

2023

“ ”

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2023

2023

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5%

48

12

24

36

40%

30% 30%

	2023
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	12
12	24
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	2024
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2023 2024 2025

	2023	876.08
	2024	1,063.82

1

A B+ B B- C D

2

100

1

2

A B+ B B- C D

5

10

= /100 h b 

B	
B-	
C	50%
D	0%

A B+ B B- 70% 100%

C

50%

D

A	70%~100%
B+	
B	
B-	
C	50%
D	0

