

|              |                            |                         |                |                                   |                          |
|--------------|----------------------------|-------------------------|----------------|-----------------------------------|--------------------------|
|              | <b>Posojilo:</b>           | <b>2PI2000/19</b>       |                |                                   |                          |
| <b>A</b>     | <b>Janez Novak</b>         | <b>36</b>               | <b>obrokov</b> |                                   |                          |
|              | Skupni znesek kredita:     | <b>3.956,71</b>         |                |                                   |                          |
|              | Poplačilo starega kredita: | <b>0,00</b>             |                |                                   |                          |
| <b>B</b>     | Strošek odobritve kredita: | <b>556,71</b>           | 14,070%        |                                   |                          |
| <b>C</b>     | Skupne obresti kredita:    | <b>488,57</b>           |                |                                   |                          |
| <b>B+C</b>   | Skupni stroški kredita:    | <b>1.045,28</b>         |                | Znesek, ki ga bo odplačal dolžnik |                          |
| <b>A*D+B</b> | Skupen znesek plačil:      | <b>5.001,99</b>         |                | = Znesek vseh obrokov             | <b>4.445,28</b>          |
| <b>D</b>     | Mesečni obrok:             | <b>123,48</b>           |                |                                   |                          |
|              | Mesečna obrestna mera:     | <b>0,6435%</b>          |                | Letna obrestna mera:              | <b>8,00%</b>             |
|              | Efektivna obrestna mera:   | <b>20,00%</b>           |                |                                   |                          |
|              | <b>Izplačilo:</b>          | <b>3.400,00</b>         | <b>EUR</b>     |                                   |                          |
|              | 01.feb.2019                | Stanje pred<br>plačilom | Obrok          | Stanje po plačilu                 | Obresti (že v<br>obroku) |
| 1            | 01.mar.2019                | 3.982,17                | 123,48         | 3.858,69                          | 25,46                    |
| 2            | 01.apr.2019                | 3.883,52                | 123,48         | 3.760,04                          | 24,83                    |
| 3            | 01.maj.2019                | 3.784,24                | 123,48         | 3.660,76                          | 24,20                    |
| 4            | 01.jun.2019                | 3.684,32                | 123,48         | 3.560,84                          | 23,56                    |
| 5            | 01.jul.2019                | 3.583,75                | 123,48         | 3.460,27                          | 22,91                    |
| 6            | 01.avg.2019                | 3.482,54                | 123,48         | 3.359,06                          | 22,27                    |
| 7            | 01.sep.2019                | 3.380,68                | 123,48         | 3.257,20                          | 21,62                    |
| 8            | 01.okt.2019                | 3.278,16                | 123,48         | 3.154,68                          | 20,96                    |
| 9            | 01.nov.2019                | 3.174,98                | 123,48         | 3.051,50                          | 20,30                    |
| 10           | 01.dec.2019                | 3.071,14                | 123,48         | 2.947,66                          | 19,64                    |
| 11           | 01.jan.2020                | 2.966,63                | 123,48         | 2.843,15                          | 18,97                    |
| 12           | 01.feb.2020                | 2.861,45                | 123,48         | 2.737,97                          | 18,30                    |
| 13           | 01.mar.2020                | 2.755,59                | 123,48         | 2.632,11                          | 17,62                    |
| 14           | 01.apr.2020                | 2.649,05                | 123,48         | 2.525,57                          | 16,94                    |
| 15           | 01.maj.2020                | 2.541,82                | 123,48         | 2.418,34                          | 16,25                    |
| 16           | 01.jun.2020                | 2.433,90                | 123,48         | 2.310,42                          | 15,56                    |
| 17           | 01.jul.2020                | 2.325,29                | 123,48         | 2.201,81                          | 14,87                    |
| 18           | 01.avg.2020                | 2.215,98                | 123,48         | 2.092,50                          | 14,17                    |
| 19           | 01.sep.2020                | 2.105,97                | 123,48         | 1.982,49                          | 13,47                    |
| 20           | 01.okt.2020                | 1.995,25                | 123,48         | 1.871,77                          | 12,76                    |
| 21           | 01.nov.2020                | 1.883,81                | 123,48         | 1.760,33                          | 12,04                    |
| 22           | 01.dec.2020                | 1.771,66                | 123,48         | 1.648,18                          | 11,33                    |
| 23           | 01.jan.2021                | 1.658,79                | 123,48         | 1.535,31                          | 10,61                    |
| 24           | 01.feb.2021                | 1.545,19                | 123,48         | 1.421,71                          | 9,88                     |
| 25           | 01.mar.2021                | 1.430,86                | 123,48         | 1.307,38                          | 9,15                     |
| 26           | 01.apr.2021                | 1.315,79                | 123,48         | 1.192,31                          | 8,41                     |
| 27           | 01.maj.2021                | 1.199,98                | 123,48         | 1.076,50                          | 7,67                     |
| 28           | 01.jun.2021                | 1.083,43                | 123,48         | 959,95                            | 6,93                     |
| 29           | 01.jul.2021                | 966,13                  | 123,48         | 842,65                            | 6,18                     |
| 30           | 01.avg.2021                | 848,07                  | 123,48         | 724,59                            | 5,42                     |
| 31           | 01.sep.2021                | 729,25                  | 123,48         | 605,77                            | 4,66                     |
| 32           | 01.okt.2021                | 609,67                  | 123,48         | 486,19                            | 3,90                     |
| 33           | 01.nov.2021                | 489,32                  | 123,48         | 365,84                            | 3,13                     |
| 34           | 01.dec.2021                | 368,19                  | 123,48         | 244,71                            | 2,35                     |
| 35           | 01.jan.2022                | 246,28                  | 123,48         | 122,80                            | 1,57                     |
| 36           | 01.feb.2022                | 123,48                  | 123,48         | 0,00                              | 0,79                     |