2023

“ ”

,

2023

2023 ,

5%

48

12 24 36 40%

30% 30%

	2023
	2024
	2025

12

12 24 50% 50%

	2024
	2025

2023 2024 2025

	2023	876.08
	2024	1,063.82

⊖

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