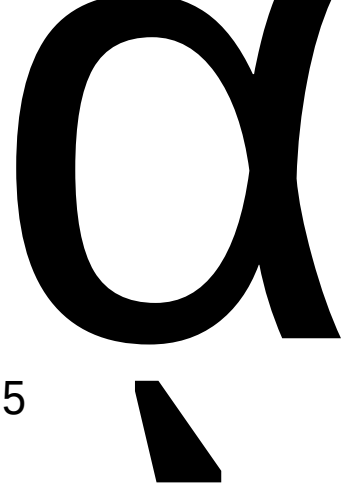


2026 5

1

2

= Σ - ×

= ×

70% N N+1

N+2 20% N+3

10%

X	
6% X ≤ 7%	10.00%
7% X ≤ 8%	10.80%
8% X ≤ 9%	11.60%
9% X ≤ 10%	12.40%
10% X ≤ 11%	13.20%
11% X ≤ 12%	14.00%
12% X ≤ 13%	14.80%
13% X ≤ 14%	15.60%
14% X ≤ 15%	16.50%
15% X ≤ 16%	17.40%
16% X ≤ 17%	18.30%
17% X ≤ 18%	19.20%
18% X ≤ 19%	20.10%
19% X ≤ 20%	21.00%
20% X ≤ 21%	21.90%
21% X ≤ 22%	22.80%
22% X ≤ 23%	23.70%
23% X ≤ 24%	24.60%
24% X ≤ 25%	25.50%
25% X ≤ 26%	26.40%
26% X ≤ 27%	27.30%
27% X ≤ 28%	28.20%
28% X ≤ 29%	29.10%
29% X ≤ 30%	30.00%
X>30%	