

odkaz na další listy

[grafický model](#)

[vstupy](#)

[hypotéka](#)

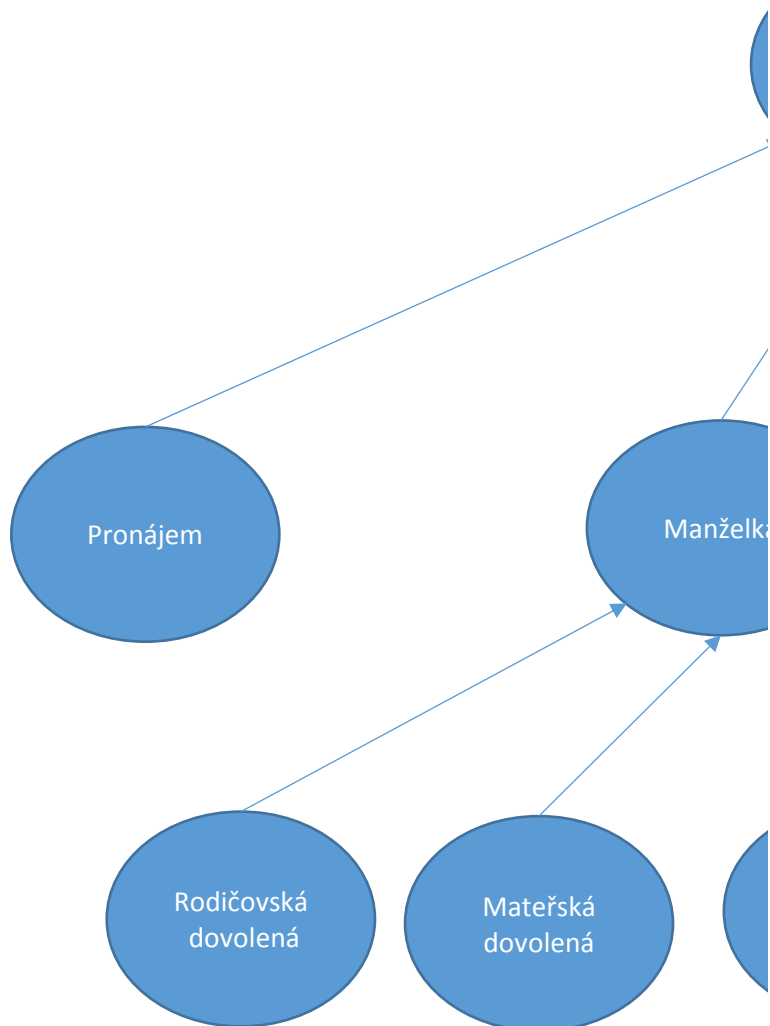
[zadání & výpočty](#)

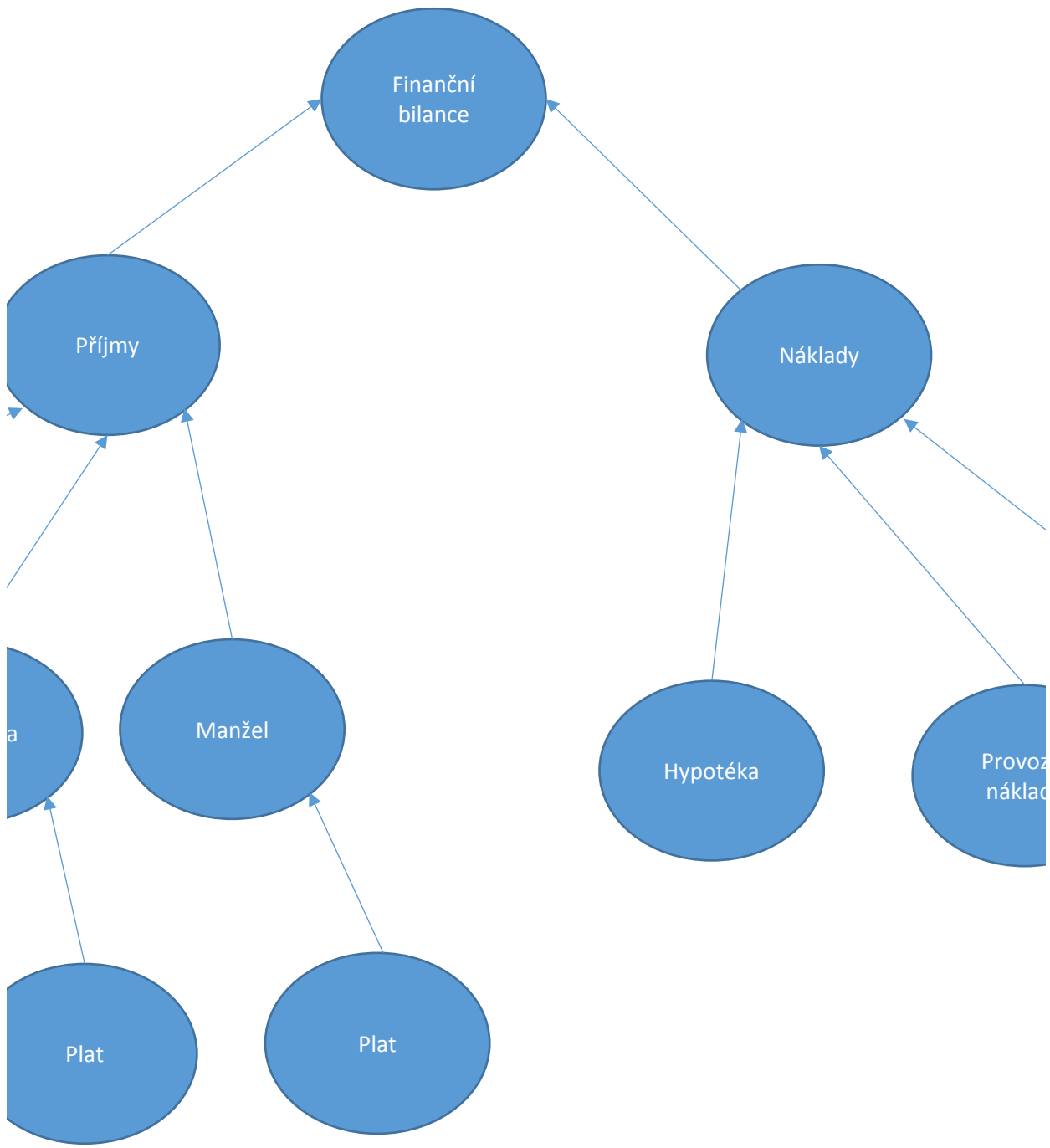
Úkol:

popis

slouží k vizualizaci na návrhu celého modelu
slouží pro zadání základních vstupních parametrů
slouží pro výpočet hypotéky se zadanými parametry
slouží pro celkový výpočet nákladů & výnosů & bilance

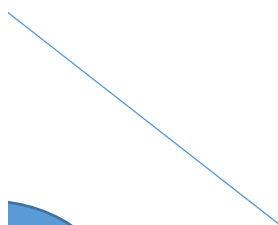
- 1) Projděte si grafický model a zkuste sami sestavit jednotlivé komponenty nákladů a výnosů
- 2) Vytvořte list vstupů (vstupy pro hypotéku), budete potřebovat údaje o dnešním dni, měsíci a roce, u rodičovské dovolené uvažujte délku 2,3 a nebo 4 let. Počet dětí předpokládejme v rozsahu 0-3. Úspěšnost pronájmu bereme ve škále 80 - 100%. Úroková míra se v tomto modelovém příkladě může pohybovat od 1,7 do 3,1 (škálujte po desetínách). Výši hypotéky předpokládejme od 4,5 mil do 7,3 mil. Škálujte po 200 tis.
- 3) Sestavte list hypotéka
- 4) Vytvořte list zadání a výpočty a proveďte jednotlivé kroky výpočtu
- 5) Pro funkci Goal seek vyberte jednu s Variant počtu dětí, odstraňte podmínkové formátování (když) a proveďte výpočet nejvyšší možné hypotéky pro daný plat
- 6) Sestavte tabulku dat nejprve pro různou výši hypotéky (jaká je bilance) následně pak pro výši hypotéky a různé úrokové sazby





z
dy

Náklady na
správu
pronájmu



dnešní datum	10/12/2017	=DNES()
tento měsíc	10	=MĚSÍC(B1)
tento rok	2017	=ROK(B1)

rodičovská dovolená	2	3	4	
počet dětí	0	1	2	
úspěšnost pronájmu	80%	85%	90%	95%

	datum narození	počet měsíců do narození	
1. dítě	Oct-18	12.00	=12-\$B\$2+(ROK(B10))-\$E
2. dítě	Mar-23	65.00	=12-\$B\$2+(ROK(B11))-\$E

přírůstek		
0.10%		200,000.00 Kč
=A17+\$A\$14	=B17+\$B\$14	
úrokové míry	výše hypotéky	
1.70%	4,500,000.00 Kč	
1.80%	4,700,000.00 Kč	
1.90%	4,900,000.00 Kč	
2.00%	5,100,000.00 Kč	
2.10%	5,300,000.00 Kč	
2.20%	5,500,000.00 Kč	
2.30%	5,700,000.00 Kč	
2.40%	5,900,000.00 Kč	
2.50%	6,100,000.00 Kč	
2.60%	6,300,000.00 Kč	
2.70%	6,500,000.00 Kč	
2.80%	6,700,000.00 Kč	
2.90%	6,900,000.00 Kč	
3.00%	7,100,000.00 Kč	
3.10%	7,300,000.00 Kč	

100%

§3-1)*12+MĚSÍC(B10)
§3-1)*12+MĚSÍC(B11)

=1
=KDYŽ(A4<Výpočty!\$B\$8;A4+1;"")

pořadí

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- 16
- 17
- 18
- 19
- 20
- 21
- 22
- 23
- 24
- 25
- 26
- 27
- 28
- 29
- 30
- 31
- 32
- 33
- 34
- 35
- 36
- 37
- 38
- 39
- 40
- 41
- 42
- 43
- 44
- 45
- 46
- 47

48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97

98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147

148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197

198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247

248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297

298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347

348

349

350

351

352

353

354

355

356

357

358

359

360

=Když(A4="";"";PLATBA.ZÁKLAD(Výpočty!\$B\$6/12;A4;Výpočty!\$B\$8;-Výpočty!\$B\$5;0;0))

jistina

10,147.64 Kč
10,164.55 Kč
10,181.49 Kč
10,198.46 Kč
10,215.46 Kč
10,232.49 Kč
10,249.54 Kč
10,266.62 Kč
10,283.73 Kč
10,300.87 Kč
10,318.04 Kč
10,335.24 Kč
10,352.46 Kč
10,369.72 Kč
10,387.00 Kč
10,404.31 Kč
10,421.65 Kč
10,439.02 Kč
10,456.42 Kč
10,473.85 Kč
10,491.30 Kč
10,508.79 Kč
10,526.30 Kč
10,543.85 Kč
10,561.42 Kč
10,579.02 Kč
10,596.66 Kč
10,614.32 Kč
10,632.01 Kč
10,649.73 Kč
10,667.48 Kč
10,685.26 Kč
10,703.06 Kč
10,720.90 Kč
10,738.77 Kč
10,756.67 Kč
10,774.60 Kč
10,792.55 Kč
10,810.54 Kč
10,828.56 Kč
10,846.61 Kč
10,864.69 Kč
10,882.79 Kč
10,900.93 Kč
10,919.10 Kč
10,937.30 Kč
10,955.53 Kč

10,973.79 Kč
10,992.08 Kč
11,010.40 Kč
11,028.75 Kč
11,047.13 Kč
11,065.54 Kč
11,083.98 Kč
11,102.46 Kč
11,120.96 Kč
11,139.49 Kč
11,158.06 Kč
11,176.66 Kč
11,195.28 Kč
11,213.94 Kč
11,232.63 Kč
11,251.35 Kč
11,270.11 Kč
11,288.89 Kč
11,307.70 Kč
11,326.55 Kč
11,345.43 Kč
11,364.34 Kč
11,383.28 Kč
11,402.25 Kč
11,421.25 Kč
11,440.29 Kč
11,459.36 Kč
11,478.46 Kč
11,497.59 Kč
11,516.75 Kč
11,535.94 Kč
11,555.17 Kč
11,574.43 Kč
11,593.72 Kč
11,613.04 Kč
11,632.40 Kč
11,651.78 Kč
11,671.20 Kč
11,690.66 Kč
11,710.14 Kč
11,729.66 Kč
11,749.21 Kč
11,768.79 Kč
11,788.40 Kč
11,808.05 Kč
11,827.73 Kč
11,847.44 Kč
11,867.19 Kč
11,886.97 Kč
11,906.78 Kč

11,926.62 Kč
11,946.50 Kč
11,966.41 Kč
11,986.36 Kč
12,006.33 Kč
12,026.35 Kč
12,046.39 Kč
12,066.47 Kč
12,086.58 Kč
12,106.72 Kč
12,126.90 Kč
12,147.11 Kč
12,167.36 Kč
12,187.64 Kč
12,207.95 Kč
12,228.29 Kč
12,248.67 Kč
12,269.09 Kč
12,289.54 Kč
12,310.02 Kč
12,330.54 Kč
12,351.09 Kč
12,371.67 Kč
12,392.29 Kč
12,412.95 Kč
12,433.63 Kč
12,454.36 Kč
12,475.11 Kč
12,495.91 Kč
12,516.73 Kč
12,537.59 Kč
12,558.49 Kč
12,579.42 Kč
12,600.39 Kč
12,621.39 Kč
12,642.42 Kč
12,663.49 Kč
12,684.60 Kč
12,705.74 Kč
12,726.92 Kč
12,748.13 Kč
12,769.38 Kč
12,790.66 Kč
12,811.98 Kč
12,833.33 Kč
12,854.72 Kč
12,876.14 Kč
12,897.60 Kč
12,919.10 Kč
12,940.63 Kč

12,962.20 Kč
12,983.80 Kč
13,005.44 Kč
13,027.12 Kč
13,048.83 Kč
13,070.58 Kč
13,092.36 Kč
13,114.18 Kč
13,136.04 Kč
13,157.93 Kč
13,179.86 Kč
13,201.83 Kč
13,223.83 Kč
13,245.87 Kč
13,267.95 Kč
13,290.06 Kč
13,312.21 Kč
13,334.40 Kč
13,356.62 Kč
13,378.88 Kč
13,401.18 Kč
13,423.52 Kč
13,445.89 Kč
13,468.30 Kč
13,490.75 Kč
13,513.23 Kč
13,535.75 Kč
13,558.31 Kč
13,580.91 Kč
13,603.54 Kč
13,626.22 Kč
13,648.93 Kč
13,671.68 Kč
13,694.46 Kč
13,717.29 Kč
13,740.15 Kč
13,763.05 Kč
13,785.99 Kč
13,808.96 Kč
13,831.98 Kč
13,855.03 Kč
13,878.12 Kč
13,901.25 Kč
13,924.42 Kč
13,947.63 Kč
13,970.88 Kč
13,994.16 Kč
14,017.48 Kč
14,040.85 Kč
14,064.25 Kč

14,087.69 Kč
14,111.17 Kč
14,134.69 Kč
14,158.24 Kč
14,181.84 Kč
14,205.48 Kč
14,229.15 Kč
14,252.87 Kč
14,276.62 Kč
14,300.42 Kč
14,324.25 Kč
14,348.13 Kč
14,372.04 Kč
14,395.99 Kč
14,419.99 Kč
14,444.02 Kč
14,468.09 Kč
14,492.21 Kč
14,516.36 Kč
14,540.55 Kč
14,564.79 Kč
14,589.06 Kč
14,613.38 Kč
14,637.73 Kč
14,662.13 Kč
14,686.57 Kč
14,711.04 Kč
14,735.56 Kč
14,760.12 Kč
14,784.72 Kč
14,809.36 Kč
14,834.05 Kč
14,858.77 Kč
14,883.53 Kč
14,908.34 Kč
14,933.19 Kč
14,958.07 Kč
14,983.00 Kč
15,007.98 Kč
15,032.99 Kč
15,058.04 Kč
15,083.14 Kč
15,108.28 Kč
15,133.46 Kč
15,158.68 Kč
15,183.95 Kč
15,209.25 Kč
15,234.60 Kč
15,259.99 Kč
15,285.43 Kč

15,310.90 Kč
15,336.42 Kč
15,361.98 Kč
15,387.59 Kč
15,413.23 Kč
15,438.92 Kč
15,464.65 Kč
15,490.43 Kč
15,516.24 Kč
15,542.10 Kč
15,568.01 Kč
15,593.95 Kč
15,619.94 Kč
15,645.98 Kč
15,672.05 Kč
15,698.17 Kč
15,724.34 Kč
15,750.54 Kč
15,776.80 Kč
15,803.09 Kč
15,829.43 Kč
15,855.81 Kč
15,882.24 Kč
15,908.71 Kč
15,935.22 Kč
15,961.78 Kč
15,988.38 Kč
16,015.03 Kč
16,041.72 Kč
16,068.46 Kč
16,095.24 Kč
16,122.07 Kč
16,148.94 Kč
16,175.85 Kč
16,202.81 Kč
16,229.81 Kč
16,256.86 Kč
16,283.96 Kč
16,311.10 Kč
16,338.28 Kč
16,365.51 Kč
16,392.79 Kč
16,420.11 Kč
16,447.48 Kč
16,474.89 Kč
16,502.35 Kč
16,529.85 Kč
16,557.40 Kč
16,585.00 Kč
16,612.64 Kč

16,640.33 Kč
16,668.06 Kč
16,695.84 Kč
16,723.67 Kč
16,751.54 Kč
16,779.46 Kč
16,807.43 Kč
16,835.44 Kč
16,863.50 Kč
16,891.60 Kč
16,919.76 Kč
16,947.96 Kč
16,976.20 Kč
17,004.50 Kč
17,032.84 Kč
17,061.22 Kč
17,089.66 Kč
17,118.14 Kč
17,146.67 Kč
17,175.25 Kč
17,203.88 Kč
17,232.55 Kč
17,261.27 Kč
17,290.04 Kč
17,318.86 Kč
17,347.72 Kč
17,376.63 Kč
17,405.59 Kč
17,434.60 Kč
17,463.66 Kč
17,492.77 Kč
17,521.92 Kč
17,551.13 Kč
17,580.38 Kč
17,609.68 Kč
17,639.03 Kč
17,668.43 Kč
17,697.87 Kč
17,727.37 Kč
17,756.92 Kč
17,786.51 Kč
17,816.15 Kč
17,845.85 Kč
17,875.59 Kč
17,905.38 Kč
17,935.23 Kč
17,965.12 Kč
17,995.06 Kč
18,025.05 Kč
18,055.09 Kč

18,085.19 Kč
18,115.33 Kč
18,145.52 Kč
18,175.76 Kč
18,206.06 Kč
18,236.40 Kč
18,266.79 Kč
18,297.24 Kč
18,327.73 Kč
18,358.28 Kč
18,388.88 Kč
18,419.52 Kč
18,450.22 Kč

(A4="";";PLATBA.ÚROK(Výpočty!\$B\$6/12;A4;Výpočty!\$B\$8;-Výpočty!\$E =Výpočty!B5-C4
 =KDYŽ(A5="";";E4-C5)

úrok	zůstatek
8,333.33 Kč	4,989,852.36 Kč
8,316.42 Kč	4,979,687.81 Kč
8,299.48 Kč	4,969,506.31 Kč
8,282.51 Kč	4,959,307.85 Kč
8,265.51 Kč	4,949,092.39 Kč
8,248.49 Kč	4,938,859.90 Kč
8,231.43 Kč	4,928,610.36 Kč
8,214.35 Kč	4,918,343.74 Kč
8,197.24 Kč	4,908,060.01 Kč
8,180.10 Kč	4,897,759.13 Kč
8,162.93 Kč	4,887,441.09 Kč
8,145.74 Kč	4,877,105.85 Kč
8,128.51 Kč	4,866,753.39 Kč
8,111.26 Kč	4,856,383.67 Kč
8,093.97 Kč	4,845,996.67 Kč
8,076.66 Kč	4,835,592.36 Kč
8,059.32 Kč	4,825,170.70 Kč
8,041.95 Kč	4,814,731.68 Kč
8,024.55 Kč	4,804,275.26 Kč
8,007.13 Kč	4,793,801.41 Kč
7,989.67 Kč	4,783,310.11 Kč
7,972.18 Kč	4,772,801.32 Kč
7,954.67 Kč	4,762,275.01 Kč
7,937.13 Kč	4,751,731.16 Kč
7,919.55 Kč	4,741,169.74 Kč
7,901.95 Kč	4,730,590.72 Kč
7,884.32 Kč	4,719,994.06 Kč
7,866.66 Kč	4,709,379.74 Kč
7,848.97 Kč	4,698,747.74 Kč
7,831.25 Kč	4,688,098.01 Kč
7,813.50 Kč	4,677,430.53 Kč
7,795.72 Kč	4,666,745.28 Kč
7,777.91 Kč	4,656,042.21 Kč
7,760.07 Kč	4,645,321.31 Kč
7,742.20 Kč	4,634,582.54 Kč
7,724.30 Kč	4,623,825.87 Kč
7,706.38 Kč	4,613,051.27 Kč
7,688.42 Kč	4,602,258.72 Kč
7,670.43 Kč	4,591,448.17 Kč
7,652.41 Kč	4,580,619.61 Kč
7,634.37 Kč	4,569,773.01 Kč
7,616.29 Kč	4,558,908.32 Kč
7,598.18 Kč	4,548,025.53 Kč
7,580.04 Kč	4,537,124.60 Kč
7,561.87 Kč	4,526,205.50 Kč
7,543.68 Kč	4,515,268.20 Kč
7,525.45 Kč	4,504,312.67 Kč

7,507.19 Kč	4,493,338.89 Kč
7,488.90 Kč	4,482,346.81 Kč
7,470.58 Kč	4,471,336.42 Kč
7,452.23 Kč	4,460,307.67 Kč
7,433.85 Kč	4,449,260.54 Kč
7,415.43 Kč	4,438,195.00 Kč
7,396.99 Kč	4,427,111.02 Kč
7,378.52 Kč	4,416,008.57 Kč
7,360.01 Kč	4,404,887.61 Kč
7,341.48 Kč	4,393,748.11 Kč
7,322.91 Kč	4,382,590.05 Kč
7,304.32 Kč	4,371,413.39 Kč
7,285.69 Kč	4,360,218.11 Kč
7,267.03 Kč	4,349,004.17 Kč
7,248.34 Kč	4,337,771.53 Kč
7,229.62 Kč	4,326,520.18 Kč
7,210.87 Kč	4,315,250.07 Kč
7,192.08 Kč	4,303,961.18 Kč
7,173.27 Kč	4,292,653.48 Kč
7,154.42 Kč	4,281,326.93 Kč
7,135.54 Kč	4,269,981.50 Kč
7,116.64 Kč	4,258,617.16 Kč
7,097.70 Kč	4,247,233.88 Kč
7,078.72 Kč	4,235,831.63 Kč
7,059.72 Kč	4,224,410.38 Kč
7,040.68 Kč	4,212,970.09 Kč
7,021.62 Kč	4,201,510.73 Kč
7,002.52 Kč	4,190,032.27 Kč
6,983.39 Kč	4,178,534.69 Kč
6,964.22 Kč	4,167,017.94 Kč
6,945.03 Kč	4,155,481.99 Kč
6,925.80 Kč	4,143,926.82 Kč
6,906.54 Kč	4,132,352.40 Kč
6,887.25 Kč	4,120,758.68 Kč
6,867.93 Kč	4,109,145.63 Kč
6,848.58 Kč	4,097,513.24 Kč
6,829.19 Kč	4,085,861.45 Kč
6,809.77 Kč	4,074,190.25 Kč
6,790.32 Kč	4,062,499.59 Kč
6,770.83 Kč	4,050,789.45 Kč
6,751.32 Kč	4,039,059.79 Kč
6,731.77 Kč	4,027,310.58 Kč
6,712.18 Kč	4,015,541.79 Kč
6,692.57 Kč	4,003,753.39 Kč
6,672.92 Kč	3,991,945.34 Kč
6,653.24 Kč	3,980,117.61 Kč
6,633.53 Kč	3,968,270.16 Kč
6,613.78 Kč	3,956,402.97 Kč
6,594.00 Kč	3,944,516.00 Kč
6,574.19 Kč	3,932,609.22 Kč

6,554.35 Kč	3,920,682.60 Kč
6,534.47 Kč	3,908,736.10 Kč
6,514.56 Kč	3,896,769.68 Kč
6,494.62 Kč	3,884,783.33 Kč
6,474.64 Kč	3,872,776.99 Kč
6,454.63 Kč	3,860,750.65 Kč
6,434.58 Kč	3,848,704.26 Kč
6,414.51 Kč	3,836,637.79 Kč
6,394.40 Kč	3,824,551.21 Kč
6,374.25 Kč	3,812,444.49 Kč
6,354.07 Kč	3,800,317.59 Kč
6,333.86 Kč	3,788,170.48 Kč
6,313.62 Kč	3,776,003.12 Kč
6,293.34 Kč	3,763,815.49 Kč
6,273.03 Kč	3,751,607.54 Kč
6,252.68 Kč	3,739,379.25 Kč
6,232.30 Kč	3,727,130.57 Kč
6,211.88 Kč	3,714,861.48 Kč
6,191.44 Kč	3,702,571.94 Kč
6,170.95 Kč	3,690,261.92 Kč
6,150.44 Kč	3,677,931.39 Kč
6,129.89 Kč	3,665,580.30 Kč
6,109.30 Kč	3,653,208.63 Kč
6,088.68 Kč	3,640,816.33 Kč
6,068.03 Kč	3,628,403.39 Kč
6,047.34 Kč	3,615,969.75 Kč
6,026.62 Kč	3,603,515.40 Kč
6,005.86 Kč	3,591,040.28 Kč
5,985.07 Kč	3,578,544.37 Kč
5,964.24 Kč	3,566,027.64 Kč
5,943.38 Kč	3,553,490.05 Kč
5,922.48 Kč	3,540,931.56 Kč
5,901.55 Kč	3,528,352.14 Kč
5,880.59 Kč	3,515,751.75 Kč
5,859.59 Kč	3,503,130.36 Kč
5,838.55 Kč	3,490,487.94 Kč
5,817.48 Kč	3,477,824.44 Kč
5,796.37 Kč	3,465,139.85 Kč
5,775.23 Kč	3,452,434.10 Kč
5,754.06 Kč	3,439,707.19 Kč
5,732.85 Kč	3,426,959.06 Kč
5,711.60 Kč	3,414,189.68 Kč
5,690.32 Kč	3,401,399.03 Kč
5,669.00 Kč	3,388,587.05 Kč
5,647.65 Kč	3,375,753.72 Kč
5,626.26 Kč	3,362,899.01 Kč
5,604.83 Kč	3,350,022.86 Kč
5,583.37 Kč	3,337,125.26 Kč
5,561.88 Kč	3,324,206.16 Kč
5,540.34 Kč	3,311,265.53 Kč

5,518.78 Kč	3,298,303.34 Kč
5,497.17 Kč	3,285,319.53 Kč
5,475.53 Kč	3,272,314.09 Kč
5,453.86 Kč	3,259,286.98 Kč
5,432.14 Kč	3,246,238.15 Kč
5,410.40 Kč	3,233,167.57 Kč
5,388.61 Kč	3,220,075.21 Kč
5,366.79 Kč	3,206,961.03 Kč
5,344.94 Kč	3,193,824.99 Kč
5,323.04 Kč	3,180,667.06 Kč
5,301.11 Kč	3,167,487.20 Kč
5,279.15 Kč	3,154,285.37 Kč
5,257.14 Kč	3,141,061.54 Kč
5,235.10 Kč	3,127,815.66 Kč
5,213.03 Kč	3,114,547.72 Kč
5,190.91 Kč	3,101,257.66 Kč
5,168.76 Kč	3,087,945.45 Kč
5,146.58 Kč	3,074,611.05 Kč
5,124.35 Kč	3,061,254.43 Kč
5,102.09 Kč	3,047,875.54 Kč
5,079.79 Kč	3,034,474.36 Kč
5,057.46 Kč	3,021,050.85 Kč
5,035.08 Kč	3,007,604.96 Kč
5,012.67 Kč	2,994,136.66 Kč
4,990.23 Kč	2,980,645.91 Kč
4,967.74 Kč	2,967,132.68 Kč
4,945.22 Kč	2,953,596.93 Kč
4,922.66 Kč	2,940,038.62 Kč
4,900.06 Kč	2,926,457.71 Kč
4,877.43 Kč	2,912,854.16 Kč
4,854.76 Kč	2,899,227.95 Kč
4,832.05 Kč	2,885,579.02 Kč
4,809.30 Kč	2,871,907.34 Kč
4,786.51 Kč	2,858,212.88 Kč
4,763.69 Kč	2,844,495.60 Kč
4,740.83 Kč	2,830,755.45 Kč
4,717.93 Kč	2,816,992.40 Kč
4,694.99 Kč	2,803,206.42 Kč
4,672.01 Kč	2,789,397.45 Kč
4,649.00 Kč	2,775,565.48 Kč
4,625.94 Kč	2,761,710.44 Kč
4,602.85 Kč	2,747,832.32 Kč
4,579.72 Kč	2,733,931.07 Kč
4,556.55 Kč	2,720,006.65 Kč
4,533.34 Kč	2,706,059.02 Kč
4,510.10 Kč	2,692,088.14 Kč
4,486.81 Kč	2,678,093.98 Kč
4,463.49 Kč	2,664,076.50 Kč
4,440.13 Kč	2,650,035.65 Kč
4,416.73 Kč	2,635,971.40 Kč

4,393.29 Kč	2,621,883.72 Kč
4,369.81 Kč	2,607,772.55 Kč
4,346.29 Kč	2,593,637.86 Kč
4,322.73 Kč	2,579,479.62 Kč
4,299.13 Kč	2,565,297.78 Kč
4,275.50 Kč	2,551,092.30 Kč
4,251.82 Kč	2,536,863.15 Kč
4,228.11 Kč	2,522,610.28 Kč
4,204.35 Kč	2,508,333.66 Kč
4,180.56 Kč	2,494,033.24 Kč
4,156.72 Kč	2,479,708.99 Kč
4,132.85 Kč	2,465,360.86 Kč
4,108.93 Kč	2,450,988.82 Kč
4,084.98 Kč	2,436,592.83 Kč
4,060.99 Kč	2,422,172.84 Kč
4,036.95 Kč	2,407,728.83 Kč
4,012.88 Kč	2,393,260.73 Kč
3,988.77 Kč	2,378,768.53 Kč
3,964.61 Kč	2,364,252.17 Kč
3,940.42 Kč	2,349,711.62 Kč
3,916.19 Kč	2,335,146.83 Kč
3,891.91 Kč	2,320,557.77 Kč
3,867.60 Kč	2,305,944.39 Kč
3,843.24 Kč	2,291,306.65 Kč
3,818.84 Kč	2,276,644.53 Kč
3,794.41 Kč	2,261,957.96 Kč
3,769.93 Kč	2,247,246.92 Kč
3,745.41 Kč	2,232,511.35 Kč
3,720.85 Kč	2,217,751.23 Kč
3,696.25 Kč	2,202,966.51 Kč
3,671.61 Kč	2,188,157.15 Kč
3,646.93 Kč	2,173,323.10 Kč
3,622.21 Kč	2,158,464.33 Kč
3,597.44 Kč	2,143,580.80 Kč
3,572.63 Kč	2,128,672.46 Kč
3,547.79 Kč	2,113,739.28 Kč
3,522.90 Kč	2,098,781.20 Kč
3,497.97 Kč	2,083,798.20 Kč
3,473.00 Kč	2,068,790.22 Kč
3,447.98 Kč	2,053,757.23 Kč
3,422.93 Kč	2,038,699.18 Kč
3,397.83 Kč	2,023,616.04 Kč
3,372.69 Kč	2,008,507.76 Kč
3,347.51 Kč	1,993,374.30 Kč
3,322.29 Kč	1,978,215.62 Kč
3,297.03 Kč	1,963,031.67 Kč
3,271.72 Kč	1,947,822.42 Kč
3,246.37 Kč	1,932,587.81 Kč
3,220.98 Kč	1,917,327.82 Kč
3,195.55 Kč	1,902,042.39 Kč

3,170.07 Kč	1,886,731.49 Kč
3,144.55 Kč	1,871,395.07 Kč
3,118.99 Kč	1,856,033.09 Kč
3,093.39 Kč	1,840,645.50 Kč
3,067.74 Kč	1,825,232.27 Kč
3,042.05 Kč	1,809,793.35 Kč
3,016.32 Kč	1,794,328.70 Kč
2,990.55 Kč	1,778,838.27 Kč
2,964.73 Kč	1,763,322.03 Kč
2,938.87 Kč	1,747,779.93 Kč
2,912.97 Kč	1,732,211.92 Kč
2,887.02 Kč	1,716,617.97 Kč
2,861.03 Kč	1,700,998.02 Kč
2,835.00 Kč	1,685,352.05 Kč
2,808.92 Kč	1,669,679.99 Kč
2,782.80 Kč	1,653,981.82 Kč
2,756.64 Kč	1,638,257.48 Kč
2,730.43 Kč	1,622,506.94 Kč
2,704.18 Kč	1,606,730.14 Kč
2,677.88 Kč	1,590,927.05 Kč
2,651.55 Kč	1,575,097.62 Kč
2,625.16 Kč	1,559,241.81 Kč
2,598.74 Kč	1,543,359.57 Kč
2,572.27 Kč	1,527,450.87 Kč
2,545.75 Kč	1,511,515.64 Kč
2,519.19 Kč	1,495,553.86 Kč
2,492.59 Kč	1,479,565.48 Kč
2,465.94 Kč	1,463,550.45 Kč
2,439.25 Kč	1,447,508.73 Kč
2,412.51 Kč	1,431,440.27 Kč
2,385.73 Kč	1,415,345.03 Kč
2,358.91 Kč	1,399,222.96 Kč
2,332.04 Kč	1,383,074.03 Kč
2,305.12 Kč	1,366,898.18 Kč
2,278.16 Kč	1,350,695.37 Kč
2,251.16 Kč	1,334,465.55 Kč
2,224.11 Kč	1,318,208.69 Kč
2,197.01 Kč	1,301,924.73 Kč
2,169.87 Kč	1,285,613.63 Kč
2,142.69 Kč	1,269,275.34 Kč
2,115.46 Kč	1,252,909.83 Kč
2,088.18 Kč	1,236,517.04 Kč
2,060.86 Kč	1,220,096.93 Kč
2,033.49 Kč	1,203,649.45 Kč
2,006.08 Kč	1,187,174.56 Kč
1,978.62 Kč	1,170,672.21 Kč
1,951.12 Kč	1,154,142.35 Kč
1,923.57 Kč	1,137,584.95 Kč
1,895.97 Kč	1,120,999.95 Kč
1,868.33 Kč	1,104,387.31 Kč

1,840.65 Kč	1,087,746.98 Kč
1,812.91 Kč	1,071,078.92 Kč
1,785.13 Kč	1,054,383.08 Kč
1,757.31 Kč	1,037,659.41 Kč
1,729.43 Kč	1,020,907.87 Kč
1,701.51 Kč	1,004,128.41 Kč
1,673.55 Kč	987,320.98 Kč
1,645.53 Kč	970,485.54 Kč
1,617.48 Kč	953,622.05 Kč
1,589.37 Kč	936,730.44 Kč
1,561.22 Kč	919,810.69 Kč
1,533.02 Kč	902,862.73 Kč
1,504.77 Kč	885,886.53 Kč
1,476.48 Kč	868,882.03 Kč
1,448.14 Kč	851,849.20 Kč
1,419.75 Kč	834,787.97 Kč
1,391.31 Kč	817,698.31 Kč
1,362.83 Kč	800,580.17 Kč
1,334.30 Kč	783,433.49 Kč
1,305.72 Kč	766,258.24 Kč
1,277.10 Kč	749,054.37 Kč
1,248.42 Kč	731,821.82 Kč
1,219.70 Kč	714,560.55 Kč
1,190.93 Kč	697,270.51 Kč
1,162.12 Kč	679,951.65 Kč
1,133.25 Kč	662,603.93 Kč
1,104.34 Kč	645,227.30 Kč
1,075.38 Kč	627,821.70 Kč
1,046.37 Kč	610,387.10 Kč
1,017.31 Kč	592,923.44 Kč
988.21 Kč	575,430.67 Kč
959.05 Kč	557,908.75 Kč
929.85 Kč	540,357.62 Kč
900.60 Kč	522,777.24 Kč
871.30 Kč	505,167.56 Kč
841.95 Kč	487,528.54 Kč
812.55 Kč	469,860.11 Kč
783.10 Kč	452,162.24 Kč
753.60 Kč	434,434.87 Kč
724.06 Kč	416,677.95 Kč
694.46 Kč	398,891.44 Kč
664.82 Kč	381,075.29 Kč
635.13 Kč	363,229.44 Kč
605.38 Kč	345,353.85 Kč
575.59 Kč	327,448.46 Kč
545.75 Kč	309,513.24 Kč
515.86 Kč	291,548.12 Kč
485.91 Kč	273,553.06 Kč
455.92 Kč	255,528.01 Kč
425.88 Kč	237,472.91 Kč

395.79 Kč		219,387.73 Kč
365.65 Kč		201,272.40 Kč
335.45 Kč		183,126.88 Kč
305.21 Kč		164,951.12 Kč
274.92 Kč		146,745.06 Kč
244.58 Kč		128,508.66 Kč
214.18 Kč		110,241.87 Kč
183.74 Kč		91,944.63 Kč
153.24 Kč		73,616.90 Kč
122.69 Kč		55,258.62 Kč
92.10 Kč		36,869.75 Kč
61.45 Kč		18,450.22 Kč
30.75 Kč	-	0.00 Kč

První rok
Druhý rok a následně

Příjmy		
Platy		
On příjem (měsíční)	35,000.00 Kč	
Ona příjem (měsíční)	20,000.00 Kč	
Mateřská		
rodičovská dovolená (roky)	4	
rodičovská dovolená (měsíce)	48	=B9*12
rodičovská (měsíční)	4,584.00 Kč	=ROUNDUP(220000/B10;0)
Počet dětí	1	
Pronájem		
platby (měsíční)	12,000.00 Kč	
úspěšnost pronájmu	80.0%	

odnota hypotéky (při zůstatku 500 tis)

6,307,562.10 Kč

	zůstatek
úrokové míry	2,218,881.49 Kč
1.7%	2,485,658.79 Kč
1.8%	2,397,459.08 Kč
1.9%	2,308,532.48 Kč
2.0%	2,218,881.49 Kč
2.1%	2,128,508.71 Kč
2.2%	2,037,416.85 Kč
2.3%	1,945,608.77 Kč
2.4%	1,853,087.40 Kč
2.5%	1,759,855.82 Kč
2.6%	1,665,917.19 Kč
2.7%	1,571,274.80 Kč
2.8%	1,475,932.02 Kč
2.9%	1,379,892.36 Kč
3.0%	1,283,159.39 Kč
3.1%	1,185,736.82 Kč

	1.70%	1.80%
2,218,881.49 Kč		
4,500,000.00 Kč	3,124,296.11 Kč	3,044,916.37 Kč
4,700,000.00 Kč	2,868,841.18 Kč	2,785,933.45 Kč
4,900,000.00 Kč	2,613,386.25 Kč	2,526,950.54 Kč
5,100,000.00 Kč	2,357,931.33 Kč	2,267,967.62 Kč
5,300,000.00 Kč	2,102,476.40 Kč	2,008,984.70 Kč
5,500,000.00 Kč	1,847,021.47 Kč	1,750,001.79 Kč
5,700,000.00 Kč	1,591,566.54 Kč	1,491,018.87 Kč
5,900,000.00 Kč	1,336,111.61 Kč	1,232,035.95 Kč

Výše h

6,100,000.00 Kč	1,080,656.68 Kč	973,053.04 Kč
6,300,000.00 Kč	825,201.76 Kč	714,070.12 Kč
6,500,000.00 Kč	569,746.83 Kč	455,087.20 Kč
6,700,000.00 Kč	314,291.90 Kč	196,104.29 Kč
6,900,000.00 Kč	58,836.97 Kč	- 62,878.63 Kč
7,100,000.00 Kč	- 196,617.96 Kč	- 321,861.55 Kč
7,300,000.00 Kč	- 452,072.89 Kč	- 580,844.46 Kč

Náklady			
Hypotéka			
výše úvěru	5,000,000.00 Kč		
úroková míra	2%		
délka úvěru (v letech)	30		
délka úvěru (v měsících)	360		=B7*12
splátka (měsíční)	18,480.97 Kč		=Hypotéka!B4
Další náklady			
Provozní náklady	35,000.00 Kč		
náklady na dítě	3,000.00 Kč		

|

výše úrokové míry				
	1.90%	2.00%	2.10%	2.20%
	2,964,882.44 Kč	2,884,196.54 Kč	2,802,861.04 Kč	2,720,878.37 Kč
	2,702,342.46 Kč	2,618,070.52 Kč	2,533,120.11 Kč	2,447,493.76 Kč
	2,439,802.47 Kč	2,351,944.50 Kč	2,263,379.17 Kč	2,174,109.16 Kč
	2,177,262.49 Kč	2,085,818.48 Kč	1,993,638.24 Kč	1,900,724.55 Kč
	1,914,722.51 Kč	1,819,692.46 Kč	1,723,897.31 Kč	1,627,339.95 Kč
	1,652,182.53 Kč	1,553,566.44 Kč	1,454,156.38 Kč	1,353,955.34 Kč
	1,389,642.55 Kč	1,287,440.42 Kč	1,184,415.45 Kč	1,080,570.73 Kč
	1,127,102.57 Kč	1,021,314.40 Kč	914,674.51 Kč	807,186.13 Kč

864,562.59 Kč	755,188.38 Kč	644,933.58 Kč	533,801.52 Kč
602,022.61 Kč	489,062.36 Kč	375,192.65 Kč	260,416.92 Kč
339,482.63 Kč	222,936.34 Kč	105,451.72 Kč	- 12,967.69 Kč
76,942.65 Kč	- 43,189.68 Kč	- 164,289.21 Kč	- 286,352.30 Kč
- 185,597.33 Kč	- 309,315.70 Kč	- 434,030.14 Kč	- 559,736.90 Kč
- 448,137.31 Kč	- 575,441.72 Kč	- 703,771.08 Kč	- 833,121.51 Kč
- 710,677.29 Kč	- 841,567.74 Kč	- 973,512.01 Kč	-1,106,506.11 Kč

Bez dětí	- Kč
Jedno dítě	2,218,881.49 Kč
Dvě děti	0

Bilance

=KDYŽ(B11=0;(B4+B5+B14*B15-F8-F11)*F7;0)
=KDYŽ(B11=1;(B4+B14*B15-F11-F8)*F7+B5*(F7-B9)+B10*B9-F12*(F7-Vstupy!C10);0)
DYŽ(B11=2;(B4+B14*B15-F11-F8)*F7+B5*(F7-2*B9)+B10*B9*2-F12*(F7-Vstupy!C10)-F12*(F7-Vstupy!C11);"")