2019 2

... / n - n

-1

= /

2

R= 1 * 1

/ * 2 * 2

/ 1 *...* / n

-1

= /

3

2019

R		
R≥8%	-	-
8% > R≥6%	8	450,248.93
6% > R≥4%	36	5,713,014.35
4% > R≥2%	12	432,237.22
2% > R≥0%	1	228.24
R<0%	-	-
	57	6,595,728.74

1. 2019 1 1

2.

R

3.

5-6