

[ ]

|      |  |            |                       |                       |
|------|--|------------|-----------------------|-----------------------|
|      |  |            |                       |                       |
|      |  |            |                       |                       |
| 1000 |  | 16,947,064 | [ 30,243 16,916,821 ] |                       |
| 1200 |  | 16,947,064 | [ 30,243 16,916,821 ] |                       |
| 1210 |  | 16,947,064 | [ 30,243 16,916,821 ] |                       |
| 1211 |  | 125,059    |                       |                       |
| 100  |  | 125,059    |                       |                       |
| 120  |  | 125,059    |                       |                       |
| 201  |  | 78,459     |                       |                       |
|      |  | 78,459     | 01                    |                       |
|      |  |            | < >                   |                       |
|      |  |            | 15 (=13,500)          |                       |
|      |  |            | -                     | 500,000 * 20 = 10,000 |
|      |  |            | -                     | 1,500,000 * 1 = 1,500 |
|      |  |            | -                     | 2,000,000 * 1 = 2,000 |
|      |  |            |                       | 50,000 * 100 = 5,000  |
|      |  |            |                       | (=3,700)              |
|      |  |            | -                     | 150,000 * 18 = 2,700  |
|      |  |            | -                     | 100,000 * 10 = 1,000  |

1000                      1200                      1210                      1211                      120                      201

|  |  |  |  |          |                          |
|--|--|--|--|----------|--------------------------|
|  |  |  |  |          |                          |
|  |  |  |  |          |                          |
|  |  |  |  |          | 5,000 * 300 = 1,500      |
|  |  |  |  | 가        | 15,000 * 150 * 2 = 4,500 |
|  |  |  |  | (=6,500) |                          |
|  |  |  |  | -        | 20,000 * 100 = 2,000     |
|  |  |  |  | -        | 15,000 * 300 = 4,500     |
|  |  |  |  |          | 30,000 * 200 = 6,000     |
|  |  |  |  | ( . )    |                          |
|  |  |  |  |          | 200,000 * 10 = 2,000     |
|  |  |  |  |          |                          |
|  |  |  |  |          | 13,000 * 60 = 780        |
|  |  |  |  |          |                          |
|  |  |  |  |          | 200,000 * 1 = 200        |
|  |  |  |  |          | 10,000 * 700 = 7,000     |
|  |  |  |  | ( , )    | 2,500,000 * 1 = 2,500    |
|  |  |  |  |          | 10,000 * 24 * 12 = 2,880 |
|  |  |  |  | (=2,635) |                          |
|  |  |  |  | - A4     | 16,490 * 100 = 1,649     |

1000                          1200                          1210                          1211                          120                          201



[ ]

|      |  |         |    |        |          |         |      |      |          |
|------|--|---------|----|--------|----------|---------|------|------|----------|
|      |  |         |    |        |          |         |      |      |          |
|      |  |         |    |        |          |         |      |      |          |
|      |  |         |    |        |          |         |      |      | = 2,500  |
|      |  | 3,600   | 04 |        |          |         |      |      |          |
|      |  |         |    |        | (=3,600) |         |      |      |          |
|      |  |         |    |        | - 30     | 300,000 | * 12 | =    | 3,600    |
| 301  |  | 10,500  |    |        |          |         |      |      |          |
|      |  | 10,500  | 09 |        |          |         |      |      |          |
|      |  |         |    | 15     |          |         |      |      |          |
|      |  |         |    |        |          | 350,000 | * 10 | * 3  | = 10,500 |
| 1212 |  | 225,276 | [  | 30,243 | 195,033  | ]       |      |      |          |
| 100  |  | 225,276 | [  | 30,243 | 195,033  | ]       |      |      |          |
| 110  |  | 65,226  | [  | 30,243 | 34,983   | ]       |      |      |          |
| 101  |  | 65,226  | [  | 30,243 | 34,983   | ]       |      |      |          |
|      |  | 65,226  | 05 |        |          |         |      |      |          |
|      |  |         |    |        |          | 26,330  | * 2  | * 30 | = 1,580  |
|      |  |         |    |        |          | 26,330  | * 2  | * 60 | = 3,160  |
|      |  |         |    |        |          |         |      |      | = 60,486 |
|      |  |         | [  | 30,243 | 30,243   | ]       |      |      |          |

1000

1200

1210

1211

120

203

[ ]

|     |         |    |   |         |               |         |
|-----|---------|----|---|---------|---------------|---------|
|     |         |    |   |         |               |         |
|     |         |    |   |         |               |         |
| 120 | 160,050 |    |   |         |               |         |
| 201 | 38,600  |    |   |         |               |         |
|     | 34,600  | 01 |   |         |               |         |
|     |         | <  | > |         |               |         |
|     |         |    |   | 25,000  | * 150         | = 3,750 |
|     |         |    |   | 25,000  | * 50          | = 1,250 |
|     |         |    |   | 100,000 | * 4           | = 400   |
|     |         |    |   | 15,000  | * 500         | = 7,500 |
|     |         |    |   | 25,000  | * 100 * 2     | = 5,000 |
|     |         |    |   | 35,000  | * 100         | = 3,500 |
|     |         |    |   | 20,000  | * 80 * 4      | = 6,400 |
|     |         |    |   |         |               | = 1,000 |
|     |         |    |   |         |               | = 3,000 |
|     |         |    |   |         |               | = 1,500 |
|     |         |    |   | (EMS)   | 15,000 * 20   | = 300   |
|     |         |    |   |         | 1,000,000 * 1 | = 1,000 |
|     | 4,000   | 02 |   |         |               |         |

1000                                  1200                                  1210                                  1212                                  120                                  201



|     |  |  |            |                |            |            |         |             |
|-----|--|--|------------|----------------|------------|------------|---------|-------------|
|     |  |  |            |                |            |            |         |             |
| 101 |  |  | 11,222,232 |                |            |            |         |             |
|     |  |  | 8,844,301  | 01             |            |            |         |             |
|     |  |  |            | (=8,844,301)   |            |            |         |             |
|     |  |  |            | - (=6,633,225) |            |            |         |             |
|     |  |  |            | · ( )          | 64,625,000 | * 1        | =       | 64,625      |
|     |  |  |            | · ( )          | 62,816,000 | * 1        | =       | 62,816      |
|     |  |  |            | · 4            | 2,266,000  | * 3 * 12   | * 1.024 | = 83,534    |
|     |  |  |            | · 5            | 2,059,500  | * 17 * 12  | * 1.024 | = 430,222   |
|     |  |  |            | · 6            | 1,748,000  | * 67 * 12  | * 1.024 | = 1,439,122 |
|     |  |  |            | · 7            | 1,336,700  | * 121 * 12 | * 1.024 | = 1,987,470 |
|     |  |  |            | · 8            | 1,041,400  | * 107 * 12 | * 1.024 | = 1,369,250 |
|     |  |  |            | · 9            | 832,400    | * 11 * 12  | * 1.024 | = 112,514   |
|     |  |  |            | · 7            | 1,498,200  | * 7 * 12   | * 1.024 | = 128,870   |
|     |  |  |            | · 8            | 1,302,500  | * 18 * 12  | * 1.024 | = 288,093   |
|     |  |  |            | · 9            | 1,054,300  | * 28 * 12  | * 1.024 | = 362,747   |
|     |  |  |            | · 10           | 1,008,400  | * 8 * 12   | * 1.024 | = 99,130    |
|     |  |  |            | ·              | 946,500    | * 1 * 12   | * 1.024 | = 11,631    |

1000

1200

1210

1213

110

101





|  |  |  |  |        |               |       |                  |
|--|--|--|--|--------|---------------|-------|------------------|
|  |  |  |  |        |               |       |                  |
|  |  |  |  |        |               |       |                  |
|  |  |  |  | 10 -15 | 60,000        | * 108 | * 12 = 77,760    |
|  |  |  |  | 5-10   | 50,000        | * 70  | * 12 = 42,000    |
|  |  |  |  | .      | 6,633,225,000 | * 6%  | * 1.03 = 409,934 |
|  |  |  |  | .      | 83,534,000    | * 10% | * 1.03 = 8,605   |
|  |  |  |  | .      | 30,000        | * 4   | * 12 = 1,440     |
|  |  |  |  | .      | (=4,680)      |       |                  |
|  |  |  |  |        | 30,000        | * 7   | * 12 = 2,520     |
|  |  |  |  |        | 20,000        | * 9   | * 12 = 2,160     |
|  |  |  |  | .      | (=51,420)     |       |                  |
|  |  |  |  | (5 )   | 25,000        | * 5   | * 12 = 1,500     |
|  |  |  |  | (6-7 ) | 15,000        | * 48  | * 12 = 8,640     |
|  |  |  |  | (8-9 ) | 10,000        | * 28  | * 12 = 3,360     |
|  |  |  |  | ( )    | 50,000        | * 1   | * 12 = 600       |
|  |  |  |  | 가 ( )  | 30,000        | * 14  | * 12 = 5,040     |
|  |  |  |  | ( )    | 20,000        | * 16  | * 12 = 3,840     |
|  |  |  |  |        | 40,000        | * 20  | * 12 = 9,600     |
|  |  |  |  |        | 30,000        | * 31  | * 12 = 11,160    |

1000

1200

1210

1213

110

101

[ ]

|  |  |  |  |  |          |              |   |     |   |    |   |    |       |         |  |
|--|--|--|--|--|----------|--------------|---|-----|---|----|---|----|-------|---------|--|
|  |  |  |  |  |          |              |   |     |   |    |   |    |       |         |  |
|  |  |  |  |  | ( 3 )    | 50,000       | * | 5   | * | 12 | = |    | 3,000 |         |  |
|  |  |  |  |  | ( 1 -3 ) | 30,000       | * | 2   | * | 12 | = |    | 720   |         |  |
|  |  |  |  |  |          | 30,000       | * | 2   | * | 12 | = |    | 720   |         |  |
|  |  |  |  |  | ( 6 )    | 40,000       | * | 1   | * | 12 | = |    | 480   |         |  |
|  |  |  |  |  | ( 7 )    | 38,000       | * | 1   | * | 12 | = |    | 456   |         |  |
|  |  |  |  |  | ( 8 )    | 36,000       | * | 1   | * | 12 | = |    | 432   |         |  |
|  |  |  |  |  | ( 9 )    | 34,000       | * | 1   | * | 12 | = |    | 408   |         |  |
|  |  |  |  |  | ( 10 )   | 32,000       | * | 1   | * | 12 | = |    | 384   |         |  |
|  |  |  |  |  |          | 30,000       | * | 3   | * | 12 | = |    | 1,080 |         |  |
|  |  |  |  |  | -        | (=1,132,972) |   |     |   |    |   |    |       |         |  |
|  |  |  |  |  | . 5      | 8,062        | * | 15  | * | 40 | * | 12 | =     | 58,047  |  |
|  |  |  |  |  | . 6      | 6,840        | * | 68  | * | 40 | * | 12 | =     | 223,258 |  |
|  |  |  |  |  | . 7      | 6,138        | * | 121 | * | 40 | * | 12 | =     | 356,496 |  |
|  |  |  |  |  | . 8      | 5,500        | * | 107 | * | 40 | * | 12 | =     | 282,480 |  |
|  |  |  |  |  | . 9      | 4,932        | * | 11  | * | 40 | * | 12 | =     | 26,041  |  |
|  |  |  |  |  | . 7      | 6,138        | * | 7   | * | 40 | * | 12 | =     | 20,624  |  |
|  |  |  |  |  | . 8      | 5,500        | * | 18  | * | 40 | * | 12 | =     | 47,520  |  |

1000

1200

1210

1213

110

101

|     |  |           |      |       |                      |        |
|-----|--|-----------|------|-------|----------------------|--------|
|     |  |           |      |       |                      |        |
|     |  |           |      |       |                      |        |
|     |  |           | · 9  | 4,932 | * 28 * 40 * 12 =     | 66,287 |
|     |  |           | · 10 | 4,462 | * 8 * 40 * 12 =      | 17,135 |
|     |  |           | ·    | 4,341 | * 1 * 40 * 12 =      | 2,084  |
|     |  |           | ·    |       | 1,099,972,000 * 3% = | 33,000 |
| 120 |  | 5,193,107 |      |       |                      |        |
| 201 |  | 77,070    |      |       |                      |        |
|     |  | 77,070    | 01   |       |                      |        |
|     |  |           | < >  |       |                      |        |
|     |  |           |      |       | 30,000 * 100 =       | 3,000  |
|     |  |           | ( )  |       | 25,000 * 100 * 3 =   | 7,500  |
|     |  |           | ·    |       | 25,000 * 100 * 3 =   | 7,500  |
|     |  |           | ( )  |       | 20,000 * 100 * 2 =   | 4,000  |
|     |  |           |      |       | 20,000 * 20 =        | 400    |
|     |  |           |      |       | 20,000 * 100 =       | 2,000  |
|     |  |           |      |       | =                    | 40,000 |
|     |  |           | < >  |       |                      |        |

[ ]

|     |  |  |         |    |   |            |      |      |             |
|-----|--|--|---------|----|---|------------|------|------|-------------|
|     |  |  |         |    |   |            |      |      |             |
|     |  |  |         |    |   |            |      |      |             |
|     |  |  |         |    |   |            |      |      |             |
|     |  |  |         |    |   | 70,000     | * 6  | * 1  | = 420       |
|     |  |  |         |    |   | 70,000     | * 5  | * 2  | = 700       |
|     |  |  |         |    |   | 70,000     | * 5  | * 1  | = 350       |
|     |  |  |         | <  | > |            |      |      |             |
|     |  |  |         |    |   |            |      |      |             |
|     |  |  |         |    |   | 100,000    | * 12 |      | = 1,200     |
|     |  |  |         | <  | > |            |      |      |             |
|     |  |  |         |    |   |            |      |      | = 10,000    |
| 202 |  |  | 41,600  |    |   |            |      |      |             |
|     |  |  | 41,600  | 01 |   |            |      |      | = 40,000    |
|     |  |  |         |    |   | 10,000     | * 2  | * 10 | * 8 = 1,600 |
| 203 |  |  | 964,200 |    |   |            |      |      |             |
|     |  |  | 4,500   | 03 |   |            |      |      | = 4,500     |
|     |  |  | 959,700 | 04 |   |            |      |      |             |
|     |  |  |         |    |   | (=959,700) |      |      |             |
|     |  |  |         |    |   | -          |      |      | (=45,600)   |

1000

1200

1210

1213

120

201



|     |  |           |  |        |               |          |      |   |         |  |
|-----|--|-----------|--|--------|---------------|----------|------|---|---------|--|
|     |  |           |  |        |               |          |      |   |         |  |
|     |  |           |  |        |               |          |      |   |         |  |
|     |  |           |  | .      | 60,000        | * 5      | * 12 | = | 3,600   |  |
|     |  |           |  | .      | 80,000        | * 44     | * 12 | = | 42,240  |  |
|     |  |           |  | .      | 150,000       | * 5      | * 12 | = | 9,000   |  |
|     |  |           |  | .      | 50,000        | * 5      | * 12 | = | 3,000   |  |
|     |  |           |  | .      | 50,000        | * 368    | * 12 | = | 220,800 |  |
| 204 |  | 3,820,237 |  |        |               |          |      |   |         |  |
|     |  |           |  |        | (=3,820,237)  |          |      |   |         |  |
|     |  |           |  | -      | 120,000       | * 390    | * 12 | = | 561,600 |  |
|     |  |           |  | -      | (=586,920)    |          |      |   |         |  |
|     |  |           |  | . 4-5  | 140,000       | * 20     | * 12 | = | 33,600  |  |
|     |  |           |  | . 6-7  | 130,000       | * 188    | * 12 | = | 293,280 |  |
|     |  |           |  | . 8-9  | 120,000       | * 118    | * 12 | = | 169,920 |  |
|     |  |           |  | . 7    | 130,000       | * 7      | * 12 | = | 10,920  |  |
|     |  |           |  | . 8-10 | 120,000       | * 54     | * 12 | = | 77,760  |  |
|     |  |           |  | .      | 120,000       | * 1      | * 12 | = | 1,440   |  |
|     |  |           |  | - 가    | 6,633,225,000 | * 1.5/12 |      | = | 829,154 |  |
|     |  |           |  | - 가    | 6,633,225,000 | * 20/288 |      | = | 460,641 |  |

1000

1200

1210

1213

120

203

[ ]

|  |      |  |         |     |               |                      |
|--|------|--|---------|-----|---------------|----------------------|
|  |      |  |         |     |               |                      |
|  |      |  |         |     |               |                      |
|  |      |  |         | - 가 | 6,633,225,000 | * 2.5/12 = 1,381,922 |
|  | 303  |  | 10,000  |     |               |                      |
|  |      |  |         |     |               | = 10,000             |
|  | 307  |  | 280,000 |     |               |                      |
|  |      |  | 280,000 | 03  |               |                      |
|  |      |  |         |     |               | = 280,000            |
|  | 200  |  | 10,000  |     |               |                      |
|  | 220  |  | 10,000  |     |               |                      |
|  | 405  |  | 10,000  |     |               |                      |
|  |      |  | 10,000  | 01  |               |                      |
|  |      |  |         |     |               | = 10,000             |
|  | 1214 |  | 156,810 |     |               |                      |
|  | 100  |  | 86,662  |     |               |                      |
|  | 120  |  | 86,662  |     |               |                      |
|  | 201  |  | 79,582  |     |               |                      |
|  |      |  | 79,582  | 01  |               |                      |
|  |      |  |         | <   |               | >                    |

1000

1200

1210

1213

120

204

[ ]

|                       |      |      |      |     |     |                           |  |
|-----------------------|------|------|------|-----|-----|---------------------------|--|
|                       |      |      |      |     |     |                           |  |
|                       |      |      |      |     |     |                           |  |
| 1000                  | 1200 | 1210 | 1214 | 120 | 201 | 50,000 * 9 * 12 = 5,400   |  |
|                       |      |      |      |     |     | 30,000 * 9 * 12 = 3,240   |  |
|                       |      |      |      |     |     | 40,000 * 40 = 1,600       |  |
|                       |      |      |      |     |     | 165,000 * 1 * 12 = 1,980  |  |
|                       |      |      |      |     |     | (=30,360)                 |  |
|                       |      |      |      |     |     | - 1,320,000 * 12 = 15,840 |  |
|                       |      |      |      |     |     | - 1,320,000 * 7 = 9,240   |  |
|                       |      |      |      |     |     | - 1,320,000 * 4 = 5,280   |  |
|                       |      |      |      |     |     | (=27,720)                 |  |
|                       |      |      |      |     |     | - 1,320,000 * 11 = 14,520 |  |
|                       |      |      |      |     |     | - 1,320,000 * 6 = 7,920   |  |
|                       |      |      |      |     |     | - 1,320,000 * 4 = 5,280   |  |
|                       |      |      |      |     |     | (=3,360)                  |  |
| - 140,000 * 4 = 560   |      |      |      |     |     |                           |  |
| - 210,000 * 8 = 1,680 |      |      |      |     |     |                           |  |
| - 280,000 * 4 = 1,120 |      |      |      |     |     |                           |  |
| - 500,000 * 1 = 500   |      |      |      |     |     |                           |  |

1000                                  1200                                  1210                                  1214                                  120                                  201



|     |  |       |        |         |     |      |              |
|-----|--|-------|--------|---------|-----|------|--------------|
|     |  |       |        |         |     |      |              |
|     |  |       |        |         |     |      |              |
|     |  |       | (=795) |         |     |      |              |
|     |  |       | -      | 6,250   | * 1 | * 12 | = 75         |
|     |  |       | -      | 5,000   | * 1 | * 12 | = 60         |
|     |  |       | -      | 55,000  |     | * 12 | = 660        |
|     |  |       |        | 100,000 |     | * 10 | = 1,000      |
|     |  |       | (=627) |         |     |      |              |
|     |  |       | -      | 37,000  |     | * 4  | = 148        |
|     |  |       | -      | 46,000  |     | * 8  | = 368        |
|     |  |       | -      | 37,000  |     | * 3  | = 111        |
|     |  |       |        |         |     |      | = 3,000      |
| 202 |  | 2,880 |        |         |     |      |              |
|     |  | 2,880 | 01     |         |     |      |              |
|     |  |       |        | 10,000  | * 3 | * 8  | * 12 = 2,880 |
| 203 |  | 1,000 |        |         |     |      |              |
|     |  | 1,000 | 03     |         |     |      |              |
|     |  |       |        | = 1,000 |     |      |              |
| 303 |  | 3,200 |        |         |     |      |              |

1000

1200

1210

1214

120

201

|      |  |  |        |     |                  |        |
|------|--|--|--------|-----|------------------|--------|
|      |  |  |        |     |                  |        |
|      |  |  |        |     |                  |        |
|      |  |  |        |     | 30,000 * 40 =    | 1,200  |
|      |  |  |        |     | 100,000 * 20 =   | 2,000  |
| 400  |  |  | 70,148 |     |                  |        |
| 420  |  |  | 70,148 |     |                  |        |
| 305  |  |  | 70,148 |     |                  |        |
|      |  |  |        |     | 10,000,000 * 7 = | 70,000 |
|      |  |  |        |     | 37,000 * 4 =     | 148    |
| 1215 |  |  | 14,580 |     |                  |        |
| 100  |  |  | 8,080  |     |                  |        |
| 120  |  |  | 8,080  |     |                  |        |
| 201  |  |  | 2,230  |     |                  |        |
|      |  |  | 2,230  | 01  |                  |        |
|      |  |  |        | < > |                  |        |
|      |  |  |        |     | 300,000 * 2 =    | 600    |
|      |  |  |        |     | (=390)           |        |
|      |  |  |        | -   | 1,200 * 200 =    | 240    |
|      |  |  |        | -   | 200 * 500 =      | 100    |

1000    1200    1210    1214    120    303

|     |  |  |       |    |   |  |  |  |                      |       |
|-----|--|--|-------|----|---|--|--|--|----------------------|-------|
|     |  |  |       |    |   |  |  |  |                      |       |
|     |  |  |       |    |   |  |  |  |                      |       |
|     |  |  |       | -  |   |  |  |  | 5,000 * 10 =         | 50    |
|     |  |  |       |    |   |  |  |  | 500 * 800 =          | 400   |
|     |  |  |       | <  | > |  |  |  |                      |       |
|     |  |  |       |    |   |  |  |  | 70,000 * 4 * 3 =     | 840   |
| 202 |  |  | 4,850 |    |   |  |  |  |                      |       |
|     |  |  | 4,850 | 01 |   |  |  |  |                      |       |
|     |  |  |       |    |   |  |  |  | 10,000 * 5 * 3 * 9 = | 1,350 |
|     |  |  |       |    |   |  |  |  | 10,000 * 5 * 60 =    | 3,000 |
|     |  |  |       |    |   |  |  |  | 10,000 * 2 * 25 =    | 500   |
| 203 |  |  | 1,000 |    |   |  |  |  |                      |       |
|     |  |  | 1,000 | 03 |   |  |  |  |                      |       |
|     |  |  |       |    |   |  |  |  | =                    | 1,000 |
| 200 |  |  | 6,500 |    |   |  |  |  |                      |       |
| 220 |  |  | 6,500 |    |   |  |  |  |                      |       |
| 405 |  |  | 6,500 |    |   |  |  |  |                      |       |
|     |  |  | 6,500 | 01 |   |  |  |  |                      |       |
|     |  |  |       |    |   |  |  |  | 2,000,000 * 3 =      | 6,000 |

1000

1200

1210

1215

120

201



[ ]

|      |  |            |                       |             |
|------|--|------------|-----------------------|-------------|
|      |  |            |                       |             |
|      |  |            |                       |             |
| 5000 |  |            |                       |             |
|      |  | 1,390,782  |                       |             |
| 5400 |  |            |                       |             |
|      |  | 1,390,782  |                       |             |
| 5410 |  |            |                       |             |
|      |  | 1,390,782  |                       |             |
| 5411 |  |            |                       |             |
|      |  | 1,390,782  |                       |             |
| 400  |  |            |                       |             |
|      |  | 1,390,782  |                       |             |
| 410  |  |            |                       |             |
|      |  | 1,390,782  |                       |             |
| 801  |  |            |                       |             |
|      |  | 1,390,782  |                       |             |
|      |  |            |                       | = 1,390,782 |
|      |  | 18,337,846 | [ 30,243 18,307,603 ] |             |

5000    5400    5410    5411    410    801