

Priklady 1. den

2.704696336

8.456356036

13.69068109

1.048808848

9264.264697

9266.268935

7.319444444

690012.5909

1.449656245

689818.7094

16.43103715

0.081757859

0.408789293

4.905471519

27.16414557

10.01541677

90.96913233

1.00033932

0.01525035

1.372531544

110.3812891

110.4713067

110.5155571

A:

0.04897

B: 0.046982

2.718282

,

110.5171

0.03938025

0.038624622

10305.6509

#NÁZEV?

1.087311

0.083707

4211.668

0.088676

311.5935

311.5935

0.083287

0.083287

0.006689

0.080267

0.080267

25287.17

94091.39

0.03568
25287.17

r_e 0.051162
123719

- 1) 123630.2
- 2) 123719
- 3) 124085.5

124085.5

224324.2845

240014.8621

0.105545116
0.117999373

0.117999052

0.111540814

0.111540814

300000

f 0.048105728

re 0.049281587
de 0.04696698

49000 sd2
0222+21

317500

299508.3333

0.463177397
0.370155936
4.441871237
13.2561371

FV 55500

50088.75

0.762300762

0.237699238

2.852390852

25.57172557

ANUITY ...zamereni na FV's
UO = PO

	roky do T	4	3	2	1
S_0	Predlhutni	1000	1000	1000	1000
	FV	1464.1	1331	1210	1100
		5105.1			
		5105.1			

	roky do T	3	2	1	0
S_1	Polhutni	1000	1000	1000	1000
	FV	1331	1210	1100	1000
		4641			

4641

1,860,963.99

1,854,627.35

6336.643442

5000000

60.23281615

anuita 83011.22743

pripsano n: 1679550.903

0.09877
110.3813

re	1.087311
f	0.083707
	4211.668

1.092727
0.088676

311.5935
311.5935

f 0.049896 0.049896

...na zahrani druhý den:

S_1 2700000
a ?
r 0.052 p.a.
T 15 let
UP=PO 15 dnu

prava str. r 544.4457
a 4959.172

UO>PO

S_0 279496.6

S_1 278230.7

S_0 193898.4 n 84

S_1 193139.6

S_0 2000000
a*# 453.7322
a 4407.886

S_1 ?
PO 8 dnů
UO 4 mesice
r 0.06 p.a.
T 35 let
a 80

S_1 423839.7
urok 297839.7

UO<PO

S_0 ?
q 1.138032
S_0 46842.79

S_1 41161.2 46842.79

S_0 2500000
a ?
r 0.035 p.q.
T 7 let
PO 1 mesic
UO 2 dny

q 1.01173
a*# 143.4695

a 17425.31

urok 1036274

S_1 ?
a 1
r 0.055
T 17.5 roku
PO 6 m
UO 15 dnu

q 1.027849
S_1 58.00339
urok 23.00339

spojite urocneni v procesu sporeni

a 500
f 0.05 p.a.
PO 1 mesic
T 20 let

q 1.004175

S_0 206623.7
S_1 205764.5

S_1 1150000
f 0.029 p.s.
a ?
PO 2 mesice
T 21 let

q 1.009714

a*# 245.0621
a 4692.689

S₀ ?
a 1450
T 15 let
r 0.038 p.a.
při UO 3 měsíce
f ?
PO 6 mesicu

postup přes diskretní urocení

q 1.01909
S₀ 59099.96

postup přes spojitě urocení

re 0.01909 p.s.
f 0.01891 p.s.

q 1.01909
S₀ 59099.96

Kolik budu mít nasporeno za 16 let?

r 0.047 p.a.
UO 3 měsíce
a1: 350
PO 10 dnu předlhtutne

a2: 2500
PO kvartál polhutne

a3: 10000
PO 1*/rok ...na Vanoc ,tj. polhutne

S₀(1) 300045.8
S₁(2) 236587.2
S₁(3)
q 1.047835
S₁(3) 232457.9
Nasporeno 769090.9

Anuity PV's

Princip t 0 1 2 3

D_0	a	1000	1000	1000	1000
	PV	1000	909.0909	826.4463	751.3148
	SumaPV	3486.852			

alokace peněz:

		3486.852	2735.537	1909.091	1000
	vyplata	1000	1000	1000	1000
	zustatek	2486.852	1735.537	909.0909	0

sumapresG 3486.852

D_1	t	1	2	3	4
	a	1000	1000	1000	1000
	PV	909.0909	826.4463	751.3148	683.0135
	SumaPV	3169.865			
	GR	3169.865			

D_0 3711043

D_1 3694724

D1 3000000

a ?

PO=UO 1 rok

r 0.044 p.a.

T 17 let

a*# 11.7968

a 254306.2

PO<UO

D_0 3515029

D_1 3505019

D_1 1200000

r 0.06 p.s.

a ?

UO 3 mesice

PO 5 dnu

T 16 let

a*# 516.7348

a 2322.275

UO<PO

D_1 ?

q 0.964847

D_1 84907.4

Vecny duchod

227415.1

1004.417

a ?

D_1 500000

r 0.068 p.a.

UO 9 dnu

PO 3 mesice 40

T inf

q 0.983158

a*# 58.37493

a 8565.321

zk: 500000

komplexni prikklad

+ odlozeni

q u duchod 0.979777

D_0 2906920

S_1=karenc 1511837

a*# 182.719

a 8274.108

UVER ...konst.anuita

#	A	I	M	D
0				3000000
1	15180.08	9000	6180.081	2993820
2	15180.08	8981.46	6198.622	2987621
3	15180.08	8962.864	6217.217	2981404
4	15180.08	8944.212	6235.869	2975168
5	15180.08	8925.505	6254.577	2968914
6	15180.08	8906.741	6273.34	2962640

gr
q

7	15180.08	8887.921	6292.16	2956348
8	15180.08	8869.044	6311.037	2950037
9	15180.08	8850.111	6329.97	2943707
10	15180.08	8831.121	6348.96	2937358
11	15180.08	8812.074	6368.007	2930990
12	15180.08	8792.97	6387.111	2924603
13	15180.08	8773.809	6406.272	2918197
14	15180.08	8754.59	6425.491	2911771
15	15180.08	8735.314	6444.768	2905327
16	15180.08	8715.98	6464.102	2898862
17	15180.08	8696.587	6483.494	2892379
18	15180.08	8677.137	6502.945	2885876
19	15180.08	8657.628	6522.453	2879354
20	15180.08	8638.061	6542.021	2872812
21	15180.08	8618.435	6561.647	2866250
22	15180.08	8598.75	6581.332	2859669
23	15180.08	8579.006	6601.076	2853067
24	15180.08	8559.202	6620.879	2846447
25	15180.08	8539.34	6640.742	2839806
26	15180.08	8519.417	6660.664	2833145
27	15180.08	8499.435	6680.646	2826465
28	15180.08	8479.394	6700.688	2819764
29	15180.08	8459.291	6720.79	2813043
30	15180.08	8439.129	6740.952	2806302
31	15180.08	8418.906	6761.175	2799541
32	15180.08	8398.623	6781.459	2792759
33	15180.08	8378.278	6801.803	2785958
34	15180.08	8357.873	6822.208	2779135
35	15180.08	8337.406	6842.675	2772293
36	15180.08	8316.878	6863.203	2765430
37	15180.08	8296.289	6883.793	2758546
38	15180.08	8275.637	6904.444	2751641
39	15180.08	8254.924	6925.157	2744716
40	15180.08	8234.149	6945.933	2737770
41	15180.08	8213.311	6966.771	2730803
42	15180.08	8192.41	6987.671	2723816
43	15180.08	8171.447	7008.634	2716807
44	15180.08	8150.421	7029.66	2709778
45	15180.08	8129.333	7050.749	2702727
46	15180.08	8108.18	7071.901	2695655
47	15180.08	8086.965	7093.117	2688562
48	15180.08	8065.685	7114.396	2681447
49	15180.08	8044.342	7135.739	2674312
50	15180.08	8022.935	7157.147	2667154
51	15180.08	8001.463	7178.618	2659976
52	15180.08	7979.928	7200.154	2652776
53	15180.08	7958.327	7221.754	2645554
54	15180.08	7936.662	7243.42	2638311
55	15180.08	7914.932	7265.15	2631045

Kolik zaplatim na ur

597115.004

suma_M_72

sum_I

Kolik zaplatim celko

1554024.412

Jak bude vypadat 26

#

286

286

56	15180.08	7893.136	7286.945	2623758
57	15180.08	7871.275	7308.806	2616450
58	15180.08	7849.349	7330.733	2609119
59	15180.08	7827.357	7352.725	2601766
60	15180.08	7805.298	7374.783	2594391
61	15180.08	7783.174	7396.907	2586994
62	15180.08	7760.983	7419.098	2579575
63	15180.08	7738.726	7441.355	2572134
64	15180.08	7716.402	7463.679	2564670
65	15180.08	7694.011	7486.07	2557184
66	15180.08	7671.553	7508.529	2549676
67	15180.08	7649.027	7531.054	2542145
68	15180.08	7626.434	7553.647	2534591
69	15180.08	7603.773	7576.308	2527015
70	15180.08	7581.044	7599.037	2519416
71	15180.08	7558.247	7621.834	2511794
72	15180.08	7535.382	7644.7	2504149
73	15180.08	7512.447	7667.634	2496482
74	15180.08	7489.445	7690.637	2488791
75	15180.08	7466.373	7713.709	2481077
76	15180.08	7443.231	7736.85	2473340
77	15180.08	7420.021	7760.06	2465580
78	15180.08	7396.741	7783.341	2457797
79	15180.08	7373.391	7806.691	2449990
80	15180.08	7349.971	7830.111	2442160
81	15180.08	7326.48	7853.601	2434307
82	15180.08	7302.92	7877.162	2426429
83	15180.08	7279.288	7900.793	2418529
84	15180.08	7255.586	7924.496	2410604
85	15180.08	7231.812	7948.269	2402656
86	15180.08	7207.967	7972.114	2394684
87	15180.08	7184.051	7996.03	2386688
88	15180.08	7160.063	8020.018	2378668
89	15180.08	7136.003	8044.078	2370624
90	15180.08	7111.871	8068.211	2362555
91	15180.08	7087.666	8092.415	2354463
92	15180.08	7063.389	8116.693	2346346
93	15180.08	7039.039	8141.043	2338205
94	15180.08	7014.616	8165.466	2330040
95	15180.08	6990.119	8189.962	2321850
96	15180.08	6965.549	8214.532	2313635
97	15180.08	6940.906	8239.176	2305396
98	15180.08	6916.188	8263.893	2297132
99	15180.08	6891.396	8288.685	2288843
100	15180.08	6866.53	8313.551	2280530
101	15180.08	6841.59	8338.492	2272191
102	15180.08	6816.574	8363.507	2263828
103	15180.08	6791.484	8388.598	2255439
104	15180.08	6766.318	8413.763	2247026
105	15180.08	6741.077	8439.005	2238587

106	15180.08	6715.76	8464.322	2230122
107	15180.08	6690.367	8489.715	2221633
108	15180.08	6664.898	8515.184	2213117
109	15180.08	6639.352	8540.729	2204577
110	15180.08	6613.73	8566.352	2196010
111	15180.08	6588.031	8592.051	2187418
112	15180.08	6562.255	8617.827	2178800
113	15180.08	6536.401	8643.68	2170157
114	15180.08	6510.47	8669.611	2161487
115	15180.08	6484.461	8695.62	2152791
116	15180.08	6458.374	8721.707	2144070
117	15180.08	6432.209	8747.872	2135322
118	15180.08	6405.966	8774.116	2126548
119	15180.08	6379.643	8800.438	2117747
120	15180.08	6353.242	8826.839	2108920
121	15180.08	6326.761	8853.32	2100067
122	15180.08	6300.202	8879.88	2091187
123	15180.08	6273.562	8906.519	2082281
124	15180.08	6246.842	8933.239	2073348
125	15180.08	6220.043	8960.039	2064388
126	15180.08	6193.163	8986.919	2055401
127	15180.08	6166.202	9013.88	2046387
128	15180.08	6139.16	9040.921	2037346
129	15180.08	6112.037	9068.044	2028278
130	15180.08	6084.833	9095.248	2019182
131	15180.08	6057.547	9122.534	2010060
132	15180.08	6030.18	9149.902	2000910
133	15180.08	6002.73	9177.351	1991733
134	15180.08	5975.198	9204.883	1982528
135	15180.08	5947.583	9232.498	1973295
136	15180.08	5919.886	9260.195	1964035
137	15180.08	5892.105	9287.976	1954747
138	15180.08	5864.241	9315.84	1945431
139	15180.08	5836.294	9343.787	1936088
140	15180.08	5808.263	9371.819	1926716
141	15180.08	5780.147	9399.934	1917316
142	15180.08	5751.947	9428.134	1907888
143	15180.08	5723.663	9456.418	1898431
144	15180.08	5695.294	9484.788	1888946
145	15180.08	5666.839	9513.242	1879433
146	15180.08	5638.3	9541.782	1869891
147	15180.08	5609.674	9570.407	1860321
148	15180.08	5580.963	9599.118	1850722
149	15180.08	5552.166	9627.916	1841094
150	15180.08	5523.282	9656.799	1831437
151	15180.08	5494.311	9685.77	1821751
152	15180.08	5465.254	9714.827	1812037
153	15180.08	5436.11	9743.972	1802293
154	15180.08	5406.878	9773.204	1792519
155	15180.08	5377.558	9802.523	1782717

156	15180.08	5348.151	9831.931	1772885
157	15180.08	5318.655	9861.427	1763024
158	15180.08	5289.071	9891.011	1753133
159	15180.08	5259.398	9920.684	1743212
160	15180.08	5229.635	9950.446	1733261
161	15180.08	5199.784	9980.297	1723281
162	15180.08	5169.843	10010.24	1713271
163	15180.08	5139.813	10040.27	1703231
164	15180.08	5109.692	10070.39	1693160
165	15180.08	5079.481	10100.6	1683060
166	15180.08	5049.179	10130.9	1672929
167	15180.08	5018.786	10161.3	1662767
168	15180.08	4988.302	10191.78	1652576
169	15180.08	4957.727	10222.35	1642353
170	15180.08	4927.06	10253.02	1632100
171	15180.08	4896.301	10283.78	1621816
172	15180.08	4865.449	10314.63	1611502
173	15180.08	4834.505	10345.58	1601156
174	15180.08	4803.469	10376.61	1590780
175	15180.08	4772.339	10407.74	1580372
176	15180.08	4741.116	10438.97	1569933
177	15180.08	4709.799	10470.28	1559463
178	15180.08	4678.388	10501.69	1548961
179	15180.08	4646.883	10533.2	1538428
180	15180.08	4615.283	10564.8	1527863
181	15180.08	4583.589	10596.49	1517266
182	15180.08	4551.799	10628.28	1506638
183	15180.08	4519.914	10660.17	1495978
184	15180.08	4487.934	10692.15	1485286
185	15180.08	4455.858	10724.22	1474562
186	15180.08	4423.685	10756.4	1463805
187	15180.08	4391.416	10788.67	1453017
188	15180.08	4359.05	10821.03	1442196
189	15180.08	4326.587	10853.49	1431342
190	15180.08	4294.026	10886.06	1420456
191	15180.08	4261.368	10918.71	1409537
192	15180.08	4228.612	10951.47	1398586
193	15180.08	4195.757	10984.32	1387601
194	15180.08	4162.804	11017.28	1376584
195	15180.08	4129.753	11050.33	1365534
196	15180.08	4096.602	11083.48	1354450
197	15180.08	4063.351	11116.73	1343334
198	15180.08	4030.001	11150.08	1332184
199	15180.08	3996.551	11183.53	1321000
200	15180.08	3963	11217.08	1309783
201	15180.08	3929.349	11250.73	1298532
202	15180.08	3895.597	11284.48	1287248
203	15180.08	3861.743	11318.34	1275929
204	15180.08	3827.788	11352.29	1264577
205	15180.08	3793.731	11386.35	1253191

206	15180.08	3759.572	11420.51	1241770
207	15180.08	3725.311	11454.77	1230315
208	15180.08	3690.946	11489.13	1218826
209	15180.08	3656.479	11523.6	1207303
210	15180.08	3621.908	11558.17	1195745
211	15180.08	3587.234	11592.85	1184152
212	15180.08	3552.455	11627.63	1172524
213	15180.08	3517.572	11662.51	1160862
214	15180.08	3482.585	11697.5	1149164
215	15180.08	3447.492	11732.59	1137432
216	15180.08	3412.295	11767.79	1125664
217	15180.08	3376.991	11803.09	1113861
218	15180.08	3341.582	11838.5	1102022
219	15180.08	3306.066	11874.01	1090148
220	15180.08	3270.444	11909.64	1078238
221	15180.08	3234.715	11945.37	1066293
222	15180.08	3198.879	11981.2	1054312
223	15180.08	3162.936	12017.15	1042295
224	15180.08	3126.884	12053.2	1030242
225	15180.08	3090.725	12089.36	1018152
226	15180.08	3054.457	12125.62	1006027
227	15180.08	3018.08	12162	993864.6
228	15180.08	2981.594	12198.49	981666.1
229	15180.08	2944.998	12235.08	969431
230	15180.08	2908.293	12271.79	957159.2
231	15180.08	2871.478	12308.6	944850.6
232	15180.08	2834.552	12345.53	932505.1
233	15180.08	2797.515	12382.57	920122.5
234	15180.08	2760.368	12419.71	907702.8
235	15180.08	2723.108	12456.97	895245.8
236	15180.08	2685.738	12494.34	882751.5
237	15180.08	2648.255	12531.83	870219.7
238	15180.08	2610.659	12569.42	857650.3
239	15180.08	2572.951	12607.13	845043.1
240	15180.08	2535.129	12644.95	832398.2
241	15180.08	2497.195	12682.89	819715.3
242	15180.08	2459.146	12720.94	806994.3
243	15180.08	2420.983	12759.1	794235.2
244	15180.08	2382.706	12797.38	781437.9
245	15180.08	2344.314	12835.77	768602.1
246	15180.08	2305.806	12874.28	755727.8
247	15180.08	2267.183	12912.9	742814.9
248	15180.08	2228.445	12951.64	729863.3
249	15180.08	2189.59	12990.49	716872.8
250	15180.08	2150.618	13029.46	703843.3
251	15180.08	2111.53	13068.55	690774.8
252	15180.08	2072.324	13107.76	677667
253	15180.08	2033.001	13147.08	664520
254	15180.08	1993.56	13186.52	651333.4
255	15180.08	1954	13226.08	638107.4

256	15180.08	1914.322	13265.76	624841.6
257	15180.08	1874.525	13305.56	611536
258	15180.08	1834.608	13345.47	598190.6
259	15180.08	1794.572	13385.51	584805.1
260	15180.08	1754.415	13425.67	571379.4
261	15180.08	1714.138	13465.94	557913.4
262	15180.08	1673.74	13506.34	544407.1
263	15180.08	1633.221	13546.86	530860.2
264	15180.08	1592.581	13587.5	517272.7
265	15180.08	1551.818	13628.26	503644.5
266	15180.08	1510.933	13669.15	489975.3
267	15180.08	1469.926	13710.16	476265.2
268	15180.08	1428.796	13751.29	462513.9
269	15180.08	1387.542	13792.54	448721.3
270	15180.08	1346.164	13833.92	434887.4
271	15180.08	1304.662	13875.42	421012
272	15180.08	1263.036	13917.05	407095
273	15180.08	1221.285	13958.8	393136.2
274	15180.08	1179.409	14000.67	379135.5
275	15180.08	1137.406	14042.67	365092.8
276	15180.08	1095.278	14084.8	351008
277	15180.08	1053.024	14127.06	336881
278	15180.08	1010.643	14169.44	322711.5
279	15180.08	968.1346	14211.95	308499.6
280	15180.08	925.4987	14254.58	294245
281	15180.08	882.735	14297.35	279947.6
282	15180.08	839.8429	14340.24	265607.4
283	15180.08	796.8222	14383.26	251224.2
284	15180.08	753.6725	14426.41	236797.7
285	15180.08	710.3932	14469.69	222328.1
286	15180.08	666.9842	14513.1	207815
287	15180.08	623.4449	14556.64	193258.3
288	15180.08	579.775	14600.31	178658
289	15180.08	535.974	14644.11	164013.9
290	15180.08	492.0417	14688.04	149325.9
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292	15180.08	403.7813	14776.3	119817.5
293	15180.08	359.4524	14820.63	104996.8
294	15180.08	314.9905	14865.09	90131.74
295	15180.08	270.3952	14909.69	75222.06
296	15180.08	225.6662	14954.42	60267.64
297	15180.08	180.8029	14999.28	45268.36
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9	18760	8760	10000	2910000	Sum_l
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platba 1x/3m

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29	45624.27	21689.35	23934.92	2385993
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51	43500	13500	30000	1470000
52	43230	13230	30000	1440000
53	42960	12960	30000	1410000
54	42690	12690	30000	1380000
55	42420	12420	30000	1350000
56	42150	12150	30000	1320000
57	41880	11880	30000	1290000
58	41610	11610	30000	1260000
59	41340	11340	30000	1230000
60	41070	11070	30000	1200000
61	40800	10800	30000	1170000
62	40530	10530	30000	1140000
63	40260	10260	30000	1110000
64	39990	9990	30000	1080000
65	39720	9720	30000	1050000
66	39450	9450	30000	1020000
67	39180	9180	30000	990000
68	38910	8910	30000	960000
69	38640	8640	30000	930000
70	38370	8370	30000	900000
71	38100	8100	30000	870000
72	37830	7830	30000	840000
73	37560	7560	30000	810000
74	37290	7290	30000	780000
75	37020	7020	30000	750000
76	36750	6750	30000	720000
77	36480	6480	30000	690000
78	36210	6210	30000	660000
79	35940	5940	30000	630000
80	35670	5670	30000	600000
81	35400	5400	30000	570000
82	35130	5130	30000	540000
83	34860	4860	30000	510000
84	34590	4590	30000	480000
85	34320	4320	30000	450000
86	34050	4050	30000	420000
87	33780	3780	30000	390000
88	33510	3510	30000	360000
89	33240	3240	30000	330000

90	32970	2970	30000	300000
91	32700	2700	30000	270000
92	32430	2430	30000	240000
93	32160	2160	30000	210000
94	31890	1890	30000	180000
95	31620	1620	30000	150000
96	31350	1350	30000	120000
97	31080	1080	30000	90000
98	30810	810	30000	60000
99	30540	540	30000	30000
100	30270	270	30000	0

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roku za 6 let?

495850.8549

597115.004

ve na urocich, tj. 25let?

86. radek v um.tabulce?

A	I	M	D
15180.08137	666.9842	14513.1	207815
15180.08137	666.9842	14513.1	207815

-30
-30
-30
-30

roku za 6 let?

571320
571320

1354500
1354500

a	I	M	D	
	10450	450	10000	140000
	10450	450	10000	140000