



	DLUH	11200
RPSN		
Odhad	r0	0.009245

$f^{\circ}$	0.36424
$f'^{\circ}$	-2301.74
$r_1$	0.009403
Proof:	11199.43

#	a	l	M	D	
0				400000	1.00375
1	7457.208	1500	5957.208	394042.8	
2	7457.208	1477.66	5979.547	388063.2	1.00375
3	7457.208	1455.237	6001.971	382061.3	1.00375
4	7457.208	1432.73	6024.478	376036.8	1.00375
5	7457.208	1410.138	6047.07	369989.7	1.00375
6	7457.208	1387.461	6069.746	363920	1.00375
7	7457.208	1364.7	6092.508	357827.5	1.00375
8	7457.208	1341.853	6115.355	351712.1	1.00375
9	7457.208	1318.92	6138.287	345573.8	
10	7457.208	1295.902	6161.306	339412.5	
11	7457.208	1272.797	6184.411	333228.1	
12	7457.208	1249.605	6207.602	327020.5	
13	7457.208	1226.327	6230.881	320789.6	
14	7457.208	1202.961	6254.247	314535.4	
15	7457.208	1179.508	6277.7	308257.7	
16	7457.208	1155.966	6301.241	301956.4	
17	7457.208	1132.337	6324.871	295631.6	
18	7457.208	1108.618	6348.589	289283	
19	7457.208	1084.811	6372.397	282910.6	
20	7457.208	1060.915	6396.293	276514.3	
21	7457.208	1036.929	6420.279	270094	
22	7457.208	1012.853	6444.355	263649.7	
23	7457.208	988.6862	6468.521	257181.1	
24	7457.208	964.4293	6492.778	250688.4	
25	7457.208	940.0813	6517.126	244171.2	
26	7457.208	915.6421	6541.566	237629.7	
27	7457.208	891.1113	6566.096	231063.6	
28	7457.208	866.4884	6590.719	224472.9	
29	7457.208	841.7732	6615.435	217857.4	
30	7457.208	816.9653	6640.242	211217.2	
31	7457.208	792.0644	6665.143	204552	
32	7457.208	767.0701	6690.138	197861.9	
33	7457.208	741.9821	6715.226	191146.7	
34	7457.208	716.8	6740.408	184406.3	
35	7457.208	691.5235	6765.684	177640.6	
36	7457.208	666.1522	6791.056	170849.5	
37	7457.208	640.6857	6816.522	164033	
38	7457.208	615.1237	6842.084	157190.9	
39	7457.208	589.4659	6867.742	150323.2	
40	7457.208	563.7119	6893.496	143429.7	
41	7457.208	537.8613	6919.346	136510.3	
42	7457.208	511.9137	6945.294	129565	
43	7457.208	485.8689	6971.339	122593.7	
44	7457.208	459.7264	6997.481	115596.2	

45	7457.208	433.4858	7023.722	108572.5
46	7457.208	407.1469	7050.061	101522.4
47	7457.208	380.7091	7076.499	94445.94
48	7457.208	354.1723	7103.035	87342.9
49	7457.208	327.5359	7129.672	80213.23
50	7457.208	300.7996	7156.408	73056.82
51	7457.208	273.9631	7183.245	65873.58
52	7457.208	247.0259	7210.182	58663.39
53	7457.208	219.9877	7237.22	51426.17
54	7457.208	192.8482	7264.36	44161.81
55	7457.208	165.6068	7291.601	36870.21
56	7457.208	138.2633	7318.944	29551.27
57	7457.208	110.8173	7346.39	22204.88
58	7457.208	83.2683	7373.939	14830.94
59	7457.208	55.61602	7401.592	7429.348
60	7457.208	27.86005	7429.348	0.00

47432.46 400000

UO=1 měsíc, PO=kvartál

q	0.988834 #	a	l	M	D		
		0			400000	1.011292	
		1	22455.62	4516.896	17938.73	382061.3	1.011292
		2	22455.62	4314.328	18141.29	363920	1.011292
		3	22455.62	4109.472	18346.15	345573.8	1.011292
		4	22455.62	3902.303	18553.32	327020.5	1.011292
		5	22455.62	3692.794	18762.83	308257.7	1.011292
		6	22455.62	3480.92	18974.7	289283	1.011292
		7	22455.62	3266.653	19188.97	270094	1.011292
		8	22455.62	3049.966	19405.66	250688.4	1.011292
		9	22455.62	2830.833	19624.79	231063.6	1.011292
		10	22455.62	2609.225	19846.4	211217.2	1.011292
		11	22455.62	2385.115	20070.51	191146.7	
		12	22455.62	2158.474	20297.15	170849.5	
		13	22455.62	1929.274	20526.35	150323.2	
		14	22455.62	1697.485	20758.14	129565	
		15	22455.62	1463.08	20992.54	108572.5	
		16	22455.62	1226.027	21229.59	87342.9	
		17	22455.62	986.297	21469.32	65873.58	
		18	22455.62	743.8602	21711.76	44161.81	
		19	22455.62	498.6858	21956.94	22204.88	
		20	22455.62	250.7428	22204.88	0.00	
				49112.43	400000		



## KONSTANTNÍ ÚMOR!!!

	#
1. Kolik zaplatim na úroku za 17 měsíců?	0
2. Jak bude vypadat 12. splátka v umořovacím plánu?	1
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suma_M_1 104368.4	7
	8
Excel_suma: 104368.4	9
	10
Zaplaceno na uroku za 17 splatek?	11
22404.1	12
22404.1	13
	14
$M_{y+1} = a \cdot df^{(N-y)}$ $df = 1/(1+r)$	15
$I_{y+1} = a \cdot (1 - df^{(N-y)})$	16
	17
M_12 6207.602	18
Geom.řada 6207.602	19
	20
I_12 1249.605	21
$I_{12} = a - M_{12}$ 1249.605	22
	23
D_17 $D_0 - \text{suma}_{17\_M}$	24
D_17 $\implies I = Dr \implies D_{17} = I_{18}/r$	25
	26
D_12 327020.5	27
D_12 327020.5	28
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a	I	M	D				
			400000				
8166.667	1500	6666.667	393333.3		-25		-25
8141.667	1475	6666.667	386666.7		-25		-25
8116.667	1450	6666.667	380000		-25		-25
8091.667	1425	6666.667	373333.3		-25		-25
8066.667	1400	6666.667	366666.7		-25		-25
8041.667	1375	6666.667	360000		-25		-25
8016.667	1350	6666.667	353333.3		-25		-25
7991.667	1325	6666.667	346666.7				
7966.667	1300	6666.667	340000				
7941.667	1275	6666.667	333333.3	SUMA_I_17	22100	I_17	1100
7916.667	1250	6666.667	326666.7	EXCEL	22100		
7891.667	1225	6666.667	320000				
7866.667	1200	6666.667	313333.3	suma_Anuit_	135433.3		
7841.667	1175	6666.667	306666.7		135433.3		
7816.667	1150	6666.667	300000				
7791.667	1125	6666.667	293333.3		a_12	I_12	M_12
7766.667	1100	6666.667	286666.7		7891.667	1225	6666.667
7741.667	1075	6666.667	280000		7891.667	1225	6666.667
7716.667	1050	6666.667	273333.3				
7691.667	1025	6666.667	266666.7				
7666.667	1000	6666.667	260000				
7641.667	975	6666.667	253333.3				
7616.667	950	6666.667	246666.7				
7591.667	925	6666.667	240000				
7566.667	900	6666.667	233333.3				
7541.667	875	6666.667	226666.7				
7516.667	850	6666.667	220000				
7491.667	825	6666.667	213333.3				
7466.667	800	6666.667	206666.7				
7441.667	775	6666.667	200000				
7416.667	750	6666.667	193333.3				
7391.667	725	6666.667	186666.7				
7366.667	700	6666.667	180000				
7341.667	675	6666.667	173333.3				
7316.667	650	6666.667	166666.7				
7291.667	625	6666.667	160000				
7266.667	600	6666.667	153333.3				
7241.667	575	6666.667	146666.7				
7216.667	550	6666.667	140000				
7191.667	525	6666.667	133333.3				
7166.667	500	6666.667	126666.7				
7141.667	475	6666.667	120000				
7116.667	450	6666.667	113333.3				

7091.667	425	6666.667	106666.7
7066.667	400	6666.667	100000
7041.667	375	6666.667	93333.33
7016.667	350	6666.667	86666.67
6991.667	325	6666.667	80000
6966.667	300	6666.667	73333.33
6941.667	275	6666.667	66666.67
6916.667	250	6666.667	60000
6891.667	225	6666.667	53333.33
6866.667	200	6666.667	46666.67
6841.667	175	6666.667	40000
6816.667	150	6666.667	33333.33
6791.667	125	6666.667	26666.67
6766.667	100	6666.667	20000
6741.667	75	6666.667	13333.33
6716.667	50	6666.667	6666.667
6691.667	25	6666.667	0.00

45750

a	l	M	D	
			400000	
24516.9	4516.896	20000	380000	
24291.05	4291.051	20000	360000	-225.8448
24065.21	4065.206	20000	340000	-225.8448
23839.36	3839.362	20000	320000	-225.8448
23613.52	3613.517	20000	300000	
23387.67	3387.672	20000	280000	
23161.83	3161.827	20000	260000	
22935.98	2935.982	20000	240000	
22710.14	2710.138	20000	220000	
22484.29	2484.293	20000	200000	
22258.45	2258.448	20000	180000	
22032.6	2032.603	20000	160000	
21806.76	1806.758	20000	140000	
21580.91	1580.914	20000	120000	
21355.07	1355.069	20000	100000	
21129.22	1129.224	20000	80000	
20903.38	903.3792	20000	60000	
20677.53	677.5344	20000	40000	
20451.69	451.6896	20000	20000	
20225.84	225.8448	20000	0.00	
	47427.41	400000		



D\_12  
320000  
320000