

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: 12,894.00

Anuitet: 182.21

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	12,894.00						12,894.00		Pustanje kredita + naknada	-12,894.00	-12,894.00
0	18.03.2026			0.00	0.00	0.00	0.85	12,894.00		Menica	0.85	0.00
1	18.04.2026			182.21	127.56	54.65	4.53	12,766.44		Rata + kamata	186.74	185.81
2	18.05.2026			182.21	129.85	52.36	4.53	12,636.59		Rata + kamata	186.74	184.91
3	18.06.2026			182.21	128.66	53.55	4.53	12,507.93		Rata + kamata	186.74	183.99
4	18.07.2026			182.21	130.91	51.30	4.53	12,377.02		Rata + kamata	186.74	183.10
5	18.08.2026			182.21	129.76	52.45	4.53	12,247.26		Rata + kamata	186.74	182.19
6	18.09.2026			182.21	130.31	51.90	4.53	12,116.95		Rata + kamata	186.74	181.28
7	18.10.2026			182.21	132.51	49.70	4.53	11,984.44		Rata + kamata	186.74	180.41
8	18.11.2026			182.21	131.42	50.79	4.53	11,853.02		Rata + kamata	186.74	179.51
9	18.12.2026			182.21	133.60	48.61	4.53	11,719.42		Rata + kamata	186.74	178.64
10	18.01.2027			182.21	132.54	49.67	4.53	11,586.88		Rata + kamata	186.74	177.75
11	18.02.2027			182.21	133.10	49.11	4.53	11,453.78		Rata + kamata	186.74	176.87
12	18.03.2027			182.21	138.37	43.84	4.53	11,315.41		Rata + kamata	186.74	176.07
13	18.04.2027			182.21	134.25	47.96	4.53	11,181.16		Rata + kamata	186.74	175.19
14	18.05.2027			182.21	136.35	45.86	4.53	11,044.81		Rata + kamata	186.74	174.35
15	18.06.2027			182.21	135.40	46.81	4.53	10,909.41		Rata + kamata	186.74	173.48
16	18.07.2027			182.21	137.47	44.74	4.53	10,771.94		Rata + kamata	186.74	172.64
17	18.08.2027			182.21	136.56	45.65	4.53	10,635.38		Rata + kamata	186.74	171.78
18	18.09.2027			182.21	137.14	45.07	4.53	10,498.24		Rata + kamata	186.74	170.93
19	18.10.2027			182.21	139.15	43.06	4.53	10,359.09		Rata + kamata	186.74	170.10
20	18.11.2027			182.21	138.31	43.90	4.53	10,220.78		Rata + kamata	186.74	169.26
21	18.12.2027			182.21	140.29	41.92	4.53	10,080.49		Rata + kamata	186.74	168.44
22	18.01.2028			182.21	139.55	42.66	4.53	9,940.94		Rata + kamata	186.74	167.60
23	18.02.2028			182.21	140.19	42.02	4.53	9,800.75		Rata + kamata	186.74	166.77
24	18.03.2028			182.21	143.46	38.75	4.53	9,657.29		Rata + kamata	186.74	165.99

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1	2	3	4	5	6	7	8	9	10	11	12	13
25	18.04.2028			182.21	141.39	40.82	4.53	9,515.90		Rata + kamata	186.74	165.17
26	18.05.2028			182.21	143.29	38.92	4.53	9,372.61		Rata + kamata	186.74	164.38
27	18.06.2028			182.21	142.60	39.61	4.53	9,230.01		Rata + kamata	186.74	163.56
28	18.07.2028			182.21	144.46	37.75	4.53	9,085.55		Rata + kamata	186.74	162.77
29	18.08.2028			182.21	143.81	38.40	4.53	8,941.74		Rata + kamata	186.74	161.96
30	18.09.2028			182.21	144.42	37.79	4.53	8,797.32		Rata + kamata	186.74	161.16
31	18.10.2028			182.21	146.23	35.98	4.53	8,651.09		Rata + kamata	186.74	160.38
32	18.11.2028			182.21	145.65	36.56	4.53	8,505.44		Rata + kamata	186.74	159.59
33	18.12.2028			182.21	147.42	34.79	4.53	8,358.02		Rata + kamata	186.74	158.82
34	18.01.2029			182.21	146.83	35.38	4.53	8,211.19		Rata + kamata	186.74	158.03
35	18.02.2029			182.21	147.41	34.80	4.53	8,063.78		Rata + kamata	186.74	157.24
36	18.03.2029			182.21	151.34	30.87	4.53	7,912.44		Rata + kamata	186.74	156.53
37	18.04.2029			182.21	148.68	33.53	4.53	7,763.76		Rata + kamata	186.74	155.75
38	18.05.2029			182.21	150.37	31.84	4.53	7,613.39		Rata + kamata	186.74	155.00
39	18.06.2029			182.21	149.94	32.27	4.53	7,463.45		Rata + kamata	186.74	154.23
40	18.07.2029			182.21	151.60	30.61	4.53	7,311.85		Rata + kamata	186.74	153.48
41	18.08.2029			182.21	151.22	30.99	4.53	7,160.63		Rata + kamata	186.74	152.72
42	18.09.2029			182.21	151.86	30.35	4.53	7,008.77		Rata + kamata	186.74	151.96
43	18.10.2029			182.21	153.46	28.75	4.53	6,855.31		Rata + kamata	186.74	151.23
44	18.11.2029			182.21	153.16	29.05	4.53	6,702.15		Rata + kamata	186.74	150.47
45	18.12.2029			182.21	154.72	27.49	4.53	6,547.43		Rata + kamata	186.74	149.75
46	18.01.2030			182.21	154.46	27.75	4.53	6,392.97		Rata + kamata	186.74	149.00
47	18.02.2030			182.21	155.12	27.09	4.53	6,237.85		Rata + kamata	186.74	148.26
48	18.03.2030			182.21	158.33	23.88	4.53	6,079.52		Rata + kamata	186.74	147.59
49	18.04.2030			182.21	156.44	25.77	4.53	5,923.08		Rata + kamata	186.74	146.85
50	18.05.2030			182.21	157.92	24.29	4.53	5,765.16		Rata + kamata	186.74	146.15
51	18.06.2030			182.21	157.78	24.43	4.53	5,607.38		Rata + kamata	186.74	145.42
52	18.07.2030			182.21	159.21	23.00	4.53	5,448.17		Rata + kamata	186.74	144.72
53	18.08.2030			182.21	159.12	23.09	4.53	5,289.05		Rata + kamata	186.74	144.00
54	18.09.2030			182.21	159.79	22.42	4.53	5,129.26		Rata + kamata	186.74	143.28
55	18.10.2030			182.21	161.17	21.04	4.53	4,968.09		Rata + kamata	186.74	142.59
56	18.11.2030			182.21	161.15	21.06	4.53	4,806.94		Rata + kamata	186.74	141.88
57	18.12.2030			182.21	162.49	19.72	4.53	4,644.45		Rata + kamata	186.74	141.19
58	18.01.2031			182.21	162.53	19.68	4.53	4,481.92		Rata + kamata	186.74	140.49
59	18.02.2031			182.21	163.22	18.99	4.53	4,318.70		Rata + kamata	186.74	139.79
60	18.03.2031			182.21	165.68	16.53	4.53	4,153.02		Rata + kamata	186.74	139.16
61	18.04.2031			182.21	164.61	17.60	4.53	3,988.41		Rata + kamata	186.74	138.47
62	18.05.2031			182.21	165.85	16.36	4.53	3,822.56		Rata + kamata	186.74	137.80
63	18.06.2031			182.21	166.01	16.20	4.53	3,656.55		Rata + kamata	186.74	137.11
64	18.07.2031			182.21	167.21	15.00	4.53	3,489.34		Rata + kamata	186.74	136.45
65	18.08.2031			182.21	167.42	14.79	4.53	3,321.92		Rata + kamata	186.74	135.77

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1	2	3	4	5	6	7	8	9	10	11	12	13
66	18.09.2031			182.21	168.13	14.08	4.53	3,153.79		Rata + kamata	186.74	135.09
67	18.10.2031			182.21	169.28	12.93	4.53	2,984.51		Rata + kamata	186.74	134.44
68	18.11.2031			182.21	169.56	12.65	4.53	2,814.95		Rata + kamata	186.74	133.77
69	18.12.2031			182.21	170.66	11.55	4.53	2,644.29		Rata + kamata	186.74	133.13
70	18.01.2032			182.21	171.02	11.19	4.53	2,473.27		Rata + kamata	186.74	132.47
71	18.02.2032			182.21	171.76	10.45	4.53	2,301.51		Rata + kamata	186.74	131.81
72	18.03.2032			182.21	173.11	9.10	4.53	2,128.40		Rata + kamata	186.74	131.20
73	18.04.2032			182.21	173.21	9.00	4.53	1,955.19		Rata + kamata	186.74	130.54
74	18.05.2032			182.21	174.21	8.00	4.53	1,780.98		Rata + kamata	186.74	129.92
75	18.06.2032			182.21	174.68	7.53	4.53	1,606.30		Rata + kamata	186.74	129.27
76	18.07.2032			182.21	175.64	6.57	4.53	1,430.66		Rata + kamata	186.74	128.65
77	18.08.2032			182.21	176.16	6.05	4.53	1,254.50		Rata + kamata	186.74	128.01
78	18.09.2032			182.21	176.91	5.30	4.53	1,077.59		Rata + kamata	186.74	127.37
79	18.10.2032			182.21	177.80	4.41	4.53	899.79		Rata + kamata	186.74	126.76
80	18.11.2032			182.21	178.41	3.80	4.53	721.38		Rata + kamata	186.74	126.13
81	18.12.2032			182.21	179.26	2.95	4.53	542.12		Rata + kamata	186.74	125.52
82	18.01.2033			182.21	179.92	2.29	4.53	362.20		Rata + kamata	186.74	124.90
83	18.02.2033			182.21	180.67	1.54	4.53	181.53		Rata + kamata	186.74	124.28
84	18.03.2033			182.22	181.53	0.69	4.53	0.00		Rata + kamata	186.75	123.72
85	Ukupno:	12,894.00	0.00	15,305.65	12,894.00	2,411.65	381.22	0.00	0.00		2,792.87	0.00

Napomena: Iskazana EKS važi na datum izrade plana otplate kredita

Dodatno pojašnjenje: *



(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.