

*

(i)

(ii)

361,850,200

= S x K1 x K2 x K3 x (1 + ΣK) ± K4

S —
K1 —
K2 —
K3 —
K4 —
ΣK —

1. 2023

I

S= 516.00 /

2. K1

2023 01 01

2025 1 31

2025

2023

K1 1.0063

3. K2

50

30.85 5.50%

K2 = [1-1/(1+r)n]/[1-1/(1+r)m]

K2 —
r — 5.50%
m —
n —

K2 = [1-(1+5.50%)^30.85]/[1-(1+5.50%)/^50] = 0.868

4. K3

K3=1

5. K4

2023

/	30	20	20	15
/	20	30	30	15

K4 = 60 /

6.

=1+∑Ki

ki i

			0.00%
			0.00%
			0.00%
			0.90%
			0.00%
			1.35%
			1.05%
			0.90%
	,		0.75%
			0.75%
			5.70%

7.

P=S×K1× K2× K3× (1+ ∑ K)±K4

= 516.00×1.0063×0.868×1.00×(1+5.70%)+60.00

= 536.00 /

= x x

x x

x

1.

(3)

2.

a.
b.
c.
d.

e.
f.

g.

3. (3)

		1	2	3
	297,321	1,824	44,533	10,872
	0.19	1	1	1
	2025/1/31	2023/9/12	2023/6/25	2023/2/1
	30.76	50	50	50

		1	2	3
/		509.87	507.04	538.08
	——			

4.

		1	2	3
[/]		509.87	507.04	538.08
		100/99.79	100/99.79	100/99.37
		100/100	100/100	100/100
		100/100	100/100	100/100
		100/115.34	100/115.34	100/115.34
		100/100	100/100	100/100
		100/100	100/100	100/100
		100/100	100/100	100/100
		100/100	100/100	100/100

		1	2	3
		100/96	100/96	100/96
		100/100	100/100	100/100
		100/100	100/100	100/100
		100/98	100/98	100/98
		100/100	100/100	100/100
		100/100	100/100	100/100
		100/99	100/99	100/99
		100/100	100/100	100/100
		100/100	100/100	100/100
	Π	0.9328	0.9328	0.9368

a.

2023 9
2023 6 2023 2 2025
1 31
2023
476.00 478.00 478.00 2023
479.00 2025
2024
2025
2023
2025
2023
99.79 99.79 99.37

b.

K=[1-1/(1+r)m]/[1-1/(1+r)n]

K
m
n
r

30.76
50.00

c.

d.

5.

	1	2	3
[/]	509.87	507.04	538.08
∏	0.9328	0.9328	0.9368
	476.00	473.00	504.00
	1/3	1/3	1/3
	484.00		

= x x (1 +)

1.

= + + -

a.

b.

1		[2016] 504	*	1.19%	
2			*	1.60%	
3			*	0.11%	
4			*	0.40%	

5			*	2.70%	
6			*	0.17%	
				6.17%	
1					
	1.1		0.1 / *	0.1	
	1.2		0.9 / *	0.9	
2			150 / *	150	

3		2021 1074	*	108	

c.

LPR

= + ×

× ×1/2

LPR

	3.1
	3.6

d.

= /1.09×9%+

/1.06×6%

2.

“ ” “ ”

“ ”

a.

= / +

×100%

b.

“ ”

= × ×

×

c.

40.00% 60.00%

= ×40.00%+ ×60.00%

	191,432,046.00
-	155,902,700.00
-	35,529,346.00

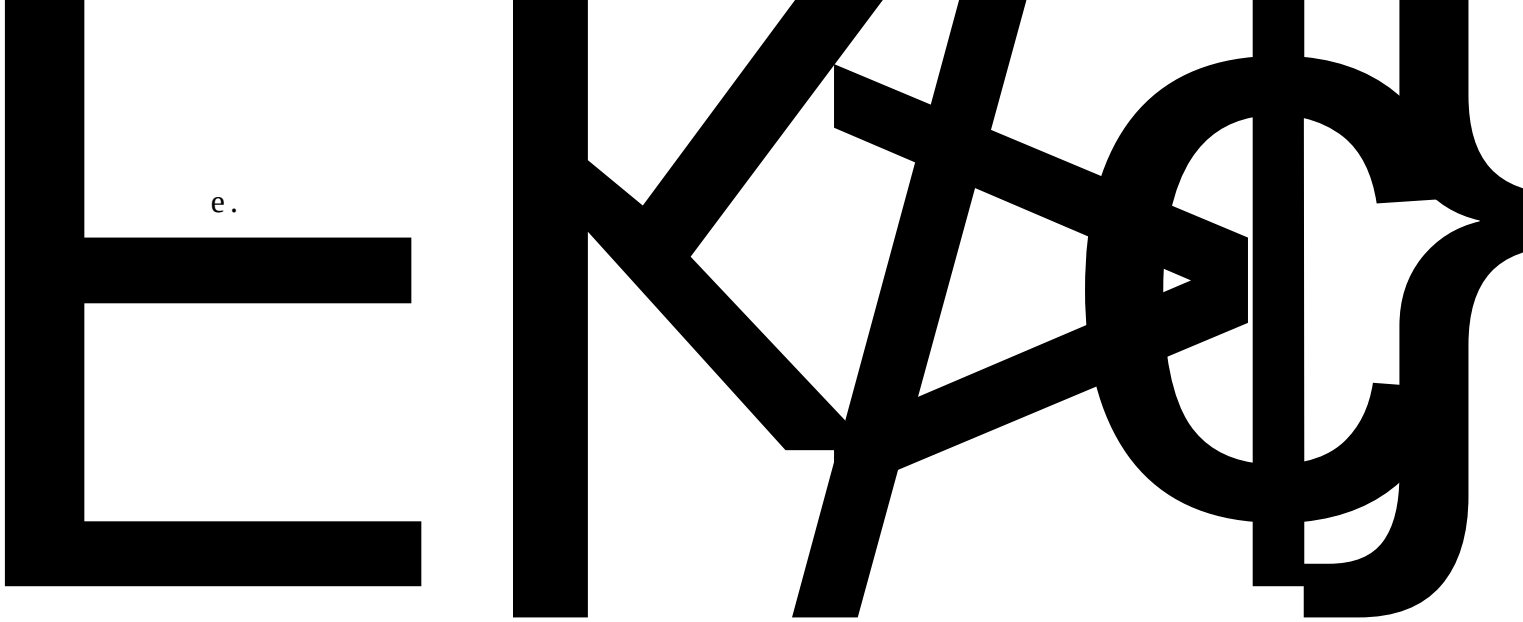
1.

= + + + +

+

a.

e.



“

”

= ×13%/ 1+13% + +

+ ×9%/ 1+9% +

2.

= ×40%+ ×60%

= /

×100%

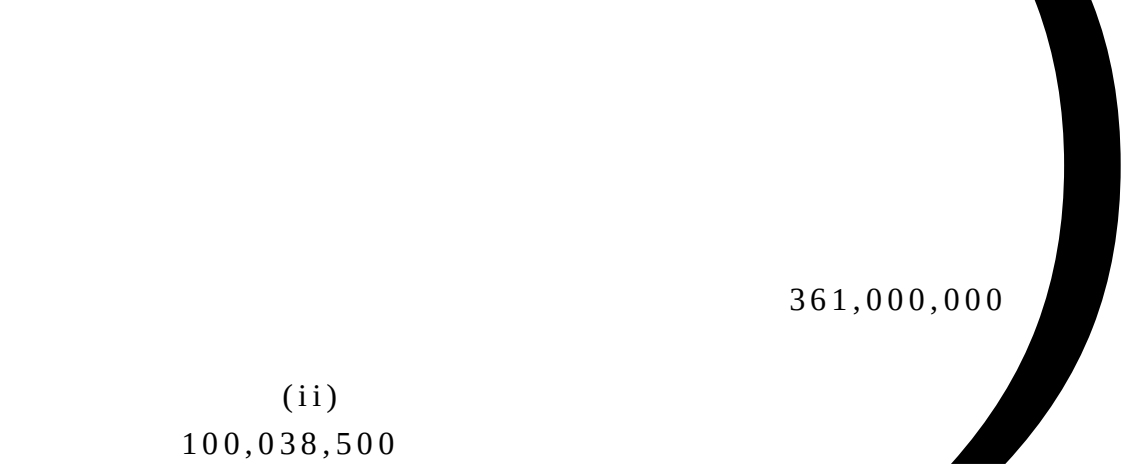
-	5,137,432.00

(i)

(ii)

(a)

(b)



361,000,000

(i)

260,961,500

(ii)

100,038,500

91,453,400

714,141,700

1,726,800

712,414,900

₫ 2 0

361,000,000

260,96 6á