11.20

$$\lim_{x \to 0} \frac{1 - \cos x}{\ln(1+x) - x} = \lim_{x \to 0} \frac{1 - (1 - \frac{1}{2}x^2 + \frac{1}{24}x^4 + x^6 B(x))}{x - \frac{1}{2}x^2 + \frac{1}{3}x^3 - \frac{1}{4}x^4 + x^5 B(x) - x} =$$

$$\boxed{\begin{array}{l} \cos x = 1 - \frac{1}{2}x^2 + \frac{1}{24}x^4 + x^6 B(x) \\[2mm] \ln(1+x) = 0 + x - \frac{1}{2}x^2 + \frac{1}{3}x^3 - \frac{1}{4}x^4 + x^5 B(x) \end{array}}$$

$$= \lim_{x \to 0} \frac{\frac{1}{2}x^2 - \frac{1}{24}x^4 + x^6 B(x)}{-\frac{1}{2}x^2 + \frac{1}{3}x^3 - \frac{1}{4}x^4 + x^5 B(x)} = \lim_{x \to 0} \frac{x^2}{x^2} \cdot \frac{\frac{1}{2} - \frac{1}{24}x^2 + x^4 B(x)}{-\frac{1}{2} + \frac{1}{3}x^3 - \frac{1}{4}x^2 + x^3 B(x)} =$$

$$\boxed{\text{Sv: } -1 \text{ di } x \to 0}$$