



1

2

3

4

5

6

7

8

9

10

11

12

1

2

3

4

5

6

7

8

9

10

1

2

3

1

2

3

4

1

2

1

2

3

4

1

2

3

4

5





— —  
1 1 12 31

”

“

-

“

”

“

”

1

A.

B.

2

A



D

3

A

B

C

D

1

	300

2


	(%)	(%)
1-6      6	1%	1%
6-12	5%	5%
1 2	10%	10%
2 3	20%	20%
3 4	50%	50%
4 5	80%	80%
5	100%	100%

3

1

2

3

4

5

1

“

”

2

3

4

1

2

A

B

C

D

E

3

		%	%
	10-20	5	4.75-9.50%
	5-10	5	9.50-19.00%

3-5

5

19.00-31.67%

3

1

A

B

C

2

3

3

3

4

3

1

A

B

C

D

E

F

2

A

B

C

D

E

F

G

3

4

5

A

B

C

D

E

1

A

B

C

2

1

A

B

C

D

2

A

B

3

1

2

/

1

A

B

2

A

B

C

1

2

:

A

B

3

6

7

:

A

50%

B

50%

C

1

2

3

4

A

50%

B

50%

C

1

A

B

2

3

4

5

1

2

A

B

C

“ ”

1

2

3

“ ”

4

5

1

“ ”

2

3

“ ”



30

120

15

60