

## 3M\_NRS

Nacionalna referentna stopa prosječnog troška financiranja bankarskog sektora (NRS) – 3 mjeseca									Datum objave
Obuhvat	HRK			EUR			CHF	USD	
	Fizičke osobe	Fizičke osobe i nefinancijski sektori	Sve fizičke i pravne osobe	Fizičke osobe	Fizičke osobe i nefinancijski sektori	Sve fizičke i pravne osobe	Sve fizičke i pravne osobe	Sve fizičke i pravne osobe	
Tromjesečje	3M NRS1	3M NRS2	3M NRS3	3M NRS1	3M NRS2	3M NRS3	3M NRS3	3M NRS3	
2012./III.	2,43%	2,09%	2,82%	3,25%	3,14%	3,02%	2,42%	1,99%	7.XII.2012
2012./IV.	2,41%	2,03%	2,66%	3,21%	3,07%	2,83%	2,34%	2,74%	18.II.2013
<b>2013./I.</b>	2,53%	2,05%	2,46%	3,25%	3,17%	2,95%	2,33%	2,04%	16.V.2013
2013./II.	2,37%	1,86%	2,13%	3,07%	2,97%	2,78%	2,22%	1,93%	19.VIII.2013
2013./III.	2,11%	1,65%	2,14%	3,00%	2,86%	2,72%	2,25%	1,90%	18.XI.2013
2013./IV.	1,90%	1,48%	1,93%	2,84%	2,72%	2,59%	2,26%	1,83%	17.II.2014
<b>2014./I.</b>	2,06%	1,58%	1,85%	2,70%	2,58%	2,51%	2,13%	1,74%	16.V.2014
2014./II.	1,86%	1,43%	1,67%	2,61%	2,50%	2,47%	2,09%	1,67%	19.VIII.2014
2014./III.	1,78%	1,36%	1,63%	2,52%	2,37%	2,40%	2,14%	1,73%	19.XI.2014
2014./IV.	1,66%	1,27%	1,55%	2,42%	2,25%	2,28%	2,07%	1,62%	17.II.2015.
<b>2015./I.</b>	1,69%	1,26%	1,49%	2,29%	2,13%	2,17%	2,00%	1,58%	21.V.2015.
2015./II.	1,49%	1,12%	1,35%	2,21%	2,05%	2,07%	1,74%	1,38%	21.VIII.2015.
2015./III.	1,45%	1,07%	1,29%	2,06%	1,88%	1,94%	1,64%	1,33%	26.XI.2015.
2015./IV.	1,40%	1,04%	1,33%	1,91%	1,73%	1,84%	2,13%	1,23%	22.II.2016.
<b>2016./I.</b>	1,34%	0,99%	1,18%	1,75%	1,60%	1,74%	0,56%	1,03%	24.V.2016.
2016./II.	1,22%	0,90%	1,11%	1,58%	1,43%	1,58%	0,69%	0,97%	24.VIII.2016.
2016./III.	1,08%	0,79%	0,92%	1,40%	1,24%	1,39%	0,47%	0,82%	28.XI.2016.
2016./IV.	0,96%	0,71%	0,86%	1,23%	1,09%	1,32%	0,55%	0,81%	27.II.2017.
<b>2017./I.</b>	0,84%	0,62%	0,74%	1,04%	0,93%	1,12%	0,18%	0,63%	23.V.2017.
2017./II.	0,76%	0,55%	0,66%	0,91%	0,82%	0,99%	0,16%	0,53%	30.VIII.2017.
2017./III.	0,66%	0,48%	0,59%	0,78%	0,69%	0,84%	0,17%	0,51%	24.XI.2017.
2017./IV.	0,64%	0,46%	0,55%	0,66%	0,59%	0,75%	0,26%	0,47%	21.II.2018.
<b>2018./I.</b>	0,59%	0,43%	0,48%	0,56%	0,49%	0,67%	0,09%	0,47%	24.V.2018.
2018./II.	0,54%	0,38%	0,43%	0,47%	0,42%	0,58%	0,08%	0,49%	23.VIII.2018.
2018./III.	0,50%	0,34%	0,39%	0,42%	0,37%	0,51%	0,08%	0,43%	28.XI.2018.
2018./IV.	0,43%	0,30%	0,35%	0,36%	0,31%	0,47%	0,08%	0,48%	20.II.2019.
<b>2019./I.</b>	0,39%	0,27%	0,32%	0,31%	0,28%	0,40%	0,06%	0,43%	22.V.2019.
2019./II.	0,33%	0,24%	0,29%	0,27%	0,24%	0,37%	0,06%	0,48%	23.VIII.2019.

23. VIII. 2019.

## 6M\_NRS

Nacionalna referentna stopa prosječnog troška financiranja bankarskog sektora (NRS) – 6 mjeseci									Datum objave
Obuhvat	HRK			EUR			CHF	USD	
	Fizičke osobe	Fizičke osobe i nefinancijski sektori	Sve fizičke i pravne osobe	Fizičke osobe	Fizičke osobe i nefinancijski sektori	Sve fizičke i pravne osobe	Sve fizičke i pravne osobe	Sve fizičke i pravne osobe	
Tromjesečje	6M NRS1	6M NRS2	6M NRS3	6M NRS1	6M NRS2	6M NRS3	6M NRS3	6M NRS3	
2012./III.	2,43%	2,07%	2,86%	3,27%	3,19%	3,09%	2,41%	2,13%	7.XII.2012
2012./IV.	2,42%	2,06%	2,74%	3,23%	3,10%	2,92%	2,38%	2,36%	18.II.2013
<b>2013./I.</b>	2,47%	2,04%	2,56%	3,23%	3,12%	2,89%	2,34%	2,40%	16.V.2013
2013./II.	2,45%	1,95%	2,29%	3,16%	3,07%	2,86%	2,28%	1,99%	19.VIII.2013
2013./III.	2,24%	1,75%	2,13%	3,03%	2,91%	2,75%	2,24%	1,92%	18.XI.2013
2013./IV.	2,01%	1,57%	2,03%	2,92%	2,79%	2,65%	2,25%	1,87%	17.II.2014
<b>2014./I.</b>	1,98%	1,53%	1,89%	2,77%	2,65%	2,55%	2,20%	1,79%	16.V.2014
2014./II.	1,96%	1,50%	1,76%	2,65%	2,54%	2,49%	2,11%	1,71%	19.VIII.2014
2014./III.	1,82%	1,39%	1,65%	2,56%	2,43%	2,43%	2,12%	1,70%	19.XI.2014
2014./IV.	1,72%	1,32%	1,59%	2,47%	2,31%	2,34%	2,11%	1,67%	17.II.2015.
<b>2015./I.</b>	1,67%	1,27%	1,52%	2,36%	2,19%	2,23%	2,03%	1,60%	21.V.2015.
2015./II.	1,59%	1,19%	1,42%	2,25%	2,09%	2,12%	1,87%	1,48%	21.VIII.2015.
2015./III.	1,47%	1,09%	1,32%	2,14%	1,96%	2,00%	1,69%	1,35%	26.XI.2015.
2015./IV.	1,42%	1,05%	1,31%	1,99%	1,81%	1,89%	1,79%	1,28%	22.II.2016.
<b>2016./I.</b>	1,37%	1,02%	1,26%	1,83%	1,67%	1,79%	1,53%	1,14%	24.V.2016.
2016./II.	1,28%	0,94%	1,14%	1,67%	1,51%	1,66%	0,62%	1,00%	24.VIII.2016.
2016./III.	1,15%	0,84%	1,01%	1,49%	1,33%	1,48%	0,58%	0,90%	28.XI.2016.
2016./IV.	1,02%	0,75%	0,89%	1,31%	1,16%	1,36%	0,51%	0,82%	27.II.2017.
<b>2017./I.</b>	0,90%	0,66%	0,80%	1,14%	1,01%	1,23%	0,38%	0,73%	23.V.2017.
2017./II.	0,80%	0,58%	0,70%	0,98%	0,88%	1,06%	0,17%	0,58%	30.VIII.2017.
2017./III.	0,71%	0,51%	0,63%	0,85%	0,75%	0,92%	0,16%	0,52%	24.XI.2017.
2017./IV.	0,65%	0,47%	0,57%	0,72%	0,64%	0,80%	0,22%	0,49%	21.II.2018.
<b>2018./I.</b>	0,62%	0,44%	0,51%	0,61%	0,54%	0,72%	0,18%	0,47%	24.V.2018.
2018./II.	0,57%	0,40%	0,45%	0,52%	0,46%	0,62%	0,09%	0,48%	23.VIII.2018.
2018./III.	0,52%	0,36%	0,41%	0,45%	0,39%	0,54%	0,08%	0,46%	28.XI.2018.
2018./IV.	0,46%	0,32%	0,37%	0,39%	0,34%	0,49%	0,08%	0,46%	20.II.2019.
<b>2019./I.</b>	0,41%	0,28%	0,33%	0,34%	0,29%	0,44%	0,07%	0,46%	22.V.2019.
2019./II.	0,36%	0,25%	0,31%	0,29%	0,26%	0,39%	0,06%	0,45%	23.VIII.2019.

23. VIII. 2019.

## 12M\_NRS

Nacionalna referentna stopa prosječnog troška financiranja bankarskog sektora (NRS) – 12 mjeseci									Datum objave
Obuhvat	HRK			EUR			CHF	USD	
	Fizičke osobe	Fizičke osobe i nefinancijski sektori	Sve fizičke i pravne osobe	Fizičke osobe	Fizičke osobe i nefinancijski sektori	Sve fizičke i pravne osobe	Sve fizičke i pravne osobe	Sve fizičke i pravne osobe	
Tromjesečje	12M NRS1	12M NRS2	12M NRS3	12M NRS1	12M NRS2	12M NRS3	12M NRS3	12M NRS3	
2012./IV.	2,41%	2,10%	2,90%	3,25%	3,15%	3,02%	2,37%	2,27%	18.II.2013
<b>2013./I.</b>	2,45%	2,06%	2,71%	3,25%	3,15%	2,99%	2,38%	2,26%	16.V.2013
2013./II.	2,43%	2,01%	2,52%	3,19%	3,09%	2,89%	2,34%	2,18%	19.VIII.2013
2013./III.	2,35%	1,89%	2,34%	3,13%	3,02%	2,82%	2,29%	2,16%	18.XI.2013
2013./IV.	2,22%	1,75%	2,16%	3,04%	2,93%	2,76%	2,27%	1,93%	17.II.2014
<b>2014./I.</b>	2,11%	1,64%	2,01%	2,90%	2,78%	2,65%	2,22%	1,85%	16.V.2014
2014./II.	1,98%	1,54%	1,90%	2,79%	2,67%	2,57%	2,19%	1,79%	19.VIII.2014
2014./III.	1,90%	1,46%	1,77%	2,67%	2,54%	2,49%	2,16%	1,74%	19.XI.2014
2014./IV.	1,84%	1,41%	1,67%	2,56%	2,42%	2,42%	2,11%	1,69%	17.II.2015.
<b>2015./I.</b>	1,75%	1,33%	1,58%	2,46%	2,31%	2,33%	2,07%	1,65%	21.V.2015.
2015./II.	1,66%	1,25%	1,50%	2,36%	2,20%	2,23%	1,98%	1,57%	21.VIII.2015.
2015./III.	1,57%	1,18%	1,42%	2,25%	2,08%	2,11%	1,86%	1,47%	26.XI.2015.
2015./IV.	1,50%	1,12%	1,36%	2,12%	1,95%	2,00%	1,84%	1,38%	22.II.2016.
<b>2016./I.</b>	1,42%	1,05%	1,29%	1,98%	1,81%	1,89%	1,65%	1,24%	24.V.2016.
2016./II.	1,35%	1,00%	1,23%	1,83%	1,66%	1,78%	1,48%	1,14%	24.VIII.2016.
2016./III.	1,26%	0,93%	1,13%	1,66%	1,50%	1,64%	1,14%	1,02%	28.XI.2016.
2016./IV.	1,15%	0,84%	1,01%	1,49%	1,34%	1,51%	0,57%	0,91%	27.II.2017.
<b>2017./I.</b>	1,02%	0,75%	0,90%	1,31%	1,17%	1,36%	0,48%	0,81%	23.V.2017.
2017./II.	0,91%	0,67%	0,79%	1,15%	1,02%	1,21%	0,35%	0,70%	30.VIII.2017.
2017./III.	0,80%	0,59%	0,71%	0,99%	0,89%	1,07%	0,28%	0,63%	24.XI.2017.
2017./IV.	0,72%	0,52%	0,63%	0,85%	0,76%	0,93%	0,19%	0,54%	21.II.2018.
<b>2018./I.</b>	0,66%	0,48%	0,57%	0,73%	0,65%	0,82%	0,17%	0,49%	24.V.2018.
2018./II.	0,61%	0,44%	0,51%	0,62%	0,55%	0,71%	0,15%	0,49%	23.VIII.2018.
2018./III.	0,57%	0,40%	0,46%	0,53%	0,47%	0,63%	0,13%	0,47%	28.XI.2018.
2018./IV.	0,51%	0,36%	0,41%	0,45%	0,40%	0,56%	0,08%	0,47%	20.II.2019.
<b>2019./I.</b>	0,46%	0,32%	0,37%	0,39%	0,34%	0,49%	0,07%	0,46%	22.V.2019.
2019./II.	0,41%	0,29%	0,34%	0,34%	0,30%	0,44%	0,07%	0,46%	23.VIII.2019.

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