         |
| 3      | 31.03.2027.    | 200.000,00      | 550,36        | 0              | 550,36        | 0            | 400.000,00     | 0                         | Plasiranje tranše i Interkalarna kamata     |
| 4      | 30.04.2027.    | 0               | 1.065,21      | 0              | 1.065,21      | 0            | 400.000,00     | 0                         | Interkalarna kamata                         |
| 5      | 31.05.2027.    | 0               | 1.100,71      | 0              | 1.100,71      | 0            | 400.000,00     | 0                         | Interkalarna kamata                         |
| 6      | 30.06.2027.    | 0               | 1.065,21      | 0              | 1.065,21      | 0            | 400.000,00     | 0                         | Interkalarna kamata                         |
| 7      | 31.07.2027.    | 200.000,00      | 1.100,71      | 0              | 1.100,71      | 0            | 600.000,00     | 0                         | Plasiranje tranše i Interkalarna kamata     |
| 8      | 31.08.2027.    | 0               | 1.651,07      | 0              | 1.651,07      | 0            | 600.000,00     | 0                         | Interkalarna kamata                         |
| 9      | 30.09.2027.    | 0               | 1.597,81      | 0              | 1.597,81      | 0            | 600.000,00     | 0                         | Interkalarna kamata                         |
| 10     | 31.10.2027.    | 200.000,00      | 1.651,07      | 0              | 1.651,07      | 0            | 800.000,00     | 0                         | Plasiranje tranše i Interkalarna kamata     |
| 11     | 30.11.2027.    | 0               | 2.130,41      | 0              | 2.130,41      | 0            | 800.000,00     | 0                         | Kamata u počku                              |

|    |             |   |          |          |          |   |            |   |                    |
|----|-------------|---|----------|----------|----------|---|------------|---|--------------------|
| 12 | 31.12.2027. | 0 | 2.201,42 | 0        | 2.201,42 | 0 | 800.000,00 | 0 | Kamata u počeku    |
| 13 | 31.01.2028. | 0 | 9.742,77 | 7.547,17 | 2.195,60 | 0 | 792.452,83 | 0 | 1. kvota i kamata  |
| 14 | 29.02.2028. | 0 | 9.581,57 | 7.547,17 | 2.034,40 | 0 | 784.905,66 | 0 | 2. kvota i kamata  |
| 15 | 31.03.2028. | 0 | 9.701,16 | 7.547,17 | 2.153,99 | 0 | 777.358,49 | 0 | 3. kvota i kamata  |
| 16 | 30.04.2028. | 0 | 9.611,63 | 7.547,17 | 2.064,46 | 0 | 769.811,32 | 0 | 4. kvota i kamata  |
| 17 | 31.05.2028. | 0 | 9.659,73 | 7.547,17 | 2.112,56 | 0 | 762.264,15 | 0 | 5. kvota i kamata  |
| 18 | 30.06.2028. | 0 | 9.571,54 | 7.547,17 | 2.024,37 | 0 | 754.716,98 | 0 | 6. kvota i kamata  |
| 19 | 31.07.2028. | 0 | 9.618,31 | 7.547,17 | 2.071,14 | 0 | 747.169,81 | 0 | 7. kvota i kamata  |
| 20 | 31.08.2028. | 0 | 9.597,60 | 7.547,17 | 2.050,43 | 0 | 739.622,64 | 0 | 8. kvota i kamata  |
| 21 | 30.09.2028. | 0 | 9.511,41 | 7.547,17 | 1.964,24 | 0 | 732.075,47 | 0 | 9. kvota i kamata  |
| 22 | 31.10.2028. | 0 | 9.556,18 | 7.547,17 | 2.009,01 | 0 | 724.528,30 | 0 | 10. kvota i kamata |
| 23 | 30.11.2028. | 0 | 9.471,33 | 7.547,17 | 1.924,16 | 0 | 716.981,13 | 0 | 11. kvota i kamata |
| 24 | 31.12.2028. | 0 | 9.514,75 | 7.547,17 | 1.967,58 | 0 | 709.433,96 | 0 | 12. kvota i kamata |
| 25 | 31.01.2029. | 0 | 9.499,20 | 7.547,17 | 1.952,03 | 0 | 701.886,79 | 0 | 13. kvota i kamata |
| 26 | 28.02.2029. | 0 | 9.291,70 | 7.547,17 | 1.744,53 | 0 | 694.339,62 | 0 | 14. kvota i kamata |
| 27 | 31.03.2029. | 0 | 9.457,84 | 7.547,17 | 1.910,67 | 0 | 686.792,45 | 0 | 15. kvota i kamata |
| 28 | 30.04.2029. | 0 | 9.376,11 | 7.547,17 | 1.828,94 | 0 | 679.245,28 | 0 | 16. kvota i kamata |
| 29 | 31.05.2029. | 0 | 9.416,30 | 7.547,17 | 1.869,13 | 0 | 671.698,11 | 0 | 17. kvota i kamata |
| 30 | 30.06.2029. | 0 | 9.335,91 | 7.547,17 | 1.788,74 | 0 | 664.150,94 | 0 | 18. kvota i kamata |
| 31 | 31.07.2029. | 0 | 9.374,77 | 7.547,17 | 1.827,60 | 0 | 656.603,77 | 0 | 19. kvota i kamata |
| 32 | 31.08.2029. | 0 | 9.354,00 | 7.547,17 | 1.806,83 | 0 | 649.056,60 | 0 | 20. kvota i kamata |
| 33 | 30.09.2029. | 0 | 9.275,62 | 7.547,17 | 1.728,45 | 0 | 641.509,43 | 0 | 21. kvota i kamata |
| 34 | 31.10.2029. | 0 | 9.312,46 | 7.547,17 | 1.765,29 | 0 | 633.962,26 | 0 | 22. kvota i kamata |
| 35 | 30.11.2029. | 0 | 9.235,42 | 7.547,17 | 1.688,25 | 0 | 626.415,09 | 0 | 23. kvota i kamata |
| 36 | 31.12.2029. | 0 | 9.270,93 | 7.547,17 | 1.723,76 | 0 | 618.867,92 | 0 | 24. kvota i kamata |
| 37 | 31.01.2030. | 0 | 9.250,16 | 7.547,17 | 1.702,99 | 0 | 611.320,75 | 0 | 25. kvota i kamata |
| 38 | 28.02.2030. | 0 | 9.066,60 | 7.547,17 | 1.519,43 | 0 | 603.773,58 | 0 | 26. kvota i kamata |
| 39 | 31.03.2030. | 0 | 9.208,62 | 7.547,17 | 1.661,45 | 0 | 596.226,41 | 0 | 27. kvota i kamata |
| 40 | 30.04.2030. | 0 | 9.134,93 | 7.547,17 | 1.587,76 | 0 | 588.679,24 | 0 | 28. kvota i kamata |
| 41 | 31.05.2030. | 0 | 9.167,09 | 7.547,17 | 1.619,92 | 0 | 581.132,07 | 0 | 29. kvota i kamata |
| 42 | 30.06.2030. | 0 | 9.094,73 | 7.547,17 | 1.547,56 | 0 | 573.584,90 | 0 | 30. kvota i kamata |

|    |             |   |          |          |          |   |            |   |                    |
|----|-------------|---|----------|----------|----------|---|------------|---|--------------------|
| 43 | 31.07.2030. | 0 | 9.125,55 | 7.547,17 | 1.578,38 | 0 | 566.037,73 | 0 | 31. kvota i kamata |
| 44 | 31.08.2030. | 0 | 9.104,78 | 7.547,17 | 1.557,61 | 0 | 558.490,56 | 0 | 32. kvota i kamata |
| 45 | 30.09.2030. | 0 | 9.034,44 | 7.547,17 | 1.487,27 | 0 | 550.943,39 | 0 | 33. kvota i kamata |
| 46 | 31.10.2030. | 0 | 9.063,25 | 7.547,17 | 1.516,08 | 0 | 543.396,22 | 0 | 34. kvota i kamata |
| 47 | 30.11.2030. | 0 | 8.994,24 | 7.547,17 | 1.447,07 | 0 | 535.849,05 | 0 | 35. kvota i kamata |
| 48 | 31.12.2030. | 0 | 9.021,71 | 7.547,17 | 1.474,54 | 0 | 528.301,88 | 0 | 36. kvota i kamata |
| 49 | 31.01.2031. | 0 | 9.000,95 | 7.547,17 | 1.453,78 | 0 | 520.754,71 | 0 | 37. kvota i kamata |
| 50 | 28.02.2031. | 0 | 8.841,50 | 7.547,17 | 1.294,33 | 0 | 513.207,54 | 0 | 38. kvota i kamata |
| 51 | 31.03.2031. | 0 | 8.959,40 | 7.547,17 | 1.412,23 | 0 | 505.660,37 | 0 | 39. kvota i kamata |
| 52 | 30.04.2031. | 0 | 8.893,75 | 7.547,17 | 1.346,58 | 0 | 498.113,20 | 0 | 40. kvota i kamata |
| 53 | 31.05.2031. | 0 | 8.917,87 | 7.547,17 | 1.370,70 | 0 | 490.566,03 | 0 | 41. kvota i kamata |
| 54 | 30.06.2031. | 0 | 8.853,55 | 7.547,17 | 1.306,38 | 0 | 483.018,86 | 0 | 42. kvota i kamata |
| 55 | 31.07.2031. | 0 | 8.876,33 | 7.547,17 | 1.329,16 | 0 | 475.471,69 | 0 | 43. kvota i kamata |
| 56 | 31.08.2031. | 0 | 8.855,56 | 7.547,17 | 1.308,39 | 0 | 467.924,52 | 0 | 44. kvota i kamata |
| 57 | 30.09.2031. | 0 | 8.793,26 | 7.547,17 | 1.246,09 | 0 | 460.377,35 | 0 | 45. kvota i kamata |
| 58 | 31.10.2031. | 0 | 8.814,03 | 7.547,17 | 1.266,86 | 0 | 452.830,18 | 0 | 46. kvota i kamata |
| 59 | 30.11.2031. | 0 | 8.753,06 | 7.547,17 | 1.205,89 | 0 | 445.283,01 | 0 | 47. kvota i kamata |
| 60 | 31.12.2031. | 0 | 8.772,49 | 7.547,17 | 1.225,32 | 0 | 437.735,84 | 0 | 48. kvota i kamata |
| 61 | 31.01.2032. | 0 | 8.748,54 | 7.547,17 | 1.201,37 | 0 | 430.188,67 | 0 | 49. kvota i kamata |
| 62 | 29.02.2032. | 0 | 8.651,56 | 7.547,17 | 1.104,39 | 0 | 422.641,50 | 0 | 50. kvota i kamata |
| 63 | 31.03.2032. | 0 | 8.707,01 | 7.547,17 | 1.159,84 | 0 | 415.094,33 | 0 | 51. kvota i kamata |
| 64 | 30.04.2032. | 0 | 8.649,55 | 7.547,17 | 1.102,38 | 0 | 407.547,16 | 0 | 52. kvota i kamata |
| 65 | 31.05.2032. | 0 | 8.665,59 | 7.547,17 | 1.118,42 | 0 | 399.999,99 | 0 | 53. kvota i kamata |
| 66 | 30.06.2032. | 0 | 8.609,47 | 7.547,17 | 1.062,30 | 0 | 392.452,82 | 0 | 54. kvota i kamata |
| 67 | 31.07.2032. | 0 | 8.624,16 | 7.547,17 | 1.076,99 | 0 | 384.905,65 | 0 | 55. kvota i kamata |
| 68 | 31.08.2032. | 0 | 8.603,45 | 7.547,17 | 1.056,28 | 0 | 377.358,48 | 0 | 56. kvota i kamata |
| 69 | 30.09.2032. | 0 | 8.549,34 | 7.547,17 | 1.002,17 | 0 | 369.811,31 | 0 | 57. kvota i kamata |
| 70 | 31.10.2032. | 0 | 8.562,03 | 7.547,17 | 1.014,86 | 0 | 362.264,14 | 0 | 58. kvota i kamata |
| 71 | 30.11.2032. | 0 | 8.509,25 | 7.547,17 | 962,08   | 0 | 354.716,97 | 0 | 59. kvota i kamata |
| 72 | 31.12.2032. | 0 | 8.520,61 | 7.547,17 | 973,44   | 0 | 347.169,80 | 0 | 60. kvota i kamata |
| 73 | 31.01.2033. | 0 | 8.502,42 | 7.547,17 | 955,25   | 0 | 339.622,63 | 0 | 61. kvota i kamata |

|     |             |   |          |          |        |   |            |   |                    |
|-----|-------------|---|----------|----------|--------|---|------------|---|--------------------|
| 74  | 28.02.2033. | 0 | 8.391,30 | 7.547,17 | 844,13 | 0 | 332.075,46 | 0 | 62. kvota i kamata |
| 75  | 31.03.2033. | 0 | 8.460,97 | 7.547,17 | 913,8  | 0 | 324.528,29 | 0 | 63. kvota i kamata |
| 76  | 30.04.2033. | 0 | 8.411,39 | 7.547,17 | 864,22 | 0 | 316.981,12 | 0 | 64. kvota i kamata |
| 77  | 31.05.2033. | 0 | 8.419,43 | 7.547,17 | 872,26 | 0 | 309.433,95 | 0 | 65. kvota i kamata |
| 78  | 30.06.2033. | 0 | 8.371,20 | 7.547,17 | 824,03 | 0 | 301.886,78 | 0 | 66. kvota i kamata |
| 79  | 31.07.2033. | 0 | 8.377,90 | 7.547,17 | 830,73 | 0 | 294.339,61 | 0 | 67. kvota i kamata |
| 80  | 31.08.2033. | 0 | 8.357,13 | 7.547,17 | 809,96 | 0 | 286.792,44 | 0 | 68. kvota i kamata |
| 81  | 30.09.2033. | 0 | 8.310,90 | 7.547,17 | 763,73 | 0 | 279.245,27 | 0 | 69. kvota i kamata |
| 82  | 31.10.2033. | 0 | 8.315,59 | 7.547,17 | 768,42 | 0 | 271.698,10 | 0 | 70. kvota i kamata |
| 83  | 30.11.2033. | 0 | 8.270,71 | 7.547,17 | 723,54 | 0 | 264.150,93 | 0 | 71. kvota i kamata |
| 84  | 31.12.2033. | 0 | 8.274,06 | 7.547,17 | 726,89 | 0 | 256.603,76 | 0 | 72. kvota i kamata |
| 85  | 31.01.2034. | 0 | 8.253,29 | 7.547,17 | 706,12 | 0 | 249.056,59 | 0 | 73. kvota i kamata |
| 86  | 28.02.2034. | 0 | 8.166,20 | 7.547,17 | 619,03 | 0 | 241.509,42 | 0 | 74. kvota i kamata |
| 87  | 31.03.2034. | 0 | 8.211,75 | 7.547,17 | 664,58 | 0 | 233.962,25 | 0 | 75. kvota i kamata |
| 88  | 30.04.2034. | 0 | 8.170,21 | 7.547,17 | 623,04 | 0 | 226.415,08 | 0 | 76. kvota i kamata |
| 89  | 31.05.2034. | 0 | 8.170,21 | 7.547,17 | 623,04 | 0 | 218.867,91 | 0 | 77. kvota i kamata |
| 90  | 30.06.2034. | 0 | 8.130,02 | 7.547,17 | 582,85 | 0 | 211.320,74 | 0 | 78. kvota i kamata |
| 91  | 31.07.2034. | 0 | 8.128,68 | 7.547,17 | 581,51 | 0 | 203.773,57 | 0 | 79. kvota i kamata |
| 92  | 31.08.2034. | 0 | 8.107,91 | 7.547,17 | 560,74 | 0 | 196.226,40 | 0 | 80. kvota i kamata |
| 93  | 30.09.2034. | 0 | 8.069,72 | 7.547,17 | 522,55 | 0 | 188.679,23 | 0 | 81. kvota i kamata |
| 94  | 31.10.2034. | 0 | 8.066,37 | 7.547,17 | 519,2  | 0 | 181.132,06 | 0 | 82. kvota i kamata |
| 95  | 30.11.2034. | 0 | 8.029,53 | 7.547,17 | 482,36 | 0 | 173.584,89 | 0 | 83. kvota i kamata |
| 96  | 31.12.2034. | 0 | 8.024,84 | 7.547,17 | 477,67 | 0 | 166.037,72 | 0 | 84. kvota i kamata |
| 97  | 31.01.2035. | 0 | 8.004,07 | 7.547,17 | 456,9  | 0 | 158.490,55 | 0 | 85. kvota i kamata |
| 98  | 28.02.2035. | 0 | 7.941,10 | 7.547,17 | 393,93 | 0 | 150.943,38 | 0 | 86. kvota i kamata |
| 99  | 31.03.2035. | 0 | 7.962,53 | 7.547,17 | 415,36 | 0 | 143.396,21 | 0 | 87. kvota i kamata |
| 100 | 30.04.2035. | 0 | 7.929,04 | 7.547,17 | 381,87 | 0 | 135.849,04 | 0 | 88. kvota i kamata |
| 101 | 31.05.2035. | 0 | 7.921,00 | 7.547,17 | 373,83 | 0 | 128.301,87 | 0 | 89. kvota i kamata |
| 102 | 30.06.2035. | 0 | 7.888,84 | 7.547,17 | 341,67 | 0 | 120.754,70 | 0 | 90. kvota i kamata |
| 103 | 31.07.2035. | 0 | 7.879,46 | 7.547,17 | 332,29 | 0 | 113.207,53 | 0 | 91. kvota i kamata |
| 104 | 31.08.2035. | 0 | 7.858,69 | 7.547,17 | 311,52 | 0 | 105.660,36 | 0 | 92. kvota i kamata |

|        |             |            |            |            |            |     |           |   |                     |
|--------|-------------|------------|------------|------------|------------|-----|-----------|---|---------------------|
| 105    | 30.09.2035. | 0          | 7.828,54   | 7.547,17   | 281,37     | 0   | 98.113,19 | 0 | 93. kvota i kamata  |
| 106    | 31.10.2035. | 0          | 7.817,16   | 7.547,17   | 269,99     | 0   | 90.566,02 | 0 | 94. kvota i kamata  |
| 107    | 30.11.2035. | 0          | 7.788,35   | 7.547,17   | 241,18     | 0   | 83.018,85 | 0 | 95. kvota i kamata  |
| 108    | 31.12.2035. | 0          | 7.775,62   | 7.547,17   | 228,45     | 0   | 75.471,68 | 0 | 96. kvota i kamata  |
| 109    | 31.01.2036. | 0          | 7.754,30   | 7.547,17   | 207,13     | 0   | 67.924,51 | 0 | 97. kvota i kamata  |
| 110    | 29.02.2036. | 0          | 7.721,55   | 7.547,17   | 174,38     | 0   | 60.377,34 | 0 | 98. kvota i kamata  |
| 111    | 31.03.2036. | 0          | 7.712,86   | 7.547,17   | 165,69     | 0   | 52.830,17 | 0 | 99. kvota i kamata  |
| 112    | 30.04.2036. | 0          | 7.687,47   | 7.547,17   | 140,3      | 0   | 45.283,00 | 0 | 100. kvota i kamata |
| 113    | 31.05.2036. | 0          | 7.671,44   | 7.547,17   | 124,27     | 0   | 37.735,83 | 0 | 101. kvota i kamata |
| 114    | 30.06.2036. | 0          | 7.647,39   | 7.547,17   | 100,22     | 0   | 30.188,66 | 0 | 102. kvota i kamata |
| 115    | 31.07.2036. | 0          | 7.630,02   | 7.547,17   | 82,85      | 0   | 22.641,49 | 0 | 103. kvota i kamata |
| 116    | 31.08.2036. | 0          | 7.609,30   | 7.547,17   | 62,13      | 0   | 15.094,32 | 0 | 104. kvota i kamata |
| 117    | 30.09.2036. | 0          | 7.587,26   | 7.547,17   | 40,09      | 0   | 7.547,15  | 0 | 105. kvota i kamata |
| 118    | 31.10.2036. | 0          | 7.567,86   | 7.547,15   | 20,71      | 0   | 0         | 0 | 106. kvota i kamata |
| UKUPNO |             | 800.000,00 | 930.673,66 | 800.000,00 | 130.673,66 | 800 |           | 0 |                     |