



1					1
		2			3
2			658		
			21,400	3.07%	593
			21,400	2.77%	
65			9.88%		
	0.30%				
			12		
3					
		124			2012 11 30
	1764	7.03%			

4

20

19.26 50% 9.63

5

48

12

12 24 24 36 36

48

30% 30% 40%

12

12 24 24

36

50%

6

2013-2015

	2012	2013	
	20%	2013	12%
	2012	2014	
	44%	2014	12%
	2012	2015	
	73%	2015	12%

2014-2015

	2012	2014	
	44%	2014	12%
	2012	2015	
	73%	2015	12%

7

8

5%

9

10

30

11

30

30

12

13

.....	2
.....	2
.....	5
.....	6
.....	8
.....	9
.....	11
.....	12
.....	13
.....	16
.....	17
.....	21
.....	24
.....	26
.....	28

		A


1

2

3

4



1

2

3

	124	2012	11	30
1764	7.03%			

1

2

3



A

		658		
		21,400	3.07%	593
			21,400	2.77%
65			9.88%	
	0.30%			12

1			20.00	3.04%	0.09%
2			20.00	3.04%	0.09%
3			20.00	3.04%	0.09%
4			20.00	3.04%	0.09%
5			20.00	3.04%	0.09%
6			20.00	3.04%	

48

30

1

30

30

2

10

3

2

4

2

12

36

12

13

	12 24	30%
	24 36	30%
	36 48	40%

12

	12 24	50%
	24 36	50%

1

25%

2

6

6

3

9.63  
9.63  
A  
20  
19.26 50% 9.63  
20 50%



1

1

2

3

2

1

2

3

3

1

1

2  
3  
2  
1  
2  
3  
4  
  
3  
1  
2013-2015

	2012 20%	2013	12%
	2012 44%	2014	12%
	2012 73%	2015	12%

2

2014-2015

	2012 44%	2014	12%

	2012	2015	
	73%	2015	12%

4

5

1

3

2

4



1

$$P = P_0 (1 + n)$$

$$\frac{P_0}{P} = \frac{1}{1 + n}$$

2

$$P = P_0 n$$

$$\frac{P_0}{P} = \frac{1}{n}$$

3

$$P = P_0 V$$

$$\frac{P_0}{P} = \frac{1}{V}$$

4

$$P = P_0 \frac{P_1 + P_2 + \dots + P_n}{P_1 (1 + n)}$$

$$\frac{P_0}{P} = \frac{P_1 + P_2 + \dots + P_n}{P_1 (1 + n)}$$

n

P

5



11

1

2

3

593

3,686.48



		<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>
593	3,686.48	1,433.63	1,413.15	675.85	163.84

1

2

3

4

1

2

3

4

1

2

5

6

