

$$FV = PV(1+it)$$

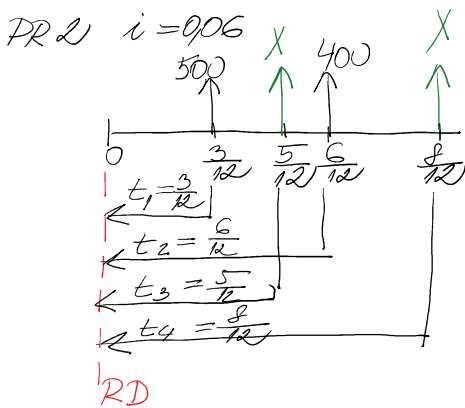
$$PV = \frac{FV}{1+it}$$

$$D = PV_1 + PV_2 \text{ (dll)}$$

$$\frac{500}{1+0,06 \cdot \frac{3}{12}} + \frac{400}{1+0,06 \cdot \frac{6}{12}} = \frac{X}{1+0,06 \cdot \frac{8}{12}} \Rightarrow \cdot (1+0,06 \cdot \frac{8}{12})$$

$$0,96154X = 880,76035$$

$$X = 916,2$$



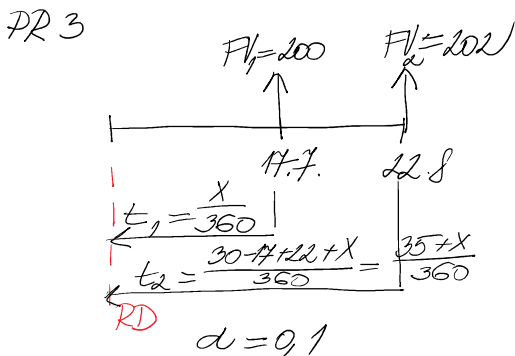
$$PV = \frac{FV}{1+it}$$

$$\frac{500}{1+0,06 \cdot \frac{3}{12}} + \frac{400}{1+0,06 \cdot \frac{6}{12}} = \frac{X}{1+0,06 \cdot \frac{5}{12}} + \frac{X}{1+0,06 \cdot \frac{8}{12}}$$

$$X \left(\frac{1}{1+0,06 \cdot \frac{5}{12}} + \frac{1}{1+0,06 \cdot \frac{8}{12}} \right) = \frac{400}{1+0,06 \cdot \frac{6}{12}} + \frac{500}{1+0,06 \cdot \frac{3}{12}}$$

$$1,937X = 880,96035$$

$$X = 454,77178$$



$$PV = FV(1-t \cdot d)$$

$$PV_1 = PV_2$$

$$FV_1(1-t_1 \cdot d) = FV_2(1-t_2 \cdot d)$$

$$200 \left(1 - \frac{X}{360} \cdot 0,1 \right) = 202 \left(1 - \frac{X+35}{360} \cdot 0,1 \right) \quad \cdot \frac{1}{10}$$

$$200 \frac{3600 - X}{3600} = 202 \frac{3600 - (X+35)}{3600} \quad \cdot \frac{3600}{2}$$

$$100(3600 - X) = 101(3565 - X)$$

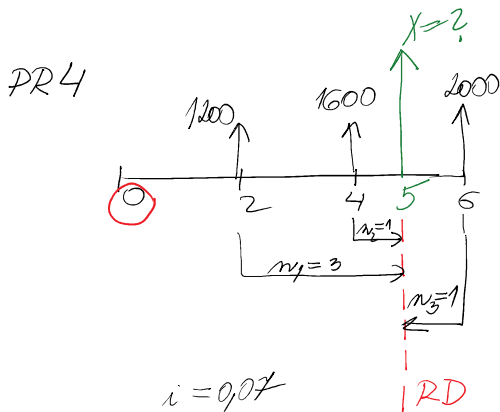
$$100 \cdot 3600 - 100X = 101 \cdot 3565 - 101X \quad +101X - 100 \cdot 3600$$

$$X = 101 \cdot 3565 - 100 \cdot 3600$$

$$X = 65 \text{ dní pred 17.7.}$$

$$65 = 2 \cdot 30 + 5 \quad \rightarrow \quad 12. \cdot 2012$$

X... počet dní pred 17.7. pre finančnú ekvivalenciu



$$FV_n = PV(1+i)^n$$

DLH

$$D = \frac{1200}{(1+i)^2} + \frac{1600}{(1+i)^4} + \frac{2000}{(1+i)^6} = \frac{X}{(1+i)^5} \quad \cdot (1+i)^5$$

R.D. $m=0$

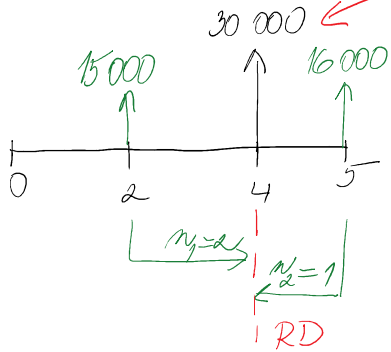
$$X = 1200(1+i)^3 + 1600(1+i)^1 + \frac{2000}{(1+i)^1}$$

$$PV = \frac{FV_n}{(1+i)^n}$$

$$X = 1200(1+0,07)^3 + 1600(1+0,07)^1 + \frac{2000}{(1+0,07)^1} = \text{R.D. } n=5$$

$$= 5051,21048$$

PR5



VÝŠKA DLUHU 70 UPLYNUTÍ 4 ROKOV

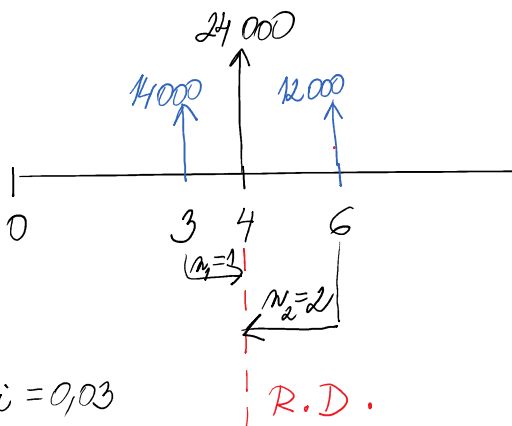
$$FV_n = PV(1+i)^n$$

$$S = 15000(1+0,05)^2 + \frac{16000}{(1+0,05)^1} =$$

$$= 31745,60730000$$

PRE DLŽNÍKA JE VÝHODNĚJŠE ZAPLATIT 30000

PR6



$$i = 0,03$$

$$S = 14000(1+0,03)^1 + \frac{12000}{1+0,03^2} =$$

$$= 25731,15$$

$$S > 24000$$

PRE VERITEĽA JE VÝHODNĚJŠIA
2. MOŽNOSŤ