

uo=po=1mesic			
#	a	l	M
0			
1	1110.205	500	610.205
2	1110.205	496.949	613.256
3	1110.205	493.8827	616.3223
4	1110.205	490.8011	619.4039
5	1110.205	487.7041	622.501
6	1110.205	484.5916	625.6135
7	1110.205	481.4635	628.7415
8	1110.205	478.3198	631.8852
9	1110.205	475.1604	635.0447
10	1110.205	471.9851	638.2199
11	1110.205	468.794	641.411
12	1110.205	465.587	644.618
13	1110.205	462.3639	647.8411
14	1110.205	459.1247	651.0803
15	1110.205	455.8693	654.3357
16	1110.205	452.5976	657.6074
17	1110.205	449.3096	660.8955
18	1110.205	446.0051	664.1999
19	1110.205	442.6841	667.5209
20	1110.205	439.3465	670.8585
21	1110.205	435.9922	674.2128
22	1110.205	432.6211	677.5839
23	1110.205	429.2332	680.9718
24	1110.205	425.8283	684.3767
25	1110.205	422.4065	687.7986
26	1110.205	418.9675	691.2375
27	1110.205	415.5113	694.6937
28	1110.205	412.0378	698.1672
29	1110.205	408.547	701.658
30	1110.205	405.0387	705.1663
31	1110.205	401.5129	708.6922
32	1110.205	397.9694	712.2356
33	1110.205	394.4082	715.7968
34	1110.205	390.8292	719.3758
35	1110.205	387.2324	722.9727
36	1110.205	383.6175	726.5875
37	1110.205	379.9846	730.2205
38	1110.205	376.3335	733.8716
39	1110.205	372.6641	737.5409
40	1110.205	368.9764	741.2286
41	1110.205	365.2702	744.9348
42	1110.205	361.5456	748.6594
43	1110.205	357.8023	752.4027
44	1110.205	354.0403	756.1648
45	1110.205	350.2594	759.9456
46	1110.205	346.4597	763.7453

47	1110.205	342.641	767.564
48	1110.205	338.8032	771.4019
49	1110.205	334.9462	775.2589
50	1110.205	331.0699	779.1352
51	1110.205	327.1742	783.0308
52	1110.205	323.259	786.946
53	1110.205	319.3243	790.8807
54	1110.205	315.3699	794.8351
55	1110.205	311.3957	798.8093
56	1110.205	307.4017	802.8033
57	1110.205	303.3877	806.8174
58	1110.205	299.3536	810.8514
59	1110.205	295.2993	814.9057
60	1110.205	291.2248	818.9802
61	1110.205	287.1299	823.0751
62	1110.205	283.0145	827.1905
63	1110.205	278.8786	831.3265
64	1110.205	274.7219	835.4831
65	1110.205	270.5445	839.6605
66	1110.205	266.3462	843.8588
67	1110.205	262.1269	848.0781
68	1110.205	257.8865	852.3185
69	1110.205	253.6249	856.5801
70	1110.205	249.342	860.863
71	1110.205	245.0377	865.1673
72	1110.205	240.7119	869.4931
73	1110.205	236.3644	873.8406
74	1110.205	231.9952	878.2098
75	1110.205	227.6042	882.6009
76	1110.205	223.1912	887.0139
77	1110.205	218.7561	891.4489
78	1110.205	214.2988	895.9062
79	1110.205	209.8193	900.3857
80	1110.205	205.3174	904.8876
81	1110.205	200.7929	909.4121
82	1110.205	196.2459	913.9591
83	1110.205	191.6761	918.5289
84	1110.205	187.0834	923.1216
85	1110.205	182.4678	927.7372
86	1110.205	177.8292	932.3759
87	1110.205	173.1673	937.0377
88	1110.205	168.4821	941.7229
89	1110.205	163.7735	946.4316
90	1110.205	159.0413	951.1637
91	1110.205	154.2855	955.9195
92	1110.205	149.5059	960.6991
93	1110.205	144.7024	965.5026
94	1110.205	139.8749	970.3301
95	1110.205	135.0232	975.1818
96	1110.205	130.1473	980.0577

97	1110.205	125.247	984.958
98	1110.205	120.3222	989.8828
99	1110.205	115.3728	994.8322
100	1110.205	110.3987	999.8063
101	1110.205	105.3996	1004.805
102	1110.205	100.3756	1009.829
103	1110.205	95.32647	1014.879
104	1110.205	90.25207	1019.953
105	1110.205	85.15231	1025.053
106	1110.205	80.02705	1030.178
107	1110.205	74.87616	1035.329
108	1110.205	69.69951	1040.506
109	1110.205	64.49698	1045.708
110	1110.205	59.26844	1050.937
111	1110.205	54.01376	1056.191
112	1110.205	48.7328	1061.472
113	1110.205	43.42544	1066.78
114	1110.205	38.09155	1072.113
115	1110.205	32.73098	1077.474
116	1110.205	27.34361	1082.861
117	1110.205	21.9293	1088.276
118	1110.205	16.48792	1093.717
119	1110.205	11.01934	1099.186
120	1110.205	5.523408	1104.682

100000

$$I_z = D_{z-1} * r$$

D

100000  
99389.79  
98776.54  
98160.22  
97540.81  
96918.31  
96292.7  
95663.96  
95032.07  
94397.03  
93758.81  
93117.4  
92472.78  
91824.94  
91173.86  
90519.52  
89861.91  
89201.02  
88536.82  
87869.3  
87198.44  
86524.23  
85846.64  
85165.67  
84481.29  
83793.49  
83102.26  
82407.56  
81709.4  
81007.74  
80302.57  
79593.88  
78881.64  
78165.85  
77446.47  
76723.5  
75996.91  
75266.69  
74532.82  
73795.28  
73054.05  
72309.11  
71560.46  
70808.05  
70051.89  
69291.94  
68528.2

Jak bude vypadat 34. radek (splatka)

$$M_{z+1} = a * 1 / (1+r)^{(n-z)}$$

$$I_{z+1} = a * (1 - 1 / (1+r)^{(n-z)})$$

plati:  $I_{z-1} =$

#	a	I	M	D
34	1110.205	390.8292	719.3758	77446.47
proof	1110.205	390.8292	719.3758	77446.47
35		387.2324	722.9727	
		387.2324	722.9727	

Kolik zaplatim jen na uroku za 5 let?

suma\_M\_i 42574.02  
suma\_I\_i 24038.28  
24038.28

Kolik celkove zaplatim za tuto pujcku jen na uroku?

33224.6  
33224.6

67760.63  
66989.23  
66213.97  
65434.84  
64651.81  
63864.86  
63073.98  
62279.14  
61480.34  
60677.53  
59870.71  
59059.86  
58244.96  
57425.98  
56602.9  
55775.71  
54944.39  
54108.9  
53269.24  
52425.38  
51577.3  
50724.99  
49868.41  
49007.54  
48142.38  
47272.88  
46399.04  
45520.83  
44638.23  
43751.22  
42859.77  
41963.86  
41063.48  
40158.59  
39249.18  
38335.22  
37416.69  
36493.57  
35565.83  
34633.45  
33696.42  
32754.69  
31808.26  
30857.1  
29901.18  
28940.48  
27974.98  
27004.65  
26029.47  
25049.41

24064.45  
23074.57  
22079.73  
21079.93  
20075.12  
19065.29  
18050.41  
17030.46  
16005.41  
14975.23  
13939.9  
12899.4  
11853.69  
10802.75  
9746.561  
8685.089  
7618.309  
6546.196  
5468.722  
4385.86  
3297.584  
2203.867  
1104.682  
0.00

	uo=1m	po=3m		q	0.985149	
	#	a	l	M	D	
	0				100000	
	1	3347.296	1507.512	1839.783	98160.22	1.015075
	2	3347.296	1479.778	1867.518	96292.7	
=D_z*r	3	3347.296	1451.624	1895.671	94397.03	
	4	3347.296	1423.047	1924.249	92472.78	
	5	3347.296	1394.039	1953.257	90519.52	#
	6	3347.296	1364.593	1982.703	88536.82	34
	7	3347.296	1334.704	2012.592	86524.23	proof
	8	3347.296	1304.364	2042.932	84481.29	
	9	3347.296	1273.566	2073.73	82407.56	
	10	3347.296	1242.304	2104.992	80302.57	
	11	3347.296	1210.571	2136.725	78165.85	
	12	3347.296	1178.36	2168.936	75996.91	
	13	3347.296	1145.663	2201.633	73795.28	
	14	3347.296	1112.473	2234.823	71560.46	
	15	3347.296	1078.783	2268.513	69291.94	
	16	3347.296	1044.585	2302.711	66989.23	
	17	3347.296	1009.871	2337.425	64651.81	
	18	3347.296	974.6341	2372.662	62279.14	
	19	3347.296	938.8659	2408.43	59870.71	
	20	3347.296	902.5585	2444.737	57425.98	
	21	3347.296	865.7038	2481.592	54944.39	
	22	3347.296	828.2935	2519.002	52425.38	
	23	3347.296	790.3192	2556.977	49868.41	
	24	3347.296	751.7725	2595.523	47272.88	
	25	3347.296	712.6446	2634.651	44638.23	
	26	3347.296	672.9269	2674.369	41963.86	
	27	3347.296	632.6105	2714.685	39249.18	
	28	3347.296	591.6862	2755.61	36493.57	
	29	3347.296	550.1451	2797.151	33696.42	
	30	3347.296	507.9777	2839.318	30857.1	
	31	3347.296	465.1746	2882.121	27974.98	
	32	3347.296	421.7263	2925.57	25049.41	
	33	3347.296	377.6229	2969.673	22079.73	
	34	3347.296	332.8548	3014.441	19065.29	
	35	3347.296	287.4117	3059.884	16005.41	
	36	3347.296	241.2835	3106.012	12899.4	
	37	3347.296	194.46	3152.836	9746.561	
	38	3347.296	146.9306	3200.365	6546.196	
	39	3347.296	98.68472	3248.611	3297.584	
	40	3347.296	49.7115	3297.584	0.00	







a	l	M	D
3347.296	332.8548	3014.441	19065.29
3347.296	332.8548	3014.441	19065.29

287.4117 3059.884

24371.89 42574.02  
24371.89 42574.02

UO=PO=1m				
#	a	l	M	D
0				100000
1	1333.333	500	833.3333	99166.67
2	1329.167	495.8333	833.3333	98333.33
3	1325	491.6667	833.3333	97500
4	1320.833	487.5	833.3333	96666.67
5	1316.667	483.3333	833.3333	95833.33
6	1312.5	479.1667	833.3333	95000
7	1308.333	475	833.3333	94166.67
8	1304.167	470.8333	833.3333	93333.33
9	1300	466.6667	833.3333	92500
10	1295.833	462.5	833.3333	91666.67
11	1291.667	458.3333	833.3333	90833.33
12	1287.5	454.1667	833.3333	90000
13	1283.333	450	833.3333	89166.67
14	1279.167	445.8333	833.3333	88333.33
15	1275	441.6667	833.3333	87500
16	1270.833	437.5	833.3333	86666.67
17	1266.667	433.3333	833.3333	85833.33
18	1262.5	429.1667	833.3333	85000
19	1258.333	425	833.3333	84166.67
20	1254.167	420.8333	833.3333	83333.33
21	1250	416.6667	833.3333	82500
22	1245.833	412.5	833.3333	81666.67
23	1241.667	408.3333	833.3333	80833.33
24	1237.5	404.1667	833.3333	80000
25	1233.333	400	833.3333	79166.67
26	1229.167	395.8333	833.3333	78333.33
27	1225	391.6667	833.3333	77500
28	1220.833	387.5	833.3333	76666.67
29	1216.667	383.3333	833.3333	75833.33
30	1212.5	379.1667	833.3333	75000
31	1208.333	375	833.3333	74166.67
32	1204.167	370.8333	833.3333	73333.33
33	1200	366.6667	833.3333	72500
34	1195.833	362.5	833.3333	71666.67
35	1191.667	358.3333	833.3333	70833.33
36	1187.5	354.1667	833.3333	70000
37	1183.333	350	833.3333	69166.67
38	1179.167	345.8333	833.3333	68333.33
39	1175	341.6667	833.3333	67500
40	1170.833	337.5	833.3333	66666.67
41	1166.667	333.3333	833.3333	65833.33
42	1162.5	329.1667	833.3333	65000
43	1158.333	325	833.3333	64166.67
44	1154.167	320.8333	833.3333	63333.33
45	1150	316.6667	833.3333	62500

46	1145.833	312.5	833.3333	61666.67
47	1141.667	308.3333	833.3333	60833.33
48	1137.5	304.1667	833.3333	60000
49	1133.333	300	833.3333	59166.67
50	1129.167	295.8333	833.3333	58333.33
51	1125	291.6667	833.3333	57500
52	1120.833	287.5	833.3333	56666.67
53	1116.667	283.3333	833.3333	55833.33
54	1112.5	279.1667	833.3333	55000
55	1108.333	275	833.3333	54166.67
56	1104.167	270.8333	833.3333	53333.33
57	1100	266.6667	833.3333	52500
58	1095.833	262.5	833.3333	51666.67
59	1091.667	258.3333	833.3333	50833.33
60	1087.5	254.1667	833.3333	50000
61	1083.333	250	833.3333	49166.67
62	1079.167	245.8333	833.3333	48333.33
63	1075	241.6667	833.3333	47500
64	1070.833	237.5	833.3333	46666.67
65	1066.667	233.3333	833.3333	45833.33
66	1062.5	229.1667	833.3333	45000
67	1058.333	225	833.3333	44166.67
68	1054.167	220.8333	833.3333	43333.33
69	1050	216.6667	833.3333	42500
70	1045.833	212.5	833.3333	41666.67
71	1041.667	208.3333	833.3333	40833.33
72	1037.5	204.1667	833.3333	40000
73	1033.333	200	833.3333	39166.67
74	1029.167	195.8333	833.3333	38333.33
75	1025	191.6667	833.3333	37500
76	1020.833	187.5	833.3333	36666.67
77	1016.667	183.3333	833.3333	35833.33
78	1012.5	179.1667	833.3333	35000
79	1008.333	175	833.3333	34166.67
80	1004.167	170.8333	833.3333	33333.33
81	1000	166.6667	833.3333	32500
82	995.8333	162.5	833.3333	31666.67
83	991.6667	158.3333	833.3333	30833.33
84	987.5	154.1667	833.3333	30000
85	983.3333	150	833.3333	29166.67
86	979.1667	145.8333	833.3333	28333.33
87	975	141.6667	833.3333	27500
88	970.8333	137.5	833.3333	26666.67
89	966.6667	133.3333	833.3333	25833.33
90	962.5	129.1667	833.3333	25000
91	958.3333	125	833.3333	24166.67
92	954.1667	120.8333	833.3333	23333.33
93	950	116.6667	833.3333	22500
94	945.8333	112.5	833.3333	21666.67
95	941.6667	108.3333	833.3333	20833.33

96	937.5	104.1667	833.3333	20000
97	933.3333	100	833.3333	19166.67
98	929.1667	95.83333	833.3333	18333.33
99	925	91.66667	833.3333	17500
100	920.8333	87.5	833.3333	16666.67
101	916.6667	83.33333	833.3333	15833.33
102	912.5	79.16667	833.3333	15000
103	908.3333	75	833.3333	14166.67
104	904.1667	70.83333	833.3333	13333.33
105	900	66.66667	833.3333	12500
106	895.8333	62.5	833.3333	11666.67
107	891.6667	58.33333	833.3333	10833.33
108	887.5	54.16667	833.3333	10000
109	883.3333	50	833.3333	9166.667
110	879.1667	45.83333	833.3333	8333.333
111	875	41.66667	833.3333	7500
112	870.8333	37.5	833.3333	6666.667
113	866.6667	33.33333	833.3333	5833.333
114	862.5	29.16667	833.3333	5000
115	858.3333	25	833.3333	4166.667
116	854.1667	20.83333	833.3333	3333.333
117	850	16.66667	833.3333	2500
118	845.8333	12.5	833.3333	1666.667
119	841.6667	8.333333	833.3333	833.3333
120	837.5	4.166667	833.3333	0.00

#	a	I	M	D
34	1195.833	362.5	833.3333	71666.67
	1195.833	362.5	833.3333	71666.67

za 5 let na uroku

72625	22625
72625	22625







UO=1m PO=3m

#	a	l	M	D	
0				100000	
1	4007.512	1507.512	2500	97500	-37.6878
2	3969.825	1469.825	2500	95000	
3	3932.137	1432.137	2500	92500	#
4	3894.449	1394.449	2500	90000	34
5	3856.761	1356.761	2500	87500	
6	3819.073	1319.073	2500	85000	
7	3781.386	1281.386	2500	82500	
8	3743.698	1243.698	2500	80000	
9	3706.01	1206.01	2500	77500	Za 5 let
10	3668.322	1168.322	2500	75000	
11	3630.634	1130.634	2500	72500	
12	3592.947	1092.947	2500	70000	
13	3555.259	1055.259	2500	67500	
14	3517.571	1017.571	2500	65000	
15	3479.883	979.8831	2500	62500	
16	3442.195	942.1953	2500	60000	
17	3404.507	904.5075	2500	57500	
18	3366.82	866.8197	2500	55000	
19	3329.132	829.1319	2500	52500	
20	3291.444	791.4441	2500	50000	
21	3253.756	753.7562	2500	47500	
22	3216.068	716.0684	2500	45000	
23	3178.381	678.3806	2500	42500	
24	3140.693	640.6928	2500	40000	
25	3103.005	603.005	2500	37500	
26	3065.317	565.3172	2500	35000	
27	3027.629	527.6294	2500	32500	
28	2989.942	489.9416	2500	30000	
29	2952.254	452.2537	2500	27500	
30	2914.566	414.5659	2500	25000	
31	2876.878	376.8781	2500	22500	
32	2839.19	339.1903	2500	20000	
33	2801.502	301.5025	2500	17500	
34	2763.815	263.8147	2500	15000	
35	2726.127	226.1269	2500	12500	
36	2688.439	188.4391	2500	10000	
37	2650.751	150.7512	2500	7500	
38	2613.063	113.0634	2500	5000	
39	2575.376	75.37562	2500	2500	
40	2537.688	37.68781	2500	0	





a	l	M	D
2763.815	263.8147	2500	15000
2763.815	263.8147	2500	15000

72989.57	22989.57	50000	50000
72989.57	22989.57	50000	50000

RPSN	D	T	a	pocety anuit MIRR	
	11200	4roky	291	1	0 291
r_0	0.009245		Proof: 11239.4	2	1 293.6902
	0.36424			3	2 296.4053
	-2136.45			4	3 299.1455
r*	0.009415			5	4 301.9111
	-0.03444			6	5 304.7022
	-2208.12			7	6 307.5191
r**	0.0094		Proof: 11200.27	8	7 310.362
				9	8 313.2312
				10	9 316.127
				11	10 319.0495
				12	11 321.999
				13	12 324.9759
				14	13 327.9802
				15	14 331.0123
				16	15 334.0724
				17	16 337.1608
				18	17 340.2778
				19	18 343.4236
				20	19 346.5985
				21	20 349.8027
				22	21 353.0365
				23	22 356.3003
				24	23 359.5942
				25	24 362.9186
				26	25 366.2737
				27	26 369.6598
				28	27 373.0772
				29	28 376.5262
				30	29 380.0071
				31	30 383.5202
				32	31 387.0658
				33	32 390.6441
				34	33 394.2555
				35	34 397.9003
				36	35 401.5788
				37	36 405.2913
				38	37 409.0381
				39	38 412.8196
				40	39 416.636
				41	40 420.4877
				42	41 424.375
				43	42 428.2983
				44	43 432.2578
				45	44 436.2539
				46	45 440.287
				47	46 444.3574
				48	47 448.4653

17481.37

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17481.37

0.009319            11220.72

npv1            39.39961

r1            0.009415

np2            -50.0519

r2            0.0096

IRR            0.009497   11175.87