D	240000	1/rok	0.06	15	

a=D*i/(1-v^n)

24711.06

	poradi	a	u	m	d
	0				240000
	1	24711.06	14400	10311.06335	229688.9
	2	24711.06	13781.34	10929.72715	218759.2
	3	24711.06	13125.55	11585.51078	207173.7
	4	24711.06	12430.42	12280.64143	194893.1
	5	24711.06	11693.58	13017.47991	181875.6
	6	24711.06	10912.53	13798.52871	168077
	7	24711.06	10084.62	14626.44043	153450.6
	8	24711.06	9207.036	15504.02685	137946.6
	9	24711.06	8276.795	16434.26847	121512.3
	10	24711.06	7290.739	17420.32457	104092
	11	24711.06	6245.519	18465.54405	85626.44
	12	24711.06	5137.587	19573.47669	66053
	13	24711.06	3963.178	20747.88529	45305.08
	14	24711.06	2718.305	21992.75841	23312.32
	15	24711.06	1398.739	23312.32391	0
				240000	
				240000	
			an=a1*g^(r	13798.52871	

240000

4x/rok splatka
urok 1x/mesic
0,06 p.a.
15let

g=1/(1+0,06/12)^3

0.985149

D=a*q*(q^n-1)/(q-1)

39.30432

a=D/

6106.199 60

	a	u	m	d
0				240000
1	6106.199	3618.03	2488.168639	237511.8
2	6106.199	3580.521	2525.678092	234986.2

3	6106.199	3542.446	2563.753005	232422.4
4	6106.199	3503.797	2602.401902	229820
5	6106.199	3464.565	2641.633436	227178.4
6	6106.199	3424.742	2681.456391	224496.9
7	6106.199	3384.319	2721.879681	221775
8	6106.199	3343.286	2762.912357	219012.1
9	6106.199	3301.635	2804.563606	216207.6
10	6106.199	3259.356	2846.842753	213360.7
11	6106.199	3216.439	2889.759264	210471
12	6106.199	3172.876	2933.322746	207537.6
13	6106.199	3128.656	2977.542953	204560.1
14	6106.199	3083.769	3022.429785	201537.7
15	6106.199	3038.205	3067.993292	198469.7
16	6106.199	2991.955	3114.243674	195355.4
17	6106.199	2945.007	3161.191287	192194.2
18	6106.199	2897.352	3208.846641	188985.4
19	6106.199	2848.978	3257.220405	185728.2
20	6106.199	2799.875	3306.32341	182421.8
21	6106.199	2750.032	3356.166649	179065.7
22	6106.199	2699.437	3406.76128	175658.9
23	6106.199	2648.08	3458.118632	172200.8
24	6106.199	2595.948	3510.250203	168690.5
25	6106.199	2543.031	3563.167664	165127.4
26	6106.199	2489.316	3616.882862	161510.5
27	6106.199	2434.791	3671.407823	157839.1
28	6106.199	2379.444	3726.754755	154112.3
29	6106.199	2323.263	3782.936048	150329.4
30	6106.199	2266.234	3839.964282	146489.4
31	6106.199	2208.346	3897.852224	142591.6
32	6106.199	2149.586	3956.612833	138635
33	6106.199	2089.939	4016.259266	134618.7
34	6106.199	2029.394	4076.804877	130541.9
35	6106.199	1967.935	4138.26322	126403.6
36	6106.199	1905.551	4200.648055	122203
37	6106.199	1842.225	4263.97335	117939
38	6106.199	1777.945	4328.253281	113610.8
39	6106.199	1712.696	4393.50224	109217.3
40	6106.199	1646.464	4459.734836	104757.5
41	6106.199	1579.233	4526.965896	100230.6
42	6106.199	1510.988	4595.210473	95635.35
43	6106.199	1441.715	4664.483845	90970.86
44	6106.199	1371.397	4734.801522	86236.06
45	6106.199	1300.019	4806.179247	81429.88
46	6106.199	1227.566	4878.633	76551.25
47	6106.199	1154.02	4952.179002	71599.07
48	6106.199	1079.365	5026.833719	66572.24
49	6106.199	1003.585	5102.613866	61469.62
50	6106.199	926.6622	5179.536408	56290.09
51	6106.199	848.5801	5257.618567	51032.47
52	6106.199	769.3208	5336.877824	45695.59

53	6106.199	688.8667	5417.331924	40278.26
54	6106.199	607.1998	5498.99888	34779.26
55	6106.199	524.3017	5581.896975	29197.36
56	6106.199	440.1539	5666.04477	23531.32
57	6106.199	354.7375	5751.461103	17779.86
58	6106.199	268.0335	5838.165098	11941.69
59	6106.199	180.0225	5926.176167	6015.514
60	6106.199	90.68463	6015.514013	0

umor konst	240000	16000

poradi	a	u	m	d
0				240000
1	30400	14400	16000	224000
2	29440	13440	16000	208000
3	28480	12480	16000	192000
4	27520	11520	16000	176000
5	26560	10560	16000	160000
6	25600	9600	16000	144000
7	24640	8640	16000	128000
8	23680	7680	16000	112000
9	22720	6720	16000	96000
10	21760	5760	16000	80000
11	20800	4800	16000	64000
12	19840	3840	16000	48000
13	18880	2880	16000	32000
14	17920	1920	16000	16000
15	16960	960	16000	0

240000	0.06	30000	-2000	

poradi	a	u	m
0			
1	44400	14400	30000
2	40600	12600	28000
3	36920	10920	26000
4	33360	9360	24000
5	29920	7920	22000
6	26600	6600	20000
7	23400	5400	18000
8	20320	4320	16000
9	17360	3360	14000
10	14520	2520	12000
11	11800	1800	10000
12	9200	1200	8000

13	6720	720	6000
14	4360	360	4000
15	2120	120	2000

		u1=a*(1-v^n)				
m		14400	rozdily plat	DR		q=an/an-1
	1.06	m1=a*v^n	618.6638	-37.1198	1.06	
	1.06	10311	655.7836	-39.347	1.06	
	1.06		695.1306	-41.7078	1.06	
	1.06		736.8385	-44.2103	1.06	
	1.06		781.0488	-46.8629	1.06	
	1.06		827.9117	-49.6747	1.06	
	1.06		877.5864	-52.6552	1.06	
	1.06		930.2416	-55.8145	1.06	
	1.06		986.0561	-59.1634	1.06	
	1.06		1045.219	-62.7132	1.06	
	1.06		1107.933	-66.476	1.06	
	1.06		1174.409	-70.4645		
	1.06		1244.873	1244.873		
	1.06					

mr+1=a*v^(n-r)

13

20747.88529

3963.178057

66052.96762

1.015075125

1.015075125

1.015075125
1.015075125
1.015075125
1.015075125
1.015075125
1.015075125
1.015075125

a	u
960	960
960	960
960	960
960	960
960	960
960	960
960	960
960	960
960	960
960	960
960	960
960	960
960	960
960	960

d	a	u		
240000	3800	1800	120	120
210000	3680	1680	120	120
182000	3560	1560	120	120
156000	3440	1440	120	120
132000	3320	1320	120	120
110000	3200	1200	120	120
90000	3080	1080	120	120
72000	2960	960	120	120
56000	2840	840	120	120
42000	2720	720	120	120
30000	2600	600	120	120
20000	2480	480	120	120
12000	2360	360	120	120

6000		2240	240	120	120
2000		2120	120		
0					