

2018 1

2018 1

56	4,902,735.15	51,487.06	51,487.06

1.

2.

= +

+ + - - - -

- -

2018 1

					%
			6	94,534.47	1.36
			48	4,686,736.59	1.07
			-	-	-
			2	121,464.09	1.42
			-	-	-
			-	-	-

1.

2.

3. 2018 1 1

4.

1

$$R = \frac{1}{1 - \frac{1}{n}} - 1$$

* 2

$$R = \frac{1}{1 - \frac{1}{n}} - 1$$

...

-1

=

2

$$R = \frac{1}{1 - \frac{1}{n}} - 1$$

/ 1

* 2

...

/ n

-1

=

3

2018 1

R		
	1	3.16
3%	-	-
2%	29	3,768,278.18
1%	19	940,676.19
0% -1%	5	171,443.46
R<-1%	2	22,334.16
	56	4,902,735.15

1. 2018 1 1

2.

R

3.

5-6