

2025

“ ”

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2025

“ ”

	2025
	2026

2025 2026

	2025	2025 1,298.48 2025 2023 140%
	2026	

1

A B+ B B- C D

2

100

A B+ B B- C D

10

A B+ B B- C D

100

=

/100

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

A B+ B B- C D

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

D	0
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