



5%

896

44,793.0709

2.00%

814

1.82%

82

0.18%

9.15%

10%

256

1%

6.91 /

1		1	13.81
50%	6.91		
2		20	13.76
50%	6.88		

48

12

50% 50%

	2018 1.5
	2019 1.6

1 2018

	2018 1.5
	2019 1.6

2 2019

	2019 1.6
	2020 1.8

1

4

5

6

1

10

2

5

A

896

44,793.0709 2.00% 814

1.82% 82

0.18% 9.15%

10%

1

48

2

60

60

1

30

30

1

2

10

3

2

4

3

12

12

50% 50%

12

4

1				
2			25%	
3				
6		6		
4				
1				
		6.91	/	
6.91				
2				
1		1		13.81
50%	6.91			
2		20		13.76
50%	6.88			
3				

1		1	
50%			
2		20	60
120		50%	
1			
1			
2			
3	36		
4			
5			
1	12		
2	12		
3	12		
4			
5			
6			
2			

1

	2018 1.5
	2019 1.6

1 2018

	2018 1.5
	2019 1.6

2 2019

	2019 1.6
	2020 1.8

2

2018

3

1

$$Q \xrightarrow{Q_0 \times 1} Q_0 \times \mathbb{N}$$

$$Q \xrightarrow{Q_0 \times P_1 \times 1} Q_0 \times P_1 \times \mathbb{N} \xrightarrow{P_1} P_1 \times \mathbb{N} \xrightarrow{P_2} P_2 \times \mathbb{N} \xrightarrow{Q} Q$$

$$Q \xrightarrow{Q_0 \times \mathbb{N}}$$

P_0 n

11

1

2

3

4

11

22

896

814

5,624.74

2018

5

2018 -2020

--	--	--	--	--

1

2

3

4

10

5

5

$\frac{2}{3}$

5%

6

6

7

8

3

1

2

3

4

5

60

60

12

12

6

1

2

3

1

2

1

2

3

4

5

1

2

3

4

5

6

7

8

1

2

3

2

60

1

2

3

1

2

3

4

$$= 1 +$$

360

1

1

 $P = P_0 / (1 + n)$

P

P₀

n

2

 $P = P_0 / n$

P

P₀

n

1

n

3

$$P = P_0 \times (P_1 + P_2 \times n) \div [P_1 \times (1 + n)]$$

P

P₀P₁P₂

n

(

)

4

5

$$P = P_0 - V$$

P

P₀

V

P

1

2

1

$$Q = Q_0 \times (1 + n)$$

Q₀

n

Q

2

$$Q = Q_0 \times n$$

Q₀

n

1

$$n = \frac{Q}{Q_0}$$

3

$$Q = Q_0 \times \frac{P_1 \times (1 + n)}{(P_1 + P_2 \times n)}$$

Q₀P₁P₂

n

Q

4

3 /

1

2

4

2018

2018 4 16