







2020

2021

2020. 10 12



2021

2021

2020

2021

2021

2021

2022

















































(1)

0                      0.5                      1.5                      2

(2)

$$= \frac{1.5}{(1)} \times 0.12 \times 365 = 45.625$$



(1)

2020

0.46%

( )

2020

1.

( )

3

9.29      7.15      5.03

0.06      0.00      0.04

9.23      7.15      4.99

0.6

























