

2010.9.3.
2013.8.21.

2010-8
2013-4

69 2() 1 1

2013 8 21

I.

) 69 2() 1 1 , (" "
) 65 () 1 (" "
2, 11 3[3
] 11 4[]

II.

11 4(11 3())
1

.
. .

.
.

III.

1.

" " 65 () 1 3
11 3() 11
4()

2.

" " ' 10%
10%
" "

3.

" " ' .

4.

" " .

1.

.

.

.

8 ()

2.

.

.

) (30

.

-

3

-

.

1.

65 () 1 3

, ,

1)

10

100 1

100

1

2)

			(:)
	-	-	1,000
			500
			100
			(1 5 , 1,000)
			1,000
			100
			(1 5 , 500)
			1,000

2.

10%

10%

(),	(%)
10%	100
8% ~ 10%	90
6% ~ 8%	80

4% ~ 6%	70
2% ~ 4%	60
2%	50

3.

‘ ‘ ‘ ‘

100 50

=	-
=	×
=	×

(1) 5 ()
 4 6
 10% , 7
 20% . ,

(2) 50%

(1) 20%

(2) 5

20%

(3)

30%

(4)

: 20%

2

: 40%

: 50%

50%

: 70%

:

4.

100

10

10

< 2010-8 , 2010. 9. 3.>

1 ()

2010 9 3

2 ()

(248)

2013 8 31

3 ()

< 2013-4 , 2013. 8. 21.>

1 () 2013 9 1 .
2 () .
(248)
2016 8 31 .
3 () .