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3~15 2.00% 5

8.00%

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1

	29.55	32.51	35.46
	28.75	31.63	34.50
	21.35	23.49	25.62

	26.50	29.15	31.80
	25.50	28.05	30.60
	18.00	19.80	21.60

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/ 70%

30%

12

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	AAA_{sf}	
	AA_{sf}	
	A_{sf}	
	BBB_{sf}	
	BB_{sf}	
	B_{sf}	
	CCC_{sf}	
	CC_{sf}	
	C_{sf}	

AAAsf CCCsf + -