				I
1000	447,443	445,415	2,028	
1200	447,443	445,415	2,028	
1230	446,143	444,115	2,028	
1232	446,143	444,115	2,028	
100	444,643	442,615	2,028	3
110	254,073	252,045	2,028	3
101	254,073	252,045	2,028	
	60,473	58,445	2,028	02
				4
				- ()(=29,133)
				· 5 8,506 * 1 * 40 * 12 = 4,083
				· 6 7,216 * 1 * 40 * 12 = 3,464
				· 7 6,475 * 5 * 40 * 12 = 15,540
				· 8 5,802 * 1 * 40 * 12 = 2,785
				· 9 5,024 * 1 * 40 * 12 = 2,412
				28,284,000 * 3% = 849
				29,133,000 - 27,105,000 = 가 2,028

- 1 -

[4]

			447,923	445,895	2,028	

1000 1200 1230 1232 110

101