			Γ								
		-									
1000		478,116	476,170	1,946							
1200		478,116	476,170	1,946							
1230		476,816	474,870	1,946							
1232		476,816	474,870	1,946							
100		475,286	473,340	1,946							
110		363,506	361,560	1,946							
101		363,506	361,560	1,946							
		62,447	60,501	1,946	02						
						()					
					- 5	9,088	* 1	* 40	* 12	= 4,363	
					- 6	7,711	* 1	* 40	* 12	= 3,702	
					- 7	6,919	* 5	* 40	* 12	= 16,606	
					- 8	6,200	* 1	* 40	* 12	= 2,976	
					- 9	5,560	* 1	* 40	* 12	= 2,669	
						30,316,000) -	28,	370,000	= 가	1,946
		478,116	476,170	1,946							
1000	120	00	1230	1232	110)	101				