

$$\text{BRUTO PROFITNA MARŽA} = \frac{\text{ZPKP}}{\text{PRODAJA}}$$

$$0,12 = \frac{\text{ZPKP}}{100\,000}$$

$$\text{ZPKP} = 12\,000 //$$

$$\text{POKRÍČE KAMATA} = \frac{\text{ZPKP}}{\text{KAMATE}}$$

$$3 = \frac{12\,000}{\text{KAMATE}} \quad | \cdot \text{KAMATE}$$

$$3 \text{ KAMATE} = 12\,000 : 3$$

$$\text{KAMATE} = 4\,000 //$$

a) PROFITABILNOST (UKUPNE) IMOVINE (ROA) = ?

$$\text{ROA} = \frac{\text{ZPKP}}{\text{UK. IH.}}$$

$$\text{ROA} = \frac{12\,000}{50\,000}$$

$$\text{ROA} = 0,24 = 24\% //$$

b) PROFITABILNOST VL. GLAVNICE (ROE) = ?

$$\text{ROE} = \frac{\text{ZNKP}}{\text{VL. GL.}} = \frac{6\,000}{30\,000} = 0,2 = 20\% //$$

ZPKP	12 000
- KAMATE	4 000
ZPP	8 000
- POREZ (25%)	2 000
ZNKP	6 000 //

$$\text{STUPANJ ZADUŽENOSTI} = \frac{\text{UKUPNÁ IMOVINA} - \text{VL. GLAVNICA}}{\text{UKUPNÁ IMOVINA}}$$

$$0,4 = \frac{50\,000 - \text{VL. GL.}}{50\,000}$$

$$\text{VL. GL.} = 30\,000 //$$