

q 0.909091

1000

0	1000
1	909.0909
2	826.4463
3	751.3148
4	683.0135

3169.865

3169.865

B⁰
nominal

1187362
1440000
252638

3486.852

3486.852

3486.852

B¹

1186703

q

0.998335

B⁰

395966.2

B¹

395306.9

loan 12000
 r 0.04 p.a.
 T 3 years
 IP,PP month

annuity 354.2878

Nm	annuity	interest	amortization	debt
0				12000
1	354.2878	40	314.2878	11685.71
2	354.2878	38.95237	315.3354	11370.38
3	354.2878	37.90126	316.3866	11053.99
4	354.2878	36.84663	317.4412	10736.55
5	354.2878	35.7885	318.4993	10418.05
6	354.2878	34.72683	319.561	10098.49
7	354.2878	33.66163	320.6262	9777.862
8	354.2878	32.59287	321.6949	9456.168
9	354.2878	31.52056	322.7673	9133.4
10	354.2878	30.44467	323.8432	8809.557
11	354.2878	29.36519	324.9226	8484.634
12	354.2878	28.28211	326.0057	8158.629
13	354.2878	27.19543	327.0924	7831.536
14	354.2878	26.10512	328.1827	7503.354
15	354.2878	25.01118	329.2766	7174.077
16	354.2878	23.91359	330.3742	6843.703
17	354.2878	22.81234	331.4755	6512.227
18	354.2878	21.70742	332.5804	6179.647
19	354.2878	20.59882	333.689	5845.958
20	354.2878	19.48653	334.8013	5511.157
21	354.2878	18.37052	335.9173	5175.239
22	354.2878	17.2508	337.037	4838.202
23	354.2878	16.12734	338.1605	4500.042
24	354.2878	15.00014	339.2877	4160.754
25	354.2878	13.86918	340.4186	3820.336
26	354.2878	12.73445	341.5534	3478.782
27	354.2878	11.59594	342.6919	3136.09
28	354.2878	10.45363	343.8342	2792.256
29	354.2878	9.30752	344.9803	2447.276
30	354.2878	8.157586	346.1302	2101.146
31	354.2878	7.003819	347.284	1753.862
32	354.2878	5.846205	348.4416	1405.42
33	354.2878	4.684733	349.6031	1055.817
34	354.2878	3.51939	350.7684	705.0484
35	354.2878	2.350161	351.9377	353.1108
36	354.2878	1.177036	353.1108	0.00

754.3615

			Nm	annuity	interest
1.003333				0	
			1	373.3333	40
1.003333			2	372.2222	38.88889
1.003333			3	371.1111	37.77778
1.003333			4	370	36.66667
1.003333			5	368.8889	35.55556
1.003333		7839.246	6	367.7778	34.44444
1.003333		7839.246	7	366.6667	33.33333
1.003333			8	365.5556	32.22222
1.003333	sum Intere	663.6619	9	364.4444	31.11111
1.003333		663.6619	10	363.3333	30
1.003333			11	362.2222	28.88889
1.003333			12	361.1111	27.77778
1.003333	M34	350.7684	13	360	26.66667
1.003333		350.7684	14	358.8889	25.55556
1.003333			15	357.7778	24.44444
1.003333	I34	3.51939	16	356.6667	23.33333
1.003333		3.51939	17	355.5556	22.22222
1.003333			18	354.4444	21.11111
1.003333			19	353.3333	20
1.003333			20	352.2222	18.88889
1.003333			21	351.1111	17.77778
1.003333			22	350	16.66667
1.003333			23	348.8889	15.55556
1.003333			24	347.7778	14.44444
1.003333			25	346.6667	13.33333
1.003333			26	345.5556	12.22222
1.003333			27	344.4444	11.11111
1.003333			28	343.3333	10
1.003333			29	342.2222	8.88889
1.003333			30	341.1111	7.77778
1.003333			31	340	6.66667
1.003333			32	338.8889	5.55556
1.003333			33	337.7778	4.44444
1.003333			34	336.6667	3.33333
1.003333			35	335.5556	2.22222
1.003333			36	334.4444	1.11111

amortizatic debt

	12000			
333.3333	11666.67			
333.3333	11333.33	-1.11111		
333.3333	11000	-1.11111		
333.3333	10666.67	-1.11111		
333.3333	10333.33	-1.11111		
333.3333	10000	-1.11111		
333.3333	9666.667	-1.11111		
333.3333	9333.333	-1.11111		
333.3333	9000	-1.11111		
333.3333	8666.667	-1.11111		
333.3333	8333.333	-1.11111		
333.3333	8000	-1.11111		
333.3333	7666.667	-1.11111	M34	
333.3333	7333.333	-1.11111		
333.3333	7000	-1.11111		
333.3333	6666.667	-1.11111	I34	3.333333
333.3333	6333.333	-1.11111		3.333333
333.3333	6000	-1.11111		
333.3333	5666.667	-1.11111	A34	336.6667
333.3333	5333.333	-1.11111		336.6667
333.3333	5000	-1.11111		
333.3333	4666.667	-1.11111		653.3333
333.3333	4333.333	-1.11111		653.3333
333.3333	4000	-1.11111		8653.333
333.3333	3666.667	-1.11111		8653.333
333.3333	3333.333	-1.11111		
333.3333	3000	-1.11111		
333.3333	2666.667			
333.3333	2333.333			
333.3333	2000			
333.3333	1666.667			
333.3333	1333.333			
333.3333	1000			
333.3333	666.6667			
333.3333	333.3333			
333.3333	0.00			