



5%

896

44,793.0709 2.00% 814

1.82% 82

0.18% 9.15%

10%

256

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

1

4

5

6

1

10

2

5

1

48

2

1
50%
2
120

1
20
50%
60

1

1

2

3 36

4

5

1 12

2 12

3 12

4

5

6

2

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
 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
 P_1
 P_2
 n
 Q

3

 $Q \quad Q_0 \times n$

11

1

2

3

4

11

22

896

814

5,624.74

2018

5

2018 -2020

1

2

3

4

10

5

5

$\frac{2}{3}$

5%

6

6

7

12

12

6

1

1

2

3

4

5

1

2

3

4

5

6

7

8

1

1

2

3

1

2

3

4

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

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

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