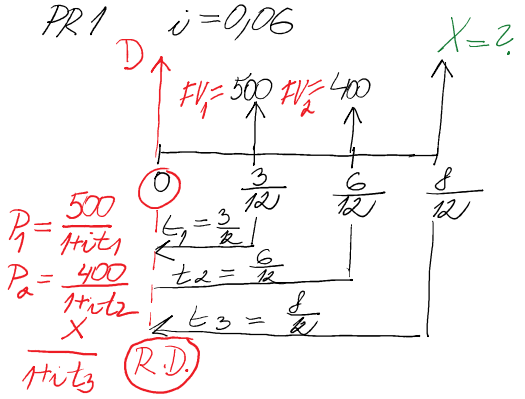
Finančná ekvivalencia

streda 4. marca 2026 10:00

PR 1 $i = 0{,}06$



$FV = PV(1+it)$ ✓

$PV = \frac{FV}{1+it}$ ✓

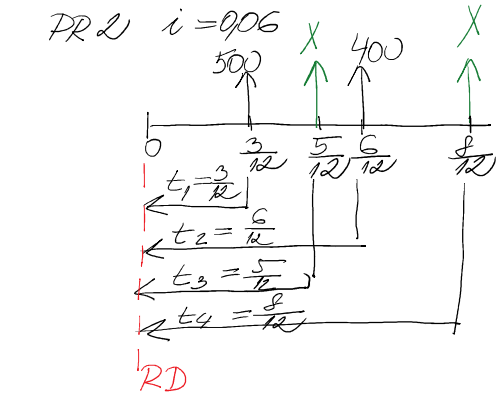
$D = PV_1 + PV_2$ (DLH)

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

$$0{,}96154X = 880{,}76035 \quad /:0{,}96156$$

$$X = 916{,}2$$

PR 2 $i = 0{,}06$



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

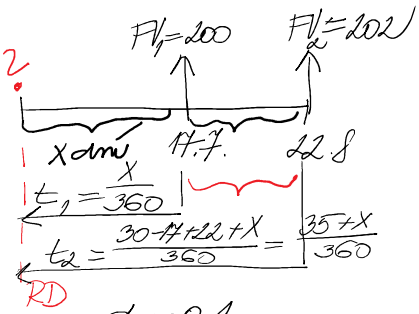
$$\frac{500}{1+0{,}06\cdot\frac{3}{12}} + \frac{400}{1+0{,}06\cdot\frac{6}{12}} = \frac{X}{1+0{,}06\cdot\frac{5}{12}} + \frac{X}{1+0{,}06\cdot\frac{8}{12}}$$

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

$$1{,}937X = 880{,}96035 \quad /:1{,}937$$

$$X = 454{,}77178$$

PR 3



$d = 0{,}1$

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

$PV_1 = PV_2$

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

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

$\frac{1}{10} = 0{,}1$

$\frac{X}{360}\cdot\frac{1}{X} = \frac{X}{3600}$

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

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

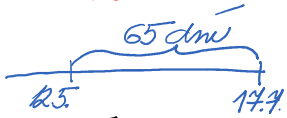
$$100\cdot 3600 - 100X = 101\cdot 3565 - 101X \quad /+101X - 100\,3600$$

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

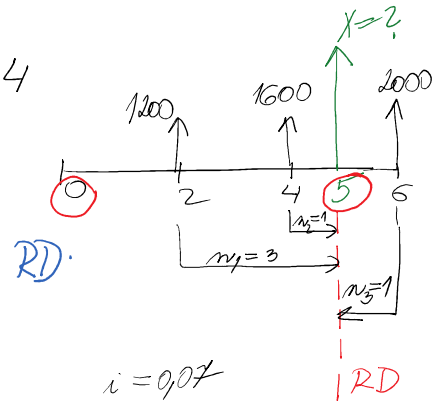
$X = 65$ dní pred 17.7.

$65 = 2\cdot 30 + 5 \longrightarrow$ 12.5.2012

X... počet dní pred 17.7. po dátum ekvivalencie



PR 4



$i = 0{,}07$

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. $n = 0$

R.D. $n = 5$

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

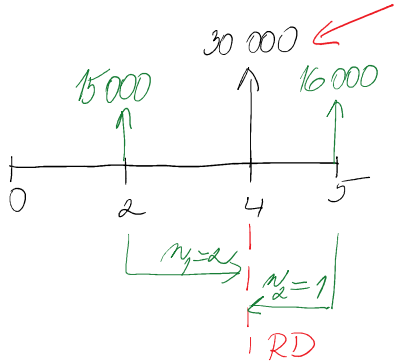
$FV_n = PV(1+i)^n$

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

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

$$= \underline{5051{,}21048},$$

PR 5



VÝŠKA DLHU PO UPLYNUTÍ 4 ROKOV

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

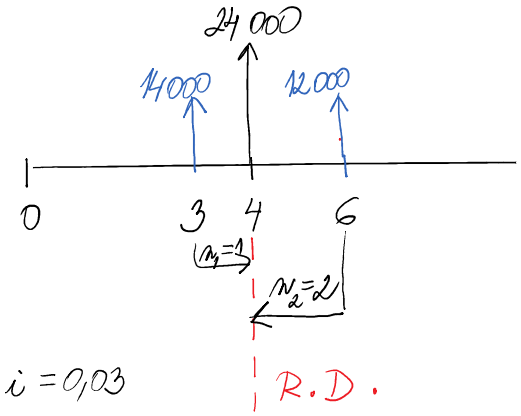
$$S = 15\,000(1+0{,}05)^2 + \frac{16\,000}{(1+0{,}05)^1} =$$

$$= 31\,775{,}60 > 30\,000$$

VÝŠKA DLHU PO 4 ROKOCH

PRE DLŽNÍKA JE VÝHODNEJŠIE ZAPLATIŤ 30 000

PR6



$i = 0{,}03$

$$S = 14\,000(1+0{,}03)^1 + \frac{12\,000}{1+0{,}03^2} =$$

$$= 25\,931{,}15$$

$$S > 24\,000$$

PRE VERITEĽA JE VÝHODNEJŠIA 2. MOŽNOSŤ