

688121

2022

4 —

4 —

A

A

6,080,000

202,666,667 3.00% 4,864,000

202,666,667 2.40% 1,216,000

202,666,667 0.60%

20.00%

20%

1.00%

16.59 /

37

2021 12

31

657 5.63%

12

12

48

1

2

3 36

4

5

1 12

2 12

3 12

4

5

6

60

60

60

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1

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		37	2021 12
31	657	5.63%	

2

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12

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A

6,080,000

202,666,667 3.00% 4,864,000

202,666,667 2.40% 1,216,000

202,666,667 0.60%

20.00%

			316,160	5.20%	0.16%
			311,296	5.12%	0.15%
			291,840	4.80%	0.14%
			267,520	4.40%	0.13%
			267,520	4.40%	0.13%
			1,454,336	23.92%	0.72%
			379,392	6.24%	0.19%
			364,800	6.00%	0.18%
			744,192	12.24%	0.37%
	30		2,665,472	43.84%	1.32%
			1,216,000	20.00%	0.60%
			6,080,000	100.00%	3.00%

2

1%

20%

3

4

12

48

60

60

12

12

12

12

1

30

30

1

2

10

3

2

4

" "

	12	24	20%
	24	36	30%
	36	48	50%

2022

2023

	24	12	30%
	36	24	50%

1

25%

2

6

6

3

			16.59	
		16.59		
	A			
1				
	16.59			16.59
		A		
		1		28.04
1		59.16%		
		20		30.21
20		54.92%		
		60		33.17
60		50.02%		
	2021 9 6		120	
		120		50%
2				

16.59 /

1

2

3 36

4

5

2

1 12

2 12

3 12

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6

3

12

4

1

2022 -2024

2021

2021

A

X

		2021	A
		Am	(An)

	2022	20%	15%
	2023	40%	30%
	2024	60%	45%

" "

2021	A	A Am	X=100%
		An A<Am	X=75%
		A<An	X=0

2

2022

2023

2023-2024

		2021 A	
		Am	(An)
	2023	40%	30%
	2024	60%	45%
2021	A	A Am	X=100%
		An A<Am	X=75%
		A<An	X=0

5

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	100%	75%	0%
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=

x

x

2022-2024

2021

20% 40% 60%

/

1

0 $\infty \times 1 n$

∞ / n

0 /

2

0 $\infty \times P1 \times 1 n \div P1 P2 \times n$

∞ / P1

P2 n

0 /

3

0 $\infty \times n$

∞ / n 1

n 0 /

4

/

1

P $P0 \div 1 n$

P0 n
 P
 2
 P P0x P1 P2x n ÷ [P1x 1 n]
 P0 P1 P2
 n P
 3
 P P0÷ n
 P0 n P
 4
 P P0-V
 P0 V P
 P 1
 5

/

/

		2022	2023	2024	2025
4,864,000	6,966.22	2,886.31	2,463.21	1,410.11	206.58

1,216,000

1,216,000

12

1

2

3

4

5

10

5

6

$\frac{2}{3}$

5%

7

1

2

3

4

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60

3

7

12

12

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2022 2 26