

| | anuita | urok | umor | dluh |
|----|------------|-------------|--------|---------------------------------|
| 0 | | | | 7125000 $n \Rightarrow AR$ |
| 1 | 181517.85 | 161517.8496 | 20000 | 7105000 $S = n/2 * (a_1 + a_n)$ |
| 2 | 186064.466 | 161064.4662 | 25000 | 7080000 |
| 3 | 190497.737 | 160497.7369 | 30000 | 7050000 |
| 4 | 194817.662 | 159817.6617 | 35000 | 7015000 |
| 5 | 199024.241 | 159024.2407 | 40000 | 6975000 |
| 6 | 203117.474 | 158117.4738 | 45000 | 6930000 |
| 7 | 207097.361 | 157097.3611 | 50000 | 6880000 |
| 8 | 210963.903 | 155963.9025 | 55000 | 6825000 |
| 9 | 214717.098 | 154717.098 | 60000 | 6765000 |
| 10 | 218356.948 | 153356.9477 | 65000 | 6700000 |
| 11 | 221883.452 | 151883.4516 | 70000 | 6630000 |
| 12 | 225296.61 | 150296.6095 | 75000 | 6555000 |
| 13 | 228596.422 | 148596.4216 | 80000 | 6475000 |
| 14 | 231782.888 | 146782.8879 | 85000 | 6390000 |
| 15 | 234856.008 | 144856.0083 | 90000 | 6300000 |
| 16 | 237815.783 | 142815.7828 | 95000 | 6205000 |
| 17 | 240662.211 | 140662.2115 | 100000 | 6105000 |
| 18 | 243395.294 | 138395.2943 | 105000 | 6000000 |
| 19 | 246015.031 | 136015.0313 | 110000 | 5890000 |
| 20 | 248521.422 | 133521.4223 | 115000 | 5775000 |
| 21 | 250914.468 | 130914.4676 | 120000 | 5655000 |
| 22 | 253194.167 | 128194.167 | 125000 | 5530000 |
| 23 | 255360.52 | 125360.5205 | 130000 | 5400000 |
| 24 | 257413.528 | 122413.5281 | 135000 | 5265000 |
| 25 | 259353.19 | 119353.1899 | 140000 | 5125000 |
| 26 | 261179.506 | 116179.5059 | 145000 | 4980000 |
| 27 | 262892.476 | 112892.4759 | 150000 | 4830000 |
| 28 | 264492.1 | 109492.1002 | 155000 | 4675000 |
| 29 | 265978.379 | 105978.3785 | 160000 | 4515000 |
| 30 | 267351.311 | 102351.311 | 165000 | 4350000 |
| 31 | 268610.898 | 98610.89766 | 170000 | 4180000 |
| 32 | 269757.138 | 94757.13844 | 175000 | 4005000 |
| 33 | 270790.033 | 90790.03336 | 180000 | 3825000 |
| 34 | 271709.582 | 86709.58242 | 185000 | 3640000 |
| 35 | 272515.786 | 82515.78563 | 190000 | 3450000 |
| 36 | 273208.643 | 78208.64297 | 195000 | 3255000 |
| 37 | 273788.154 | 73788.15445 | 200000 | 3055000 |
| 38 | 274254.32 | 69254.32008 | 205000 | 2850000 |
| 39 | 274607.14 | 64607.13984 | 210000 | 2640000 |
| 40 | 274846.614 | 59846.61375 | 215000 | 2425000 |
| 41 | 274972.742 | 54972.7418 | 220000 | 2205000 |
| 42 | 274985.524 | 49985.52398 | 225000 | 1980000 |
| 43 | 274884.96 | 44884.96031 | 230000 | 1750000 |
| 44 | 274671.051 | 39671.05078 | 235000 | 1515000 |
| 45 | 274343.795 | 34343.79539 | 240000 | 1275000 |
| 46 | 273903.194 | 28903.19414 | 245000 | 1030000 |
| 47 | 273349.247 | 23349.24703 | 250000 | 780000 |
| 48 | 272681.954 | 17681.95406 | 255000 | 525000 |
| 49 | 271901.315 | 11901.31523 | 260000 | 265000 |
| 50 | 271007.331 | 6007.330547 | 265000 | 0 |

S1 1143928.71
 S2 1261063.02 180

| S1+S2 | 2404991.73 | anuita | urok | umor | dluh |
|-------|------------|------------|------------|------|------------|
| 0 | | | | | 3595008.27 |
| 1 | 52926.5106 | 32954.2425 | 19972.2682 | | 3575036 |
| 2 | 52743.4315 | 32771.1634 | 19972.2682 | | 3555063.73 |
| 3 | 52560.3524 | 32588.0842 | 19972.2682 | | 3535091.47 |
| 4 | 52377.2733 | 32405.0051 | 19972.2682 | | 3515119.2 |
| 5 | 52194.1941 | 32221.926 | 19972.2682 | | 3495146.93 |
| 6 | 52011.115 | 32038.8469 | 19972.2682 | | 3475174.66 |
| 7 | 51828.0359 | 31855.7677 | 19972.2682 | | 3455202.39 |
| 8 | 51644.9568 | 31672.6886 | 19972.2682 | | 3435230.13 |
| 9 | 51461.8776 | 31489.6095 | 19972.2682 | | 3415257.86 |
| 10 | 51278.7985 | 31306.5304 | 19972.2682 | | 3395285.59 |
| 11 | 51095.7194 | 31123.4512 | 19972.2682 | | 3375313.32 |
| 12 | 50912.6403 | 30940.3721 | 19972.2682 | | 3355341.05 |
| 13 | 50729.5612 | 30757.293 | 19972.2682 | | 3335368.78 |
| 14 | 50546.482 | 30574.2139 | 19972.2682 | | 3315396.52 |
| 15 | 50363.4029 | 30391.1347 | 19972.2682 | | 3295424.25 |
| 16 | 50180.3238 | 30208.0556 | 19972.2682 | | 3275451.98 |
| 17 | 49997.2447 | 30024.9765 | 19972.2682 | | 3255479.71 |
| 18 | 49814.1655 | 29841.8974 | 19972.2682 | | 3235507.44 |
| 19 | 49631.0864 | 29658.8182 | 19972.2682 | | 3215535.18 |
| 20 | 49448.0073 | 29475.7391 | 19972.2682 | | 3195562.91 |
| 21 | 49264.9282 | 29292.66 | 19972.2682 | | 3175590.64 |
| 22 | 49081.849 | 29109.5809 | 19972.2682 | | 3155618.37 |
| 23 | 48898.7699 | 28926.5017 | 19972.2682 | | 3135646.1 |
| 24 | 48715.6908 | 28743.4226 | 19972.2682 | | 3115673.83 |
| 25 | 48532.6117 | 28560.3435 | 19972.2682 | | 3095701.57 |
| 26 | 48349.5325 | 28377.2644 | 19972.2682 | | 3075729.3 |
| 27 | 48166.4534 | 28194.1852 | 19972.2682 | | 3055757.03 |
| 28 | 47983.3743 | 28011.1061 | 19972.2682 | | 3035784.76 |
| 29 | 47800.2952 | 27828.027 | 19972.2682 | | 3015812.49 |
| 30 | 47617.216 | 27644.9479 | 19972.2682 | | 2995840.23 |
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| 32 | 47251.0578 | 27278.7896 | 19972.2682 | | 2955895.69 |
| 33 | 47067.9787 | 27095.7105 | 19972.2682 | | 2935923.42 |
| 34 | 46884.8995 | 26912.6314 | 19972.2682 | | 2915951.15 |
| 35 | 46701.8204 | 26729.5522 | 19972.2682 | | 2895978.88 |
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| 37 | 46335.6622 | 26363.394 | 19972.2682 | | 2856034.35 |
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| 41 | 45603.3457 | 25631.0775 | 19972.2682 | | 2776145.28 |
| 42 | 45420.2665 | 25447.9984 | 19972.2682 | | 2756173.01 |
| 43 | 45237.1874 | 25264.9192 | 19972.2682 | | 2736200.74 |
| 44 | 45054.1083 | 25081.8401 | 19972.2682 | | 2716228.47 |
| 45 | 44871.0292 | 24898.761 | 19972.2682 | | 2696256.2 |
| 46 | 44687.95 | 24715.6819 | 19972.2682 | | 2676283.93 |
| 47 | 44504.8709 | 24532.6027 | 19972.2682 | | 2656311.67 |
| 48 | 44321.7918 | 24349.5236 | 19972.2682 | | 2636339.4 |
| 49 | 44138.7127 | 24166.4445 | 19972.2682 | | 2616367.13 |
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| 51 | 43772.5544 | 23800.2862 | 19972.2682 | | 2576422.59 |
| 52 | 43589.4753 | 23617.2071 | 19972.2682 | | 2556450.33 |
| 53 | 43406.3962 | 23434.128 | 19972.2682 | | 2536478.06 |

| | | | | |
|-----|------------|------------|------------|------------|
| 54 | 43223.317 | 23251.0489 | 19972.2682 | 2516505.79 |
| 55 | 43040.2379 | 23067.9697 | 19972.2682 | 2496533.52 |
| 56 | 42857.1588 | 22884.8906 | 19972.2682 | 2476561.25 |
| 57 | 42674.0797 | 22701.8115 | 19972.2682 | 2456588.98 |
| 58 | 42491.0005 | 22518.7324 | 19972.2682 | 2436616.72 |
| 59 | 42307.9214 | 22335.6532 | 19972.2682 | 2416644.45 |
| 60 | 42124.8423 | 22152.5741 | 19972.2682 | 2396672.18 |
| 61 | 41941.7632 | 21969.495 | 19972.2682 | 2376699.91 |
| 62 | 41758.684 | 21786.4159 | 19972.2682 | 2356727.64 |
| 63 | 41575.6049 | 21603.3367 | 19972.2682 | 2336755.38 |
| 64 | 41392.5258 | 21420.2576 | 19972.2682 | 2316783.11 |
| 65 | 41209.4467 | 21237.1785 | 19972.2682 | 2296810.84 |
| 66 | 41026.3675 | 21054.0994 | 19972.2682 | 2276838.57 |
| 67 | 40843.2884 | 20871.0202 | 19972.2682 | 2256866.3 |
| 68 | 40660.2093 | 20687.9411 | 19972.2682 | 2236894.03 |
| 69 | 40477.1302 | 20504.862 | 19972.2682 | 2216921.77 |
| 70 | 40294.051 | 20321.7829 | 19972.2682 | 2196949.5 |
| 71 | 40110.9719 | 20138.7037 | 19972.2682 | 2176977.23 |
| 72 | 39927.8928 | 19955.6246 | 19972.2682 | 2157004.96 |
| 73 | 39744.8137 | 19772.5455 | 19972.2682 | 2137032.69 |
| 74 | 39561.7345 | 19589.4664 | 19972.2682 | 2117060.43 |
| 75 | 39378.6554 | 19406.3872 | 19972.2682 | 2097088.16 |
| 76 | 39195.5763 | 19223.3081 | 19972.2682 | 2077115.89 |
| 77 | 39012.4972 | 19040.229 | 19972.2682 | 2057143.62 |
| 78 | 38829.418 | 18857.1499 | 19972.2682 | 2037171.35 |
| 79 | 38646.3389 | 18674.0707 | 19972.2682 | 2017199.09 |
| 80 | 38463.2598 | 18490.9916 | 19972.2682 | 1997226.82 |
| 81 | 38280.1807 | 18307.9125 | 19972.2682 | 1977254.55 |
| 82 | 38097.1015 | 18124.8334 | 19972.2682 | 1957282.28 |
| 83 | 37914.0224 | 17941.7542 | 19972.2682 | 1937310.01 |
| 84 | 37730.9433 | 17758.6751 | 19972.2682 | 1917337.74 |
| 85 | 37547.8642 | 17575.596 | 19972.2682 | 1897365.48 |
| 86 | 37364.785 | 17392.5169 | 19972.2682 | 1877393.21 |
| 87 | 37181.7059 | 17209.4377 | 19972.2682 | 1857420.94 |
| 88 | 36998.6268 | 17026.3586 | 19972.2682 | 1837448.67 |
| 89 | 36815.5477 | 16843.2795 | 19972.2682 | 1817476.4 |
| 90 | 36632.4685 | 16660.2004 | 19972.2682 | 1797504.14 |
| 91 | 36449.3894 | 16477.1212 | 19972.2682 | 1777531.87 |
| 92 | 36266.3103 | 16294.0421 | 19972.2682 | 1757559.6 |
| 93 | 36083.2312 | 16110.963 | 19972.2682 | 1737587.33 |
| 94 | 35900.152 | 15927.8839 | 19972.2682 | 1717615.06 |
| 95 | 35717.0729 | 15744.8047 | 19972.2682 | 1697642.79 |
| 96 | 35533.9938 | 15561.7256 | 19972.2682 | 1677670.53 |
| 97 | 35350.9147 | 15378.6465 | 19972.2682 | 1657698.26 |
| 98 | 35167.8355 | 15195.5674 | 19972.2682 | 1637725.99 |
| 99 | 34984.7564 | 15012.4882 | 19972.2682 | 1617753.72 |
| 100 | 34801.6773 | 14829.4091 | 19972.2682 | 1597781.45 |
| 101 | 34618.5982 | 14646.33 | 19972.2682 | 1577809.19 |
| 102 | 34435.519 | 14463.2509 | 19972.2682 | 1557836.92 |
| 103 | 34252.4399 | 14280.1717 | 19972.2682 | 1537864.65 |
| 104 | 34069.3608 | 14097.0926 | 19972.2682 | 1517892.38 |
| 105 | 33886.2817 | 13914.0135 | 19972.2682 | 1497920.11 |
| 106 | 33703.2025 | 13730.9344 | 19972.2682 | 1477947.84 |
| 107 | 33520.1234 | 13547.8552 | 19972.2682 | 1457975.58 |
| 108 | 33337.0443 | 13364.7761 | 19972.2682 | 1438003.31 |
| 109 | 33153.9652 | 13181.697 | 19972.2682 | 1418031.04 |
| 110 | 32970.886 | 12998.6179 | 19972.2682 | 1398058.77 |
| 111 | 32787.8069 | 12815.5387 | 19972.2682 | 1378086.5 |

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| 112 | 32604.7278 | 12632.4596 | 19972.2682 | 1358114.24 |
| 113 | 32421.6487 | 12449.3805 | 19972.2682 | 1338141.97 |
| 114 | 32238.5695 | 12266.3014 | 19972.2682 | 1318169.7 |
| 115 | 32055.4904 | 12083.2222 | 19972.2682 | 1298197.43 |
| 116 | 31872.4113 | 11900.1431 | 19972.2682 | 1278225.16 |
| 117 | 31689.3322 | 11717.064 | 19972.2682 | 1258252.89 |
| 118 | 31506.253 | 11533.9849 | 19972.2682 | 1238280.63 |
| 119 | 31323.1739 | 11350.9057 | 19972.2682 | 1218308.36 |
| 120 | 31140.0948 | 11167.8266 | 19972.2682 | 1198336.09 |
| 121 | 30957.0157 | 10984.7475 | 19972.2682 | 1178363.82 |
| 122 | 30773.9365 | 10801.6684 | 19972.2682 | 1158391.55 |
| 123 | 30590.8574 | 10618.5892 | 19972.2682 | 1138419.29 |
| 124 | 30407.7783 | 10435.5101 | 19972.2682 | 1118447.02 |
| 125 | 30224.6992 | 10252.431 | 19972.2682 | 1098474.75 |
| 126 | 30041.62 | 10069.3519 | 19972.2682 | 1078502.48 |
| 127 | 29858.5409 | 9886.27274 | 19972.2682 | 1058530.21 |
| 128 | 29675.4618 | 9703.19362 | 19972.2682 | 1038557.94 |
| 129 | 29492.3827 | 9520.11449 | 19972.2682 | 1018585.68 |
| 130 | 29309.3035 | 9337.03537 | 19972.2682 | 998613.408 |
| 131 | 29126.2244 | 9153.95624 | 19972.2682 | 978641.14 |
| 132 | 28943.1453 | 8970.87712 | 19972.2682 | 958668.872 |
| 133 | 28760.0662 | 8787.79799 | 19972.2682 | 938696.604 |
| 134 | 28576.987 | 8604.71887 | 19972.2682 | 918724.336 |
| 135 | 28393.9079 | 8421.63974 | 19972.2682 | 898752.068 |
| 136 | 28210.8288 | 8238.56062 | 19972.2682 | 878779.799 |
| 137 | 28027.7497 | 8055.4815 | 19972.2682 | 858807.531 |
| 138 | 27844.6705 | 7872.40237 | 19972.2682 | 838835.263 |
| 139 | 27661.5914 | 7689.32325 | 19972.2682 | 818862.995 |
| 140 | 27478.5123 | 7506.24412 | 19972.2682 | 798890.727 |
| 141 | 27295.4332 | 7323.165 | 19972.2682 | 778918.459 |
| 142 | 27112.354 | 7140.08587 | 19972.2682 | 758946.19 |
| 143 | 26929.2749 | 6957.00675 | 19972.2682 | 738973.922 |
| 144 | 26746.1958 | 6773.92762 | 19972.2682 | 719001.654 |
| 145 | 26563.1167 | 6590.8485 | 19972.2682 | 699029.386 |
| 146 | 26380.0375 | 6407.76937 | 19972.2682 | 679057.118 |
| 147 | 26196.9584 | 6224.69025 | 19972.2682 | 659084.85 |
| 148 | 26013.8793 | 6041.61112 | 19972.2682 | 639112.581 |
| 149 | 25830.8002 | 5858.532 | 19972.2682 | 619140.313 |
| 150 | 25647.721 | 5675.45287 | 19972.2682 | 599168.045 |
| 151 | 25464.6419 | 5492.37375 | 19972.2682 | 579195.777 |
| 152 | 25281.5628 | 5309.29462 | 19972.2682 | 559223.509 |
| 153 | 25098.4837 | 5126.2155 | 19972.2682 | 539251.241 |
| 154 | 24915.4045 | 4943.13637 | 19972.2682 | 519278.972 |
| 155 | 24732.3254 | 4760.05725 | 19972.2682 | 499306.704 |
| 156 | 24549.2463 | 4576.97812 | 19972.2682 | 479334.436 |
| 157 | 24366.1672 | 4393.899 | 19972.2682 | 459362.168 |
| 158 | 24183.088 | 4210.81987 | 19972.2682 | 439389.9 |
| 159 | 24000.0089 | 4027.74075 | 19972.2682 | 419417.632 |
| 160 | 23816.9298 | 3844.66162 | 19972.2682 | 399445.363 |
| 161 | 23633.8507 | 3661.5825 | 19972.2682 | 379473.095 |
| 162 | 23450.7715 | 3478.50337 | 19972.2682 | 359500.827 |
| 163 | 23267.6924 | 3295.42425 | 19972.2682 | 339528.559 |
| 164 | 23084.6133 | 3112.34512 | 19972.2682 | 319556.291 |
| 165 | 22901.5342 | 2929.266 | 19972.2682 | 299584.023 |
| 166 | 22718.455 | 2746.18687 | 19972.2682 | 279611.754 |
| 167 | 22535.3759 | 2563.10775 | 19972.2682 | 259639.486 |
| 168 | 22352.2968 | 2380.02862 | 19972.2682 | 239667.218 |
| 169 | 22169.2177 | 2196.9495 | 19972.2682 | 219694.95 |

| | | | | |
|-----|------------|------------|------------|------------|
| 170 | 21986.1385 | 2013.87037 | 19972.2682 | 199722.682 |
| 171 | 21803.0594 | 1830.79125 | 19972.2682 | 179750.414 |
| 172 | 21619.9803 | 1647.71212 | 19972.2682 | 159778.145 |
| 173 | 21436.9012 | 1464.633 | 19972.2682 | 139805.877 |
| 174 | 21253.822 | 1281.55387 | 19972.2682 | 119833.609 |
| 175 | 21070.7429 | 1098.47475 | 19972.2682 | 99861.3408 |
| 176 | 20887.6638 | 915.395624 | 19972.2682 | 79889.0727 |
| 177 | 20704.5847 | 732.3165 | 19972.2682 | 59916.8045 |
| 178 | 20521.5055 | 549.237375 | 19972.2682 | 39944.5363 |
| 179 | 20338.4264 | 366.15825 | 19972.2682 | 19972.2682 |
| 180 | 20155.3473 | 183.079125 | 19972.2682 | 0.00 |

-183.079125

Soucet_AR 6043109.04

Suma_Excel 6043109.04

S1 2169123 + uroceni!
 S2 220936
 S1+S2 2390059

anuita_duchodu !!!Vecny duchod!!!

q 0.997753
 a*q/(1-q) 443.9446
 D 2390059
 a 5383.686

| | anuita | urok | umor | druh |
|----|----------|-----------|-----------|---------------------|
| 0 | | | | 4609941 |
| 1 | 50759.42 | 46099.413 | 4660.0114 | 4605281 |
| 2 | 50759.42 | 46052.813 | 4706.6115 | 4600575 |
| 3 | 50759.42 | 46005.747 | 4753.6777 | 4595821 soucet_M_ |
| 4 | 50759.42 | 45958.21 | 4801.2144 | 4591020 soucet_Exc |
| 5 | 50759.42 | 45910.198 | 4849.2266 | 4586171 |
| 6 | 50759.42 | 45861.706 | 4897.7188 | 4581273 Soucet_uroc |
| 7 | 50759.42 | 45812.728 | 4946.696 | 4576326 Soucet_exc |
| 8 | 50759.42 | 45763.261 | 4996.163 | 4571330 |
| 9 | 50759.42 | 45713.3 | 5046.1246 | 4566284 |
| 10 | 50759.42 | 45662.839 | 5096.5859 | 4561187 M_158 |
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| 12 | 50759.42 | 45560.397 | 5199.0272 | 4550841 |
| 13 | 50759.42 | 45508.407 | 5251.0175 | 4545590 U_158 |
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| 15 | 50759.42 | 45402.861 | 5356.563 | 4534930 |
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| 17 | 50759.42 | 45295.195 | 5464.2299 | 4524055 D_158_Exc |
| 18 | 50759.42 | 45240.552 | 5518.8722 | 4518536 |
| 19 | 50759.42 | 45185.364 | 5574.0609 | 4512962 |
| 20 | 50759.42 | 45129.623 | 5629.8015 | 4507332 |
| 21 | 50759.42 | 45073.325 | 5686.0995 | 4501646 |
| 22 | 50759.42 | 45016.464 | 5742.9605 | 4495903 |
| 23 | 50759.42 | 44959.034 | 5800.3901 | 4490103 |
| 24 | 50759.42 | 44901.03 | 5858.394 | 4484245 |
| 25 | 50759.42 | 44842.446 | 5916.978 | 4478328 |
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| 28 | 50759.42 | 44663.156 | 6096.2683 | 4460219 |
| 29 | 50759.42 | 44602.193 | 6157.231 | 4454062 |
| 30 | 50759.42 | 44540.621 | 6218.8033 | 4447843 |
| 31 | 50759.42 | 44478.433 | 6280.9913 | 4441562 |
| 32 | 50759.42 | 44415.623 | 6343.8013 | 4435219 |
| 33 | 50759.42 | 44352.185 | 6407.2393 | 4428811 |
| 34 | 50759.42 | 44288.113 | 6471.3117 | 4422340 |
| 35 | 50759.42 | 44223.4 | 6536.0248 | 4415804 |
| 36 | 50759.42 | 44158.039 | 6601.385 | 4409203 |
| 37 | 50759.42 | 44092.026 | 6667.3989 | 4402535 |
| 38 | 50759.42 | 44025.352 | 6734.0729 | 4395801 |
| 39 | 50759.42 | 43958.011 | 6801.4136 | 4389000 |
| 40 | 50759.42 | 43889.997 | 6869.4277 | 4382130 |
| 41 | 50759.42 | 43821.302 | 6938.122 | 4375192 |
| 42 | 50759.42 | 43751.921 | 7007.5032 | 4368185 |
| 43 | 50759.42 | 43681.846 | 7077.5783 | 4361107 |
| 44 | 50759.42 | 43611.07 | 7148.354 | 4353959 |
| 45 | 50759.42 | 43539.587 | 7219.8376 | 4346739 |
| 46 | 50759.42 | 43467.388 | 7292.036 | 4339447 |
| 47 | 50759.42 | 43394.468 | 7364.9563 | 4332082 |

| | | | | |
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| 48 | 50759.42 | 43320.819 | 7438.6059 | 4324643 |
| 49 | 50759.42 | 43246.432 | 7512.9919 | 4317130 |
| 50 | 50759.42 | 43171.303 | 7588.1219 | 4309542 |
| 51 | 50759.42 | 43095.421 | 7664.0031 | 4301878 |
| 52 | 50759.42 | 43018.781 | 7740.6431 | 4294137 |
| 53 | 50759.42 | 42941.375 | 7818.0495 | 4286319 |
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