Fun questions

1) cork costs: 0.05€

2) about 3 400 000 liters is the amount of beer that is drunk in Podgorica per year

3) 75km per hour was the average speed for the whole trip

Financial math questions

1) An annuity is a monthly installment of a loan, which consists of 2 parts, one part is part of the principal of the loan we took, so we repay it, and the other part of the annuity is the interest, which we pay to the bank, as compensation for the money we borrowed.

2) When we take a loan, the bank initially charges us a much higher interest in the installment than the principal that we repay, and as time goes on, the ratio of principal and interest in the installment changes in favor of the principal. This means that we repay the principal slowly in the first years of the loan, and in the last years of installment payments, almost 90% of the installment is the principal, but in the first years of repayment 90% of the installment is interest.

This is because if a client who took a loan decides to repay the loan at once before the end of the regular repayment term, he needs to repay more money than he took.