“ ” “ ” “ ”

1 128096

2 4.70 /

3 4.64 /

4 2020 6 18

1,086.80

128096 2020 3 16

“

”

P1=P0÷ 1+n

P1= P0+A×k ÷ 1+k

P1= P0+A×k ÷ 1+n+k

P1=P0-D

P1= P0-D+A×k ÷ 1+n+k

P1 P0 n

A k D

/

/

2019 2019

10 4,418,072

2,350,807,528 10

0.63

“ ”

“ ” 4.70 /

P1=P0-D=4.70-0.063=4.64 /

2020 6 18

“ ” 2020 8 17 2026 2 11

“ ”

2020 6 12