

4000000

12

0.1

$$a = D \cdot i / (1 - v^n)$$

Měsíc	Anuita	Úrok	Úmor	Stav dluhu
0				4000000
1	36348.03	33333.33	3014.696	3996985.3
2	36348.03	33308.21	3039.819	3993945.48
3	36348.03	33282.88	3065.151	3990880.33
4	36348.03	33257.34	3090.694	3987789.64
5	36348.03	33231.58	3116.449	3984673.19
6	36348.03	33205.61	3142.42	3981530.77
7	36348.03	33179.42	3168.607	3978362.16
8	36348.03	33153.02	3195.012	3975167.15
9	36348.03	33126.39	3221.637	3971945.52
10	36348.03	33099.55	3248.484	3968697.03
11	36348.03	33072.48	3275.555	3965421.48
12	36348.03	33045.18	3302.851	3962118.63
13	36348.03	33017.66	3330.375	3958788.25
14	36348.03	32989.9	3358.128	3955430.12
15	36348.03	32961.92	3386.112	3952044.01
16	36348.03	32933.7	3414.33	3948629.68
17	36348.03	32905.25	3442.782	3945186.9
18	36348.03	32876.56	3471.472	3941715.43
19	36348.03	32847.63	3500.401	3938215.03
20	36348.03	32818.46	3529.571	3934685.45
21	36348.03	32789.05	3558.984	3931126.47
22	36348.03	32759.39	3588.643	3927537.83
23	36348.03	32729.48	3618.548	3923919.28
24	36348.03	32699.33	3648.702	3920270.58
25	36348.03	32668.92	3679.108	3916591.47
26	36348.03	32638.26	3709.768	3912881.7
27	36348.03	32607.35	3740.682	3909141.02
28	36348.03	32576.18	3771.855	3905369.16
29	36348.03	32544.74	3803.287	3901565.88
30	36348.03	32513.05	3834.981	3897730.9
31	36348.03	32481.09	3866.939	3893863.96
32	36348.03	32448.87	3899.164	3889964.79
33	36348.03	32416.37	3931.657	3886033.14
34	36348.03	32383.61	3964.42	3882068.72
35	36348.03	32350.57	3997.457	3878071.26
36	36348.03	32317.26	4030.769	3874040.49
37	36348.03	32283.67	4064.359	3869976.13
38	36348.03	32249.8	4098.229	3865877.9
39	36348.03	32215.65	4132.381	3861745.52
40	36348.03	32181.21	4166.817	3857578.71
41	36348.03	32146.49	4201.541	3853377.16
42	36348.03	32111.48	4236.553	3849140.61
43	36348.03	32076.17	4271.858	3844868.75
44	36348.03	32040.57	4307.457	3840561.3
45	36348.03	32004.68	4343.352	3836217.94
46	36348.03	31968.48	4379.547	3831838.4
47	36348.03	31931.99	4416.043	3827422.35
48	36348.03	31895.19	4452.844	3822969.51
49	36348.03	31858.08	4489.951	3818479.56
50	36348.03	31820.66	4527.367	3813952.19

UMOR Z.

51	36348.03	31782.93	4565.095	3809387.1
52	36348.03	31744.89	4603.137	3804783.96
53	36348.03	31706.53	4641.497	3800142.46
54	36348.03	31667.85	4680.176	3795462.29
55	36348.03	31628.85	4719.177	3790743.11
56	36348.03	31589.53	4758.504	3785984.61
57	36348.03	31549.87	4798.158	3781186.45
58	36348.03	31509.89	4838.143	3776348.31
59	36348.03	31469.57	4878.461	3771469.84
60	36348.03	31428.92	4919.114	3766550.73
61	36348.03	31387.92	4960.107	3761590.62
62	36348.03	31346.59	5001.441	3756589.18
63	36348.03	31304.91	5043.12	3751546.06
64	36348.03	31262.88	5085.146	3746460.92
65	36348.03	31220.51	5127.522	3741333.39
66	36348.03	31177.78	5170.252	3736163.14
67	36348.03	31134.69	5213.337	3730949.81
68	36348.03	31091.25	5256.781	3725693.02
69	36348.03	31047.44	5300.588	3720392.44
70	36348.03	31003.27	5344.76	3715047.68
71	36348.03	30958.73	5389.299	3709658.38
72	36348.03	30913.82	5434.21	3704224.17
73	36348.03	30868.53	5479.495	3698744.67
74	36348.03	30822.87	5525.158	3693219.51
75	36348.03	30776.83	5571.201	3687648.31
76	36348.03	30730.4	5617.627	3682030.69
77	36348.03	30683.59	5664.441	3676366.25
78	36348.03	30636.39	5711.644	3670654.6
79	36348.03	30588.79	5759.241	3664895.36
80	36348.03	30540.79	5807.235	3659088.13
81	36348.03	30492.4	5855.629	3653232.5
82	36348.03	30443.6	5904.426	3647328.07
83	36348.03	30394.4	5953.629	3641374.44
84	36348.03	30344.79	6003.243	3635371.2
85	36348.03	30294.76	6053.27	3629317.93
86	36348.03	30244.32	6103.714	3623214.22
87	36348.03	30193.45	6154.578	3617059.64
88	36348.03	30142.16	6205.866	3610853.77
89	36348.03	30090.45	6257.582	3604596.19
90	36348.03	30038.3	6309.728	3598286.46
91	36348.03	29985.72	6362.309	3591924.15
92	36348.03	29932.7	6415.329	3585508.82
93	36348.03	29879.24	6468.79	3579040.03
94	36348.03	29825.33	6522.696	3572517.34
95	36348.03	29770.98	6577.052	3565940.29
96	36348.03	29716.17	6631.861	3559308.42
97	36348.03	29660.9	6687.126	3552621.3
98	36348.03	29605.18	6742.852	3545878.45
99	36348.03	29548.99	6799.043	3539079.4
100	36348.03	29492.33	6855.701	3532223.7
101	36348.03	29435.2	6912.832	3525310.87
102	36348.03	29377.59	6970.439	3518340.43
103	36348.03	29319.5	7028.526	3511311.9
104	36348.03	29260.93	7087.097	3504224.81
105	36348.03	29201.87	7146.156	3497078.65
106	36348.03	29142.32	7205.708	3489872.94

107	36348.03	29082.27	7265.755	3482607.19
108	36348.03	29021.73	7326.303	3475280.88
109	36348.03	28960.67	7387.356	3467893.53
110	36348.03	28899.11	7448.917	3460444.61
111	36348.03	28837.04	7510.991	3452933.62
112	36348.03	28774.45	7573.583	3445360.04
113	36348.03	28711.33	7636.696	3437723.34
114	36348.03	28647.69	7700.335	3430023
115	36348.03	28583.53	7764.505	3422258.5
116	36348.03	28518.82	7829.209	3414429.29
117	36348.03	28453.58	7894.452	3406534.84
118	36348.03	28387.79	7960.239	3398574.6
119	36348.03	28321.45	8026.575	3390548.02
120	36348.03	28254.57	8093.463	3382454.56
121	36348.03	28187.12	8160.908	3374293.65
122	36348.03	28119.11	8228.916	3366064.74
123	36348.03	28050.54	8297.49	3357767.25
124	36348.03	27981.39	8366.636	3349400.61
125	36348.03	27911.67	8436.358	3340964.25
126	36348.03	27841.37	8506.661	3332457.59
127	36348.03	27770.48	8577.55	3323880.04
128	36348.03	27699	8649.029	3315231.01
129	36348.03	27626.93	8721.105	3306509.91
130	36348.03	27554.25	8793.781	3297716.13
131	36348.03	27480.97	8867.062	3288849.06
132	36348.03	27407.08	8940.954	3279908.11
133	36348.03	27332.57	9015.462	3270892.65
134	36348.03	27257.44	9090.591	3261802.06
135	36348.03	27181.68	9166.346	3252635.71
136	36348.03	27105.3	9242.732	3243392.98
137	36348.03	27028.27	9319.755	3234073.22
138	36348.03	26950.61	9397.42	3224675.8
139	36348.03	26872.3	9475.731	3215200.07
140	36348.03	26793.33	9554.696	3205645.38
141	36348.03	26713.71	9634.318	3196011.06
142	36348.03	26633.43	9714.604	3186296.45
143	36348.03	26552.47	9795.559	3176500.89
144	36348.03	26470.84	9877.189	3166623.71
145	36348.03	26388.53	9959.499	3156664.21
146	36348.03	26305.54	10042.49	3146621.71
147	36348.03	26221.85	10126.18	3136495.53
148	36348.03	26137.46	10210.57	3126284.96
149	36348.03	26052.37	10295.66	3115989.31
150	36348.03	25966.58	10381.45	3105607.86
151	36348.03	25880.07	10467.96	3095139.89
152	36348.03	25792.83	10555.2	3084584.69
153	36348.03	25704.87	10643.16	3073941.54
154	36348.03	25616.18	10731.85	3063209.69
155	36348.03	25526.75	10821.28	3052388.4
156	36348.03	25436.57	10911.46	3041476.94
157	36348.03	25345.64	11002.39	3030474.55
158	36348.03	25253.95	11094.08	3019380.48
159	36348.03	25161.5	11186.53	3008193.95
160	36348.03	25068.28	11279.75	2996914.21
161	36348.03	24974.29	11373.74	2985540.46
162	36348.03	24879.5	11468.53	2974071.94

163	36348.03	24783.93	11564.1	2962507.84
164	36348.03	24687.57	11660.46	2950847.37
165	36348.03	24590.39	11757.64	2939089.74
166	36348.03	24492.41	11855.62	2927234.12
167	36348.03	24393.62	11954.41	2915279.71
168	36348.03	24294	12054.03	2903225.68
169	36348.03	24193.55	12154.48	2891071.2
170	36348.03	24092.26	12255.77	2878815.43
171	36348.03	23990.13	12357.9	2866457.53
172	36348.03	23887.15	12460.88	2853996.64
173	36348.03	23783.31	12564.72	2841431.92
174	36348.03	23678.6	12669.43	2828762.49
175	36348.03	23573.02	12775.01	2815987.48
176	36348.03	23466.56	12881.47	2803106.01
177	36348.03	23359.22	12988.81	2790117.2
178	36348.03	23250.98	13097.05	2777020.14
179	36348.03	23141.83	13206.2	2763813.95
180	36348.03	23031.78	13316.25	2750497.7
181	36348.03	22920.81	13427.22	2737070.49
182	36348.03	22808.92	13539.11	2723531.38
183	36348.03	22696.09	13651.94	2709879.44
184	36348.03	22582.33	13765.7	2696113.74
185	36348.03	22467.61	13880.42	2682233.33
186	36348.03	22351.94	13996.09	2668237.24
187	36348.03	22235.31	14112.72	2654124.52
188	36348.03	22117.7	14230.33	2639894.2
189	36348.03	21999.12	14348.91	2625545.28
190	36348.03	21879.54	14468.49	2611076.8
191	36348.03	21758.97	14589.06	2596487.74
192	36348.03	21637.4	14710.63	2581777.11
193	36348.03	21514.81	14833.22	2566943.89
194	36348.03	21391.2	14956.83	2551987.06
195	36348.03	21266.56	15081.47	2536905.59
196	36348.03	21140.88	15207.15	2521698.44
197	36348.03	21014.15	15333.88	2506364.56
198	36348.03	20886.37	15461.66	2490902.9
199	36348.03	20757.52	15590.51	2475312.4
200	36348.03	20627.6	15720.43	2459591.97
201	36348.03	20496.6	15851.43	2443740.54
202	36348.03	20364.5	15983.53	2427757.02
203	36348.03	20231.31	16116.72	2411640.29
204	36348.03	20097	16251.03	2395389.27
205	36348.03	19961.58	16386.45	2379002.81
206	36348.03	19825.02	16523.01	2362479.81
207	36348.03	19687.33	16660.7	2345819.11
208	36348.03	19548.49	16799.54	2329019.57
209	36348.03	19408.5	16939.53	2312080.04
210	36348.03	19267.33	17080.7	2294999.34
211	36348.03	19124.99	17223.04	2277776.31
212	36348.03	18981.47	17366.56	2260409.75
213	36348.03	18836.75	17511.28	2242898.47
214	36348.03	18690.82	17657.21	2225241.26
215	36348.03	18543.68	17804.35	2207436.9
216	36348.03	18395.31	17952.72	2189484.18
217	36348.03	18245.7	18102.33	2171381.85
218	36348.03	18094.85	18253.18	2153128.67

219	36348.03	17942.74	18405.29	2134723.38
220	36348.03	17789.36	18558.67	2116164.71
221	36348.03	17634.71	18713.32	2097451.39
222	36348.03	17478.76	18869.27	2078582.12
223	36348.03	17321.52	19026.51	2059555.61
224	36348.03	17162.96	19185.07	2040370.54
225	36348.03	17003.09	19344.94	2021025.6
226	36348.03	16841.88	19506.15	2001519.45
227	36348.03	16679.33	19668.7	1981850.75
228	36348.03	16515.42	19832.61	1962018.14
229	36348.03	16350.15	19997.88	1942020.26
230	36348.03	16183.5	20164.53	1921855.74
231	36348.03	16015.46	20332.57	1901523.17
232	36348.03	15846.03	20502	1881021.17
233	36348.03	15675.18	20672.85	1860348.31
234	36348.03	15502.9	20845.13	1839503.19
235	36348.03	15329.19	21018.84	1818484.35
236	36348.03	15154.04	21193.99	1797290.36
237	36348.03	14977.42	21370.61	1775919.75
238	36348.03	14799.33	21548.7	1754371.05
239	36348.03	14619.76	21728.27	1732642.78
240	36348.03	14438.69	21909.34	1710733.44
241	36348.03	14256.11	22091.92	1688641.52
242	36348.03	14072.01	22276.02	1666365.5
243	36348.03	13886.38	22461.65	1643903.85
244	36348.03	13699.2	22648.83	1621255.02
245	36348.03	13510.46	22837.57	1598417.45
246	36348.03	13320.15	23027.88	1575389.56
247	36348.03	13128.25	23219.78	1552169.78
248	36348.03	12934.75	23413.28	1528756.5
249	36348.03	12739.64	23608.39	1505148.11
250	36348.03	12542.9	23805.13	1481342.98
251	36348.03	12344.52	24003.51	1457339.47
252	36348.03	12144.5	24203.53	1433135.94
253	36348.03	11942.8	24405.23	1408730.71
254	36348.03	11739.42	24608.61	1384122.1
255	36348.03	11534.35	24813.68	1359308.42
256	36348.03	11327.57	25020.46	1334287.96
257	36348.03	11119.07	25228.96	1309059
258	36348.03	10908.82	25439.2	1283619.79
259	36348.03	10696.83	25651.2	1257968.6
260	36348.03	10483.07	25864.96	1232103.64
261	36348.03	10267.53	26080.5	1206023.14
262	36348.03	10050.19	26297.84	1179725.3
263	36348.03	9831.044	26516.99	1153208.32
264	36348.03	9610.069	26737.96	1126470.36
265	36348.03	9387.253	26960.78	1099509.58
266	36348.03	9162.58	27185.45	1072324.13
267	36348.03	8936.034	27412	1044912.13
268	36348.03	8707.601	27640.43	1017271.7
269	36348.03	8477.264	27870.77	989400.939
270	36348.03	8245.008	28103.02	961297.917
271	36348.03	8010.816	28337.21	932960.703
272	36348.03	7774.673	28573.36	904387.346
273	36348.03	7536.561	28811.47	875575.877
274	36348.03	7296.466	29051.56	846524.313

275	36348.03	7054.369	29293.66	817230.652
276	36348.03	6810.255	29537.77	787692.878
277	36348.03	6564.107	29783.92	757908.955
278	36348.03	6315.908	30032.12	727876.833
279	36348.03	6065.64	30282.39	697594.444
280	36348.03	5813.287	30534.74	667059.701
281	36348.03	5558.831	30789.2	636270.502
282	36348.03	5302.254	31045.78	605224.726
283	36348.03	5043.539	31304.49	573920.236
284	36348.03	4782.669	31565.36	542354.875
285	36348.03	4519.624	31828.41	510526.469
286	36348.03	4254.387	32093.64	478432.826
287	36348.03	3986.94	32361.09	446071.737
288	36348.03	3717.264	32630.77	413440.971
289	36348.03	3445.341	32902.69	380538.283
290	36348.03	3171.152	33176.88	347361.406
291	36348.03	2894.678	33453.35	313908.054
292	36348.03	2615.9	33732.13	280175.925
293	36348.03	2334.799	34013.23	246162.694
294	36348.03	2051.356	34296.67	211866.02
295	36348.03	1765.55	34582.48	177283.541
296	36348.03	1477.363	34870.67	142412.874
297	36348.03	1186.774	35161.26	107251.618
298	36348.03	893.7635	35454.27	71797.3514
299	36348.03	598.3113	35749.72	36047.6329
300	36348.03	300.3969	36047.63	0.00

**A 12 SPLÁTEK:** 37,881.37



560000	25
60000	12
500000	0.1

Měsíc	Anuita	Úrok	Úmor	Stav dluhu
<b>0</b>				<b>500000</b>
<b>1</b>	<b>4543.504</b>	<b>4166.667</b>	<b>376.8371</b>	<b>499623.2</b>
<b>2</b>	<b>4543.504</b>	<b>4163.526</b>	<b>379.9774</b>	<b>499243.2</b>
<b>3</b>	<b>4543.504</b>	<b>4160.36</b>	<b>383.1438</b>	<b>498860</b>
<b>4</b>	<b>4543.504</b>	<b>4157.167</b>	<b>386.3367</b>	<b>498473.7</b>
<b>5</b>	<b>4543.504</b>	<b>4153.948</b>	<b>389.5562</b>	<b>498084.1</b>
<b>6</b>	<b>4543.504</b>	<b>4150.701</b>	<b>392.8025</b>	<b>497691.3</b>
7	4543.504	4147.428	396.0758	497295.3
8	4543.504	4144.127	399.3765	496895.9
9	4543.504	4140.799	402.7046	496493.2
10	4543.504	4137.443	406.0605	496087.1
11	4543.504	4134.059	409.4443	495677.7
12	4543.504	4130.647	412.8564	495264.8
13	4543.504	4127.207	416.2968	494848.5
14	4543.504	4123.738	419.766	494428.8
15	4543.504	4120.24	423.264	494005.5
16	4543.504	4116.713	426.7912	493578.7
17	4543.504	4113.156	430.3478	493148.4
18	4543.504	4109.57	433.934	492714.4
19	4543.504	4105.954	437.5502	492276.9
20	4543.504	4102.307	441.1964	491835.7
21	4543.504	4098.631	444.873	491390.8
22	4543.504	4094.923	448.5803	490942.2
23	4543.504	4091.185	452.3185	490489.9
24	4543.504	4087.416	456.0878	490033.8
25	4543.504	4083.615	459.8885	489573.9
26	4543.504	4079.783	463.7209	489110.2
27	4543.504	4075.918	467.5853	488642.6
28	4543.504	4072.022	471.4818	488171.1
29	4543.504	4068.093	475.4108	487695.7
30	4543.504	4064.131	479.3726	487216.4
31	4543.504	4060.136	483.3674	486733
32	4543.504	4056.108	487.3954	486245.6
33	4543.504	4052.047	491.4571	485754.1
34	4543.504	4047.951	495.5525	485258.6
35	4543.504	4043.822	499.6821	484758.9
36	4543.504	4039.658	503.8462	484255.1
37	4543.504	4035.459	508.0449	483747
38	4543.504	4031.225	512.2786	483234.7
39	4543.504	4026.956	516.5476	482718.2
40	4543.504	4022.652	520.8521	482197.3
41	4543.504	4018.311	525.1926	481672.1
42	4543.504	4013.935	529.5692	481142.6
43	4543.504	4009.521	533.9823	480608.6
44	4543.504	4005.072	538.4321	480070.2
45	4543.504	4000.585	542.919	479527.2
46	4543.504	3996.06	547.4434	478979.8
47	4543.504	3991.498	552.0054	478427.8
48	4543.504	3986.898	556.6054	477871.2
49	4543.504	3982.26	561.2438	477309.9



50	4543.504	3977.583	565.9209	476744
51	4543.504	3972.867	570.6369	476173.4
52	4543.504	3968.112	575.3922	475598
53	4543.504	3963.317	580.1871	475017.8
54	4543.504	3958.482	585.022	474432.8
55	4543.504	3953.607	589.8972	473842.9
56	4543.504	3948.691	594.813	473248.1
57	4543.504	3943.734	599.7698	472648.3
58	4543.504	3938.736	604.7678	472043.5
59	4543.504	3933.696	609.8076	471433.7
60	4543.504	3928.614	614.8893	470818.8
61	4543.504	3923.49	620.0134	470198.8
62	4543.504	3918.324	625.1802	469573.6
63	4543.504	3913.114	630.39	468943.3
64	4543.504	3907.86	635.6432	468307.6
65	4543.504	3902.563	640.9403	467666.7
66	4543.504	3897.222	646.2814	467020.4
67	4543.504	3891.837	651.6671	466368.7
68	4543.504	3886.406	657.0977	465711.6
69	4543.504	3880.93	662.5735	465049.1
70	4543.504	3875.409	668.0949	464381
71	4543.504	3869.841	673.6624	463707.3
72	4543.504	3864.227	679.2763	463028
73	4543.504	3858.567	684.9369	462343.1
74	4543.504	3852.859	690.6447	461652.4
75	4543.504	3847.104	696.4001	460956
76	4543.504	3841.3	702.2034	460253.8
77	4543.504	3835.449	708.0551	459545.8
78	4543.504	3829.548	713.9556	458831.8
79	4543.504	3823.599	719.9052	458111.9
80	4543.504	3817.599	725.9044	457386
81	4543.504	3811.55	731.9536	456654.1
82	4543.504	3805.451	738.0532	455916
83	4543.504	3799.3	744.2037	455171.8
84	4543.504	3793.098	750.4054	454421.4
85	4543.504	3786.845	756.6587	453664.7
86	4543.504	3780.54	762.9642	452901.8
87	4543.504	3774.181	769.3223	452132.5
88	4543.504	3767.77	775.7333	451356.7
89	4543.504	3761.306	782.1977	450574.5
90	4543.504	3754.788	788.716	449785.8
91	4543.504	3748.215	795.2887	448990.5
92	4543.504	3741.588	801.9161	448188.6
93	4543.504	3734.905	808.5987	447380
94	4543.504	3728.167	815.337	446564.7
95	4543.504	3721.372	822.1315	445742.5
96	4543.504	3714.521	828.9826	444913.6
97	4543.504	3707.613	835.8908	444077.7
98	4543.504	3700.647	842.8565	443234.8
99	4543.504	3693.623	849.8803	442384.9
100	4543.504	3686.541	856.9627	441528
101	4543.504	3679.4	864.104	440663.9
102	4543.504	3672.199	871.3049	439792.6
103	4543.504	3664.938	878.5658	438914
104	4543.504	3657.617	885.8872	438028.1
105	4543.504	3650.234	893.2696	437134.8

106	4543.504	3642.79	900.7135	436234.1
107	4543.504	3635.284	908.2194	435325.9
108	4543.504	3627.716	915.7879	434410.1
109	4543.504	3620.084	923.4195	433486.7
110	4543.504	3612.389	931.1146	432555.6
111	4543.504	3604.63	938.8739	431616.7
112	4543.504	3596.806	946.6979	430670
113	4543.504	3588.917	954.587	429715.4
114	4543.504	3580.962	962.5419	428752.9
115	4543.504	3572.941	970.5631	427782.3
116	4543.504	3564.853	978.6511	426803.7
117	4543.504	3556.697	986.8065	425816.9
118	4543.504	3548.474	995.0299	424821.8
119	4543.504	3540.182	1003.322	423818.5
120	4543.504	3531.821	1011.683	422806.8
121	4543.504	3523.39	1020.114	421786.7
122	4543.504	3514.889	1028.615	420758.1
123	4543.504	3506.317	1037.186	419720.9
124	4543.504	3497.674	1045.83	418675.1
125	4543.504	3488.959	1054.545	417620.5
126	4543.504	3480.171	1063.333	416557.2
127	4543.504	3471.31	1072.194	415485
128	4543.504	3462.375	1081.129	414403.9
129	4543.504	3453.366	1090.138	413313.7
130	4543.504	3444.281	1099.223	412214.5
131	4543.504	3435.121	1108.383	411106.1
132	4543.504	3425.884	1117.619	409988.5
133	4543.504	3416.571	1126.933	408861.6
134	4543.504	3407.18	1136.324	407725.3
135	4543.504	3397.71	1145.793	406579.5
136	4543.504	3388.162	1155.342	405424.1
137	4543.504	3378.534	1164.969	404259.2
138	4543.504	3368.826	1174.677	403084.5
139	4543.504	3359.037	1184.466	401900
140	4543.504	3349.167	1194.337	400705.7
141	4543.504	3339.214	1204.29	399501.4
142	4543.504	3329.178	1214.326	398287.1
143	4543.504	3319.059	1224.445	397062.6
144	4543.504	3308.855	1234.649	395828
145	4543.504	3298.566	1244.937	394583
146	4543.504	3288.192	1255.312	393327.7
147	4543.504	3277.731	1265.773	392061.9
148	4543.504	3267.183	1276.321	390785.6
149	4543.504	3256.547	1286.957	389498.7
150	4543.504	3245.822	1297.682	388201
151	4543.504	3235.008	1308.496	386892.5
152	4543.504	3224.104	1319.4	385573.1
153	4543.504	3213.109	1330.395	384242.7
154	4543.504	3202.022	1341.481	382901.2
155	4543.504	3190.843	1352.66	381548.6
156	4543.504	3179.571	1363.932	380184.6
157	4543.504	3168.205	1375.299	378809.3
158	4543.504	3156.744	1386.759	377422.6
159	4543.504	3145.188	1398.316	376024.2
160	4543.504	3133.535	1409.968	374614.3
161	4543.504	3121.786	1421.718	373192.6

162	4543.504	3109.938	1433.566	371759
163	4543.504	3097.992	1445.512	370313.5
164	4543.504	3085.946	1457.558	368855.9
165	4543.504	3073.799	1469.704	367386.2
166	4543.504	3061.552	1481.952	365904.3
167	4543.504	3049.202	1494.302	364410
168	4543.504	3036.75	1506.754	362903.2
169	4543.504	3024.193	1519.31	361383.9
170	4543.504	3011.532	1531.971	359851.9
171	4543.504	2998.766	1544.738	358307.2
172	4543.504	2985.893	1557.61	356749.6
173	4543.504	2972.913	1570.591	355179
174	4543.504	2959.825	1583.679	353595.3
175	4543.504	2946.628	1596.876	351998.4
176	4543.504	2933.32	1610.183	350388.3
177	4543.504	2919.902	1623.602	348764.6
178	4543.504	2906.372	1637.132	347127.5
179	4543.504	2892.729	1650.774	345476.7
180	4543.504	2878.973	1664.531	343812.2
181	4543.504	2865.102	1678.402	342133.8
182	4543.504	2851.115	1692.389	340441.4
183	4543.504	2837.012	1706.492	338734.9
184	4543.504	2822.791	1720.713	337014.2
185	4543.504	2808.452	1735.052	335279.2
186	4543.504	2793.993	1749.511	333529.7
187	4543.504	2779.414	1764.09	331765.6
188	4543.504	2764.713	1778.791	329986.8
189	4543.504	2749.89	1793.614	328193.2
190	4543.504	2734.943	1808.561	326384.6
191	4543.504	2719.872	1823.632	324561
192	4543.504	2704.675	1838.829	322722.1
193	4543.504	2689.351	1854.153	320868
194	4543.504	2673.9	1869.604	318998.4
195	4543.504	2658.32	1885.184	317113.2
196	4543.504	2642.61	1900.894	315212.3
197	4543.504	2626.769	1916.735	313295.6
198	4543.504	2610.796	1932.707	311362.9
199	4543.504	2594.691	1948.813	309414
200	4543.504	2578.45	1965.053	307449
201	4543.504	2562.075	1981.429	305467.6
202	4543.504	2545.563	1997.941	303469.6
203	4543.504	2528.914	2014.59	301455
204	4543.504	2512.125	2031.378	299423.7
205	4543.504	2495.197	2048.307	297375.4
206	4543.504	2478.128	2065.376	295310
207	4543.504	2460.916	2082.587	293227.4
208	4543.504	2443.562	2099.942	291127.4
209	4543.504	2426.062	2117.442	289010
210	4543.504	2408.417	2135.087	286874.9
211	4543.504	2390.624	2152.879	284722
212	4543.504	2372.684	2170.82	282551.2
213	4543.504	2354.593	2188.91	280362.3
214	4543.504	2336.353	2207.151	278155.2
215	4543.504	2317.96	2225.544	275929.6
216	4543.504	2299.413	2244.09	273685.5
217	4543.504	2280.713	2262.791	271422.7

218	4543.504	2261.856	2281.648	269141.1
219	4543.504	2242.842	2300.661	266840.4
220	4543.504	2223.67	2319.834	264520.6
221	4543.504	2204.338	2339.165	262181.4
222	4543.504	2184.845	2358.659	259822.8
223	4543.504	2165.19	2378.314	257444.5
224	4543.504	2145.37	2398.133	255046.3
225	4543.504	2125.386	2418.118	252628.2
226	4543.504	2105.235	2438.269	250189.9
227	4543.504	2084.916	2458.588	247731.3
228	4543.504	2064.428	2479.076	245252.3
229	4543.504	2043.769	2499.735	242752.5
230	4543.504	2022.938	2520.566	240232
231	4543.504	2001.933	2541.571	237690.4
232	4543.504	1980.753	2562.75	235127.6
233	4543.504	1959.397	2584.107	232543.5
234	4543.504	1937.863	2605.641	229937.9
235	4543.504	1916.149	2627.355	227310.5
236	4543.504	1894.255	2649.249	224661.3
237	4543.504	1872.177	2671.326	221990
238	4543.504	1849.916	2693.587	219296.4
239	4543.504	1827.47	2716.034	216580.3
240	4543.504	1804.836	2738.668	213841.7
241	4543.504	1782.014	2761.49	211080.2
242	4543.504	1759.002	2784.502	208295.7
243	4543.504	1735.797	2807.706	205488
244	4543.504	1712.4	2831.104	202656.9
245	4543.504	1688.807	2854.696	199802.2
246	4543.504	1665.018	2878.486	196923.7
247	4543.504	1641.031	2902.473	194021.2
248	4543.504	1616.844	2926.66	191094.6
249	4543.504	1592.455	2951.049	188143.5
250	4543.504	1567.863	2975.641	185167.9
251	4543.504	1543.066	3000.438	182167.4
252	4543.504	1518.062	3025.442	179142
253	4543.504	1492.85	3050.654	176091.3
254	4543.504	1467.428	3076.076	173015.3
255	4543.504	1441.794	3101.71	169913.6
256	4543.504	1415.946	3127.557	166786
257	4543.504	1389.883	3153.62	163632.4
258	4543.504	1363.603	3179.901	160452.5
259	4543.504	1337.104	3206.4	157246.1
260	4543.504	1310.384	3233.12	154013
261	4543.504	1283.441	3260.062	150752.9
262	4543.504	1256.274	3287.23	147465.7
263	4543.504	1228.881	3314.623	144151
264	4543.504	1201.259	3342.245	140808.8
265	4543.504	1173.407	3370.097	137438.7
266	4543.504	1145.322	3398.181	134040.5
267	4543.504	1117.004	3426.499	130614
268	4543.504	1088.45	3455.054	127159
269	4543.504	1059.658	3483.846	123675.1
270	4543.504	1030.626	3512.878	120162.2
271	4543.504	1001.352	3542.152	116620.1
272	4543.504	971.8341	3571.67	113048.4
273	4543.504	942.0702	3601.434	109447

274	4543.504	912.0582	3631.446	105815.5
275	4543.504	881.7962	3661.708	102153.8
276	4543.504	851.2819	3692.222	98461.61
277	4543.504	820.5134	3722.99	94738.62
278	4543.504	789.4885	3754.015	90984.6
279	4543.504	758.205	3785.299	87199.31
280	4543.504	726.6609	3816.843	83382.46
281	4543.504	694.8539	3848.65	79533.81
282	4543.504	662.7818	3880.722	75653.09
283	4543.504	630.4424	3913.061	71740.03
284	4543.504	597.8336	3945.67	67794.36
285	4543.504	564.953	3978.551	63815.81
286	4543.504	531.7984	4011.705	59804.1
287	4543.504	498.3675	4045.136	55758.97
288	4543.504	464.6581	4078.846	51680.12
289	4543.504	430.6677	4112.836	47567.29
290	4543.504	396.394	4147.11	43420.18
291	4543.504	361.8348	4181.669	39238.51
292	4543.504	326.9876	4216.516	35021.99
293	4543.504	291.8499	4251.654	30770.34
294	4543.504	256.4195	4287.084	26483.25
295	4543.504	220.6938	4322.81	22160.44
296	4543.504	184.6704	4358.833	17801.61
297	4543.504	148.3467	4395.157	13406.45
298	4543.504	111.7204	4431.783	8974.669
299	4543.504	74.78891	4468.715	4505.954
300	4543.504	37.54962	4505.954	0.00

UMOR ZA 6 MESICU:	2,308.65
NA UROCICH ZAPLACENO:	24,952.37

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500000  
20000  
10000

0.15

$$S_n = (n/2) * (2 * a_1 + (n-1) * d)$$

Měsíc	Anuita	Úrok	Úmor	Stav dluhu
0				500000
1	95000	75000	20000	480000
2	102000	72000	30000	450000
3	107500	67500	40000	410000
4	111500	61500	50000	360000
5	114000	54000	60000	300000
6	115000	45000	70000	230000
7	114500	34500	80000	150000
8	112500	22500	90000	60000
9	69000	9000	60000	0





$$n^2*d+(2*a1-d)*n-2*Sn$$

20.22375

X1 -11.6119  
X2 8.611874

20000  
18  
12  
0.12

Měsíc	Anuita	Úrok	Úmor	Stav dluhu
0				20000
1	1219.641	200	1019.641	18980.36
2	1219.641	189.8036	1029.837	17950.52
3	1219.641	179.5052	1040.136	16910.39
4	1219.641	169.1039	1050.537	15859.85
5	1219.641	158.5985	1061.042	14798.81
6	1219.641	147.9881	1071.653	13727.15
7	1219.641	137.2715	1082.369	12644.78
8	1219.641	126.4478	1093.193	11552
9	1219.641	115.5159	1104.125	10447.47
10	1219.641	104.4747	1115.166	9332.3
11	1219.641	93.323	1126.318	8205.982
12	1219.641	82.05982	1137.581	7068.4
13	1219.641	70.684	1148.957	5919.444
14	1219.641	59.19444	1160.447	4758.997
15	1219.641	47.58997	1172.051	3586.946
16	1219.641	35.86946	1183.771	2403.175
17	1219.641	24.03175	1195.609	1207.565
18	1219.641	12.07565	1207.565	0.00

1

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1000000  
0.15  
8  
12

96

Měsíc	Anuita	Úrok	Úmor	Stav dluhu
0				1000000
1	17945.41	12500	5445.405	994554.6
2	17945.41	12431.93	5513.473	989041.1
3	17945.41	12363.01	5582.391	983458.7
4	17945.41	12293.23	5652.171	977806.6
5	17945.41	12222.58	5722.823	972083.7
6	17945.41	12151.05	5794.359	966289.4
7	17945.41	12078.62	5866.788	960422.6
8	17945.41	12005.28	5940.123	954482.5
9	17945.41	11931.03	6014.374	948468.1
10	17945.41	11855.85	6089.554	942378.5
11	17945.41	11779.73	6165.674	936212.9
12	17945.41	11702.66	6242.745	929970.1
13	17945.41	11624.63	6320.779	923649.3
14	17945.41	11545.62	6399.789	917249.6
15	17945.41	11465.62	6479.786	910769.8
16	17945.41	11384.62	6560.783	904209
17	17945.41	11302.61	6642.793	897566.2
18	17945.41	11219.58	6725.828	890840.4
19	17945.41	11135.5	6809.901	884030.5
20	17945.41	11050.38	6895.025	877135.4
21	17945.41	10964.19	6981.212	870154.2
22	17945.41	10876.93	7068.478	863085.7
23	17945.41	10788.57	7156.833	855928.9
24	17945.41	10699.11	7246.294	848682.6
25	17945.41	10608.53	7336.873	841345.7
26	17945.41	10516.82	7428.583	833917.2
27	17945.41	10423.96	7521.441	826395.7
28	17945.41	10329.95	7615.459	818780.3
29	17945.41	10234.75	7710.652	811069.6
30	17945.41	10138.37	7807.035	803262.6
31	17945.41	10040.78	7904.623	795358
32	17945.41	9941.974	8003.431	787354.5
33	17945.41	9841.932	8103.474	779251
34	17945.41	9740.638	8204.767	771046.3
35	17945.41	9638.079	8307.327	762739
36	17945.41	9534.237	8411.168	754327.8
37	17945.41	9429.097	8516.308	745811.5
38	17945.41	9322.643	8622.762	737188.7
39	17945.41	9214.859	8730.546	728458.2
40	17945.41	9105.727	8839.678	719618.5
41	17945.41	8995.231	8950.174	710668.3
42	17945.41	8883.354	9062.051	701606.3
43	17945.41	8770.078	9175.327	692430.9
44	17945.41	8655.387	9290.019	683140.9
45	17945.41	8539.262	9406.144	673734.8
46	17945.41	8421.685	9523.721	664211.1
47	17945.41	8302.638	9642.767	654568.3
48	17945.41	8182.104	9763.302	644805

49	17945.41	8060.062	9885.343	634919.6
50	17945.41	7936.496	10008.91	624910.7
51	17945.41	7811.384	10134.02	614776.7
52	17945.41	7684.709	10260.7	604516
53	17945.41	7556.45	10388.96	594127.1
54	17945.41	7426.588	10518.82	583608.2
55	17945.41	7295.103	10650.3	572957.9
56	17945.41	7161.974	10783.43	562174.5
57	17945.41	7027.181	10918.22	551256.3
58	17945.41	6890.704	11054.7	540201.6
59	17945.41	6752.52	11192.89	529008.7
60	17945.41	6612.609	11332.8	517675.9
61	17945.41	6470.949	11474.46	506201.4
62	17945.41	6327.518	11617.89	494583.6
63	17945.41	6182.295	11763.11	482820.5
64	17945.41	6035.256	11910.15	470910.3
65	17945.41	5886.379	12059.03	458851.3
66	17945.41	5735.641	12209.76	446641.5
67	17945.41	5583.019	12362.39	434279.1
68	17945.41	5428.489	12516.92	421762.2
69	17945.41	5272.028	12673.38	409088.8
70	17945.41	5113.61	12831.79	396257
71	17945.41	4953.213	12992.19	383264.8
72	17945.41	4790.811	13154.59	370110.2
73	17945.41	4626.378	13319.03	356791.2
74	17945.41	4459.89	13485.52	343305.7
75	17945.41	4291.321	13654.08	329651.6
76	17945.41	4120.645	13824.76	315826.9
77	17945.41	3947.836	13997.57	301829.3
78	17945.41	3772.866	14172.54	287656.8
79	17945.41	3595.709	14349.7	273307.1
80	17945.41	3416.338	14529.07	258778
81	17945.41	3234.725	14710.68	244067.3
82	17945.41	3050.841	14894.56	229172.7
83	17945.41	2864.659	15080.75	214092
84	17945.41	2676.15	15269.26	198822.7
85	17945.41	2485.284	15460.12	183362.6
86	17945.41	2292.033	15653.37	167709.3
87	17945.41	2096.366	15849.04	151860.2
88	17945.41	1898.253	16047.15	135813.1
89	17945.41	1697.663	16247.74	119565.3
90	17945.41	1494.566	16450.84	103114.5
91	17945.41	1288.931	16656.47	86458
92	17945.41	1080.725	16864.68	69593.32
93	17945.41	869.9165	17075.49	52517.83
94	17945.41	656.4729	17288.93	35228.9
95	17945.41	440.3613	17505.04	17723.86
96	17945.41	221.5482	17723.86	0.00

<b>ZA 1. ROK UMORENO:</b>	<b>70,029.88</b>
<b>ZA 1. ROK ZAPLACENO NA ÚROCÍCH:</b>	<b>145,314.98</b>

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