

VSI NASVETI IN TESTI

OSEBNE FINANCE

Izračunajte amortizacijski načrt vašega kredita

Amortizacijski načrt uporabljamo pri anuitetnem kreditnem izračunu. Iz njega je med drugim razvidno tudi, kolikšen del kredita ste že odplačali.

Vnesite podatke o vašem kreditu, orodje pa vam bo izpisalo dinamiko vašega odplačevanja kredita.

Pozor: pri kreditih, ki so vezani na spremenljivo obrestno mero, se amortizacijski načrt prilagodi ob vsaki spremembi obrestne mere.

Glavnica kredita 3000000 v evrih

Obrestna mera (ali EOM) v odstotkih letno

Število anuitet

Izračunaj

Vsota zneska kredita, stroškov in obresti v evrih

Vsota obresti v evrih

Amortizacijski nacrt

Zaporedna številka obroka	<input checked="" type="checkbox"/> Anuiteta	Znesek obresti	<input checked="" type="checkbox"/> Razdolžnina	Ostane dolga
240	15.233,40€	5.100,00€	10.133,40€	2.989.866,60€
239	15.233,40€	5.082,77€	10.150,62€	2.979.715,98€
238	15.233,40€	5.065,52€	10.167,88€	2.969.548,10€
237	15.233,40€	5.048,23€	10.185,17€	2.959.362,93€
236	15.233,40€	5.030,92€	10.202,48€	2.949.160,46€
235	15.233,40€	5.013,57€	10.219,82€	2.938.940,63€
234	15.233,40€	4.996,20€	10.237,20€	2.928.703,43€
233	15.233,40€	4.978,80€	10.254,60€	2.918.448,83€
232	15.233,40€	4.961,36€	10.272,30€	2.908.176,80€
231	15.233,40€	4.943,90€	10.289,50€	2.897.887,30€
230	15.233,40€	4.926,41€	10.306,99€	2.887.580,31€
229	15.233,40€	4.908,89€	10.324,51€	2.877.255,80€
228	15.233,40€	4.891,33€	10.342,60€	2.866.913,74€
227	15.233,40€	4.873,75€	10.359,64€	2.856.554,10€
226	15.233,40€	4.856,14€	10.377,25€	2.846.176,84€
225	15.233,40€	4.838,50€	10.394,90€	2.835.781,95€
224	15.233,40€	4.820,83€	10.412,57€	2.825.369,38€
223	15.233,40€	4.803,13€	10.430,27€	2.814.939,11€
222	15.233,40€	4.785,40€	10.448,00€	2.804.491,11€
221	15.233,40€	4.767,63€	10.465,76€	2.794.025,35€
220	15.233,40€	4.749,84€	10.483,55€	2.783.541,80€
219	15.233,40€	4.732,20€	10.501,38€	2.773.040,42€
218	15.233,40€	4.714,17€	10.519,23€	2.762.521,19€
217	15.233,40€	4.696,29€	10.537,11€	2.751.984,80€
216	15.233,40€	4.678,37€	10.555,20€	2.741.429,60€
215	15.233,40€	4.660,43€	10.572,97€	2.730.856,90€
214	15.233,40€	4.642,46€	10.590,94€	2.720.265,15€

Zaporedna številka obroka	Anuiteta	Znesek obresti	Razdolžnina	Ostane dolga
213	15.233,40€	4.624,45€	10.608,95€	2.709.656,20€
212	15.233,40€	4.606,42€	10.626,98€	2.699.029,22€
211	15.233,40€	4.588,35€	10.645,50€	2.688.384,17€
210	15.233,40€	4.570,25€	10.663,14€	2.677.721,30€
209	15.233,40€	4.552,13€	10.681,27€	2.667.039,76€
208	15.233,40€	4.533,97€	10.699,43€	2.656.340,33€
207	15.233,40€	4.515,78€	10.717,62€	2.645.622,71€
206	15.233,40€	4.497,56€	10.735,84€	2.634.886,87€
205	15.233,40€	4.479,31€	10.754,90€	2.624.132,78€
204	15.233,40€	4.461,30€	10.772,37€	2.613.360,41€
203	15.233,40€	4.442,71€	10.790,68€	2.602.569,73€
202	15.233,40€	4.424,37€	10.809,30€	2.591.760,70€
201	15.233,40€	4.405,99€	10.827,40€	2.580.933,30€
200	15.233,40€	4.387,59€	10.845,81€	2.570.087,49€
199	15.233,40€	4.369,15€	10.864,25€	2.559.223,24€
198	15.233,40€	4.350,68€	10.882,72€	2.548.340,52€
197	15.233,40€	4.332,18€	10.901,22€	2.537.439,30€
196	15.233,40€	4.313,65€	10.919,75€	2.526.519,55€
195	15.233,40€	4.295,80€	10.938,31€	2.515.581,24€
194	15.233,40€	4.276,49€	10.956,91€	2.504.624,33€
193	15.233,40€	4.257,86€	10.975,54€	2.493.648,80€
192	15.233,40€	4.239,20€	10.994,19€	2.482.654,60€
191	15.233,40€	4.220,51€	11.012,88€	2.471.641,72€
190	15.233,40€	4.201,79€	11.031,61€	2.460.610,11€
189	15.233,40€	4.183,40€	11.050,36€	2.449.559,75€
188	15.233,40€	4.164,25€	11.069,15€	2.438.490,61€
187	15.233,40€	4.145,43€	11.087,96€	2.427.402,64€
186	15.233,40€	4.126,58€	11.106,81€	2.416.295,83€
185	15.233,40€	4.107,70€	11.125,69€	2.405.170,14€
184	15.233,40€	4.088,79€	11.144,61€	2.394.025,53€
183	15.233,40€	4.069,84€	11.163,55€	2.382.861,98€
182	15.233,40€	4.050,87€	11.182,53€	2.371.679,45€
181	15.233,40€	4.031,86€	11.201,54€	2.360.477,90€
180	15.233,40€	4.012,81€	11.220,58€	2.349.257,32€
179	15.233,40€	3.993,74€	11.239,66€	2.338.017,66€
178	15.233,40€	3.974,63€	11.258,77€	2.326.758,89€
177	15.233,40€	3.955,49€	11.277,91€	2.315.480,99€
176	15.233,40€	3.936,32€	11.297,80€	2.304.183,91€
175	15.233,40€	3.917,11€	11.316,28€	2.292.867,62€
174	15.233,40€	3.897,87€	11.335,52€	2.281.532,10€
173	15.233,40€	3.878,60€	11.354,79€	2.270.177,31€
172	15.233,40€	3.859,30€	11.374,10€	2.258.803,21€
171	15.233,40€	3.839,97€	11.393,43€	2.247.409,78€
170	15.233,40€	3.820,60€	11.412,80€	2.235.996,98€
169	15.233,40€	3.801,19€	11.432,20€	2.224.564,78€
168	15.233,40€	3.781,76€	11.451,64€	2.213.113,14€
167	15.233,40€	3.762,29€	11.471,10€	2.201.642,40€
166	15.233,40€	3.742,79€	11.490,61€	2.190.151,43€
165	15.233,40€	3.723,26€	11.510,14€	2.178.641,29€
164	15.233,40€	3.703,69€	11.529,71€	2.167.111,59€
163	15.233,40€	3.684,90€	11.549,31€	2.155.562,28€
162	15.233,40€	3.664,46€	11.568,94€	2.143.993,34€
161	15.233,40€	3.644,79€	11.588,61€	2.132.404,73€

Zaporedna številka obroka	Anuiteta	Znesek obresti	Razdolžnina	Ostanek dolga
160	15.233,40€	3.625,90€	11.608,31€	2.120.796,42€
159	15.233,40€	3.605,35€	11.628,40€	2.109.168,38€
158	15.233,40€	3.585,59€	11.647,81€	2.097.520,57€
157	15.233,40€	3.565,78€	11.667,61€	2.085.852,96€
156	15.233,40€	3.545,95€	11.687,45€	2.074.165,51€
155	15.233,40€	3.526,80€	11.707,32€	2.062.458,20€
154	15.233,40€	3.506,18€	11.727,22€	2.050.730,98€
153	15.233,40€	3.486,24€	11.747,15€	2.038.983,82€
152	15.233,40€	3.466,27€	11.767,12€	2.027.216,70€
151	15.233,40€	3.446,27€	11.787,13€	2.015.429,57€
150	15.233,40€	3.426,23€	11.807,17€	2.003.622,40€
149	15.233,40€	3.406,16€	11.827,24€	1.991.795,17€
148	15.233,40€	3.386,50€	11.847,35€	1.979.947,82€
147	15.233,40€	3.365,91€	11.867,49€	1.968.080,34€
146	15.233,40€	3.345,74€	11.887,66€	1.956.192,67€
145	15.233,40€	3.325,53€	11.907,87€	1.944.284,81€
144	15.233,40€	3.305,28€	11.928,11€	1.932.356,69€
143	15.233,40€	3.285,10€	11.948,39€	1.920.408,30€
142	15.233,40€	3.264,69€	11.968,70€	1.908.439,60€
141	15.233,40€	3.244,35€	11.989,50€	1.896.450,55€
140	15.233,40€	3.223,97€	12.009,43€	1.884.441,12€
139	15.233,40€	3.203,55€	12.029,85€	1.872.411,27€
138	15.233,40€	3.183,10€	12.050,30€	1.860.360,97€
137	15.233,40€	3.162,61€	12.070,78€	1.848.290,19€
136	15.233,40€	3.142,90€	12.091,30€	1.836.198,89€
135	15.233,40€	3.121,54€	12.111,86€	1.824.087,30€
134	15.233,40€	3.100,95€	12.132,45€	1.811.954,58€
133	15.233,40€	3.080,32€	12.153,70€	1.799.801,51€
132	15.233,40€	3.059,66€	12.173,73€	1.787.627,77€
131	15.233,40€	3.038,97€	12.194,43€	1.775.433,34€
130	15.233,40€	3.018,24€	12.215,16€	1.763.218,18€
129	15.233,40€	2.997,47€	12.235,93€	1.750.982,26€
128	15.233,40€	2.976,67€	12.256,73€	1.738.725,53€
127	15.233,40€	2.955,83€	12.277,56€	1.726.447,97€
126	15.233,40€	2.934,96€	12.298,44€	1.714.149,53€
125	15.233,40€	2.914,50€	12.319,34€	1.701.830,19€
124	15.233,40€	2.893,11€	12.340,29€	1.689.489,90€
123	15.233,40€	2.872,13€	12.361,26€	1.677.128,64€
122	15.233,40€	2.851,12€	12.382,28€	1.664.746,36€
121	15.233,40€	2.830,70€	12.403,33€	1.652.343,30€
120	15.233,40€	2.808,98€	12.424,41€	1.639.918,62€
119	15.233,40€	2.787,86€	12.445,54€	1.627.473,80€
118	15.233,40€	2.766,70€	12.466,69€	1.615.006,39€
117	15.233,40€	2.745,51€	12.487,89€	1.602.518,51€
116	15.233,40€	2.724,28€	12.509,12€	1.590.009,39€
115	15.233,40€	2.703,20€	12.530,38€	1.577.479,10€
114	15.233,40€	2.681,71€	12.551,68€	1.564.927,33€
113	15.233,40€	2.660,38€	12.573,20€	1.552.354,31€
112	15.233,40€	2.639,00€	12.594,39€	1.539.759,91€
111	15.233,40€	2.617,59€	12.615,80€	1.527.144,11€
110	15.233,40€	2.596,14€	12.637,25€	1.514.506,86€
109	15.233,40€	2.574,66€	12.658,74€	1.501.848,12€
108	15.233,40€	2.553,14€	12.680,25€	1.489.167,87€

Zaporedna številka obroka	Anuiteta	Znesek obresti	Razdolžnina	Ostanek dolga
107	15.233,40€	2.531,59€	12.701,81€	1.476.466,50€
106	15.233,40€	2.509,99€	12.723,40€	1.463.742,65€
105	15.233,40€	2.488,36€	12.745,30€	1.450.997,62€
104	15.233,40€	2.466,70€	12.766,70€	1.438.230,91€
103	15.233,40€	2.444,99€	12.788,40€	1.425.442,51€
102	15.233,40€	2.423,25€	12.810,14€	1.412.632,37€
101	15.233,40€	2.401,48€	12.831,92€	1.399.800,44€
100	15.233,40€	2.379,66€	12.853,74€	1.386.946,71€
99	15.233,40€	2.357,81€	12.875,59€	1.374.071,12€
98	15.233,40€	2.335,92€	12.897,48€	1.361.173,64€
97	15.233,40€	2.314,00€	12.919,40€	1.348.254,24€
96	15.233,40€	2.292,30€	12.941,36€	1.335.312,88€
95	15.233,40€	2.270,30€	12.963,36€	1.322.349,51€
94	15.233,40€	2.247,99€	12.985,40€	1.309.364,11€
93	15.233,40€	2.225,92€	13.007,48€	1.296.356,63€
92	15.233,40€	2.203,81€	13.029,59€	1.283.327,40€
91	15.233,40€	2.181,66€	13.051,74€	1.270.275,30€
90	15.233,40€	2.159,47€	13.073,93€	1.257.201,37€
89	15.233,40€	2.137,24€	13.096,15€	1.244.105,22€
88	15.233,40€	2.114,98€	13.118,42€	1.230.986,80€
87	15.233,40€	2.092,68€	13.140,72€	1.217.846,80€
86	15.233,40€	2.070,34€	13.163,60€	1.204.683,20€
85	15.233,40€	2.047,96€	13.185,44€	1.191.497,59€
84	15.233,40€	2.025,55€	13.207,85€	1.178.289,74€
83	15.233,40€	2.003,90€	13.230,30€	1.165.059,43€
82	15.233,40€	1.980,60€	13.252,80€	1.151.806,64€
81	15.233,40€	1.958,70€	13.275,33€	1.138.531,31€
80	15.233,40€	1.935,50€	13.297,89€	1.125.233,42€
79	15.233,40€	1.912,90€	13.320,50€	1.111.912,92€
78	15.233,40€	1.890,25€	13.343,14€	1.098.569,77€
77	15.233,40€	1.867,57€	13.365,83€	1.085.203,94€
76	15.233,40€	1.844,85€	13.388,55€	1.071.815,39€
75	15.233,40€	1.822,90€	13.411,31€	1.058.404,80€
74	15.233,40€	1.799,29€	13.434,11€	1.044.969,97€
73	15.233,40€	1.776,45€	13.456,95€	1.031.513,30€
72	15.233,40€	1.753,57€	13.479,82€	1.018.033,20€
71	15.233,40€	1.730,66€	13.502,74€	1.004.530,46€
70	15.233,40€	1.707,70€	13.525,70€	991.004,77€
69	15.233,40€	1.684,71€	13.548,69€	977.456,80€
68	15.233,40€	1.661,68€	13.571,72€	963.884,36€
67	15.233,40€	1.638,60€	13.594,79€	950.289,56€
66	15.233,40€	1.615,49€	13.617,90€	936.671,66€
65	15.233,40€	1.592,34€	13.641,50€	923.030,60€
64	15.233,40€	1.569,15€	13.664,24€	909.366,36€
63	15.233,40€	1.545,92€	13.687,47€	895.678,88€
62	15.233,40€	1.522,65€	13.710,74€	881.968,14€
61	15.233,40€	1.499,35€	13.734,50€	868.234,90€
60	15.233,40€	1.476,00€	13.757,40€	854.476,69€
59	15.233,40€	1.452,61€	13.780,79€	840.695,90€
58	15.233,40€	1.429,18€	13.804,21€	826.891,69€
57	15.233,40€	1.405,72€	13.827,68€	813.064,10€
56	15.233,40€	1.382,21€	13.851,19€	799.212,82€
55	15.233,40€	1.358,66€	13.874,74€	785.338,90€

Zaporedna številka obroka	Anuiteta	Znesek obresti	Razdolžnina	Ostane dolga
54	15.233,40€	1.335,70€	13.898,32€	771.439,76€
53	15.233,40€	1.311,45€	13.921,95€	757.517,82€
52	15.233,40€	1.287,78€	13.945,62€	743.572,20€
51	15.233,40€	1.264,70€	13.969,32€	729.602,88€
50	15.233,40€	1.240,32€	13.993,70€	715.609,80€
49	15.233,40€	1.216,54€	14.016,86€	701.592,94€
48	15.233,40€	1.192,71€	14.040,69€	687.552,25€
47	15.233,40€	1.168,84€	14.064,56€	673.487,70€
46	15.233,40€	1.144,93€	14.088,47€	659.399,23€
45	15.233,40€	1.120,98€	14.112,42€	645.286,81€
44	15.233,40€	1.096,99€	14.136,41€	631.150,40€
43	15.233,40€	1.072,96€	14.160,44€	616.989,96€
42	15.233,40€	1.048,88€	14.184,51€	602.805,45€
41	15.233,40€	1.024,77€	14.208,63€	588.596,82€
40	15.233,40€	1.000,61€	14.232,78€	574.364,40€
39	15.233,40€	976,42€	14.256,98€	560.107,60€
38	15.233,40€	952,18€	14.281,21€	545.825,84€
37	15.233,40€	927,90€	14.305,49€	531.520,35€
36	15.233,40€	903,58€	14.329,81€	517.190,54€
35	15.233,40€	879,22€	14.354,17€	502.836,37€
34	15.233,40€	854,82€	14.378,57€	488.457,79€
33	15.233,40€	830,38€	14.403,20€	474.054,77€
32	15.233,40€	805,89€	14.427,50€	459.627,27€
31	15.233,40€	781,37€	14.452,30€	445.175,24€
30	15.233,40€	756,80€	14.476,60€	430.698,64€
29	15.233,40€	732,19€	14.501,21€	416.197,43€
28	15.233,40€	707,54€	14.525,86€	401.671,57€
27	15.233,40€	682,84€	14.550,56€	387.121,10€
26	15.233,40€	658,11€	14.575,29€	372.545,72€
25	15.233,40€	633,33€	14.600,70€	357.945,65€
24	15.233,40€	608,51€	14.624,89€	343.320,76€
23	15.233,40€	583,65€	14.649,75€	328.671,10€
22	15.233,40€	558,74€	14.674,66€	313.996,36€
21	15.233,40€	533,79€	14.699,60€	299.296,75€
20	15.233,40€	508,80€	14.724,59€	284.572,16€
19	15.233,40€	483,77€	14.749,62€	269.822,54€
18	15.233,40€	458,70€	14.774,70€	255.047,84€
17	15.233,40€	433,58€	14.799,82€	240.248,20€
16	15.233,40€	408,42€	14.824,98€	225.423,50€
15	15.233,40€	383,22€	14.850,18€	210.572,87€
14	15.233,40€	357,97€	14.875,42€	195.697,45€
13	15.233,40€	332,69€	14.900,71€	180.796,74€
12	15.233,40€	307,35€	14.926,40€	165.870,69€
11	15.233,40€	281,98€	14.951,42€	150.919,28€
10	15.233,40€	256,56€	14.976,83€	135.942,44€
9	15.233,40€	231,10€	15.002,29€	120.940,15€
8	15.233,40€	205,60€	15.027,80€	105.912,35€
7	15.233,40€	180,50€	15.053,35€	90.859,00€
6	15.233,40€	154,46€	15.078,94€	75.780,70€
5	15.233,40€	128,83€	15.104,57€	60.675,50€
4	15.233,40€	103,15€	15.130,25€	45.545,25€
3	15.233,40€	77,43€	15.155,97€	30.389,28€
2	15.233,40€	51,66€	15.181,74€	15.207,54€

Zaporedna številka obroka	<input checked="" type="checkbox"/> Anuiteta	Znesek obresti	<input checked="" type="checkbox"/> Razdolžnina	Ostaneček dolga
1	15.233,40€	25,85€	15.207,54€	0,00€

ZADNJE OBJAVE



OSEBNI RAČUNI, PROST DOSTOP

28. marec 2018

Poslovanje z banko: Lani več podražitev

Banke so v letu 2017 stroške poslovanja z bančnim računom povečale pogosteje kot leto poprej, mi pa smo pogledali, kako je to vplivalo na letne stroške poslovanja z banko za našega tipičnega...



ENERGIJA

27. marec 2018

Eno- ali dvotarifno merjenje?

Odločitev za eno- ali dvotarifno merjenje porabe električne energije v gospodinjstvu je v veliki meri pogojena z načinom življenja oziroma bivalnimi navadami. Enotarifni obračun ima približno 31...



ODPOKLICI 2018

27. marec 2018

Odpoklic - Vrtavka LED Finger Twister

Distributer Mueller Drogerija d.o.o. obvešča o umiku in odpoklicu vrtavke LED Finger Twister.



OZNAČEVANJE ŽIVIL

26. marec 2018

Prosta in ekološka reja

"Na škatlah z jajci opažam različne napise v zvezi z rejo kokoši nesnic. Jasno mi je, kaj pomenita `baterijska reja` in `hlevska reja`, kakšna pa je razlika med `prosto rejo` in `ekološko rejo`..."



ODPOKLICI 2018

26. marec 2018

Odpoklic - Lonček iz bambusovih vlaken

V sistemu hitrega obveščanja o nevarnih živilih in krmi na skupnem evropskem trgu RASFF je obvestilo o lončku iz bambusovih vlaken, ki so ga prodajali tudi pri nas.



TRG IN CENE

23. marec 2018

Odpoklic - prenosni računalnik Lenovo

Malta je v sistemu hitrega obveščanja o nevarnih izdelkih na skupnem evropskem trgu RAPEX prijavila prenosni računalnik Lenovo.

VEČ OBJAV

UMIK IN ODPOKLIC IZDELKOV

Odpoklic - Vrtavka LED Finger Twister

Odpoklic - Lonček iz bambusovih vlaken

Odpoklic - grelnik vode KicthenAid

Odpoklic - fantovska jopica Filip Kid`s Fashion

VEČ

OSTANITE OBVEŠČENI

Ime in priimek

E-pošta

Spremljajte novice, članke in obvestila ZPS - prijavite se na tedenske novice. Vaši osebni podatki bodo varovani v skladu z Zakonom o varovanju osebnih podatkov. Od prejema novic se lahko kadarkoli tudi odjavite.

ČLANI ZPS VEDO VEČ

SPOZNAJTE PREDNOSTI ČLANSTVA

O ZPS
Kdo smo
Za medije
TTIP
Kako testiramo
Kontakt
REVIJA ZPStest
januar
november - december
oktober
ZADNJI TESTI
Piščančje posebne klobase
Tablični računalniki
Mobilniki
POMOČ IN NASVETI
SMS klubi
Napaka na izdelku
Pravice turistov
NASVETI IN TESTI
Avto
Dom in vrt
Hrana in pijača
Otrok
Pravice
Hrana, pijača
Nega, šport
Finance
Trg, konkurenca

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Avtorji