

PLAN OTPLATE KREDITA

OTP banka Srbija a.d. Novi Sad  
Trg Slobode br. 5, Novi Sad

(poslovno ime i sedište banke)

(381) 11 3011-555

(telefon/faks banke)

18.03.2026

(datum)

Valuta: EUR  
Iznos kredita: 23,093.00

Anuitet: 326.34

Nominalna kamatna stopa: 4.99%(F)

Efektivna kamatna stopa: 5.89 %

Period	Datum dospeća	Isplata kredita	Druge isplate	Anuitet	Uplata glavnice	Uplata kamate	Druge uplate / troškovi	Stanje kredita	Tokovi novčanog depozita	Opis	Neto novčani tok	Disk. Neto novčani tok
1	2	3	4	5	6	7	8	9	10	11	12	13
0	18.03.2026	23,093.00						23,093.00		Pustanje kredita + naknada	-23,093.00	-23,093.00
0	18.03.2026			0.00	0.00	0.00	0.85	23,093.00		Menica	0.85	0.00
1	18.04.2026			326.34	228.47	97.87	8.11	22,864.53		Rata + kamata	334.45	332.78
2	18.05.2026			326.34	232.56	93.78	8.11	22,631.97		Rata + kamata	334.45	331.18
3	18.06.2026			326.34	230.42	95.92	8.11	22,401.55		Rata + kamata	334.45	329.53
4	18.07.2026			326.34	234.46	91.88	8.11	22,167.09		Rata + kamata	334.45	327.94
5	18.08.2026			326.34	232.39	93.95	8.11	21,934.70		Rata + kamata	334.45	326.31
6	18.09.2026			326.34	233.38	92.96	8.11	21,701.32		Rata + kamata	334.45	324.68
7	18.10.2026			326.34	237.33	89.01	8.11	21,463.99		Rata + kamata	334.45	323.11
8	18.11.2026			326.34	235.37	90.97	8.11	21,228.62		Rata + kamata	334.45	321.50
9	18.12.2026			326.34	239.27	87.07	8.11	20,989.35		Rata + kamata	334.45	319.95
10	18.01.2027			326.34	237.39	88.95	8.11	20,751.96		Rata + kamata	334.45	318.36
11	18.02.2027			326.34	238.39	87.95	8.11	20,513.57		Rata + kamata	334.45	316.77
12	18.03.2027			326.34	247.82	78.52	8.11	20,265.75		Rata + kamata	334.45	315.35
13	18.04.2027			326.34	240.45	85.89	8.11	20,025.30		Rata + kamata	334.45	313.77
14	18.05.2027			326.34	244.21	82.13	8.11	19,781.09		Rata + kamata	334.45	312.26
15	18.06.2027			326.34	242.51	83.83	8.11	19,538.58		Rata + kamata	334.45	310.71
16	18.07.2027			326.34	246.21	80.13	8.11	19,292.37		Rata + kamata	334.45	309.21
17	18.08.2027			326.34	244.58	81.76	8.11	19,047.79		Rata + kamata	334.45	307.67
18	18.09.2027			326.34	245.61	80.73	8.11	18,802.18		Rata + kamata	334.45	306.13
19	18.10.2027			326.34	249.23	77.11	8.11	18,552.95		Rata + kamata	334.45	304.66
20	18.11.2027			326.34	247.71	78.63	8.11	18,305.24		Rata + kamata	334.45	303.14
21	18.12.2027			326.34	251.26	75.08	8.11	18,053.98		Rata + kamata	334.45	301.68
22	18.01.2028			326.34	249.94	76.40	8.11	17,804.04		Rata + kamata	334.45	300.18
23	18.02.2028			326.34	251.09	75.25	8.11	17,552.95		Rata + kamata	334.45	298.69
24	18.03.2028			326.34	256.94	69.40	8.11	17,296.01		Rata + kamata	334.45	297.30

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1	2	3	4	5	6	7	8	9	10	11	12	13
25	18.04.2028			326.34	253.24	73.10	8.11	17,042.77		Rata + kamata	334.45	295.82
26	18.05.2028			326.34	256.63	69.71	8.11	16,786.14		Rata + kamata	334.45	294.40
27	18.06.2028			326.34	255.39	70.95	8.11	16,530.75		Rata + kamata	334.45	292.93
28	18.07.2028			326.34	258.73	67.61	8.11	16,272.02		Rata + kamata	334.45	291.53
29	18.08.2028			326.34	257.57	68.77	8.11	16,014.45		Rata + kamata	334.45	290.08
30	18.09.2028			326.34	258.65	67.69	8.11	15,755.80		Rata + kamata	334.45	288.64
31	18.10.2028			326.34	261.90	64.44	8.11	15,493.90		Rata + kamata	334.45	287.25
32	18.11.2028			326.34	260.85	65.49	8.11	15,233.05		Rata + kamata	334.45	285.82
33	18.12.2028			326.34	264.03	62.31	8.11	14,969.02		Rata + kamata	334.45	284.45
34	18.01.2029			326.34	262.98	63.36	8.11	14,706.04		Rata + kamata	334.45	283.03
35	18.02.2029			326.34	264.01	62.33	8.11	14,442.03		Rata + kamata	334.45	281.62
36	18.03.2029			326.34	271.06	55.28	8.11	14,170.97		Rata + kamata	334.45	280.35
37	18.04.2029			326.34	266.28	60.06	8.11	13,904.69		Rata + kamata	334.45	278.95
38	18.05.2029			326.34	269.31	57.03	8.11	13,635.38		Rata + kamata	334.45	277.61
39	18.06.2029			326.34	268.55	57.79	8.11	13,366.83		Rata + kamata	334.45	276.22
40	18.07.2029			326.34	271.52	54.82	8.11	13,095.31		Rata + kamata	334.45	274.89
41	18.08.2029			326.34	270.84	55.50	8.11	12,824.47		Rata + kamata	334.45	273.52
42	18.09.2029			326.34	271.99	54.35	8.11	12,552.48		Rata + kamata	334.45	272.16
43	18.10.2029			326.34	274.86	51.48	8.11	12,277.62		Rata + kamata	334.45	270.85
44	18.11.2029			326.34	274.31	52.03	8.11	12,003.31		Rata + kamata	334.45	269.50
45	18.12.2029			326.34	277.11	49.23	8.11	11,726.20		Rata + kamata	334.45	268.20
46	18.01.2030			326.34	276.64	49.70	8.11	11,449.56		Rata + kamata	334.45	266.86
47	18.02.2030			326.34	277.82	48.52	8.11	11,171.74		Rata + kamata	334.45	265.53
48	18.03.2030			326.34	283.58	42.76	8.11	10,888.16		Rata + kamata	334.45	264.34
49	18.04.2030			326.34	280.20	46.14	8.11	10,607.96		Rata + kamata	334.45	263.02
50	18.05.2030			326.34	282.83	43.51	8.11	10,325.13		Rata + kamata	334.45	261.75
51	18.06.2030			326.34	282.58	43.76	8.11	10,042.55		Rata + kamata	334.45	260.45
52	18.07.2030			326.34	285.15	41.19	8.11	9,757.40		Rata + kamata	334.45	259.19
53	18.08.2030			326.34	284.99	41.35	8.11	9,472.41		Rata + kamata	334.45	257.90
54	18.09.2030			326.34	286.20	40.14	8.11	9,186.21		Rata + kamata	334.45	256.61
55	18.10.2030			326.34	288.66	37.68	8.11	8,897.55		Rata + kamata	334.45	255.38
56	18.11.2030			326.34	288.63	37.71	8.11	8,608.92		Rata + kamata	334.45	254.10
57	18.12.2030			326.34	291.03	35.31	8.11	8,317.89		Rata + kamata	334.45	252.88
58	18.01.2031			326.34	291.09	35.25	8.11	8,026.80		Rata + kamata	334.45	251.62
59	18.02.2031			326.34	292.32	34.02	8.11	7,734.48		Rata + kamata	334.45	250.36
60	18.03.2031			326.34	296.73	29.61	8.11	7,437.75		Rata + kamata	334.45	249.24
61	18.04.2031			326.34	294.82	31.52	8.11	7,142.93		Rata + kamata	334.45	247.99
62	18.05.2031			326.34	297.04	29.30	8.11	6,845.89		Rata + kamata	334.45	246.80
63	18.06.2031			326.34	297.33	29.01	8.11	6,548.56		Rata + kamata	334.45	245.57
64	18.07.2031			326.34	299.48	26.86	8.11	6,249.08		Rata + kamata	334.45	244.38
65	18.08.2031			326.34	299.86	26.48	8.11	5,949.22		Rata + kamata	334.45	243.17

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1	2	3	4	5	6	7	8	9	10	11	12	13
66	18.09.2031			326.34	301.13	25.21	8.11	5,648.09		Rata + kamata	334.45	241.96
67	18.10.2031			326.34	303.18	23.16	8.11	5,344.91		Rata + kamata	334.45	240.79
68	18.11.2031			326.34	303.69	22.65	8.11	5,041.22		Rata + kamata	334.45	239.59
69	18.12.2031			326.34	305.66	20.68	8.11	4,735.56		Rata + kamata	334.45	238.43
70	18.01.2032			326.34	306.30	20.04	8.11	4,429.26		Rata + kamata	334.45	237.25
71	18.02.2032			326.34	307.62	18.72	8.11	4,121.64		Rata + kamata	334.45	236.07
72	18.03.2032			326.34	310.04	16.30	8.11	3,811.60		Rata + kamata	334.45	234.97
73	18.04.2032			326.34	310.23	16.11	8.11	3,501.37		Rata + kamata	334.45	233.80
74	18.05.2032			326.34	312.02	14.32	8.11	3,189.35		Rata + kamata	334.45	232.68
75	18.06.2032			326.34	312.86	13.48	8.11	2,876.49		Rata + kamata	334.45	231.52
76	18.07.2032			326.34	314.57	11.77	8.11	2,561.92		Rata + kamata	334.45	230.41
77	18.08.2032			326.34	315.51	10.83	8.11	2,246.41		Rata + kamata	334.45	229.27
78	18.09.2032			326.34	316.85	9.49	8.11	1,929.56		Rata + kamata	334.45	228.13
79	18.10.2032			326.34	318.45	7.89	8.11	1,611.11		Rata + kamata	334.45	227.03
80	18.11.2032			326.34	319.53	6.81	8.11	1,291.58		Rata + kamata	334.45	225.90
81	18.12.2032			326.34	321.06	5.28	8.11	970.52		Rata + kamata	334.45	224.81
82	18.01.2033			326.34	322.23	4.11	8.11	648.29		Rata + kamata	334.45	223.69
83	18.02.2033			326.34	323.59	2.75	8.11	324.70		Rata + kamata	334.45	222.58
84	18.03.2033			325.94	324.70	1.24	8.11	0.00		Rata + kamata	334.05	221.31
85	Ukupno:	<b>23,093.00</b>	<b>0.00</b>	<b>27,412.16</b>	<b>23,093.00</b>	<b>4,319.16</b>	<b>682.09</b>	<b>0.00</b>	<b>0.00</b>		<b>5,001.25</b>	<b>0.00</b>

Napomena: Iskazana EKS važi na datum izrade plana otplate kredita

Dodatno pojašnjenje: \*



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(ime i prezime, JMBG i potpis klijenta)

\_\_\_\_\_  
pečat i potpis ovlašćenog lica banke

\*Obrazloženje zbog čega je efektivna kamatna stopa manja od ugovorene kamatne stope ili zbog čega se ne može izračunati.