

Otplata kredita

- Izračun staviti u dodatne dokumente



Formule za izračunavanje (1/2)

- ★ Otplata kredita, jednaki godišnji anuiteti, plativi krajem razdoblja:

$$a = K \cdot r^n \cdot \frac{r - 1}{r^n - 1}$$

K – veličina kredita

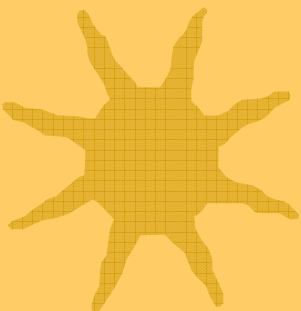
n – broj razdoblja

p – godišnja kamatna stopa

$r = 1 + (p/100)$

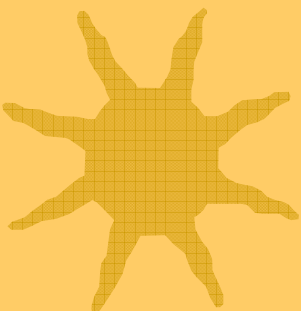


Formule za izračunavanje (2/2)



- ★ Otplata kredita, jednaki ispod godišnji anuiteti, plativi krajem razdoblja:

$$a = K \cdot r^{\frac{n}{m}} \cdot \frac{r^{\frac{1}{m}} - 1}{r^{\frac{n}{m}} - 1}$$

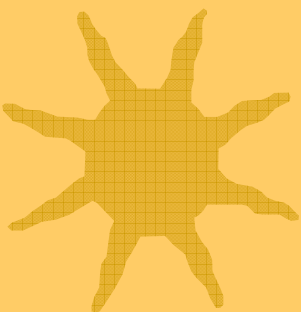


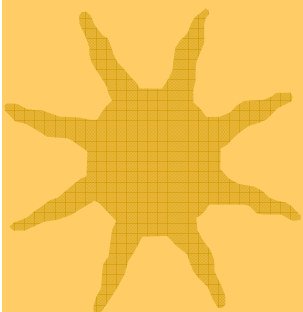
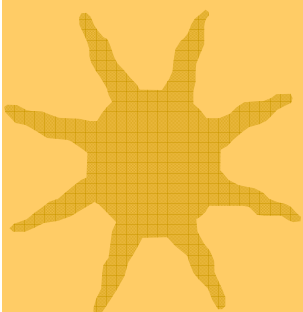
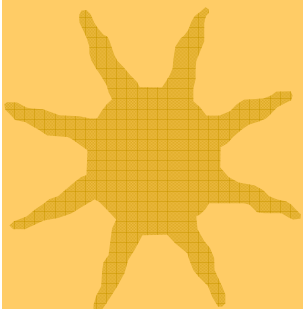
K – veličina kredita

n – broj razdoblja; m – broj jednakih podintervala na koji dijelimo godinu

p – godišnja kamatna stopa

$r = 1 + (p/100)$





Godišnji, jednaki anuiteti

- ★ Kredit od 50.000 kn treba otplatiti kroz 6 godina uz nepromjenjivu godišnju kamatnu stopu $p=20\%$ anuitetima plativima na kraju godine. Sastavite plan otplate.

$$1,2^6 = 2,985984$$



Plan otplate (dio)

Razd.	Anuitet	Kamata	Otplata	Ost.duga
0				50000
1	15035,29	10000	5035,29	44964,71

*1,2=60000

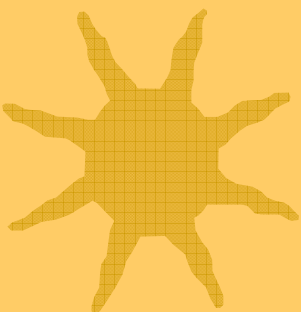
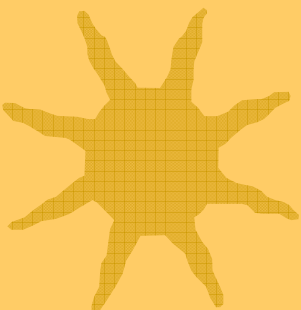
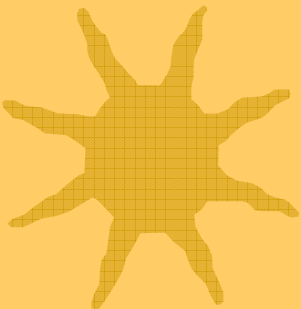
15035,29-10000

60000-50000

50000-5035,29



Plan otplate



Razd.	Anuitet	Kamata	Otplata	Ost.duga
0	-	-	-	50000
1	15035,29	10000	5035,29	44964,71
2	15035,29	8992,94	6042,35	38922,36
3	15035,29	7784,47	7250,82	31671,54
4	15035,29	6334,31	8700,98	22970,56
5	15035,29	4594,11	10441,18	12529,39
6	15035,29	2505,88	12529,41	-
	90211,72	40211,71	50000	



Ispodgodišnji, jednaki anuiteti

- ★ Kredit od 20.000 kn treba vratiti s 5 jednakih kvartalnih anuiteta uz primjenu nepromjenjive godišnje kamatne stope $p=18\%$ ($m=4, n=5$)

$$1,18^{1,25} = 1,2298510$$

$$1,18^{0,25} = 1,0422466$$



Plan otplate (dio)

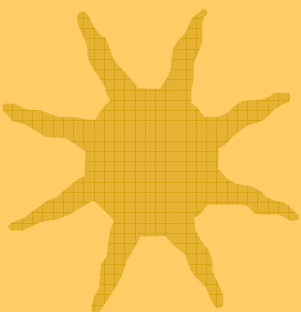
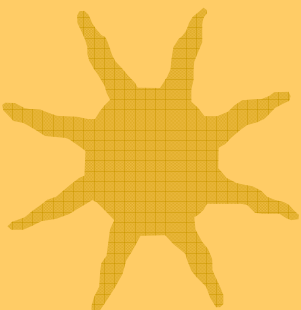
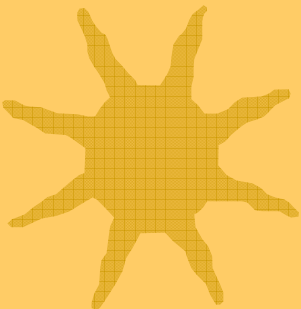
Razd.	Anuitet	Kamata	Otplata	Ost.duga
0				20000
1	4520,93	844,93	3676,00	16324,00

$$*1,18^{0,25} = 20844,93$$

$$4520,93 - 844,93$$

$$20844,93 - 20000$$

$$20000 - 3676$$



Plan otplate

Razd.	Anuitet	Kamata	Otplata	Ost.duga
0	-	-	-	20000
1	4520,93	844,93	3676,00	16324,00
2	4520,93	689,63	3831,30	12429,71
3	4520,93	527,77	3993,16	8499,55
4	4520,93	359,08	4161,85	4337,70
5	4520,93	183,25	4337,70	
	22604,67	2604,67	20000	