

1000	639,653	561,383	78,270		
1200	639,653	561,383	78,270		
1230	638,353	560,083	78,270		
1232	638,353	560,083	78,270		
100	638,353	559,083	79,270		
110	469,938	388,628	81,310		
101	469,938	388,628	81,310		
	271,075	228,598	42,477	01	
				2	(=271,075)
				-	(=203,305)
				. 5	2,152,700 * 1 * 12 * 1.024 = 26,453
				. 6	1,724,100 * 1 * 12 * 1.024 = 21,186
				. 7	1,341,700 * 6 * 12 * 1.024 = 98,921
				. 8	1,098,700 * 3 * 12 * 1.024 = 40,503
				. 8	1,321,700 * 1 * 12 * 1.024 = 16,242
				-	(=67,770)
				.	203,305,000 * 2/12 = 33,885

1000

1200

1230

1232

110

101



						-				
							(=37,335)			
						. 5	8,506	* 1	* 40	* 12 = 4,083
						. 6	7,216	* 1	* 40	* 12 = 3,464
						. 7	6,475	* 6	* 40	* 12 = 18,648
						. 8	5,802	* 4	* 40	* 12 = 11,140
	18,720	15,840	2,880	03						
								130,000	* 12	* 12 = 18,720
	18,360	16,560	1,800	04						
							(=18,360)			
						- 5	140,000	* 1	* 12	= 1,680
						- 6 7	130,000	* 7	* 12	= 10,920
						- 8 9	120,000	* 4	* 12	= 5,760
	25,414	21,431	3,983	05 가						
						가	203,305,000	* 1.5/12	=	25,414
	42,356	35,719	6,637	06 가						
						가	203,305,000	* 2.5/12	=	42,356
	14,119	11,907	2,212	07 가						

1000

1200

1230

1232

110

101

					가	203,305,000 * 20/288 = 14,119
120		168,415	170,455	2,040		
201		29,675	26,875	2,800		
		29,675	26,875	2,800	01	
						= 9,000
						= 9,800
						= 300
						= 5,760
						= 1,934
						= 600
						= 2,281
202		21,600	19,800	1,800		
		21,600	19,800	1,800	02	
						150,000 * 12 * 12 = 21,600
203		7,200	7,200	0		
		4,800	4,800	0	01	
						(=4,800)

1000

1200

1230

1232

110

101



					- 1,000 * 5 * 10 * 12 = 600
					- 140,000 * 1 = 140
	86,220	96,580	10,360	05	
					(=86,220)
					- 200,000 * 24 * 12 = 57,600
					- 200,000 * 24 * 2 = 9,600
					- 20,000 * 24 * 2 * 12 = 11,520
					- 25,000 * 150 * 2 = 7,500
	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	960	960	0		
3300	960	960	0		
3310	960	960	0		
3311	960	960	0		
100	960	960	0		
120	960	960	0		
201	960	960	0		
	960	960	0	01	
					80,000 * 1 * 12 = 960
	640,613	562,343	78,270		