

1000	457,229	445,415	11,814		
1200	457,229	445,415	11,814		
1230	455,929	444,115	11,814		
1232	455,929	444,115	11,814		
100	455,929	442,615	13,314		
110	352,732	337,327	15,405		
101	352,732	337,327	15,405		
	198,656	193,600	5,056	01	
				(=148,992)	
				- 5	2,209,300 * 1 * 12 * 1.024 = 27,148
				- 6	1,724,100 * 1 * 12 * 1.024 = 21,186
				- 7	1,376,800 * 4 * 12 * 1.024 = 67,673
				- 8	1,169,200 * 1 * 12 * 1.024 = 14,368
				- 9	757,500 * 2 * 12 * 1.024 = 18,617
				(=49,664)	
				-	148,992,000 * 2/12 = 24,832
				-	148,992,000 * 2/12 = 24,832

1000

1200

1230

1232

110

101

			66,225	58,445	7,780	02			
							(=38,465)		
							- 가 (=4,080)		
							.	30,000 * 4 * 12 =	1,440
							.	20,000 * 11 * 12 =	2,640
							- (=8,525)		
							.	355,200 * 2 * 12 =	8,525
							- (=8,760)		
							. 25	130,000 * 3 * 12 =	4,680
							. 15 20	80,000 * 2 * 12 =	1,920
							. 10 15	60,000 * 3 * 12 =	2,160
							-	148,992,000 * 6% =	8,940
							- (=8,160)		
							.	70,000 * 8 * 12 =	6,720
							.	30,000 * 2 * 12 =	720
							.	30,000 * 2 * 12 =	720
							(=27,760)		

1000

1200

1230

1232

110

101

					- 5	8,506	* 1	* 40	* 12	=	4,083
					- 6	7,216	* 1	* 40	* 12	=	3,464
					- 7	6,475	* 4	* 40	* 12	=	12,432
					- 8	5,802	* 1	* 40	* 12	=	2,785
					- 9	5,204	* 2	* 40	* 12	=	4,996
	14,040	12,960	1,080	03							
					130,000 * 9 * 12 =					14,040	
	13,800	13,800	0	04							
					(=13,800)						
					- 5	140,000	* 1	* 12	* 12	=	1,680
					- 6 7	130,000	* 5	* 12	* 12	=	7,800
					- 8 9	120,000	* 3	* 12	* 12	=	4,320
	18,624	18,162	462	05	가						
					가	148,992,000 * 1.5/12 =					18,624
	31,040	30,270	770	06	가						
					가	148,992,000 * 2.5/12 =					31,040
	10,347	10,090	257	07	가						

1000

1200

1230

1232

110

101

					가	148,992,000 * 20/288 = 10,347
120	103,197	105,288	2,091			
201	28,327	23,708	4,619			
	28,327	23,708	4,619	01		
						= 7,392
						= 11,500
						= 300
						= 4,320
						= 1,934
						= 600
						= 2,281
202	16,200	16,200	0			
	16,200	16,200	0	02		
						150,000 * 9 * 12 = 16,200
203	7,200	7,200	0			
	4,800	4,800	0	01		
					(3)	4,800,000 * 1 = 4,800

1000

1200

1230

1232

110

101

		2,400	2,400	0	04				
						15	200,000	* 12	= 2,400
204		17,160	17,160	0					
		1,800	1,800	0	01				
						(5)	150,000	* 1 * 12	= 1,800
		15,360	15,360	0	02				
						(=15,360)			
						- 5	250,000	* 1 * 12	= 3,000
						- 6	155,000	* 1 * 12	= 1,860
						- 7	140,000	* 4 * 12	= 6,720
						- 8 9	105,000	* 3 * 12	= 3,780
301		34,310	41,020	6,710					
		740	740	0	04				
							1,000	* 5 * 10 * 12	= 600
							140,000	* 1	= 140
		32,370	40,280	7,910	05				
							200,000	* 9 * 12	= 21,600

1000

1200

1230

1232

120

203

						200,000 * 9 * 2 =	3,600
						20,000 * 9 * 2 * 12 =	4,320
						25,000 * 57 * 2 =	2,850
			1,200	0	1,200	11	
						100,000 * 12 =	1,200
1240		1,300	1,300	0			
1242		1,300	1,300	0			
100		1,300	1,300	0			
	120	1,300	1,300	0			
	201	1,300	1,300	0			
		1,300	1,300	0	01		
						1,300,000 * 1 =	1,300

1000

1200

1230

1232

120

301

3000		480	480	0	
3300		480	480	0	
3310		480	480	0	
3311		480	480	0	
100		480	480	0	
120		480	480	0	
201		480	480	0	
		480	480	0	01
					40,000 * 12 = 480
		457,709	445,895	11,814	

3000

3300

3310

3311

120

201