Primjer 52.

$i = 7\%$
$N = 1000$ } $I_t = 70$
$t = 20$
$B_0 = 816$

a) $k_b = ?$ GABRIELOVA FORMULA

$$k_b \approx \boxed{y = \frac{I_t + \frac{N - B_0}{t}}{0{,}6 \cdot B_0 + 0{,}4 \cdot N}}$$

$$k_b \approx y = \frac{70 + \frac{1000 - 816}{20}}{0{,}6 \cdot 816 + 0{,}4 \cdot 1000}$$

$$k_b \approx y = 0{,}0890$$

$$k_b \approx y = 8{,}90\%$$

b) $k_b = ?$ METODA INTERNE STOPE

$y_1 = k_{b_1} = 8\%$ $\quad x_1 = B_{0_1} = 70 \cdot 9{,}818 + 1000 \cdot 0{,}215 = 902{,}26$

$x = B_0 = 816$

$y_2 = k_{b_2} = 9\%$ $\quad x_2 = B_{0_2} = 70 \cdot 9{,}129 + 1000 \cdot 0{,}178 = 817{,}03$

$$\boxed{y(k_b) = y_1 + \frac{y_2 - y_1}{x_2 - x_1}(x - x_1)}$$

$$y(k_b) = 8 + \frac{9 - 8}{817{,}03 - 902{,}26}(816 - 902{,}26)$$

$$y(k_b) = 9{,}01\%$$

c) $B_0 = 780$
$t = 19$
$k_b = ?$

$$k_b \approx y = \frac{I_t + \frac{N - B_0}{t}}{0{,}6 \cdot B_0 + 0{,}4 \cdot N}$$

$$y = \frac{70 + \frac{1000 - 780}{19}}{0{,}6 \cdot 780 + 0{,}4 \cdot 1000}$$

$$y = 0{,}094 = 9{,}4\%$$

* Ako traži prinos do dospijeća PRIJE godinu dana onda je $t = 20$