2000							
3000	3,441,357	[ 45,000	3,396,357 ]				
3400	3,441,357	[ 45,000	3,396,357 ]				
3410	3,441,357	[ 45,000	3,396,357 ]				
3413	3,441,357	[ 45,000	3,396,357 ]				
100	1,279,904						
110	906,290						
101	906,290						
	522,980	01					
			(24 ) (=397,200)	)			
		. 5	2,191,300	* 1	* 12	* 1.024 =	26,927
		. 6	1,822,600	* 4	* 12	* 1.024 =	89,585
		. 7	1,376,800	* 7	* 12	* 1.024 =	118,427
		. 8	1,022,000	* 3	* 12	* 1.024 =	37,676
		. 9	716,700	* 1	* 12	* 1.024 =	8,807
		. 8	1,374,100	* 2	* 12	* 1.024 =	33,770
		. 9	1,112,300	* 6	* 12	* 1.024 =	82,008
		(=125	,780)				

3413 - 1 - 110

						397	,200,000	* 2/12 =	66,200
						397,2	00,000	* 1.8/12 =	59,580
135,868	02								
					(	=80,095)			
	. 5			8,506	* 1	* 42	* 12	* 1.024 =	4,390
	. 6			7,216	* 4	* 42	* 12	* 1.024 =	14,897
	. 7			6,475	* 7	* 42	* 12	* 1.024 =	23,393
	. 8			5,802	* 3	* 42	* 12	* 1.024 =	8,984
	. 9			5,204	* 1	* 42	* 12	* 1.024 =	2,686
		8		5,802	* 1	* 42	* 12	* 1.024 =	2,995
		8	(	)					
				5,802	* 1	* 50	* 12	* 1.024 =	3,565
		9	(	)					
				5,204	* 6	* 50	* 12	* 1.024 =	19,185
				(=5	55,773	)			
	. 가		(=1	5,265)					
	_				30,0	00 * 2	4 * 0.	78 * 12 =	6,740

3413 - 2 -

101

- 20,000 * 24 * 1.48 * 12 =	8,525
. (=6,764)	
- 380,700 * 24 * 0.16 * 4 =	5,848
- 47,700 * 24 * 0.20 * 4 =	916
- (=23,160)	
-25 130,000 * 5 * 12 =	7,800
-20 110,000 * 4 * 12 =	5,280
-15 80,000 * 7 * 12 =	6,720
-10 60,000 * 3 * 12 =	2,160
-5 50,000 * 2 * 12 =	1,200
· 50,000 * 1 * 12 =	600
- 397,200,000 * 6% * 1/3 =	7,944
- (=240)	
-8 20,000 * 1 * 12 =	240
- 가 (=360)	
- 30,000 * 1 * 12 =	360
· 40,000 * 3 * 12 =	1,440

3000 3400 3410 3413 110

37,440	03					
		130,000	* 24	* 12		37,440
		130,000		12		37,440
36,120	04					
	(=36,120)					
	. 4 ~5	140,000	* 1	* 12	=	1,680
	· 6 ~7	130,000	* 11	* 12	=	17,160
	. 8 ~10	120,000	* 12	* 12	=	17,280
49,650	05 가					
	가	397,200,000	* 1/12	2 * 150%	6 =	49,650
82,750	06 가					
	가	397,200,000	* 1/12	2 * 250%	6 <b>=</b>	82,750
24,825	07 가					
	가	397,200,	000 *	18/288	3 =	24,825
16,657	10					
		15,000 * 11	* 10	* 8	=	13,200
		(=3,179)				
		27,400	* 2	* 50	=	2,740

3413 - 4 -

101

		•	27,400 * 2 * 7 =	384
		•	27,400 * 2 * 1 =	55
			3,179,000 * 4.5% =	144
			3,179,000 * 1.45% =	47
			3,179,000 * 0.6% =	20
			3,179,000 * 2.105% =	67
120	373,614			
201	168,767			
	168,767	01		
		(=12,594)		
		. (=11,409)		
		- ( )	3,803,000 * 3 =	11,409
		· (=750)		
		- ( )	250,000 * 3 =	750
		- (=195)		
		- ( )	65,000 * 3 =	195
		· (=240)		

- 5 - 

- ( )	40,000 * 3 * 2	= 240
(=10,583)		
	65,000 * 40	= 2,600
•	65,000 * 25	= 1,625
	65,000 * 25	= 1,625
	40,000 * 5	= 200
	60 * 10,000	= 600
	65,000 * 5	= 325
	35 * 20,000	= 700
•	2,000 * 100	= 200
•	1,200 * 500	= 600
•	40,000 * 10	= 400
	352,000 * 4	= 1,408
- OCR	30,000 * 10	= 300
(=!	96,824)	
. ( )	190 * 48,000	= 9,120
. ( )	1,520 * 36,000	= 54,720

- 6 - 

		(	)		190 * 24,000	=	4,560
		(	)		190 * 70,000 * 2	=	26,600
		`	,		1,520 * 1,200	=	1,824
					, ,		, -
					80 * 50,000	=	4,000
					80 * 20,000	=	1,600
					80 * 37,500	=	3,000
			(.	=1,160)	00 07,000	_	3,000
			(-	-1,100)	0.000 * 000		440
	•				2,200 * 200	=	440
	•				150 * 4,800	=	720
				(=2,306)			
				(=700)			
	-				30,000 * 10	=	300
	-				40,000 * 10	=	400
					350 * 40 * 12	=	168
					250,000 * 2	=	500
					2,750 * 114	=	314

- 7 - 

4 000 000 + 40 + 4%	00.4
1,200,000 * 13 * 4% =	624
(=3,150)	
· 80,000 * 30 =	2,400
· 50,000 * 15 =	750
(=1,925)	
· 70,000 * 7 * 2 =	980
· 50,000 * 7 =	350
· 50,000 * 7 =	350
. 10,000 * 7 =	70
· 25,000 * 7 =	175
(=8,960)	
5,000 * 7 * 13 * 12 =	5,460
5,000 * 7 * 5 * 12 =	2,100
· 5,000 * 7 * 40 =	1,400
=	2,700
13,000 * 20 =	260
500,000 * 13 * 4% =	260

3413 - 8 -

120

1			
		853 * 2.5 * 8 * 75 = 1,28	80
		100,000 * 12 = 1,20	00
		(=3,045)	
		· 600,000 * 3 = 1,80	00
		· 50 * 4,000 = 20	00
		· 25 * 5,000 = 12	25
		· 150 * 4,000 = 60	00
		· 80,000 * 4 = 32	20
		= 7,92	20
		= 6,00	00
202	43,800		
	31,200	01	
		120,000 * 17 * 12 = 24,48	80
		( ) 10,000 * 7 * 8 * 12 = 6,72	20
	12,600	02	
		150,000 * 7 * 12 = 12,60	00
203	6,600		

- 9 - 

	2 000	00					
	3,000	03					
						=	2,000
						=	1,000
	3,600	04					
						=	3,600
204	53,520						
	1,200	01					
			100,000	* 1	* 12	=	1,200
	37,320	02					
		(=37,320)					
		. 5	250,000	* 1	* 12	=	3,000
		. 6	155,000	* 4	* 12	=	7,440
		. 7	140,000	* 7	* 12	=	11,760
		. 8 -9	105,000	* 12	* 12	=	15,120
	15,000	03					
		(=15,000)					
			50,000	* 23	* 12	=	13,800

- 10 - 

		. 100,000 * 1 * 12 = 1,200
301	98,047	
	98,047	08
		(=95,047)
		· ( ) 35,810 * 43 * 12 = 18,478
		· 4,000 * 22 * 43 * 12 = 45,408
		. 1,800 * 22 * 43 * 12 = 20,434
		. (=10,727)
		- 146,000 * 43 = 6,278
		- 73,800 * 43 = 3,174
		- 4,650 * 43 = 200
		- 25,000 * 43 = 1,075
		= 3,000
303	2,880	
		576,000,000 * 5% * 10% = 2,880
200	340,727	[ 45,000 295,727 ]

- 11 - [ ( : )

	<u> </u>	Т						
210	90,000	[	45,000	45,000 ]				
301	90,000	[	45,000	45,000 ]				
	90,000	11						
							=	90,000
		[	45,000	45,000 ]				
220	250,727							
307	29,712							
	29,712	05						
					2,476,000	* 12	=	29,712
401	219,000							
	218,000	01						
							=	108,000
							=	5,000
							=	81,000
					(=24,000)			
			•		12,000,000	* 2	=	24,000
	1,000	03						

3000 3400

3410

3413 - 12 - 210

							=	1,000
405	2,015							
	2,015	01						
					530,000	* 1	=	530
				(=1,485)				
					495,000	* 3	=	1,48
400	1,820,726							
410	1,820,726							
801	1,820,726							
							=	1,820,726
	3,441,357	[ 45,000	3,396,357	]				

3000 3400 3410 3