

DZ Primjer 36.

$$\begin{aligned} t &= 10 \\ V_t &= 500\,000 \\ k &= 7,5\% \\ V_0 &= ? \end{aligned}$$

$$V_0 = V_t \cdot \frac{1}{(1+k)^t}$$

$$V_0 = 500\,000 \cdot \frac{1}{(1+0,075)^{10}}$$

$$V_0 = 500\,000 \cdot 0,485$$

$$V_0 = 242\,500 //$$

DZ Primjer 37.

$$\begin{aligned} k &= 6,5\% \\ A_t &= 120\,000 \\ t &= 20 \\ \Sigma A_0 &= ? \end{aligned}$$

$$\Sigma A_0 = A_t \cdot \frac{(1+k)^t - 1}{(1+k)^t \cdot k}$$

$$\Sigma A_0 = 120\,000 \cdot \frac{(1+0,065)^{20} - 1}{(1+0,065)^{20} \cdot 0,065}$$

$$\Sigma A_0 = 120\,000 \cdot 11,019$$

$$\Sigma A_0 = 1\,322\,280 //$$

DZ Primjer 38

$$\begin{aligned} k &= 5,5\% \\ t &= 7 \\ \Sigma A_0 &= 63\,000 \\ \text{učesće} &= 30\% \end{aligned}$$

$$\text{iznos kredita} = 90\,000 \cdot 0,7 = 63\,000$$

$$A_t = ?$$

$$A_t = \Sigma A_0 \cdot \frac{(1+k)^t \cdot k}{(1+k)^t - 1}$$

$$A_t = 63\,000 \cdot \frac{(1+0,055)^7 \cdot 0,055}{(1+0,055)^7 - 1}$$

$$A_t = 63\,000 \cdot 0,176$$

$$A_t = 11\,088 //$$