

Prost kamatni račun sa dekurzivnom kamatnom stopom i konformna kamatna stopa

$$I = K_0 \cdot p \cdot t, \quad K_0 = \frac{I}{p \cdot t}, \quad p = \frac{I}{K_0 \cdot t}, \quad t = \frac{I}{K_0 \cdot p} \quad K = K_0(1 + pt), \quad p_{k,m} = \sqrt[m]{p+1} - 1$$

Složen kamatni račun sa dekurzivnom kamatnom stopom

$$K_{tm} = K_0 \left(1 + \frac{p}{m}\right)^{tm}, \quad t = \frac{\log \frac{K_{tm}}{K_0}}{m \log r}$$

Model kombinovanog prostog i složenog kapitalisanja sa dekurzivnom kamatnom stopom

$$K_s = K_0 \left(1 + \frac{p}{m}\right)^{tm} \left(1 + \frac{p \cdot t_d}{365}\right), \quad r = 1 + \frac{p}{m}, \quad t' = \frac{\log \frac{K_{tm}}{K_0}}{m \log r}, \quad t_d = \frac{365}{p} \left(\frac{K_s}{K_0 \left(1 + \frac{p}{m}\right)^{tm}} - 1 \right)$$

Prost kamatni račun sa anticipativnim načinom kapitalisanja

$$I = Kqt, \quad K = \frac{K_0}{1 - qt}, \quad t = \frac{Kq}{I}, \quad q = \frac{Kt}{I}$$

Složen kamatni račun sa anticipativnim načinom kapitalisanja

$$K_{tm} = \frac{K_0}{\left(1 - \frac{q}{m}\right)^{tm}}, \quad t = \frac{\log \frac{K_0}{K_{tm}}}{m \log \left(1 - \frac{q}{m}\right)}$$

Model kombinovanog prostog i složenog kapitalisanja sa anticipativnom kamatnom stopom

$$K_s = \frac{K_0}{\left(1 - \frac{q}{m}\right)^{tm} \left(1 - \frac{q \cdot t_d}{365}\right)}, \quad t' = \frac{\log \frac{K_0}{K_{tm}}}{m \log \left(1 - \frac{q}{m}\right)}, \quad t_d = \frac{365}{q} \left(1 - \frac{K_0}{K_s \left(1 - \frac{q}{m}\right)^{tm}} \right)$$

Veza između anticipativne i dekurzivne kamatne stope $q = m - \frac{m^2}{m+p} \quad p = \frac{m^2}{m-q} - m$

Amortizacija kredita metodom jednakih otplata sa dekurzivnom kamatnom stopom

$$a_i = \sigma + I_i, \quad \sigma = \frac{K}{n}, \quad I_i = \frac{K \cdot p}{m} \left(1 - \frac{i-1}{n}\right), \quad S_i = K \left(1 - \frac{i}{n}\right), \quad Q_i = i \cdot \sigma = \frac{i \cdot K}{n}, \quad I = \frac{K \cdot p(n+1)}{2m}$$

Amortizacija kredita metodom jednakih anuiteta sa dekurzivnom kamatnom stopom

$$r = 1 + \frac{p}{m} \quad \text{ili} \quad r = 1 + p_{k,m}, \quad a = K \cdot \frac{r-1}{1-r^{-n}}, \quad S_i = K \frac{r^n - r^i}{r^n - 1}, \quad Q_i = \sum_{k=1}^i \sigma_k = K \frac{r^i - 1}{r^n - 1}, \quad I = na - K$$