

						-	25,000	* 100	=	2,500
						-	20,000	* 300	=	6,000
							35,000	* 200	=	7,000
							10,000	* 300	=	3,000
						(5,000,000	* 2	=	10,000
						(=2,200)				
						-	500,000	* 2	=	1,000
						-	150,000	* 2 * 4	=	1,200
							25,000	* 2 * 500	=	25,000
							62,000	* 2	=	124
							10,000	* 31 * 12	=	3,720
						(=3,186)				
						- A4	16,390	* 120	=	1,967
						- B4	24,370	* 50	=	1,219
						(=4,874)				
						-	175,300	* 15	=	2,630
						-	132,000	* 15	=	1,980

1000 1200 1210 1211 120 201

		2,500	2,500	0	03					
									=	2,500
		3,660	3,600	60	04					
						(31)	305,000	* 12	=	3,660
	301	1,500	10,500	9,000						
		1,500	0	1,500	11					
						(=1,500)				
					-		10,000	* 150	=	1,500
	303	2,000	0	2,000						
						가	(=1,000)			
					-		500,000	* 1	=	500
					-		250,000	* 2	=	500
						(=1,000)				
					-		10,000	* 100	=	1,000
	200	5,450	0	5,450						
	220	5,450	0	5,450						
	405	5,450	0	5,450						

[]

		5,450	0	5,450	01
					(MVP-S5) 3,000,000 * 1 = 3,000
					2,000,000 * 1 = 2,000
					(40) 450,000 * 1 = 450
1212		188,255	225,276	37,021	[12,956 175,299]
100		188,255	225,276	37,021	[12,956 175,299]
110		31,105	65,226	34,121	[12,956 18,149]
101		31,105	65,226	34,121	[12,956 18,149]
		31,105	65,226	34,121	10
					, 28,850 * 2 * 30 = 1,731
					28,850 * 2 * 60 = 3,462
					= 25,912
					[12,956 12,956]
120		157,150	160,050	2,900	
201		36,100	38,600	2,500	
		32,100	34,600	2,500	01
					< >

1000 1200 1210 1211 220 405

					10,000 * 3 * 25 =	750
				(=600)		
				-	10,000 * 2 * 15 =	300
				-	10,000 * 2 * 15 =	300
					10,000 * 2 * 5 * 12 =	1,200
	90,000	90,000	0	03		
					() =	90,000
	15,000	25,000	10,000	04		
					=	15,000
203	6,000	4,500	1,500			
	6,000	4,500	1,500	03		
					=	5,000
					(,) =	1,000
306	7,500	0	7,500			
					=	7,500
1213	17,442,416	16,425,339	1,017,077			

1000

1200

1210

1212

120

202

100	17,432,416	16,415,339	1,017,077							
110	15,974,226	15,042,469	931,757							
101	15,974,226	15,042,469	931,757							
	9,348,727	8,844,301	504,426	01						
					(=9,348,727)					
					- (=7,011,545)					
					· ()	68,030,000	* 1	=		68,030
					· ()	63,607,000	* 1	=		63,607
					· 4	2,410,900	* 3 * 12	* 1.024	=	88,876
					· 5	2,209,300	* 15 * 12	* 1.024	=	407,219
					· 6	1,864,600	* 69 * 12	* 1.024	=	1,580,943
					· 7	1,442,100	* 113 * 12	* 1.024	=	2,002,420
					· 8	1,134,700	* 118 * 12	* 1.024	=	1,645,297
					· 9	757,500	* 35 * 12	* 1.024	=	325,786
					· 7	1,529,200	* 6 * 12	* 1.024	=	112,745
					· 8	1,321,700	* 12 * 12	* 1.024	=	194,893
					· 9	1,141,300	* 19 * 12	* 1.024	=	266,462

1000

1200

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1213

110

101

								. 10	1,037,900	* 19	* 12	* 1.024 =	242,321		
								.	1,053,500	* 1	* 12	* 1.024 =	12,946		
								-	(=2,337,182)						
								.				7,011,545,000	* 2/12 =	1,168,591	
								.				7,011,545,000	* 2/12 =	1,168,591	
		2,458,380	2,377,931	80,449	02										
									(=2,458,380)						
								-	(=1,242,755)						
								. 가	(=285,000)						
												30,000	* 325	* 12 =	117,000
												20,000	* 700	* 12 =	168,000
								.	(=103,445)						
												46,500	* 52	* 4 =	9,672
												355,200	* 66	* 4 =	93,773
								.	(=372,600)						
								25				130,000	* 79	* 12 =	123,240
								20 25				110,000	* 42	* 12 =	55,440

1000

1200

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1213

110

101

[]

					15	20	80,000	* 87	* 12 =	83,520
					10	15	60,000	* 115	* 12 =	82,800
					5	10	50,000	* 46	* 12 =	27,600
					.		7,011,545,000	* 6%	=	420,693
					.		88,876,000	* 11%	=	9,777
					.		50,000	* 2	* 12 =	1,200
					.	(=5,880)				
							40,000	* 4	* 12 =	1,920
							30,000	* 11	* 12 =	3,960
					.	(=44,160)				
						(5)	25,000	* 6	* 12 =	1,800
						(6 7)	15,000	* 52	* 12 =	9,360
						(8 9)	10,000	* 24	* 12 =	2,880
						()	30,000	* 12	* 12 =	4,320
						()	20,000	* 8	* 12 =	1,920
							40,000	* 13	* 12 =	6,240
							30,000	* 30	* 12 =	10,800

1000

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101

[]

				(3)	50,000	* 6	* 12	=		3,600
				(1 3)	30,000	* 2	* 12	=		720
					30,000	* 2	* 12	=		720
					30,000	* 5	* 12	=		1,800
				-	(=1,215,625)					
				. 5	8,506	* 15	* 40	* 12	=	61,244
				. 6	7,216	* 69	* 40	* 12	=	238,994
				. 7	6,475	* 113	* 40	* 12	=	351,204
				. 8	5,802	* 118	* 40	* 12	=	328,626
				. 9	5,204	* 35	* 40	* 12	=	87,428
				. 6	7,216	* 1	* 40	* 12	=	3,464
				. 7	6,475	* 6	* 40	* 12	=	18,648
				. 8	5,802	* 12	* 40	* 12	=	33,420
				. 9	5,204	* 19	* 40	* 12	=	47,461
				. 10	4,708	* 19	* 40	* 12	=	42,937
				.	4,580	* 1	* 40	* 12	=	2,199
					644,280					561,600
										82,680
										03

1000

1200

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1213

110

101

[]

1000	1200	1210	1213	110	101	
						- ()
						25,986,000 * 2 = 51,972
	120	1,458,190	1,372,870	85,320		
	201	86,490	77,070	9,420		
		86,490	77,070	9,420	01	
					< >	
						25,000 * 100 = 2,500
					()	25,000 * 100 * 4 = 10,000
						25,000 * 150 * 4 = 15,000
					()	20,000 * 100 * 2 = 4,000
						20,000 * 20 = 400
						20,000 * 100 = 2,000
					(POOL)	= 40,000
					< >	
						70,000 * 6 * 2 = 840
						70,000 * 5 * 2 = 700
						70,000 * 5 * 1 = 350

1000

1200

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101

					70,000 * 5 * 1 = 350
					70,000 * 5 * 1 = 350
				< >	
				(POOL)	= 10,000
202	63,200	41,600	21,600		
	63,200	41,600	21,600	01	
				(POOL)	= 60,000
					10,000 * 4 * 10 * 8 = 3,200
203	4,500	4,500	0		
	4,500	4,500	0	03	
					= 4,500
204	1,014,000	959,700	54,300		
	45,600	45,600	0	01	
				(=45,600)	
				-	650,000 * 1 * 12 = 7,800
				-	600,000 * 1 * 12 = 7,200

[]

				- (4)	350,000 * 3 * 12 = 12,600
				- (5)	100,000 * 15 * 12 = 18,000
	661,800	635,460	26,340	02	
				(=661,800)	
				-	650,000 * 1 * 12 = 7,800
				-	500,000 * 1 * 12 = 6,000
				- 4	400,000 * 3 * 12 = 14,400
				- 5	250,000 * 17 * 12 = 51,000
				- 6	155,000 * 69 * 12 = 128,340
				- 7	140,000 * 113 * 12 = 189,840
				- 8 9	105,000 * 153 * 12 = 192,780
				- 7	140,000 * 6 * 12 = 10,080
				- 8 9	105,000 * 31 * 12 = 39,060
				- 10	95,000 * 19 * 12 = 21,660
				-	70,000 * 1 * 12 = 840
	306,600	278,640	27,960	03	
				(=306,600)	

1000 1200 1210 1213 120 204

[]

						-	150,000	* 5	* 12	=	9,000
						-	50,000	* 5	* 12	=	3,000
						-	60,000	* 5	* 12	=	3,600
						-	100,000	* 44	* 12	=	52,800
						-	50,000	* 4	* 12	=	2,400
						-	50,000	* 393	* 12	=	235,800
	303	10,000	10,000	0							
										=	10,000
	307	280,000	280,000	0							
		280,000	280,000	0	03						
										=	280,000
	200	10,000	10,000	0							
	220	10,000	10,000	0							
	405	10,000	10,000	0							
		10,000	10,000	0	01						
							(POOL)			=	10,000
	1214	351,375	156,810	194,565							

1000

1200

1210

1213

120

204

100	78,690	86,662	7,972		
120	78,690	86,662	7,972		
201	71,610	79,582	7,972		
	71,610	79,582	7,972	01	
				<	>
					55,000 * 9 * 12 = 5,940
					32,000 * 9 * 12 = 3,456
					165,000 * 1 * 12 = 1,980
					(=29,040)
				-	1,320,000 * 14 = 18,480
				-	1,320,000 * 5 = 6,600
				-	1,320,000 * 3 = 3,960
					(=22,440)
				-	1,320,000 * 9 = 11,880
				-	1,320,000 * 5 = 6,600
				-	1,320,000 * 3 = 3,960
					(=2,100)

1000

1200

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1214

120

201

					-			140,000	* 3	=	420	
					-			210,000	* 4	=	840	
					-			280,000	* 3	=	840	
								500,000	* 2	=	1,000	
						(=832)						
					-		7,910	* 1	* 12	=	95	
					-		6,400	* 1	* 12	=	77	
					-			55,000	* 12	=	660	
								100,000	* 10	=	1,000	
						(=822)						
					-			64,800	* 4	=	260	
					-			54,000	* 8	=	432	
					-			43,200	* 3	=	130	
										=	3,000	
	202		2,880	2,880	0							
			2,880	2,880	0	01						
								10,000	* 3	* 8	* 12 =	2,880

1000

1200

1210

1214

120

201

	203	1,000	1,000	0	
		1,000	1,000	0	03
					= 1,000
	303	3,200	3,200	0	
					30,000 * 40 = 1,200
					100,000 * 20 = 2,000
	200	2,500	0	2,500	
	220	2,500	0	2,500	
	405	2,500	0	2,500	
		2,500	0	2,500	01
					PC 2,500,000 * 1 = 2,500
	400	270,185	70,148	200,037	
	420	270,185	70,148	200,037	
	305	270,185	70,148	200,037	
					90,000,000 * 3 = 270,000
					37,000 * 5 = 185
	1215	9,383	14,580	5,197	

1000

1200

1210

1214

120

203

100	9,383	8,080	1,303		
120	9,383	8,080	1,303		
201	3,533	2,230	1,303		
	3,533	2,230	1,303	01	
				< >	
					300,000 * 2 = 600
					(=390)
				-	1,200 * 200 = 240
				-	200 * 500 = 100
				-	5,000 * 10 = 50
					1,520 * 140 * 0.5 * 4 * 4 = 1,703
				< >	
					70,000 * 4 * 3 = 840
202	4,850	4,850	0		
	4,850	4,850	0	01	
					10,000 * 5 * 3 * 9 = 1,350
					10,000 * 5 * 60 = 3,000

1000

1200

1210

1215

120

201

						10,000 * 2 * 25 =	500
203		1,000	1,000	0			
		1,000	1,000	0	03		
						=	1,000
1216		32,850	0	32,850			
100		29,340	0	29,340			
120		29,340	0	29,340			
201		25,900	0	25,900			
		25,900	0	25,900	01		
					< >		
					(CD, ,)	100,000 * 30 =	3,000
						(=5,000)	
					-	3,000 * 500 * 2 =	3,000
					-	1,000 * 500 * 4 =	2,000
					.	(=5,000)	
					-	100,000 * 10 =	1,000
					-	2,000,000 * 2 =	4,000

1000

1200

1210

1215

120

202

		3,510	0	3,510	01
					2,200,000 * 1 = 2,200
					1,310,000 * 1 = 1,310

5000	1,372,046	1,390,782	18,736		
5400	1,372,046	1,390,782	18,736		
5410	1,372,046	1,390,782	18,736		
5411	1,372,046	1,390,782	18,736		
400	1,372,046	1,390,782	18,736		
410	1,372,046	1,390,782	18,736		
801	1,372,046	1,390,782	18,736		
					= 1,372,046
	19,623,473	18,337,846	1,285,627	[12,956	19,610,517]