

## Vrijednost referentne stope u kreditnom poslovanju s građanima (NRS)

| Datum primjene:    | 3M NRS3<br>za HRK | 3M<br>NRS3<br>za EUR | 3M<br>NRS3<br>za USD | 6M<br>NRS3<br>za HRK | 6M<br>NRS3<br>za EUR | 6M<br>NRS3<br>za USD |
|--------------------|-------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| 01.01.-30.06.2014. | 2,14%             | 2,72%                | 1,90%                | 2,13%                | 2,75%                | 1,99%                |
| 01.07.-31.12.2014. | 1,85%             | 2,51%                | 1,90%                | 1,89%                | 2,55%                | 1,79%                |
| 01.01.-30.06.2015. | 1,63%             | 2,40%                | 1,90%                | 1,65%                | 2,43%                | 1,70%                |
| 01.07.-31.12.2015. | 1,49%             | 2,17%                | 1,90%                | 1,52%                | 2,23%                | 1,60%                |
| 01.01.-30.06.2016. | 1,29%             | 1,94%                | 1,90%                | 1,32%                | 2,00%                | 1,35%                |
| 01.07.-31.12.2016. | 1,18%             | 1,74%                | 1,90%                | 1,26%                | 1,79%                | 1,14%                |
| 01.01.-30.06.2017. | 0,92%             | 1,39%                | 1,90%                | 1,01%                | 1,48%                | 0,90%                |
| 01.07.-31.12.2017. | 0,74%             | 1,12%                | 1,90%                | 0,80%                | 1,23%                | 0,73%                |
| 01.01.-30.06.2018. | 0,59%             | 0,84%                | 0,51%                | 0,63%                | 0,92%                | 0,52%                |
| 01.07.-31.12.2018. | 0,48%             | 0,67%                | 0,47%                | 0,51%                | 0,72%                | 0,47%                |
| 01.01.-30.06.2019. | 0,39%             | 0,51%                | 0,43%                | 0,41%                | 0,54%                | 0,46%                |
| 01.07.-31.12.2019. | 0,32%             | 0,40%                | 0,43%                | 0,33%                | 0,44%                | 0,46%                |
| 01.01.-30.06.2020. | 0,25%             | 0,33%                | 0,39%                | 0,27%                | 0,35%                | 0,43%                |
| 01.04.-30.06.2020. | 0,22%             | 0,31%                | 0,33%                | 0,27%                | 0,35%                | 0,43%                |
| 01.07.-31.12.2020. | 0,20%             | 0,28%                | 0,34%                | 0,21%                | 0,30%                | 0,34%                |
| 01.01.-30.06.2021. | 0,15%             | 0,24%                | 0,17%                | 0,16%                | 0,25%                | 0,20%                |
| 01.07.-31.12.2021. | 0,12%             | 0,21%                | 0,16%                | 0,13%                | 0,22%                | 0,15%                |

6M = šestomjesečni

3M = tromjesečni

**Podravska banka d.d.**