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87 11,479,335  
2018 6 13 2017  
11,479,335 14,847,444

2019 5 10		2019
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A 11		88,469
	2019 7 4	
2020 5 26		2020
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77,061	1	99,592
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124,168		

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	2016	2020	
	150%	75	
2020	12%		75
2020		90%	

	2016	2020	
		10,782.25	49,201.33
		356.32%	
150%	75	144.91%	
2020		14.50%	12%
	75	5.43%	2020
10,890,064.50	2020		10,897,652.86
2020			99.93%
90%			

4

$$\frac{1}{1 + \frac{2020}{T}} \left[ \frac{1}{(1 + \frac{2020}{T})^4} + \dots \right]$$
$$= \dots \times \dots$$

T	T 6	6 T 5	5 T 4	T 4
	1	0.95	0.85	0.75

$$\frac{2020}{2} \times T \times 9.49 \times 1$$

× ×



		297,053	89,116	0
		297,053	89,116	0
		349,220	104,766	0
	7	2,236,388	670,918	0
	69	11,131,184	3,289,757	0
	76	13,367,572	3,960,675	0

1      76                      7  
(A)                      49,590  
2              2021 12 10

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