



5%

896

44,793.0709 2.00% 814

1.82% 82

0.18% 9.15%

10%

256

1%

6.91 /

1		1	13.81
50%	6.91		
2		20	13.76
50%	6.88		

48

12

50% 50%

	2018 1.5
	2019 1.6

1 2018

	2018 1.5
	2019 1.6

2 2019

	2019 1.6
	2020 1.8

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896
44,793.0709 2.00% 814
1.82% 82
0.18% 9.15%
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50% 50%

12

4

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2			25%	
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6		6		
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1				
		6.91 /		
6.91				
2				
1		1		13.81
50%	6.91			
2		20		13.76
50%	6.88			
3				

1
50%
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1 12

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1

	2018	1.5
	2019	1.6

1

2018

	2018	1.5
	2019	1.6

2

2019

	2019	1.6
	2020	1.8

2

2018

3

1

1
 $Q \quad Q_0 \times 1 \quad n$
 $Q_0 \quad n$

Q
 2
 $Q \quad Q_0 \times P_1 \times 1 \quad n \quad / \quad P_1 \quad P_2 \times n$
 $Q_0 \quad P_1 \quad P_2$
 $n \quad Q$

3
 $Q \quad Q_0 \times n$

11

1

2

3

4

11

22

896

814

5,624.74

2018

5

2018 -2020

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$\frac{2}{3}$

5%

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12

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6

7

8

1

2

3

1

2

3

1

2

3

4

$$= 1 +$$

360

1

$$P = P_0 / (1 + r)^n$$

P0

2

$$P = P_0 / n$$

P0

n

1

n

3

$$P = P_0 \times (P_1 + P_2 \times n) \div [P_1 \times (1+n)]$$

$$P = \frac{P_1 + P_2 \times n}{1+n} \times P_0$$

5

$$P = P_0 - V$$

$$V = P_0 - P_1 \times \frac{1}{2}$$

1

$$Q = Q_0 \times (1+n)^n$$

Q

2

$$Q = Q_0 \times (1+n)^n$$

$$n \times Q$$

3

$$Q = Q_0 \times \frac{P_1 \times (1+n)^n}{P_1 + P_2 \times n}$$

$$Q = \frac{Q_0 \times P_1 \times (1+n)^n}{P_1 + P_2 \times n}$$

4

3 /

1

2

4

2018 4 16