



REPUBLIKA HRVATSKA
MINISTARSTVO FINANCIJA

KLASA: 450-05/16-01/119
URBROJ: 513-05-03-16-2
Zagreb, 28. rujna 2016.

FINANCIJSKA AGENCIJA
ODJEL PISARNICE - ZAGREB 3

30 -09- 2016

PREDSTEČAJNE NAGODBE
PRIMANJE I OTPREMA POŠTE

KLASA: _____

FINANCIJSKA AGENCIJA

Ulica grada Vukovara 70
10 000 ZAGREB

**PREDMET: INKOP d.d. Poznanovec, Zlatar Bistrica, Zagorske Brigade 1,
OIB 59716092020**

**- prijava potraživanja u predstečajni postupak temeljem
članka 36. Stečajnog zakona (Narodne novine broj 71/15)**

Rješenjem Trgovačkog suda u Zagrebu St-5321/16 od 19. rujna 2016. godine, istog dana otvoren je postupak predstečajne nagodbe nad dužnikom **INKOP d.d. Poznanovec, Zlatar Bistrica, Zagorske Brigade 1, OIB 59716092020**, a oglas o pozivanju vjerovnika radi sklapanja predstečajne nagodbe objavljen je na Web stranici Financijske agencije dana 20. rujna 2016. godine.

Ministarstvo financija je temeljem Odluke Vlade Republike Hrvatske od 14. svibnja 1998. godine (Klasa:432-02/97-04/39, Ur.broj:5030115-98-4) i temeljem Ugovora o kreditu, odnosno, Uvjeta o kreditu, izdanih od strane Raiffeisenlandesbank Kärnten, s kojima se dužnik složio (Term Loan in the amount od DEM 16.800.00,00), dana 11. lipnja 1998. godine izdalo jamstvo u korist iste Banke, Riznični broj: K-280-JGA-IH (Klasa: 423-01/98-01/18, Ur.br: 513-14/98-3), za korisnika kredita Inkop d.d., u iznosu od 16.800.000,00 DEM, uvećano za ugovorenu kamatu, naknadu i troškove.

Budući da dužnik **INKOP d.d. Poznanovec** nije ispunio svoju obvezu temeljem naprijed navedenog Ugovora s Raiffeisenlandesbank Kärnten, isto je izvršilo Ministarstvo financija sukladno preuzetim obvezama iz izdanih državnih jamstava.

Na dan 19. rujna 2016. godine potraživanje Ministarstva financija prema ovom dužniku temeljem izdanih i protestiranih državnih jamstava iznosi ukupno 185.438.691,87 kuna, od čega se iznos od 63.633.201,17 kuna odnosi na glavnice i redovne kamate, a iznos od 121.805.490,70 kuna na zatezne kamate obračunate do dana otvaranja predstečajnog postupka.

Ministarstvo financija Republike Hrvatske ovlašteno je navedeni iznos namiriti u postupku predstečajne nagodbe temeljem zakonske subrogacije.

Slijedom iznesenog, sukladno članku 36. Stečajnog zakona Ministarstvo financija podnosi prijavu potraživanja u iznosu od **185.438.691,87 kuna**.

U svrhu dokazivanja potraživanja dostavlja se:

1. Preslika Odluke VRH od 14.05.1998.
2. Preslika Jamstva Riznični broj: K-280-JGA-IH
3. Izvadak iz poslovnih knjiga - Analitička kartica za dužnika
4. Kamatni list

Na znanje:

-Županijsko državno odvjetništvo u Zagrebu



Obrazac 3.

FINANCIJSKA AGENCIJA

OIB: 85821130368

Vukovarska 70

Nadležni trgovački sud u Zagrebu

Poslovni broj spisa 20-St-5321/16

PRIJAVA TRAŽBINE VJEROVNIKA U PREDSTEČAJNOM POSTUPKU

PODACI O VJEROVNIKU:

Ime i prezime / tvrtka ili naziv

REPUBLIKA HRVATSKA, MINISTARSTVO FINACIJA

OIB 18683136487

Adresa / sjedište Zagreb, Katančićeva 5

PODACI O DUŽNIKU:

Ime i prezime / tvrtka ili naziv

INKOP d.d.

OIB 59716092020

Adresa / sjedište Poznanovec, Zlatar Bistrica, Zagorske Brigade 1,

PODACI O TRAŽBINI:

Pravna osnova tražbine (npr. ugovor, odluka suda ili drugog tijela, ako je u tijeku sudski postupak oznaku spisa i naznaku suda kod kojeg se postupak vodi)

Potraživanje po osnovi protestiranog državnog jamstva Riznični broj K-280-JGA-IH

Iznos dospjele tražbine =185.438.691,87 kn

Glavnica =63.633.201,17 kn

Kamate =121.805.490,70 kn

Iznos tražbine koja dopijeva nakon otvaranja predstečajnog postupka

nema (kn)

Dokaz o postojanju tražbine (npr. račun, izvadak iz poslovnih knjiga)

Odluka Vlade Republike Hrvatske od 14.05.1998. godine, Jamstvo (Guarantee Agreement)

Riznični broj :K-280-JGA-IH, Izvadak iz poslovnih knjiga – Analitička kartica dužnika,

Kamatni list

Vjerovnik raspolaže ovršnom ispravom / **NE**

Naziv ovršne isprave

nema

PODACI O RAZLUČNOM PRAVU:

Pravna osnova razlučnog prava

nema

Dio imovine na koji se odnosi razlučno pravo

nema

Iznos tražbine __nema__ (kn)

Razlučni vjerovnik odriče se prava na odvojeno namirenje **ODRIČEM / NE ODRIČEM**

Razlučni vjerovnik pristaje da se odgodi namirenje iz predmeta na koji se odnosi njegovo razlučno pravo radi provedbe plana restrukturiranja **PRISTAJEM / NE PRISTAJEM**

PODACI O IZLUČNOM PRAVU:

Pravna osnova izlučnog prava

nema

Dio imovine na koji se odnosi izlučno pravo

nema

Izlučni vjerovnik pristaje da se izdvoji predmet na koji se odnosi njegovo izlučno pravo radi provedbe plana restrukturiranja **PRISTAJEM / NE PRISTAJEM**

Mjesto i datum

Zagreb, 28.09.2016. godine

Potpis vjerovnika



MINISTAR FINANCIJA

dr. sc. Zdravko Marić

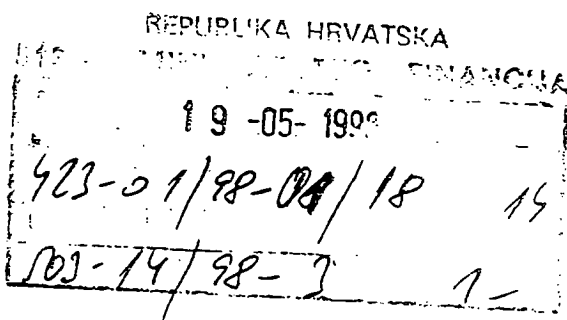


VLADA REPUBLIKE HRVATSKE

Klasa: 432-02/97-04/39

Urbroj: 5030115-98-4

Zagreb, 14. svibnja 1998.



✓ MINISTARSTVO FINANCIJA
INKOP d.d., POZNAOVEC

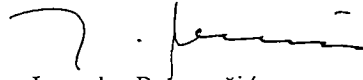
Predmet: Odluka o davanju državnog jamstva po zaduženju INKOP-a d.d., Poznanovec u inozemstvu

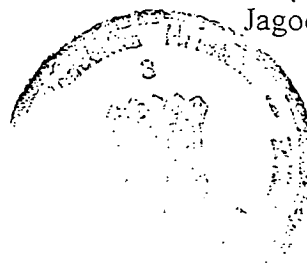
U prilogu vam dostavljamo predmetnu Odluku, koju je Vlada Republike Hrvatske donijela na sjednici održanoj 14. svibnja 1998. godine.

Prilog: 1

O tome obavijest. s prilogom:
- Ministarstvu gospodarstva

TAJNICA


Jagoda Premužić





VLADA REPUBLIKE HRVATSKE

Na temelju članka 10. Zakona o kreditnim poslovima s inozemstvom (Narodne novine, broj 43/96) i članka 43. Zakona o izvršavanju Državnog proračuna Republike Hrvatske za 1998. godinu (Narodne novine, broj 141/97), Vlada Republike Hrvatske je na sjednici održanoj 14. svibnja 1998. godine, donijela

O D L U K U

**o davanju državnog jamstva po zaduženju
INKOP-u d.d., Poznanovec**

I.

Ovlašćuje se Ministarstvo financija da izda, a ministar financija ili njegov zamjenik da potpiše jamstvo u korist Raiffeisenlandesbank Kärnten za zajam INKOP-u d.d., Poznanovec na iznos od

DEM 16.800.000,00

II.

Jamstvo se daje uz sljedeće uvjete zajma:

- rok otplate: 5 godina od čega 2 godine poček
- kamata: šestomjesečni LIBOR + 1,75% p.a.
- troškovi: 1,25% jednokratno
0,25% p.a.
- državno jamstvo u korist Raiffeisenlandesbank Kärnten.

III.

Ova Odluka stupa na snagu danom donošenja.

Klasa: 432-02/97-04/39

Urbroj: 5030115-98-3

Zagreb, 14. svibnja 1998.

PREDSJEDNIK

Mr. Zlatko Mateša

REPUBLIC OF CROATIA
MINISTRY OF FINANCE
Katančičeva 5
10000 ZAGREB
Klasa:423-01/98-01/18
Urbroj:513-14/98-4
Riznični broj:k-280-JGA-IH

GUARANTEE AGREEMENT

entered into between the parties

1. Ministry of Finance of the Republic of Croatia
Katanciceva 5
10000 Zagreb
Republic of Croatia

and

2. Raiffeisenlandesbank Kärnten - Rechenzentrum und Revisionsverband,
registrierte Genossenschaft mit beschränkter Haftung
St. Veiter Ring 53
Postfach 40,
A-9010 Klagenfurt
Austria

as follows

Pursuant to a resolution of the government of the Republic of Croatia No. 432-02/97-04/39/5030115-98-3 dated 14.5.1998 the Ministry of Finance of the Republic of Croatia has been empowered and authorized to execute and deliver in the name and on behalf of the government of the Republic of Croatia a payment guarantee (the „Guarantee“) in connection with the Term Loan Agreement dated 8.6.1998 (the „Credit Agreement“) between INKOP d.d. industrija koza i obuće Poznanovec, Zagorske birgade 1, HR-49222 Poznanovac (the „Borrower“) as borrower and Raiffeisenlandesbank Kärnten-Rechenzentrum und Revisionsverband, registrierte Genossenschaft mit beschränkter Haftung, Klagenfurt (the „Bank“) as lender.

Pursuant to the authorization referred to above, the Republic of Croatia (the „Guarantor“) hereby assumes and provides a

JR

Raiffeisenlandesbank Kärnten -
Rechenzentrum und Revisionsverband,
registrierte Genossenschaft mit beschränkter Haftung

GUARANTEE FOR PAYMENT

for the benefit of the Bank pursuant to the following terms:

The Bank has granted to the Borrower pursuant to the terms of the Credit Agreement a loan in an amount of

DEM 16,800.000--

(in words: German Marks sixteenmillioneighthundredthousand).

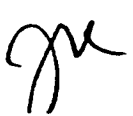
The Guarantor has received a copy of the Credit Agreement, the terms of which it has reviewed and acknowledged.

Article I

- 1.1. The guarantor hereby assumes in favour and for the benefit of the Bank the irrevocable and unconditional guarantee for the due and complete satisfaction of all financial obligations of the Borrower pursuant to the terms of the Credit Agreement.
- 1.2. The payment obligations of the Guarantor under the Guarantee are unconditional and independent of the validity or enforceability of the Credit Agreement or of any other document executed therewith, of any previous notice or request for payment of the Bank to the Borrower, any legal or other action of the Bank against the Borrower or of any evidence of a default of the Borrower provided by the Bank.
- 1.3. The Guarantor therefore hereby irrevocably undertakes to pay upon first written notice by the Bank stating that the Borrower has not satisfied its financial obligations in accordance with the terms of the Credit Agreement, the amounts demanded by the Bank from the Guarantor immediately upon receipt of such notice and unconditionally - whereby any rights of set-off, counterclaim or other objection are hereby explicitly waived - without deduction and exclusively in DEM or Euro (please Article 4) to any account nominated by the Bank in its beforementioned written notice.

Article II

- 2.1. Amendments or modifications of the Credit Agreement do not require any approval of the Guarantor, provided, however, that the Guarantor hereby assumes liability and guarantees for additional financial obligations of the Borrower only in the event that it has given



 Raiffeisenlandesbank Kärnten -
 Rechenamt und Raiffeisenverband,
 registrierte Genossenschaft mit beschränkter Haftung

its consent to the respective amendments or modification of the Credit Agreement creating such additional obligations of the Borrower.

Article III


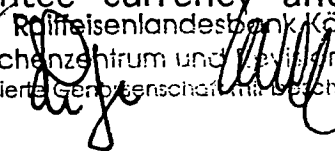
- 3.1. The Guarantor hereby represents and warrants that all licenses, approvals or consents required in Croatia in connection with the execution and performance of the Credit Agreement and of this Guarantee have been duly obtained and are in force without exception.
- 3.2. The Guarantor hereby represents and warrants that to his knowledge the representations and warranties contained in the Credit Agreement are true and correct as of the date hereof and that it has no knowledge of any circumstances which may impair the Borrower's ability to perform its obligations under the Credit Agreement.
- 3.3. The Guarantor represents and covenants that it will not take any action directed towards or having the effect of an impairment of Borrower's ability to perform its obligations under the Credit Agreement or to invalidate or restrict the Guarantor's obligations under this Guarantee.
- 3.4. The Guarantor undertakes to notify the Bank immediately of any circumstances, which may impair the satisfaction of Borrower's obligations under the Credit Agreement or Guarantor's obligations under this Guarantee.

Article IV

5.1. In the event of the occurrence of the European Monetary Union („EMU“), i.e. the introduction of the Euro and/or the substitution of the Euro for the currency specified for payments under this Guarantee („guarantee currency“) as the new legal tender according to the respective law the guarantee currency it is provided that:

1. This letter of Guarantee and all of our obligations stipulated herein shall remain in full force and effect.

2. After the end of the transitional period, i.e. 31.12. 2001, the Guarantor will transfer every amount drawn by the Bank according to the irrevocably fixed conversion rates for guarantee currency and in



 Raiffeisenlandesbank Kärnten -
 Rechenzentrum und Kreditverband,
 registrierte Genossenschaft mit beschränkter Haftung

compliance with the provisions for rounding of the EU-Council Regulation No. 1103/97 - in Euro.

3. After the end of the transitional period, i.e. 31.12.2001, any reference in this Guarantee to the previous guarantee currency shall be read as reference to the Euro.

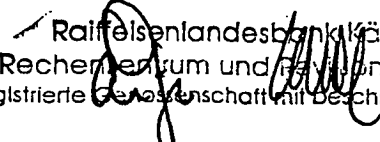
Article V

- 5.1. This Guarantee is governed by and shall be construed in accordance with Austrian law.
- 5.2. All disputes arising in connection with this Guarantee shall be finally settled pursuant to the arbitration procedure contained in Annex 1 to this Guarantee, which Annex shall form an integral part hereof.
- 5.3. If a provision of this Guarantee is or becomes illegal, invalid or unenforceable, such event shall not effect the validity or enforceability of any other provision of this Guarantee. The illegal, invalid, or unenforceable provision shall be deemed to be replaced by another valid and enforceable provision best suitable to satisfy the purposes of this Guarantee.
- 5.4. To the extent that the Guarantor may in any jurisdiction claim for itself or its assets immunity from suit, execution, attachment (whether in aid of execution before judgement or otherwise) or other legal process and to the extent that in any such jurisdiction there may be attributed to itself or its assets such immunity (whether or not claimed) the Guarantor hereby irrevocably agrees not to claim and hereby irrevocably waives such immunity to the fullest extent permitted by the law of such jurisdiction.
- 5.5. Demands for payment and other notices from the Bank shall be valid if directed to the Guarantor at the following address:

The Republic of Croatia
 Ministry of Finance
 Katanciceva 5
 10000 Zagreb
 Croatia

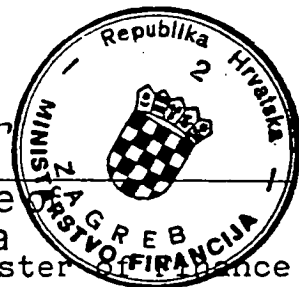
- 5.6. The Bank shall return this Guarantee to the Guarantor upon satisfaction of all obligations of the Borrower in connection with the Credit Agreement.



 Raiffeisenlandesbank Kärnten -
 Rechenzentrum und Finanzionsverband,
 registrierte Genossenschaft mit beschränkter Haftung.

5.7. This Guarantee has been executed in two counterpart originals in the English language, of which each of the Bank and the Guarantor shall retain one counterpart.

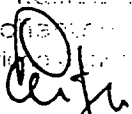
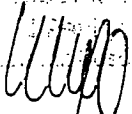
Zagreb, June 11, 1998

The Ministry of Finance
the Republic of Croatia
Minister of Finance

represented by: Borislav Škegro

Klagenfurt, 10.6., 1998

Raiffeisenlandesbank Kärnten -
Rechenzentrum und Revisionsverband,
registrierte Genossenschaft mit beschränkter Haftung

Raiffeisenlandesbank Kärnten - Rechenzentrum und Revisionsverband,
registrierte Genossenschaft mit beschränkter Haftung

represented by Dir. Schipek Schöffmann

Annex 1

SETTLEMENT OF DISPUTES

1. All disputes arising in connection with this Guarantee Agreement, including its conclusion, validity and the rights and duties of the parties hereunder, shall be finally and exclusive of the due course of law settled by arbitration according to the Rules of Arbitration and Conciliation of the International Arbitral Centre then prevailing (the „Rules“) within the Austrian Economic Chamber, Vienna by three arbitrators.
2. Each party shall nominate in the application for arbitration and in the reply thereto as set forth in the Rules respectively one arbitrator. These

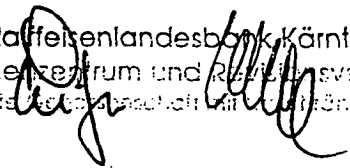


two arbitrators shall have 30 days from their nomination to agree on a third arbitrator who shall then be the chairman of the arbitral tribunal. In case no agreement is reached within this period the third arbitrator shall be appointed by the president of the International Arbitral Centre in accordance with the Rules.

3. The place of arbitration shall be Vienna, Austria. The language of arbitration shall be German.
4. The arbitral award shall determine the liability of the parties as to the costs incurred by the parties in connection with the arbitration.
5. The arbitrators shall make every effort to conduct the proceedings and to prepare their award in such a way as to render the award enforceable at law.
6. Judgement upon the award may be entered in any court having jurisdiction or application may be made to such court for a judicial acceptance of the award and an order of enforcement, as the case may be.
7. Notwithstanding the present agreement to arbitrate, the Bank shall be at liberty at any moment to apply to any competent judicial authority for interim or conservatory measures where such action is deemed necessary to protect its interests in the event of a failure by the Guarantor to fulfill its obligations hereunder.
8. To the extent that the Guarantor may, in any suit, action or proceeding brought in a court in Croatia or elsewhere arising out of or in connection with this Guarantee, be entitled to the benefit of any provision of law requiring the Bank in such suit, action or proceeding to post security for the costs of the Guarantor („cautio judicatum solvi“), or to post a bond or take similar action, the Guarantor hereby irrevocably waives any such benefit, in each case to the fullest extent now or hereafter permitted under the laws of Croatia or, as the case may be, such other jurisdiction.



Raffelsteinlandesbank Kärnten -
Rechenzentrum und Raiffeisenverband,
registriertes Genossenschaftsunternehmen mit beschränkter Haftung





Via Raiffeisenbank Austria d.d., Zagreb
INKOP d.d. industrija koza i obuce Poznanovec
attn. Mr. Ivan Rogan
Zagorske brigade 1
HR-49222 Poznanovac
Rep. of Croatia

8.6.1998
kk/AHS Foreign Trade Service
Mr. Schöffmann - extension 2269
Fax no. 0043/463/5815-38

Term Loan in the amount of DEM 16,800.000,-

Dear Mr. Rogan,

We refer to our recent discussions and hereby offer you to enter into the following credit facility agreement (the "Agreement"):

1) AMOUNT

Raiffeisenlandesbank Kärnten - Rechenzentrum und Revisionsverband, registrierte Genossenschaft mit beschränkter Haftung, St. Veiter Ring 53, 9010 - Klagenfurt, Austria (the "Bank") agrees to make available to **INKOP d.d. industrija koza i obuce Poznanovec, Zagorske brigade 1, 49222 Poznanovac, Rep. of Croatia** (the "Borrower") a credit facility in the amount of

DEM 16,800.000,- (German Mark sixteenmillioneighthundredthousand only)

(hereinafter referred to as the "Loan").

2) PURPOSE

Refinancing of exiting debt facilities and and financing of investment.

Raiffeisenlandesbank Kärnten -
Rechenzentrum und Revisionsverband,
registrierte Genossenschaft mit beschränkter Haftung

3) DRAWDOWN

The Loan shall be available for drawdown by the Borrower in 2 partial drawings. DEM 13,6 mio. to be drawn until 30.6.1998 (the Date of Drawdown*) and DEM 3,2 mio. to be drawn until 31.3.1999 at the latest (the Date of last Drawdown), subject to receipt of 2 written drawdown notices by the Borrower 4 Business Days prior to the intended date of drawdown sent to the Bank through the intermediary of Raiffeisenbank Austria d.d., Zagreb. Payments shall be made to the account of the Borrower held with Raiffeisenbank Austria d.d., Zagreb.

4) CONDITIONS PRECEDENT

The commitment of the Bank to make available the credit facility and to arrange the drawing hereunder is subject to

- a) the fulfilment of all requested representations and warranties as well as of all security requirements set out herein;
- b) no event of default as stipulated under clause 17 hereof has occurred;
- c) receipt by the Bank of a drawdown notice (as stipulated under clause 3);
- d) receipt by the Bank of a copy of the Articles of Association and Certificate of Incorporation and Memorandum, as well as the respective board resolution of the Borrower to enter into this Agreement;
- e) receipt by the Bank of documents in form and substance satisfactory to the Bank including a legal opinion issued by Raiffeisenbank Austria d.d., Zagreb, satisfactory to the Bank and evidencing the Borrower's power to enter into and to perform its obligations under this Agreement, as well as the power of authority of the persons signing this Agreement;

5) MATURITY

The amounts extended under the Agreement shall have a maximum term of 5 years and 9 months beginning on the Date of last Drawdown and shall be repaid by the Borrower in 10 semi-annual instalments in amounts and on maturity dates as mentioned hereinafter:

30.06.2000	-	DEM 1,2 mio.
31.12.2000	-	DEM 1,2 mio.
30.06.2001	-	DEM 1,7 mio.
31.12.2001	-	DEM 1,7 mio.
30.06.2002	-	DEM 1,7 mio.
31.12.2002	-	DEM 1,7 mio.
30.06.2003	-	DEM 1,7 mio.
31.12.2003	-	DEM 1,7 mio.
30.06.2004	-	DEM 2,1 mio.
31.12.2004	-	DEM 2,1 mio. (the Final Repayment Date*)

6) INTEREST PERIOD

The Interest Periods shall have a duration of 6 months, each, and the last Interest Period shall end on the Final Repayment Date.

7) INTEREST/COMMITMENT FEE

- a) The applicable rate of interest for each of the Interest Periods shall be 6-months LIBOR (to be fixed two Business Days prior to the respective Date(s) of Drawdown and on the dates of roll-over) plus a margin of 1,75% p.a. (one point seventyfive percent per annum).

LIBOR means in respect of any interest period of the rate per annum determined by the Bank to be arithmetic means (rounded upwards, if necessary, to the nearest whole multiple of one sixteenth of one percent) of the rate offered to the Bank operating in the London Interbank Market as the Bank shall in its absolute discretion select on the rate fixing date.

- b) Interest shall be payable in the currency of the drawdown on the last day of each of the Interest Periods and shall be computed on the basis of a year of 360 days and for the actual number of days elapsed based on the outstanding Loan during the respective Interest Period.
- c) If the Borrower fails to pay any amount payable by it hereunder on the due date for payment the Bank shall promptly advise the Borrower by telex. Thereof the Borrower shall on demand from time to time pay interest on such overdue amounts from the due date to the actual payment at a rate determined by the Bank to be its cost for funding these amounts plus a margin of 5 % p.a.
- d) In addition an up-front fee of 1,25 % flat shall be payable by the Borrower on the respective Date(s) of Drawdown, which will be deducted from respective amount(s) of drawdown.
- e) In addition a commitment fee of 0,25 % p.a. shall be payable quarterly in arrears, calculated on the undrawn Loan amount from the date of written acceptance of our offer until the Date of Drawdown respectively the Date of last Drawdown or the date of cancellation of the transaction (if any).
- f) With respect to the European Monetary Union (EMU), i.e. the introduction of the Euro and/or substitution of the Euro for the currency specified for payments under this Agreement (payment currency) as the new legal tender according to the respective applicable monetary law, the following provisions shall apply in relation to such payment currency:

f1./ Each party accepts for itself any economical consequence of and/or in connection with the introduction of the Euro.

f2./With the substitution of the Euro for the payment currency as the new legal tender according to the monetary law for that respective (previous) payment currency (i.e. 1.1.2002), this Agreement shall be converted into Euro and, from the same date, all payments to be made hereunder shall be effected in Euro according to the irrevocably fixed conversion rate and by applying the rules for conversion and rounding of the EU Council Regulation No. 1103/97.

f3./ In the event that - in connection with the introduction of the Euro - an index, rate or other indicator discontinues to be published and/or fixed, then such index, rate or other indicator shall be used, which will be published and/or fixed as the successor or the substitute for the previous index, rate or indicator. If no successor or substitute will be published and/or fixed, then such index, rate or indicator shall be used, which is economical similar to the previous (disappeared) index, rate or indicator.

f4./ After conversion of the payment currency into Euro any reference in this Agreement to that payment currency shall be read as reference to the Euro.

8) PREPAYMENT

The Borrower may prepay the Loan with the prior written consent of the Bank. The Borrower shall inform the Bank 25 Business Days prior to the date of prepayment of any such prepayment. The Borrower shall indemnify the Bank for any costs of redeployment of funds and any loss of margin income incurred by the Bank as a result of such prepayment. The determination of such costs and loss by the Bank shall be conclusive and binding upon the Borrower.

SECURITY

As security for the Loan the Borrower shall provide prior to the Date of Drawdown :

A) A Guarantee issued by the Republic of Croatia represented by the Ministry of Finance covering principal plus interest and ancillary costs, in a form acceptable to us.

B) Three (3) blank "akceptni nalozii" and three (3) blank promissory notes and letter of authorization to Raiffeisenbank Austria d.d., Zagreb.

By signing this Agreement, the Borrower accepts that Raiffeisenbank Austria d.d., Zagreb, can at any time be entrusted by the Bank to act as its trustee in connection with this Guarantee and security instruments.

10) DUTIES, FEES, COSTS AND EXPENSES

The Borrower shall pay such amounts as are necessary to reimburse the Bank for all costs, charges and expenses, if any, incurred by the Bank in the arrangement of this agreement.

The Borrower will furthermore reimburse the Bank on demand the expenses (incl. legal, travel and out-of-pocket expenses) incurred by the Bank in suing or recovering any sum due to the Bank under this Agreement.

The payment of such sums shall be effected by the Borrower to the Bank within ten Business Days from notification thereof to the Borrower by the Bank.

Furthermore the Borrower shall indemnify and hold harmless the Bank for all taxes, stamp duties, levies and other similar charges to which this Facility, or its implementation, or the performance of any of the obligations hereunder at any time may be subject.

11) PAYMENTS

All payments due from the Borrower under the Agreement shall be credited to such account as the Bank from time to time may designate and on the relevant value date not later than 10:00 a.m. (Central European Time) without set-off or counter-claim and clear of, and without deduction for, or on account of, any present or future taxes, levies, impost, duties, deductions, withholdings or other charges of whatsoever nature in immediately available funds (or such other funds as the Bank shall determine to be customary for settling payments under such facility). Withholding taxes (if any) will be absorbed by the Borrower.

If a payment is to be made on a day which is not a Business Day (being a day on which banks are open for business in Zagreb, Vienna, London and Zurich), such payment shall be made on the next succeeding Business Day unless such succeeding Business Day would fall in the next calendar month in which event such due date shall be the preceding Business Day.

12) INCREASED COSTS

If any law, regulations or official directive by any authority subjects the Borrower to any tax with respect to any payment hereunder (other than taxes on the overall net income of the Bank) or imposes any reserve and/or special deposits requirement against assets or liabilities of the Bank and the result thereof is the increase of the costs to the Bank of making, funding or maintaining the Facility or the result is the reduction of amounts to be received from the Borrower by the Bank, then the Borrower will fully compensate the Bank for such increase of costs or reduction in any amount receivable. A certificate of the Bank as to the amount at any time due from the Borrower hereunder shall, in the absence of manifest error, be conclusive and prima facie evidence in any legal action or proceeding out of or in connection with this Agreement. However, should the above event occur, the Borrower has the right to repay the Loan on the next interest payment date in full but not in part (including interest until prepayment) without any prepayment penalty.

Raiffeisenlandesbank Kärnten -
Rechenzentrum und Bankverband,
registrierte Genossenschaft mit beschränkter Haftung

13) ILLEGALITY

The Bank will be released from its obligations hereunder if it becomes unlawful or impractical without breaching such law for the Bank at any time to comply with its obligations hereunder, and the Borrower shall on demand repay the outstanding Loan together with accrued interest thereon and all other amounts (including costs of redeployment of funds) owing to the Bank hereunder without any prepayment penalty, provided, however, that the Borrower is not prevented by law to effect such payment.

14) ASSIGNMENTS AND TRANSFERS

The Borrower may not assign or transfer the whole or any part of its rights and obligations under the Agreement without the prior written consent of the Bank.

15) REPRESENTATIONS AND WARRANTIES

The Borrower hereby represents and warrants to the Bank that it is a company duly established and existing under the laws of the Republic of Croatia and confirms that it is authorised to conclude the Agreement and to perform and observe the terms and provisions hereof.

The Borrower confirms that the Agreement is in proper legal form under the laws of the Republic of Croatia for the enforcement thereof in Republic of Croatia.

The Borrower irrevocably agrees that, should the Bank or the Borrower take any proceedings anywhere (whether for an injunction, specific performance, damages or otherwise), no immunity (to the extent that it may at any time exist, whether on the grounds of sovereignty or otherwise) from those proceedings shall be claimed by it or on its behalf or with respect to its assets.

The Borrower will promptly deliver to the Bank information on any matters as the Bank may from time to time reasonably request, and any such additional statements and other data and information relating to the operations, business assets, condition (financial or otherwise), activities, affairs, status or nature of or relating to the Borrower's operation.

Further the Borrower warrants and represents as follows:

- a) the Borrower has obtained all necessary approvals, consents, licences, registrations and permits (including permit by the Ministry of Finance and/or National Bank of the Republic of Croatia) in connection with the execution, delivery, performance, validity and enforceability of this Agreement;
- b) the obligations of the Borrower hereunder rank and will rank at least pari passu with all its other present and future unsecured obligations in relation to any external indebtedness for borrowed money, except for obligations which are preferred by laws of general application;
- c) it shall not create or have outstanding any security on or over any part of its present or future property, undertaking, assets or revenue of any kind whatsoever, to secure indebtedness, save for
 - i) security existing which has been disclosed to the Bank in writing prior to the date hereof; and/or ii) liens arising by operation of law and/or iii) any future security disclosed to and confirmed by the Bank;
- d) there is no bankruptcy proceeding or debt restructuring agreement and no conditions have occurred that could give the reason for bankruptcy proceeding or debt restructuring agreement;

- e) there is no legal proceeding against the Borrower seriously threatening its financial standing or existence;
- f) there is no legal execution against the assets of the Borrower, in particular there is no bailiff proceeding against its bank accounts and its assets.

16) UNDERTAKINGS/COVENANTS

The Borrower represents and warrants, that it shall submit all documents, information and reports required by the Bank through the intermediary of Raiffeisenbank Austria d.d., Zagreb, in particular :

- a) consolidated financial statements audited by an auditor with recognised international standards (including balance sheets, profit and loss account, funds flow and cash flow statements) on a yearly basis as well interim quarterly financial statements and all other periodic shareholder 's information, each as soon as the same will be available, but in any event within 90 days after the end of the respective (interim) financial period;
- b) budgets and business plans presented annually to the Bank at least within the first 20 days of the respective new business year;
- c) tax Office certificate stating that the Borrower has not any tax arrears (quarterly);
- d) information on possible difficulties threatening the fulfilment of the obligations under this Agreement;
- e) information on an intended change of the Borrower 's legal status;
- f) information on changes in shares of shareholders.
- g) the Borrower undertakes to route all ist HKR and FC transactions through accounts held with Raiffeisenbank Austria d.d., Zagreb, during the live time of the Loan.

17) EVENT OF DEFAULT

An event of default shall have occurred if

- a) the Borrower fails to pay any amount due (principal, interest or other amounts) in respect of this Agreement or any other credit facility, and such failure is not cured within three days;
- b) the Borrower breaches any of its obligation in connection with the credit facility and such breach is not cured within fourteen days;
- c) the financial position of the Borrower materially deteriorates or is seriously jeopardised, so that the Borrower is or with the passage of time will become unable to perform or comply with its obligations hereunder in the opinion of the Bank based on the interpretation of the available facts and made in good faith;
- d) the performance of any obligation hereunder is or becomes or threatens to become illegal or forbidden under the applicable laws or according to the interpretation of such laws by any governmental or other official authority or any court;
- e) any situation occurs which in the opinion of the Bank gives reasonable grounds to believe that a material adverse change in the operations, business assets, liabilities or condition (financial or otherwise) of the Borrower has occurred or that the ability of the Borrower to perform its obligations under this Agreement has been or shall be materially and adversely affected.

any licences, consents, registrations or approvals (governmental or otherwise) required for the validity, enforceability or legality of the Agreement or the Loan or the performance thereof is withdrawn or threatens to be withdrawn or ceases or threatens to cease for any reason to be in full force and effect.

In any such event or at any time after the occurrence of any such event the Bank may at its option give notice to the Borrower that an event of default has occurred and that the Bank's obligations hereunder are terminated.

Upon such notice all amounts outstanding hereunder including accrued interest shall immediately become due and payable and the Borrower shall immediately pay such amounts without further notice, protest, presentment or demand whatsoever, all of which the Borrower herewith waives.

The Borrower authorises the Bank irrespective of different currencies to apply any credit balance to which the Borrower is entitled on any account of the Borrower with the Bank in satisfaction of any sum due and payable from the Borrower hereunder.

18) GENERAL BUSINESS CONDITIONS

For all matters not covered by this Agreement the General Business Conditions of the Austrian Banks as of October 1, 1979 (a copy of which is attached) shall be applicable and shall be considered an integral part of this Agreement.

19) REGISTRATION

All necessary permits and authorisations to enter into this Agreement and to make payments thereunder, will be obtained with the registration of this Agreement with the National Bank of Croatia, which registration has to be effected prior to the Date of Drawdown under this Agreement.

20) GOVERNING LAW AND JURISDICTION

The facility shall be governed by and construed in accordance with the laws of Austria. All disputes arising in connection with this Agreement shall be finally settled under the rules of Arbitration and Conciliation of the International Arbitral Center of the Austrian Economic Chamber (Vienna Rules) by one or more arbitrators appointed in accordance with said Rules. The language to be used in the arbitral proceedings shall be English. Place of arbitral proceedings shall be Vienna, Austria. Irrespective thereof the Bank shall be entitled at any moment to instigate legal proceedings in connection with this Agreement before any other competent court or arbitral tribunal accepting its competence in the Republic of Austria, Croatia or elsewhere.

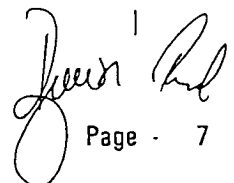
21) MISCELLANEOUS

Any communication hereunder shall be deemed to have been duly given or made when delivered in writing by airmail or courier, by telefax, telex, telegram or cable to the party to which such notice, request, demand or other communication is required or permitted to be given or made under the Agreement, addressed to the respective party at the address as set forth herein, or at such other address as any of the parties hereto may hereafter specify to the other in writing.

This Agreement is made in three identical copies in English language (one copy is for the Croatian Ministry of Finance).

The parties: **INKOP d.d. industrija koza i obuce Poznanovec**
 Attention: Mr. Ivan Rogan, director
 Zagorske brigade 1
 HR-49222 Poznanovac

Ratfisenlandersbank Wien -
 Raiffeisenbank und Sparkassenverband,
 registrierte Genossenschaft mit beschränkter Haftung


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Fax: 00385 49 213 512

Raiffeisenlandesbank Kärnten - Rechenzentrum und Revisionsverband,
 registrierte Genossenschaft mit beschränkter Haftung,
 St. Veiter Ring 53, A - 9010 Klagenfurt
 Attention: Mr. Schöffmann
 Fax: 0043/463/5815-30
 Telex 422233 raibka

If, at any time, any provision hereof is or becomes illegal, invalid or unenforceable in any respect under the law of any jurisdiction, the legality, validity or enforceability of the remaining provisions shall not in any way be affected or impaired thereby. Any such illegal, invalid or unenforceable provision shall be deemed to be substituted by a valid provision consistent with the meaning and the purpose of this Agreement.

Any changes, supplementals or modifications to this Agreement shall only be valid and binding if made in writing.

We are pleased to furnish you with this offer, which shall be valid until June 30th, 1998 and would be grateful to receive one enclosed original hereof duly signed by yourselves together with one original of the General Business Conditions duly initialled by you.

Kind regards,

RAIFFEISENLANDESBANK KÄRNTEN -
 Rechenzentrum und Revisionsverband,
 registrierte Genossenschaft mit beschränkter Haftung

Schöffmann

We hereby confirm our acceptance of the above mentioned offer under the terms and conditions set out therein:

on behalf of INKOP d.d., industrija koza i obuce Poznanovec as Borrower

»INKOP« d.d.
 INDUSTRIJA KOZA I OBUCE
 POZANOVEC
 ZAGORSKE BRIGADE

Raiffeisenbank Austria d.d., Zagreb, herewith confirms the genuinity and authenticity of the signatures of the Borrower in accordance with the specimen signatures held in ist files.

on behalf of Raiffeisenbank Austria d.d., Zagreb

MINISTARSTVO FINANCIJA
DRŽAVNA RIZNICA

Sektor za upravljanje javnim dugom

DUŽNIK: **INKOP d.d.**

MB 03020118

OIB 59716092020

K-280-JGA-IH

16.800.000,00 DEM

2003/2006

JAMSTVO ISTIČE 31.12.2006.

VRĆENO JAMSTVO

R. br.	Datum plaćanja	Banka	Nominatna vrijednost jamstva	Val	Riznični broj jamstva	Glavnica	Kamata	Ostalo	Ukupno	Provjernost u kunama
1	26.6.2001	RBA	16.800.000,00	DEM	K-280-JGA-IH	1.200.000,00	482.325,30		1.682.325,30	6.296.943,60
2	24.12.2001	RBA		DEM	K-280-JGA-IH	1.200.000,00	409.692,63		1.609.692,63	6.080.066,61
	INKOP d.d. 2001.									
1	28.6.2002	RBA		EUR	K-280-JGA-IH	613.550,26	158.756,12	14,17	772.320,55	5.676.556,05
2	27.12.2002	RBA		EUR	K-280-JGA-IH	613.550,26	150.064,48		763.614,74	5.669.381,28
	INKOP d.d. 2002.									
1	4.7.2003	RBA		EUR	K-280-JGA-IH	613.550,26	112.606,58		726.156,84	5.452.595,53
2	30.12.2003	RBA		EUR	K-280-JGA-IH	85.372,33		15,81	85.388,14	651.754,01
3	30.12.2003	RBA		EUR	K-280-JGA-IH	613.550,26			613.550,26	4.724.625,37
	INKOP d.d. 2003.									
1	29.6.2004	RBA		EUR	K-280-JGA-IH	613.550,26	73.278,68	17,81	686.846,75	5.060.446,46
2	30.12.2004	RBA		EUR	K-280-JGA-IH	613.550,26	62.716,17	17,81	676.284,24	5.115.515,43
	INKOP d.d. 2004.									
1	30.6.2005	RBA		EUR	K-280-JGA-IH	613.550,26	49.354,44	17,81	662.922,51	4.839.374,10
	INKOP d.d. 2005.									
1	3.1.2006	RBA		EUR	K-280-JGA-IH	613.550,26	36.452,88	17,81	650.020,95	4.790.472,40
2	30.6.2006	RBA		EUR	K-280-JGA-IH	613.550,26	27.615,40	17,81	641.183,47	4.650.683,24
3	27.12.2006	RBA		EUR	K-280-JGA-IH	613.437,54	15.872,70	17,81	629.328,05	4.624.787,09
	INKOP d.d. 2006.									
	INKOP d.d. UKUPNO									63.633.201,17

Ured: 01 - MINISTARSTVO FINANCIJA
 Šifra dok: 0040 Br.dok: 38
 Vr.kam: 01 - ZATEZNA KAMATA
 Suradnik: - INKOP D.D.
 ZAGORSKE BRIGADE 1, POZANANOVEC

KAMATNI LIST

Redni broj	Opis	Vrsta obrač.	Iznos glavnice Početak	Razdoblje Kraj	Broj dana	Godišnja stopa	Koeficijent	Osnovica za obračun	Iznos kamate	Ukupno	
1	K-280-JGA-IH	a	6.296.943,60	26.06.2001	19.09.2016	188	18,00	0,09277123288	6.296.943,60	583.804,31	583.804,31
			27.06.2001	31.12.2001	188	18,00	0,0872876712	6.296.943,60	549.645,54	1.133.449,85	
			01.01.2002	26.06.2002	177	18,00	0,0019726027	6.296.943,60	12.421,37	1.145.871,22	
			27.06.2002	30.06.2002	4	18,00	0,0756164384	6.296.943,60	476.152,45	1.622.023,67	
			01.07.2002	31.12.2002	184	15,00	0,0727397260	6.296.943,60	458.037,95	2.080.061,62	
			01.01.2003	26.06.2003	177	15,00	0,0772602740	6.296.943,60	486.503,59	2.566.565,21	
			27.06.2003	31.12.2003	188	15,00	0,0729508197	6.296.943,60	459.367,20	3.025.932,41	
			01.01.2004	26.06.2004	178	15,00	0,0770491803	6.296.943,60	485.174,34	3.511.106,75	
			27.06.2004	31.12.2004	188	15,00	0,0727397260	6.296.943,60	458.037,95	3.969.144,70	
			01.01.2005	26.06.2005	177	15,00	0,0772602740	6.296.943,60	486.503,59	4.455.648,29	
			27.06.2005	31.12.2005	188	15,00	0,0727397260	6.296.943,60	458.037,95	4.913.686,24	
			01.01.2006	26.06.2006	177	15,00	0,0826775956	6.296.943,60	520.616,16	5.400.189,83	
			27.06.2006	31.12.2006	188	15,00	0,0772602740	6.296.943,60	486.503,59	5.885.227,78	
			01.01.2007	26.06.2007	177	15,00	0,0826775956	6.296.943,60	549.864,26	6.344.731,37	
			27.06.2007	31.12.2007	188	17,00	0,0826775956	6.296.943,60	520.616,16	6.865.347,53	
			01.01.2008	26.06.2008	178	17,00	0,083224044	6.296.943,60	519.109,68	7.415.211,79	
			27.06.2008	31.12.2008	188	17,00	0,0824383562	6.296.943,60	551.370,73	7.934.321,47	
			01.01.2009	26.06.2009	177	17,00	0,0875616438	6.296.943,60	519.109,68	8.485.692,20	
			27.06.2009	31.12.2009	188	17,00	0,0824383562	6.296.943,60	551.370,73	9.004.801,88	
			01.01.2010	26.06.2010	177	17,00	0,0875616438	6.296.943,60	507.378,39	9.556.172,61	
			27.06.2010	31.12.2010	188	17,00	0,0805753425	6.296.943,60	10.053.551,00	10.053.551,00	
			01.01.2011	22.06.2011	173	15,00	0,0016438356	6.296.943,60	10.351,14	10.073.902,14	
			23.06.2011	26.06.2011	4	15,00	0,0772602740	6.296.943,60	486.503,59	10.560.405,73	
			27.06.2011	31.12.2011	188	15,00	0,0729508197	6.296.943,60	459.367,20	11.019.772,93	
			01.01.2012	26.06.2012	178	15,00	0,0770491803	6.296.943,60	485.174,34	11.504.947,27	
			27.06.2012	31.12.2012	188	15,00	0,0727397260	6.296.943,60	458.037,95	11.962.985,22	
			01.01.2013	26.06.2013	177	15,00	0,0772602740	6.296.943,60	486.503,59	12.449.488,81	
			27.06.2013	31.12.2013	188	15,00	0,0727397260	6.296.943,60	458.037,95	12.907.526,76	
			01.01.2014	26.06.2014	177	15,00	0,0772602740	6.296.943,60	486.503,59	13.394.030,35	
			27.06.2014	31.12.2014	188	15,00	0,0727397260	6.296.943,60	458.037,95	13.852.068,30	
			01.01.2015	26.06.2015	177	15,00	0,0143835616	6.296.943,60	90.572,48	13.942.640,78	
			27.06.2015	31.07.2015	35	15,00	0,0425046575	6.296.943,60	267.649,43	14.210.290,21	
			01.08.2015	31.12.2015	153	10,14					

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Redni broj	Opis	Vrsta obrač.	Iznos glavnice	Razdoblje Početak	Kraj	Broj dana	Godišnja stopa	Koeficijent	Osnovica za obračun	Iznos kamate	Ukupno
2	K-280-JGA-IH	a	6.080.066,61	24.12.2001	19.09.2016						
			25.12.2001	31.12.2001	7	18.00	0.0034520548	6.080.066,61	20.988,72	20.988,72	
			01.01.2002	30.06.2002	181	18.00	0.0892602740	6.080.066,61	542.708,41	563.697,13	
			01.07.2002	24.12.2002	177	15.00	0.0727397260	6.080.066,61	442.262,38	1.005.959,51	
			25.12.2002	31.12.2002	7	15.00	0.0028767123	6.080.066,61	17.490,60	1.023.450,11	
			01.01.2003	24.12.2003	358	15.00	0.1471232877	6.080.066,61	894.519,39	1.917.969,50	
			25.12.2003	31.12.2003	7	15.00	0.0028767123	6.080.066,61	17.490,60	1.935.460,10	
			01.01.2004	24.12.2004	359	15.00	0.1471311475	6.080.066,61	894.567,18	2.830.027,28	
			25.12.2004	31.12.2004	7	15.00	0.0028688525	6.080.066,61	17.442,81	2.847.470,09	
			01.01.2005	24.12.2005	358	15.00	0.1471232877	6.080.066,61	894.519,39	3.741.989,48	
			25.12.2005	31.12.2005	7	15.00	0.0028767123	6.080.066,61	17.490,60	3.759.480,08	
			01.01.2006	24.12.2006	358	15.00	0.1471232877	6.080.066,61	894.519,39	4.653.999,47	
			25.12.2006	31.12.2006	7	15.00	0.0028767123	6.080.066,61	17.490,60	4.671.490,07	
			01.01.2007	24.12.2007	358	15.00	0.1471232877	6.080.066,61	894.519,39	5.566.009,46	
			25.12.2007	31.12.2007	7	15.00	0.0028767123	6.080.066,61	17.490,60	5.583.500,06	
			01.01.2008	24.12.2008	359	17.00	0.1667486339	6.080.066,61	1.013.842,80	6.597.342,86	
			25.12.2008	31.12.2008	7	17.00	0.0032513661	6.080.066,61	19.768,52	6.617.111,38	
			01.01.2009	24.12.2009	358	17.00	0.1667397260	6.080.066,61	1.013.788,64	7.630.900,02	
			25.12.2009	31.12.2009	7	17.00	0.0032602740	6.080.066,61	19.822,68	7.650.722,70	
			01.01.2010	24.12.2010	358	17.00	0.1667397260	6.080.066,61	1.013.788,64	8.664.511,34	
			25.12.2010	31.12.2010	7	17.00	0.0032602740	6.080.066,61	19.822,68	8.684.334,02	
			01.01.2011	22.06.2011	173	17.00	0.0805753425	6.080.066,61	489.903,45	9.174.237,47	
			23.06.2011	24.12.2011	185	15.00	0.0760273973	6.080.066,61	462.251,64	9.636.489,11	
			25.12.2011	31.12.2011	7	15.00	0.0028767123	6.080.066,61	17.490,60	9.653.979,71	
			01.01.2012	24.12.2012	359	15.00	0.1471311475	6.080.066,61	894.567,18	10.548.546,89	
			UKUPNO GLAVNICA I KAMATE								20.959.612,43
			GLAVNICA								6.296.943,60
			KAMATE								14.662.668,83
			UKUPNO GLAVNICA I KAMATE								20.959.612,43

KAMATNI LIST

Redni broj	Opis	Vrsta obrač.	Iznos glavnice	Početak	Razdoblje Kraj	Broj dana	Godišnja stopa	Koeficijent	Osnovica za obračun	Iznos kamate	Ukupno
3	K-280-JGA-IH	a	5.676.556,05	28.06.2002	19.09.2016	2	18,00	0,0009863014	5.676.556,05	5.598,80	5.598,80
				29.06.2002	30.06.2002	2	15,00	0,0756164384	5.676.556,05	429.240,95	434.839,75
				01.07.2002	31.12.2002	184	15,00	0,0735616438	5.676.556,05	417.576,79	852.416,54
				01.01.2003	28.06.2003	179	15,00	0,0764383562	5.676.556,05	433.906,61	1.286.323,15
				29.06.2003	31.12.2003	186	15,00	0,0737704918	5.676.556,05	418.762,33	1.705.085,48
				01.01.2004	28.06.2004	180	15,00	0,0762295082	5.676.556,05	432.721,08	2.137.806,56
				29.06.2004	31.12.2004	186	15,00	0,0735616438	5.676.556,05	417.576,79	2.555.383,35
				01.01.2005	28.06.2005	179	15,00	0,0764383562	5.676.556,05	433.906,61	2.989.289,96
				29.06.2005	31.12.2005	186	15,00	0,0735616438	5.676.556,05	417.576,79	3.406.866,75
				01.01.2006	28.06.2006	179	15,00	0,0764383562	5.676.556,05	433.906,61	3.840.773,36
				29.06.2006	31.12.2006	186	15,00	0,0735616438	5.676.556,05	417.576,79	4.258.350,15
				01.01.2007	28.06.2007	179	15,00	0,0764383562	5.676.556,05	433.906,61	4.692.256,76
				29.06.2007	31.12.2007	186	15,00	0,0836065574	5.676.556,05	474.597,31	5.166.854,07
				01.01.2008	28.06.2008	180	17,00	0,0863934426	5.676.556,05	490.417,22	5.657.271,29
				29.06.2008	31.12.2008	186	17,00	0,0833698630	5.676.556,05	473.253,70	6.130.524,99
				01.01.2009	28.06.2009	179	17,00	0,0866301370	5.676.556,05	491.760,83	6.622.285,82
				29.06.2009	31.12.2009	186	17,00	0,0833698630	5.676.556,05	473.253,70	7.095.539,52
				01.01.2010	28.06.2010	179	17,00	0,0833698630	5.676.556,05	473.253,70	7.095.539,52
UKUPNO GLAVNICA I KAMATE										19.695.020,79	
GLAVNICA										6.080.066,61	
KAMATE										13.614.954,18	

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			29.06.2010	31.12.2010	186	17.00	0.0866301370	5.676.556,05	491.760,83	7.587.300,35
			01.01.2011	22.06.2011	173	17.00	0.0805753425	5.676.556,05	457.390,45	8.044.690,80
			23.06.2011	28.06.2011	6	15.00	0.0024657534	5.676.556,05	13.996,99	8.058.687,79
			29.06.2011	31.12.2011	186	15.00	0.0764383562	5.676.556,05	433.906,61	8.492.594,40
			01.01.2012	28.06.2012	180	15.00	0.0737704918	5.676.556,05	418.762,33	8.911.356,73
			29.06.2012	31.12.2012	186	15.00	0.0762295082	5.676.556,05	432.721,08	9.344.077,81
			01.01.2013	28.06.2013	179	15.00	0.0735616438	5.676.556,05	417.576,79	9.761.654,60
			29.06.2013	31.12.2013	186	15.00	0.0764383562	5.676.556,05	433.906,61	10.195.561,21
			01.01.2014	28.06.2014	179	15.00	0.0735616438	5.676.556,05	417.576,79	10.613.138,00
			29.06.2014	31.12.2014	186	15.00	0.0764383562	5.676.556,05	433.906,61	11.047.044,61
			01.01.2015	28.06.2015	179	15.00	0.0735616438	5.676.556,05	417.576,79	11.464.621,40
			29.06.2015	31.07.2015	33	15.00	0.0135616438	5.676.556,05	76.983,43	11.541.604,83
			01.08.2015	31.12.2015	153	10.14	0.0425046575	5.676.556,05	241.280,07	11.782.884,90
			01.01.2016	28.06.2016	180	10.05	0.0494262295	5.676.556,05	280.570,76	12.063.455,66
			29.06.2016	30.06.2016	2	10.05	0.0005491803	5.676.556,05	3.117,45	12.066.573,11
			01.07.2016	19.09.2016	81	9.88	0.0218655738	5.676.556,05	124.121,16	12.190.694,27
										5.676.556,05
										12.190.694,27
										KAMATE
										17.867.250,32
										UKUPNO GLAVNICA I KAMATE
4	K-280-JGAJH	a	5.669.381,28	27.12.2002	19.09.2016	4	15.00	0.0016438356	5.669.381,28	9.319,53
			28.12.2002	31.12.2002	4	15.00	0.1483561644	5.669.381,28	841.087,66	9.319,53
			01.01.2003	27.12.2003	361	15.00	0.0016438356	5.669.381,28	9.319,53	850.407,19
			28.12.2003	31.12.2003	4	15.00	0.1483606557	5.669.381,28	841.113,12	859.726,72
			01.01.2004	27.12.2004	362	15.00	0.0016393443	5.669.381,28	9.294,07	1.700.839,84
			28.12.2004	31.12.2004	4	15.00	0.1483561644	5.669.381,28	841.087,66	1.710.133,91
			01.01.2005	27.12.2005	361	15.00	0.0016438356	5.669.381,28	9.319,53	2.551.221,57
			28.12.2005	31.12.2005	4	15.00	0.1483561644	5.669.381,28	841.087,66	2.560.541,10
			01.01.2006	27.12.2006	361	15.00	0.0016438356	5.669.381,28	9.319,53	3.401.628,76
			28.12.2006	31.12.2006	4	15.00	0.1483561644	5.669.381,28	841.087,66	3.410.948,29
			01.01.2007	27.12.2007	361	15.00	0.0016438356	5.669.381,28	9.319,53	4.252.035,95
			28.12.2007	31.12.2007	4	15.00	0.1483561644	5.669.381,28	841.087,66	4.261.355,48

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Datum 27.09.2016
 Ekran: repKamatnIlistand
 OPID 2007
 User KTUCKAR

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			01.01.2008	27.12.2008	362	17.00	0.1681420765	5.669.381,28	953.261,54	5.214.617,02		
			28.12.2008	31.12.2008	4	17.00	0.0018579235	5.669.381,28	10.533,28	5.225.150,30		
			01.01.2009	27.12.2009	361	17.00	0.1681369863	5.669.381,28	953.232,68	6.178.382,98		
			28.12.2009	31.12.2009	4	17.00	0.0018630137	5.669.381,28	10.562,13	6.188.945,11		
			01.01.2010	27.12.2010	361	17.00	0.1681369863	5.669.381,28	953.232,68	7.142.177,79		
			28.12.2010	31.12.2010	4	17.00	0.0018630137	5.669.381,28	10.562,13	7.152.739,92		
			01.01.2011	22.06.2011	173	17.00	0.0805753425	5.669.381,28	456.812,34	7.609.552,26		
			23.06.2011	27.12.2011	188	15.00	0.0772602740	5.669.381,28	438.017,95	8.047.570,21		
			28.12.2011	31.12.2011	4	15.00	0.0016438356	5.669.381,28	9.319,53	8.056.889,74		
			01.01.2012	27.12.2012	362	15.00	0.1483606557	5.669.381,28	841.113,12	8.898.002,86		
			28.12.2012	31.12.2012	4	15.00	0.0016393443	5.669.381,28	9.294,07	8.907.296,93		
			01.01.2013	27.12.2013	361	15.00	0.1483561644	5.669.381,28	841.087,66	9.748.384,59		
			28.12.2013	31.12.2013	4	15.00	0.0016438356	5.669.381,28	9.319,53	9.757.704,12		
			01.01.2014	27.12.2014	361	15.00	0.1483561644	5.669.381,28	841.087,66	10.598.791,78		
			28.12.2014	31.12.2014	4	15.00	0.0016438356	5.669.381,28	9.319,53	10.608.111,31		
			01.01.2015	31.07.2015	212	15.00	0.0871232877	5.669.381,28	493.935,14	11.102.046,45		
			01.08.2015	27.12.2015	149	10.14	0.0413934247	5.669.381,28	234.675,11	11.336.721,56		
			28.12.2015	31.12.2015	4	10.14	0.0011112329	5.669.381,28	6.300,00	11.343.021,56		
			01.01.2016	30.06.2016	182	10.05	0.0499754098	5.669.381,28	283.329,65	11.626.351,21		
			01.07.2016	19.09.2016	81	9.88	0.0218655738	5.669.381,28	123.964,27	11.750.315,48		
										5.669.381,28		
										GLAVNICA		
										KAMATE		
										11.750.315,48		
										UKUPNO GLAVNICA I KAMATE		
										17.419.696,76		
5	K-280-JGA-IH	a	5.452.595,53	04.07.2003	19.09.2016	180	15.00	0.0739726027	5.452.595,53	403.342,68	403.342,68	
				05.07.2003	31.12.2003	180	15.00	0.0739726027	5.452.595,53	403.342,68	403.342,68	
				01.01.2004	04.07.2004	186	15.00	0.0762295082	5.452.595,53	415.648,68	818.991,36	
				05.07.2004	31.12.2004	180	15.00	0.0737704918	5.452.595,53	402.240,65	1.221.232,01	
				01.01.2005	04.07.2005	185	15.00	0.0760273973	5.452.595,53	414.546,65	1.635.778,66	
				05.07.2005	31.12.2005	180	15.00	0.0739726027	5.452.595,53	403.342,68	2.039.121,34	
				01.01.2006	04.07.2006	185	15.00	0.0760273973	5.452.595,53	414.546,65	2.453.667,99	
				05.07.2006	31.12.2006	180	15.00	0.0739726027	5.452.595,53	403.342,68	2.857.010,67	

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01.01.2007			01.01.2007	04.07.2007	185	15.00	0.0760273973	5.452.595.53	414.546.65	3.271.557.32	
05.07.2007			05.07.2007	31.12.2007	180	15.00	0.0739726027	5.452.595.53	403.342.68	3.674.900.00	
01.01.2008			01.01.2008	04.07.2008	186	17.00	0.0863934426	5.452.595.53	471.068.50	4.145.968.50	
05.07.2008			05.07.2008	31.12.2008	180	17.00	0.0836065574	5.452.595.53	455.872.74	4.601.841.24	
01.01.2009			01.01.2009	04.07.2009	185	17.00	0.0861643836	5.452.595.53	469.819.53	5.071.660.77	
05.07.2009			05.07.2009	31.12.2009	180	17.00	0.0838356164	5.452.595.53	457.121.71	5.528.782.48	
01.01.2010			01.01.2010	04.07.2010	185	17.00	0.0861643836	5.452.595.53	469.819.53	5.998.602.01	
05.07.2010			05.07.2010	31.12.2010	180	17.00	0.0838356164	5.452.595.53	457.121.71	6.455.723.72	
01.01.2011			01.01.2011	22.06.2011	173	17.00	0.0805753425	5.452.595.53	439.344.75	6.895.068.47	
23.06.2011			23.06.2011	04.07.2011	12	15.00	0.0049315068	5.452.595.53	26.889.51	6.921.957.98	
05.07.2011			05.07.2011	31.12.2011	180	15.00	0.0739726027	5.452.595.53	403.342.68	7.325.300.66	
01.01.2012			01.01.2012	04.07.2012	186	15.00	0.0762295082	5.452.595.53	415.648.68	7.740.949.34	
05.07.2012			05.07.2012	31.12.2012	180	15.00	0.0737704918	5.452.595.53	402.240.65	8.143.189.99	
01.01.2013			01.01.2013	04.07.2013	185	15.00	0.0760273973	5.452.595.53	414.546.65	8.557.736.64	
05.07.2013			05.07.2013	31.12.2013	180	15.00	0.0739726027	5.452.595.53	403.342.68	8.961.079.32	
01.01.2014			01.01.2014	04.07.2014	185	15.00	0.0760273973	5.452.595.53	414.546.65	9.375.625.97	
05.07.2014			05.07.2014	31.12.2014	180	15.00	0.0739726027	5.452.595.53	403.342.68	9.778.968.65	
01.01.2015			01.01.2015	04.07.2015	185	15.00	0.0760273973	5.452.595.53	414.546.65	10.193.515.30	
05.07.2015			05.07.2015	31.07.2015	27	15.00	0.0110958904	5.452.595.53	60.501.40	10.254.016.70	
01.08.2015			01.08.2015	31.12.2015	153	10.14	0.0425046575	5.452.595.53	231.760.71	10.485.777.41	
01.01.2016			01.01.2016	30.06.2016	182	10.05	0.0499754098	5.452.595.53	272.495.70	10.758.273.11	
01.07.2016			01.07.2016	04.07.2016	4	9.88	0.0010797814	5.452.595.53	5.887.61	10.764.160.72	
05.07.2016			05.07.2016	19.09.2016	77	9.88	0.0207857923	5.452.595.53	113.336.52	10.877.497.24	
			UKUPNO GLAVNICA I KAMATE					5.452.595.53	10.877.497.24	16.330.092.77	
			UKUPNO GLAVNICA I KAMATE					5.452.595.53	10.877.497.24	16.330.092.77	
31.12.2003			31.12.2003	19.09.2016	1	15.00	0.0004109589	651.754.01	267.84	267.84	
01.01.2004			01.01.2004	30.12.2004	365	15.00	0.1495901639	651.754.01	97.495.99	97.763.83	
31.12.2004			31.12.2004	31.12.2004	1	15.00	0.0004098361	651.754.01	267.11	98.030.94	
01.01.2005			01.01.2005	30.12.2005	364	15.00	0.1495890411	651.754.01	97.495.26	195.526.20	

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31.12.2004			31.12.2004	1	15.00	0.0004098361	4.724.625,37	1.936,32	710.635,43	
01.01.2005			30.12.2005	364	15.00	0.1495890411	4.724.625,37	706.752,18	1.417.387,61	
31.12.2005			31.12.2005	1	15.00	0.0004109589	4.724.625,37	1.941,63	1.419.329,24	
01.01.2006			30.12.2006	364	15.00	0.1495890411	4.724.625,37	706.752,18	2.126.081,42	
31.12.2006			31.12.2006	1	15.00	0.0004109589	4.724.625,37	1.941,63	2.128.023,05	
01.01.2007			30.12.2007	364	15.00	0.1495890411	4.724.625,37	706.752,18	2.834.775,23	
31.12.2007			31.12.2007	1	15.00	0.0004109589	4.724.625,37	1.941,63	2.836.716,86	
01.01.2008			30.12.2008	365	17.00	0.1695355191	4.724.625,37	800.991,81	3.637.708,67	
31.12.2008			31.12.2008	1	17.00	0.0004644809	4.724.625,37	2.194,50	3.639.903,17	
01.01.2009			30.12.2009	364	17.00	0.1695342466	4.724.625,37	800.985,80	4.440.888,97	
31.12.2009			31.12.2009	1	17.00	0.0004657534	4.724.625,37	2.200,51	4.443.089,48	
01.01.2010			30.12.2010	364	17.00	0.1695342466	4.724.625,37	800.985,80	5.244.075,28	
31.12.2010			31.12.2010	1	17.00	0.0004657534	4.724.625,37	2.200,51	5.246.275,79	
01.01.2011			22.06.2011	173	15.00	0.0805753425	4.724.625,37	380.688,31	5.626.964,10	
23.06.2011			30.12.2011	191	15.00	0.0784931507	4.724.625,37	370.850,73	5.997.814,83	
31.12.2011			31.12.2011	1	15.00	0.0004109589	4.724.625,37	1.941,63	5.999.756,46	
01.01.2012			30.12.2012	365	15.00	0.1495901639	4.724.625,37	706.757,48	6.706.513,94	
31.12.2012			31.12.2012	1	15.00	0.0004098361	4.724.625,37	1.936,32	6.708.450,26	
01.01.2013			30.12.2013	364	15.00	0.1495890411	4.724.625,37	706.752,18	7.415.202,44	
31.12.2013			31.12.2013	1	15.00	0.0004109589	4.724.625,37	1.941,63	7.417.144,07	
01.01.2014			30.12.2014	364	15.00	0.1495890411	4.724.625,37	706.752,18	8.123.896,25	
31.12.2014			31.12.2014	1	15.00	0.0004109589	4.724.625,37	1.941,63	8.125.837,88	
01.01.2015			31.07.2015	212	15.00	0.0871232877	4.724.625,37	411.624,90	8.537.462,78	
01.08.2015			30.12.2015	152	10.14	0.0422268493	4.724.625,37	199.506,04	8.736.968,82	
31.12.2015			31.12.2015	1	10.14	0.0002778082	4.724.625,37	1.312,54	8.738.281,36	
01.01.2016			30.06.2016	182	10.05	0.0499754098	4.724.625,37	236.115,09	8.974.396,45	
01.07.2016			19.09.2016	81	9.88	0.0218655738	4.724.625,37	103.306,64	9.077.703,09	
GLAVNICA									4.724.625,37	
KAMATE									9.077.703,09	
UKUPNO GLAVNICA I KAMATE									13.802.328,46	

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8	K-280-JGA-IH	a	5.060.446,46	29.06.2004	19.09.2016						
				30.06.2004	31.12.2004	185	15.00	0.0758196721	5.060.446,46	383.681,39	383.681,39
				01.01.2005	29.06.2005	180	15.00	0.0739726027	5.060.446,46	374.334,40	758.015,79
				30.06.2005	31.12.2005	185	15.00	0.0760273973	5.060.446,46	384.732,57	1.142.748,36
				01.01.2006	29.06.2006	180	15.00	0.0739726027	5.060.446,46	374.334,40	1.517.082,76
				30.06.2006	31.12.2006	185	15.00	0.0760273973	5.060.446,46	384.732,57	1.901.815,33
				01.01.2007	29.06.2007	180	15.00	0.0739726027	5.060.446,46	374.334,40	2.276.149,73
				30.06.2007	31.12.2007	185	15.00	0.0760273973	5.060.446,46	384.732,57	2.660.882,30
				01.01.2008	29.06.2008	181	17.00	0.0840710383	5.060.446,46	425.436,99	3.086.319,29
				30.06.2008	31.12.2008	185	17.00	0.0859289617	5.060.446,46	434.838,91	3.521.158,20
				01.01.2009	29.06.2009	180	17.00	0.0838356164	5.060.446,46	424.245,65	3.945.403,85
				30.06.2009	31.12.2009	185	17.00	0.0861643836	5.060.446,46	436.030,25	4.381.434,10
				01.01.2010	29.06.2010	180	17.00	0.0838356164	5.060.446,46	424.245,65	4.805.679,75
				30.06.2010	31.12.2010	185	17.00	0.0861643836	5.060.446,46	436.030,25	5.241.710,00
				01.01.2011	22.06.2011	173	17.00	0.0805753425	5.060.446,46	407.747,21	5.649.457,21
				23.06.2011	29.06.2011	7	15.00	0.0028767123	5.060.446,46	14.557,45	5.664.014,66
				30.06.2011	31.12.2011	185	15.00	0.0760273973	5.060.446,46	384.732,57	6.048.747,23
				01.01.2012	29.06.2012	181	15.00	0.0741803279	5.060.446,46	375.385,58	6.424.132,81
				30.06.2012	31.12.2012	185	15.00	0.0758196721	5.060.446,46	383.681,39	6.807.814,20
				01.01.2013	29.06.2013	180	15.00	0.0739726027	5.060.446,46	374.334,40	7.182.148,60
				30.06.2013	31.12.2013	185	15.00	0.0760273973	5.060.446,46	384.732,57	7.566.881,17
				01.01.2014	29.06.2014	180	15.00	0.0739726027	5.060.446,46	374.334,40	7.941.215,57
				30.06.2014	31.12.2014	185	15.00	0.0760273973	5.060.446,46	384.732,57	8.325.948,14
				01.01.2015	29.06.2015	180	15.00	0.0739726027	5.060.446,46	374.334,40	8.700.282,54
				30.06.2015	31.07.2015	32	15.00	0.0131506849	5.060.446,46	66.548,34	8.766.830,88
				01.08.2015	31.12.2015	153	10.14	0.0425046575	5.060.446,46	215.092,54	8.981.923,42
				01.01.2016	29.06.2016	181	10.05	0.0497008197	5.060.446,46	251.508,34	9.233.431,76
				30.06.2016	30.06.2016	1	10.05	0.0002745902	5.060.446,46	1.389,55	9.234.821,31

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Redni broj	Opis	Vrsta obrat.	Iznos glavnice	Početak	Razdoblje	Kraj	Broj dana	Godišnja stopa	Koeficijent	Osnovica za obračun	Iznos kamate	Ukupno
9	K-280-JGA-IH	a	5.115.515,43	30.12.2004	19.09.2016	19.09.2016	81	9,88	0,0218655738	5.060.446,46	110.649,57	9.345.470,88
				31.12.2004	31.12.2004	31.12.2004	1	15,00	0,0004098361	5.115.515,43	2.096,52	2.096,52
				01.01.2005	30.12.2005	30.12.2005	364	15,00	0,1495890411	5.115.515,43	765.225,05	767.321,57
				31.12.2005	31.12.2005	31.12.2005	1	15,00	0,0004109589	5.115.515,43	2.102,27	769.423,84
				01.01.2006	30.12.2006	30.12.2006	364	15,00	0,1495890411	5.115.515,43	765.225,05	1.534.648,89
				31.12.2006	31.12.2006	31.12.2006	1	15,00	0,0004109589	5.115.515,43	2.102,27	1.536.751,16
				01.01.2007	30.12.2007	30.12.2007	364	15,00	0,1495890411	5.115.515,43	765.225,05	2.301.976,21
				31.12.2007	31.12.2007	31.12.2007	1	15,00	0,0004109589	5.115.515,43	2.102,27	2.304.078,48
				01.01.2008	30.12.2008	30.12.2008	365	17,00	0,1695355191	5.115.515,43	867.261,56	3.171.340,04
				31.12.2008	31.12.2008	31.12.2008	1	17,00	0,0004644809	5.115.515,43	2.376,06	3.173.716,10
				01.01.2009	30.12.2009	30.12.2009	364	17,00	0,1695342466	5.115.515,43	867.255,05	4.040.971,15
				31.12.2009	31.12.2009	31.12.2009	1	17,00	0,0004657534	5.115.515,43	2.382,57	4.043.353,72
				01.01.2010	30.12.2010	30.12.2010	364	17,00	0,1695342466	5.115.515,43	867.255,05	4.910.608,77
				31.12.2010	31.12.2010	31.12.2010	1	17,00	0,0004657534	5.115.515,43	2.382,57	4.912.991,34
				01.01.2011	22.06.2011	22.06.2011	173	17,00	0,0805753425	5.115.515,43	412.184,41	5.325.175,75
				23.06.2011	30.12.2011	30.12.2011	191	15,00	0,0784931507	5.115.515,43	401.532,92	5.726.708,67
				31.12.2011	31.12.2011	31.12.2011	1	15,00	0,0004109589	5.115.515,43	2.102,27	5.728.810,94
				01.01.2012	30.12.2012	30.12.2012	365	15,00	0,1495901639	5.115.515,43	765.230,79	6.494.041,73
				31.12.2012	31.12.2012	31.12.2012	1	15,00	0,0004098361	5.115.515,43	2.096,52	6.496.138,25
				01.01.2013	30.12.2013	30.12.2013	364	15,00	0,1495890411	5.115.515,43	765.225,05	7.261.363,30
				31.12.2013	31.12.2013	31.12.2013	1	15,00	0,0004109589	5.115.515,43	2.102,27	7.263.465,57
				01.01.2014	30.12.2014	30.12.2014	364	15,00	0,1495890411	5.115.515,43	765.225,05	8.028.690,62
				31.12.2014	31.12.2014	31.12.2014	1	15,00	0,0004109589	5.115.515,43	2.102,27	8.030.792,89
				01.01.2015	31.07.2015	31.07.2015	212	15,00	0,0871232877	5.115.515,43	445.680,52	8.476.473,41
				01.08.2015	30.12.2015	30.12.2015	152	10,14	0,0422266493	5.115.515,43	216.012,10	8.692.485,51
				31.12.2015	31.12.2015	31.12.2015	1	10,14	0,0002778082	5.115.515,43	1.421,13	8.693.906,64
				01.01.2016	30.06.2016	30.06.2016	182	10,05	0,0499754098	5.115.515,43	255.649,98	8.949.556,62
UKUPNO GLAVNICA I KAMATE											14.405.917,34	
GLAVNICA											5.060.446,46	
KAMATE											9.345.470,88	

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10	K-280-JGA-IH	a	4.839.374,10	30.06.2005	19.09.2016	30.06.2016	81	9,88	0,0218655738	5.115.515,43	111.853,68	9.061.410,30
				01.07.2005	31.12.2005	31.12.2005	184	15,00	0,0756164384	4.839.374,10	365.936,23	365.936,23
				01.01.2006	30.06.2006	30.06.2006	181	15,00	0,0743835616	4.839.374,10	359.969,88	725.906,11
				01.07.2006	31.12.2006	31.12.2006	184	15,00	0,0756164384	4.839.374,10	365.936,23	1.091.842,34
				01.01.2007	30.06.2007	30.06.2007	181	15,00	0,0743835616	4.839.374,10	359.969,88	1.451.812,22
				01.07.2007	31.12.2007	31.12.2007	184	15,00	0,0756164384	4.839.374,10	365.936,23	1.817.748,45
				01.01.2008	30.06.2008	30.06.2008	182	17,00	0,0845355191	4.839.374,10	409.099,00	2.226.847,45
				01.07.2008	31.12.2008	31.12.2008	184	17,00	0,0854644809	4.839.374,10	413.594,60	2.640.442,05
				01.01.2009	30.06.2009	30.06.2009	181	17,00	0,0843013699	4.839.374,10	407.965,87	3.048.407,92
				01.07.2009	31.12.2009	31.12.2009	184	17,00	0,0856986301	4.839.374,10	414.727,73	3.463.135,65
				01.01.2010	30.06.2010	30.06.2010	181	17,00	0,0843013699	4.839.374,10	407.965,87	3.871.101,52
				01.07.2010	31.12.2010	31.12.2010	184	17,00	0,0856986301	4.839.374,10	414.727,73	4.285.829,25
				01.01.2011	22.06.2011	22.06.2011	173	17,00	0,0805753425	4.839.374,10	389.934,23	4.675.763,48
				23.06.2011	30.06.2011	30.06.2011	8	15,00	0,0032876712	4.839.374,10	15.910,27	4.691.673,75
				01.07.2011	31.12.2011	31.12.2011	184	15,00	0,0756164384	4.839.374,10	365.936,23	5.057.609,98
				01.01.2012	30.06.2012	30.06.2012	182	15,00	0,0745901639	4.839.374,10	360.969,71	5.418.579,69
				01.07.2012	31.12.2012	31.12.2012	184	15,00	0,0754098361	4.839.374,10	364.936,41	5.783.516,10
				01.01.2013	30.06.2013	30.06.2013	181	15,00	0,0743835616	4.839.374,10	359.969,88	6.143.485,98
				01.07.2013	31.12.2013	31.12.2013	184	15,00	0,0756164384	4.839.374,10	365.936,23	6.509.422,21
				01.01.2014	30.06.2014	30.06.2014	181	15,00	0,0743835616	4.839.374,10	359.969,88	6.869.392,09
				01.07.2014	31.12.2014	31.12.2014	184	15,00	0,0756164384	4.839.374,10	365.936,23	7.235.328,32
				01.01.2015	30.06.2015	30.06.2015	181	15,00	0,0743835616	4.839.374,10	359.969,88	7.595.298,20
				01.07.2015	31.07.2015	31.07.2015	31	15,00	0,0127397260	4.839.374,10	61.652,30	7.656.950,50
				01.08.2015	31.12.2015	31.12.2015	153	10,14	0,0425046575	4.839.374,10	205.695,94	7.862.646,44
				01.01.2016	30.06.2016	30.06.2016	182	10,05	0,0499754098	4.839.374,10	241.849,70	8.104.496,14
UKUPNO GLAVNICA I KAMATE												14.176.925,73
GLAVNICA												5.115.515,43
KAMATE												9.061.410,30

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11	K-280-JGA-IH	a	4.790.472,40	03.01.2013	362	15,00	0,00123328767	4.790.472,40	5.906,06	712.664,80
				04.01.2014	362	15,00	0,00123328767	4.790.472,40	5.906,06	712.664,80
				01.01.2015	3	15,00	0,00123328767	4.790.472,40	5.906,06	712.664,80
				04.01.2015	3	15,00	0,00123328767	4.790.472,40	5.906,06	712.664,80
				01.08.2015	153	10,14	0,0425046575	4.790.472,40	203.617,39	411.455,64
				01.01.2016	3	10,05	0,0008237705	4.790.472,40	3.946,25	203.617,39
				04.01.2016	179	10,05	0,0491516393	4.790.472,40	235.459,57	3.946,25
			4.790.472,40	19.09.2016	81	9,88	0,0218655738	4.839.374,10	105.815,69	8.210.311,83
										4.839.374,10
										8.210.311,83
										13.049.685,93
										UKUPNO GLAVNICA I KAMATE

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Redni broj	Opis	Vrsta obrač.	Iznos glavnice	Početak	Razdoblje	Kraj	Broj dana	Godišnja stopa	Koeficijent	Osnovica za obračun	Iznos kamate	Ukupno
12	K-280-JGA-IH	a	4.650.683,24	30.06.2006	19.09.2016	19.09.2016	81	9,88	0,0218655738	4.790.472,40	104.746,43	7.759.202,43
				01.07.2016								
				01.07.2006	31.12.2006	184		15,00	0,0756164384	4.650.683,24	351.668,10	351.668,10
				01.01.2007	30.06.2007	181		15,00	0,0743835616	4.650.683,24	345.934,38	697.602,48
				01.07.2007	31.12.2007	184		15,00	0,0756164384	4.650.683,24	351.668,10	1.049.270,58
				01.01.2008	30.06.2008	182		17,00	0,0845355191	4.650.683,24	393.147,92	1.442.418,50
				01.07.2008	31.12.2008	184		17,00	0,0854644809	4.650.683,24	397.468,23	1.839.886,73
				01.01.2009	30.06.2009	181		17,00	0,0843013699	4.650.683,24	392.058,97	2.231.945,70
				01.07.2009	31.12.2009	184		17,00	0,0856986301	4.650.683,24	398.557,18	2.630.502,88
				01.01.2010	30.06.2010	181		17,00	0,0843013699	4.650.683,24	392.058,97	3.022.561,85
				01.07.2010	31.12.2010	184		17,00	0,0856986301	4.650.683,24	398.557,18	3.421.119,03
				01.01.2011	22.06.2011	173		17,00	0,0805755425	4.650.683,24	374.730,39	3.795.849,42
				01.07.2011	30.06.2011	8		15,00	0,0032876712	4.650.683,24	15.289,92	3.811.139,34
				01.07.2011	31.12.2011	184		15,00	0,0756164384	4.650.683,24	351.668,10	4.162.807,44
				01.01.2012	30.06.2012	182		15,00	0,0745901639	4.650.683,24	346.895,23	4.509.702,67
				01.07.2012	31.12.2012	184		15,00	0,0754098361	4.650.683,24	350.707,26	4.860.409,93
				01.01.2013	30.06.2013	181		15,00	0,0743835616	4.650.683,24	345.934,38	5.206.344,31
				01.07.2013	31.12.2013	184		15,00	0,0756164384	4.650.683,24	351.668,10	5.558.012,41
				01.01.2014	30.06.2014	181		15,00	0,0743835616	4.650.683,24	345.934,38	5.903.946,79
				01.07.2014	31.12.2014	184		15,00	0,0756164384	4.650.683,24	351.668,10	6.255.614,89
				01.01.2015	30.06.2015	181		15,00	0,0743835616	4.650.683,24	345.934,38	6.601.549,27
				01.07.2015	31.07.2015	31		15,00	0,0127397260	4.650.683,24	59.248,43	6.660.797,70
				01.08.2015	31.12.2015	153		10,14	0,0425046575	4.650.683,24	197.675,70	6.858.473,40
				01.01.2016	30.06.2016	182		10,05	0,0499754098	4.650.683,24	232.419,80	7.090.893,20
UKUPNO GLAVNICA I KAMATE											12.549.674,83	
GLAVNICA											4.790.472,40	
KAMATE											7.759.202,43	

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Redni broj	Opis	Vrsta obrač.	Iznos glavnice	Početak	Razdoblje Kraj	Broj dana	Godišnja stopa	Koeficijent	Osnovica za obračun	Iznos kamate	Ukupno
13	K-280-JGA-IH	a	4.624.787,09	27.12.2006	19.09.2016	81	9,88	0,0218655738	4.650.683,24	101.689,86	7.192.583,06
				28.12.2006	31.12.2006	4	15,00	0,0016438356	4.624.787,09	7.602,39	7.602,39
				01.01.2007	27.12.2007	361	15,00	0,1483561644	4.624.787,09	686.115,67	693.718,06
				28.12.2007	31.12.2007	4	15,00	0,0016438356	4.624.787,09	7.602,39	701.320,45
				01.01.2008	27.12.2008	362	17,00	0,1681420765	4.624.787,09	777.621,30	1.478.941,75
				28.12.2008	31.12.2008	4	17,00	0,0018579235	4.624.787,09	8.592,50	1.487.534,25
				01.01.2009	27.12.2009	361	17,00	0,1681369863	4.624.787,09	777.597,76	2.265.132,01
				28.12.2009	31.12.2009	4	17,00	0,0018630137	4.624.787,09	8.616,04	2.273.748,05
				01.01.2010	27.12.2010	361	17,00	0,1681369863	4.624.787,09	777.597,76	3.051.345,81
				28.12.2010	31.12.2010	4	17,00	0,0018630137	4.624.787,09	8.616,04	3.059.961,85
				01.01.2011	22.06.2011	173	17,00	0,0805753425	4.624.787,09	372.643,80	3.432.605,65
				23.06.2011	27.12.2011	188	15,00	0,0772602740	4.624.787,09	357.312,32	3.789.917,97
				28.12.2011	31.12.2011	4	15,00	0,0016438356	4.624.787,09	7.602,39	3.797.520,36
				01.01.2012	27.12.2012	362	15,00	0,1483606557	4.624.787,09	686.136,45	4.483.656,81
				28.12.2012	31.12.2012	4	15,00	0,0016393443	4.624.787,09	7.581,62	4.491.238,43
				01.01.2013	27.12.2013	361	15,00	0,1483561644	4.624.787,09	686.115,67	5.177.354,10
				28.12.2013	31.12.2013	4	15,00	0,0016438356	4.624.787,09	7.602,39	5.184.956,49
				01.01.2014	27.12.2014	361	15,00	0,1483561644	4.624.787,09	686.115,67	5.871.072,16
				28.12.2014	31.12.2014	4	15,00	0,0016438356	4.624.787,09	7.602,39	5.878.674,55
				01.01.2015	31.07.2015	212	15,00	0,0871232877	4.624.787,09	402.926,66	6.281.601,21
				01.08.2015	27.12.2015	149	10,14	0,0413934247	4.624.787,09	191.433,78	6.473.036,99
				28.12.2015	31.12.2015	4	10,14	0,0011112329	4.624.787,09	5.139,22	6.478.176,21
				01.01.2016	30.06.2016	182	10,05	0,0499754098	4.624.787,09	231.125,63	6.709.301,84
UKUPNO GLAVNICA I KAMATE											11.843.266,30
GLAVNICA											4.650.683,24
KAMATE											7.192.583,06

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Datum 27.09.2016
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			01.07.2016	19.09.2016	81	9.88	0.0218655738	4.624.787,09	101.123,62	6.810.425,46	
									GLAVNICA	4.624.787,09	
									KAMATE	6.810.425,46	
									UKUPNO GLAVNICA I KAMATE	11.435.212,55	
									UKUPNO GLAVNICA	63.633.201,17	
									UKUPNO KAMATE	121.805.490,70	
									UKUPNO GLAVNICA I KAMATE	185.438.691,87	

Vrsta obračuna:

- a - proporcionalni izračun
- b - konformni izračun bez pripisa na kraju godine
- c - konformni izračun

Napomena: obračun je u skladu sa Zakonom o kamatama od 12.07.2004. NN Br.94.

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