할부거래에 관한 법률 제25조제5항에 따라 선불식 할부계약의 해 제에 따른 해약환급금 산정기준을 다음과 같이 고시한다.

2011년 9월 1일

공정거래위원회

공정거래위원회 고시 제2011-7호

선불식 할부계약의 해제에 따른 해약환급금 산정기준 고시

제1조(목적) 이 고시는 할부거래에 관한 법률(이하 "법"이라 한다) 제25조제5항 및 동법 시행규칙 제10조의 규정에 따라 법 제2조제2호에서 정하고 있는 선불식 할부계약의 해제에 따른 해약환급금 산정기준을 정하여 소비자와 선불식 할부거래업자(법 제2조제4호에서 정하는 자를 말하며, 이하 "사업자"라 한다.)간의 분쟁을 방지하고소비자의 피해를 최소화함을 목적으로 한다.

제2조(정의) 이 고시에서 사용하는 용어의 뜻은 다음과 같다.

- 1. "위약금"이란 계약금, 손해배상액의 예정, 위약벌, 해약금 등 명칭여하를 불문하고 소비자의 귀책사유에 따라 선불식 할부계약을 해제할 경우 사업자가 해제로 인해 발생하는 손실 등으로 인하여 소비자에게 청구할 수 있는 금전 총액을 말한다.
- 2. "납입금" 이란 월납입금, 계약금, 입회비 등 명칭여하를 불문하

고 계약 내용에 따라 소비자가 1회에 사업자에게 지급하는 대금을 말한다.

- 3. "총계약대금"이란 소비자가 계약의 내용에 따라 사업자에게 지급하기로 한 금액 전체를 말한다.
- 4. "해약환급금"이란 소비자가 지급한 전체 납입금 가운데 소비자가 제공받은 재화 및 용역(이하 "재화등"이라 한다)의 가액과 위약금을 제외한 금액으로, 사업자가 소비자에게 환급할 의무가 있는 금액을 말한다.
- 5. "정기형 선불식 할부계약"이란 총계약대금을 1년 이상의 기간을 두고 월별로 균분하여 납입하는 선불식 할부계약 형태를 말한다.
- 6. "부정기형 선불식 할부계약"이란 정기형을 제외한 선불식 할부계약 형태를 말한다.
- 7. "부가상품"이란 경품, 사은품, 감사품 등 명칭여하를 불문하고 사업자가 소비자에게 부수적으로 공급하는 경제적 이익이 있는 재화로서 계약의 주된 목적에 따라 소비자에게 제공하는 재화 이외의 것을 말한다.
- 제3조(적용범위) 이 고시는 법 제2조제2호에서 정하고 있는 선불식 할 부계약에 적용한다. 다만 소비자와 사업자가 체결한 계약의 내용이 이 고시에서 정한 기준보다 소비자에게 더 유리한 경우에는 그에 따른다.
- 제4조(대금의 환급에 관한 기준) ① 법 제25조제4항에 따른 해약환급

금은 다음과 같이 산정한다. 다만 계약이 해제되기 전에 사업자가 소비자에게 재화등을 공급한 경우에는 그 가액만큼 해약환급금에서 공제할 수 있다.

1. 정기형 선불식 할부계약의 경우에 아래의 산식에 따라 산정하며, 그에 따른 표준해약환급금 예시는 별표1과 같다.

해약환급금 = 납입금 누계 - 관리비 누계 - 모집수당 공제액

- · 모집수당 공제액 = 모집수당×0.75 + 모집수당×0.25× 기 납입 월수 * 납입기간 월수
- · 납입금 누계가 관리비 누계와 모집수당 공제액의 합보다 적은 경우에는 해약 환급금을 0으로 함
- · 모집수당은 총계약대금 대비 최대 10%로 하되, 500,000원을 초과할 수 없음
- · 월별 관리비는 월 납입금 대비 최대 5%로 하되, 월별 관리비의 합계는 500,000원을 초과할 수 없음
- 2. 부정기형 선불식 할부계약의 경우에 해약환급금은 아래의 산식에 따라 산정한다.

해약환급금 = 납입금 누계 × 0.85

- ② 다음 각 호의 경우에는 계약의 해제에 따른 위약금을 청구할 수 없으며, 해약환급금은 소비자가 납입한 금액에서 소비자에게 제공한 재화등의 가액을 제외한 금액으로 한다.
- 1. 소비자가 법 제24조의 규정에 따라 청약을 철회한 때
- 2. 사업자의 귀책사유로 인하여 계약이 해제된 때
- ③ 제2항에서 정한 사항에 관하여 다툼이 있는 경우에는 사업자가

- 이를 입증하여야 한다.
- 제5조(부가상품등의 반환) ① 계약이 해제된 경우 소비자는 사업자에 게 부가상품을 포함하여 반환할 수 있는 재화 등(이하 "부가상품 등"이라 한다)을 사업자에게 반환하고 그 가치에 상당하는 금액을 청구하거나 위약금에서 감액할 수 있다.
 - ② 제1항에 따른 반환이 이루어지는 경우에 사업자가 소비자에게 환급하여야 하는 금액은 사업자가 고지한 부가상품등의 가액의 100 분의 85 이상으로 한다. 다만 부가상품등이 일부 소비되거나 훼손된 경우에는 그 부분만큼 감액할 수 있다.
 - ③ 사업자는 계약을 체결하기 전에 소비자에게 부가상품등의 가액 및 그 산정기준을 고지하고, 소비자로부터 동의를 얻었음을 서면(전 자문서를 포함한다)으로 확인받아야 한다.
 - ④ 제3항에 따른 고지 및 서면 확인에 관하여 다툼이 있는 경우에는 사업자가 이를 입증하여야 하며, 사업자는 제3항에 규정하는 사항에 관한 자료를 소비자가 언제든지 열람할 수 있게 해야 한다.
- 제6조(재검토기한) 「훈령·예규 등의 발령 및 관리에 관한 규정」(대통령훈령 제248호)에 따라 이 예규를 발령한 후의 법령이나 현실여건의 변화 등을 검토하여 이 예규의 폐지, 개정 등의 조치를 하여야하는 기한은 2014년 8월 31일까지로 한다.

제1조(시행일) 이 고시는 2011년 9월 1일부터 시행한다.

제2조(적용례) 이 고시 시행 전에 체결된 선불식 할부계약이 해지 또는 해제될 경우 그 위약금 및 대금의 환급에 관하여는 「소비자분 쟁해결기준」(2010. 1. 29. 공정거래위원회 고시 제2010-1호) 별표 II 제15호에 따르고, 소비자와 사업자가 체결한 계약의 내용이 이 소비 자분쟁해결기준에서 정한 기준보다 소비자에게 더 유리한 경우에는 그에 따른다.

[별표1] 표준해약환급금 예시 (고시 시행후 체결된 계약에 적용)

납입회차	월회비	관리비 비율	모집수당 비율
120개월	30,000	5%	10%

회차	납입금 누계	관리비 누계	모집수당 공제액	해약환급금	환급률
1	30,000	1,500	270,750	0	0.0%
2	60,000	3,000	271,500	0	0.0%
3	90,000	4,500	272,250	0	0.0%
4	120,000	6,000	273,000	0	0.0%
5	150,000	7,500	273,750	0	0.0%
6	180,000	9,000	274,500	0	0.0%
7	210,000	10,500	275,250	0	0.0%
8	240,000	12,000	276,000	0	0.0%
9	270,000	13,500	276,750	0	0.0%
10	300,000	15,000	277,500	7,500	2.5%
11	330,000	16,500	278,250	35,250	10.7%
12	360,000	18,000	279,000	63,000	17.5%
13	390,000	19,500	279,750	90,750	23.3%
14	420,000	21,000	280,500	118,500	28.2%
15	450,000	22,500	281,250	146,250	32.5%
16	480,000	24,000	282,000	174,000	36.3%
17	510,000	25,500	282,750	201,750	39.6%
18	540,000	27,000	283,500	229,500	42.5%
19	570,000	28,500	284,250	257,250	45.1%
20	600,000	30,000	285,000	285,000	47.5%
21	630,000	31,500	285,750	312,750	49.6%
22	660,000	33,000	286,500	340,500	51.6%
23	690,000	34,500	287,250	368,250	53.4%
24	720,000	36,000	288,000	396,000	55.0%
25	750,000	37,500	288,750	423,750	56.5%
26	780,000	39,000	289,500	451,500	57.9%
27	810,000	40,500	290,250	479,250	59.2%
28	840,000	42,000	291,000	507,000	60.4%
29	870,000	43,500	291,750	534,750	61.5%
30	900,000	45,000	292,500	562,500	62.5%
31	930,000	46,500	293,250	590,250	63.5%
32	960,000	48,000	294,000	618,000	64.4%
33	990,000	49,500	294,750	645,750	65.2%
34	1,020,000	51,000	295,500	673,500	66.0%
35	1,050,000	52,500	296,250	701,250	66.8%
36	1,080,000	54,000	297,000	729,000	67.5%
37	1,110,000	55,500	297,750	756,750	68.2%
38	1,140,000	57,000	298,500	784,500	68.8%
39	1,170,000	58,500	299,250	812,250	69.4%
40	1,200,000	60,000	300,000	840,000	70.0%

41	1,230,000	61,500	300,750	867,750	70.5%
42	1,260,000	63,000	301,500	895,500	71.1%
43	1,290,000	64,500	302,250	923,250	71.6%
44	1,320,000	66,000	303,000	951,000	72.0%
45	1,350,000	67,500	303,750	978,750	72.5%
46	1,380,000	69,000	304,500	1,006,500	72.9%
47	1,410,000	70,500	305,250	1,034,250	73.4%
48	1,440,000	72,000	306,000	1,062,000	73.8%
49	1,470,000	73,500	306,750	1,089,750	74.1%
50	1,500,000	75,000	307,500	1,117,500	74.5%
51	1,530,000	76,500	308,250	1,145,250	74.9%
52	1,560,000	78,000	309,000	1,173,000	75.2%
53	1,590,000	79,500	309,750	1,200,750	75.5%
54	1,620,000	81,000	310,500	1,228,500	75.8%
55	1,650,000	82,500	311,250	1,256,250	76.1%
56	1,680,000	84,000	312,000	1,284,000	76.4%
57	1,710,000	85,500	312,750	1,311,750	76.7%
58	1,740,000	87,000	313,500	1,339,500	77.0%
59	1,770,000	88,500	314,250	1,367,250	77.2%
60	1,800,000	90,000	315,000	1,395,000	77.5%
61	1,830,000	91,500	315,750	1,422,750	77.7%
62	1,860,000	93,000	316,500	1,450,500	78.0%
63	1,890,000	94,500	317,250	1,478,250	78.2%
64	1,920,000	96,000	318,000	1,506,000	78.4%
65	1,950,000	97,500	318,750	1,533,750	78.7%
66	1,980,000	99,000	319,500	1,561,500	78.9%
67	2,010,000	100,500	320,250	1,589,250	79.1%
68	2,040,000	102,000	321,000	1,617,000	79.3%
69	2,070,000	103,500	321,750	1,644,750	79.5%
70	2,100,000	105,000	322,500	1,672,500	79.6%
71	2,130,000	106,500	323,250	1,700,250	79.8%
72	2,160,000	108,000	324,000	1,728,000	80.0%
73	2,190,000	109,500	324,750	1,755,750	80.2%
74	2,220,000	111,000	325,500	1,783,500	80.3%
75	2,250,000	112,500	326,250	1,811,250	80.5%
76	2,280,000	114,000	327,000	1,839,000	80.7%
77	2,310,000	115,500	327,750	1,866,750	80.8%
78	2,340,000	117,000	328,500	1,894,500	81.0%
79	2,370,000	118,500	329,250	1,922,250	81.1%
80	2,400,000	120,000	330,000	1,950,000	81.3%
81	2,430,000	121,500	330,750	1,977,750	81.4%
82	2,460,000	123,000	331,500	2,005,500	81.5%
83	2,490,000	124,500	332,250	2,033,250	81.7%
84	2,520,000	126,000	333,000	2,061,000	81.8%
85	2,550,000	127,500	333,750	2,088,750	81.9%
86	2,580,000	129,000	334,500	2,116,500	82.0%
87	2,610,000	130,500	335,250	2,144,250	82.2%
88	2,640,000	132,000	336,000	2,172,000	82.3%
89	2,670,000	133,500	336,750	2,199,750	82.4%
90	2,700,000	135,000	337,500	2,227,500	82.5%

91	2,730,000	136,500	338,250	2,255,250	82.6%
92	2,760,000	138,000	339,000	2,283,000	82.7%
93	2,790,000	139,500	339,750	2,310,750	82.8%
94	2,820,000	141,000	340,500	2,338,500	82.9%
95	2,850,000	142,500	341,250	2,366,250	83.0%
96	2,880,000	144,000	342,000	2,394,000	83.1%
97	2,910,000	145,500	342,750	2,421,750	83.2%
98	2,940,000	147,000	343,500	2,449,500	83.3%
99	2,970,000	148,500	344,250	2,477,250	83.4%
100	3,000,000	150,000	345,000	2,505,000	83.5%
101	3,030,000	151,500	345,750	2,532,750	83.6%
102	3,060,000	153,000	346,500	2,560,500	83.7%
103	3,090,000	154,500	347,250	2,588,250	83.8%
104	3,120,000	156,000	348,000	2,616,000	83.8%
105	3,150,000	157,500	348,750	2,643,750	83.9%
106	3,180,000	159,000	349,500	2,671,500	84.0%
107	3,210,000	160,500	350,250	2,699,250	84.1%
108	3,240,000	162,000	351,000	2,727,000	84.2%
109	3,270,000	163,500	351,750	2,754,750	84.2%
110	3,300,000	165,000	352,500	2,782,500	84.3%
111	3,330,000	166,500	353,250	2,810,250	84.4%
112	3,360,000	168,000	354,000	2,838,000	84.5%
113	3,390,000	169,500	354,750	2,865,750	84.5%
114	3,420,000	171,000	355,500	2,893,500	84.6%
115	3,450,000	172,500	356,250	2,921,250	84.7%
116	3,480,000	174,000	357,000	2,949,000	84.7%
117	3,510,000	175,500	357,750	2,976,750	84.8%
118	3,540,000	177,000	358,500	3,004,500	84.9%
119	3,570,000	178,500	359,250	3,032,250	84.9%
120	3,600,000	180,000	360,000	3,060,000	85.0%

[별표2] 소비자분쟁해결기준에 따른 표준해약환급금 예시 (고시 시행전 체결된 계약에 적용)

납입회차	월회비	관리비 비율	모집수당 비율
120개월	30,000	10%	15.3%

회차	납입금 누계	관리비 누계	모집수당 공제액	해약환급금	환급률
1	30,000	3,000	550,800	0	0.0%
2	60,000	6,000	541,620	0	0.0%
3	90,000	9,000	532,440	0	0.0%
4	120,000	12,000	523,260	0	0.0%
5	150,000	15,000	514,080	0	0.0%
6	180,000	18,000	504,900	0	0.0%
7	210,000	21,000	495,720	0	0.0%
8	240,000	24,000	486,540	0	0.0%
9	270,000	27,000	477,360	0	0.0%
10	300,000	30,000	468,180	0	0.0%
11	330,000	33,000	459,000	0	0.0%
12	360,000	36,000	449,820	0	0.0%
13	390,000	39,000	440,640	0	0.0%
14	420,000	42,000	431,460	0	0.0%
15	450,000	45,000	422,280	0	0.0%
16	480,000	48,000	413,100	17,000	3.5%
17	510,000	51,000	403,920	49,000	9.6%
18	540,000	54,000	394,740	82,000	15.2%
19	570,000	57,000	385,560	114,000	20.0%
20	600,000	60,000	376,380	147,000	24.5%
21	630,000	63,000	367,200	179,000	28.4%
22	660,000	66,000	358,020	212,000	32.1%
23	690,000	69,000	348,840	244,000	35.4%
24	720,000	72,000	339,660	277,000	38.5%
25	750,000	75,000	330,480	310,000	41.3%
26	780,000	78,000	321,300	342,000	43.8%
27	810,000	81,000	312,120	375,000	46.3%
28	840,000	84,000	302,940	407,000	48.5%
29	870,000	87,000	293,760	440,000	50.6%
30	900,000	90,000	284,580	472,000	52.4%
31	930,000	93,000	275,400	505,000	54.3%
32	960,000	96,000	266,220	538,000	56.0%
33	990,000	99,000	257,040	570,000	57.6%
34	1,020,000	102,000	247,860	603,000	59.1%
35	1,050,000	105,000	238,680	635,000	60.5%
36	1,080,000	108,000	229,500	668,000	61.9%
37	1,110,000	111,000	220,320	700,000	63.1%
38	1,140,000	114,000	211,140	733,000	64.3%
39	1,170,000	117,000	201,960	765,000	65.4%
40	1,200,000	120,000	192,780	798,000	66.5%

41	1,230,000	123,000	183,600	831,000	67.6%
42	1,260,000	126,000	174,420	863,000	68.5%
43	1,290,000	129,000	165,240	896,000	69.5%
44	1,320,000	132,000	156,060	928,000	70.3%
45	1,350,000	135,000	146,880	961,000	71.2%
46	1,380,000	138,000	137,700	993,000	72.0%
47	1,410,000	141,000	128,520	1,026,000	72.8%
48	1,440,000	144,000	119,340	1,058,000	73.5%
49	1,470,000	147,000	110,160	1,091,000	74.2%
50	1,500,000	150,000	100,980	1,124,000	74.9%
51	1,530,000	153,000	91,800	1,156,000	75.6%
52	1,560,000	156,000	82,620	1,189,000	76.2%
53	1,590,000	159,000	73,440	1,221,000	76.8%
54	1,620,000	162,000	64,260	1,254,000	77.4%
55	1,650,000	165,000	55,080	1,286,000	77.9%
56	1,680,000	168,000	45,900	1,319,000	78.5%
57	1,710,000	171,000	36,720	1,352,000	79.1%
58	1,740,000	174,000	27,540	1,384,000	79.5%
59	1,770,000	177,000	18,360	1,417,000	80.1%
60	1,800,000	180,000	9,180	1,449,000	80.5%
61	1,830,000	183,000	0	1,482,000	81.0%
62	1,860,000	186,000	0	1,506,000	81.0%
63	1,890,000	189,000	0	1,530,000	81.0%
64	1,920,000	192,000	0	1,555,000	81.0%
65	1,950,000	195,000	0	1,579,000	81.0%
66	1,980,000	198,000	0	1,603,000	81.0%
67	2,010,000	201,000	0	1,628,000	81.0%
68	2,040,000	204,000	0	1,652,000	81.0%
69	2,070,000	207,000	0	1,676,000	81.0%
70	2,100,000	210,000	0	1,701,000	81.0%
71	2,130,000	213,000	0	1,725,000	81.0%
72	2,160,000	216,000	0	1,749,000	81.0%
73	2,190,000	219,000	0	1,773,000	81.0%
74	2,220,000	222,000	0	1,798,000	81.0%
75	2,250,000	225,000	0	1,822,000	81.0%
76	2,280,000	228,000	0	1,846,000	81.0%
77	2,310,000	231,000	0	1,871,000	81.0%
78	2,340,000	234,000	0	1,895,000	81.0%
79	2,370,000	237,000	0	1,919,000	81.0%
80	2,400,000	240,000	0	1,944,000	81.0%
81	2,430,000	243,000	0	1,968,000	81.0%
82	2,460,000	246,000	0	1,992,000	81.0%
83	2,490,000	249,000	0	2,016,000	81.0%
84	2,520,000	252,000	0	2,041,000	81.0%
85	2,550,000	255,000	0	2,065,000	81.0%
86	2,580,000	258,000	0	2,089,000	81.0%
87	2,610,000	261,000	0	2,114,000	81.0%
88	2,640,000	264,000	0	2,138,000	81.0%
89	2,670,000	267,000	0	2,162,000	81.0%
90	2,700,000	270,000	0	2,187,000	81.0%

91 2,730,000 273,000 0 2,211,000 81.0% 92 2,760,000 276,000 0 2,235,000 81.0% 93 2,790,000 279,000 0 2,259,000 81.0% 94 2,820,000 285,000 0 2,284,000 81.0% 95 2,850,000 285,000 0 2,338,000 81.0% 96 2,880,000 288,000 0 2,332,000 81.0% 97 2,910,000 291,000 0 2,357,000 81.0% 98 2,940,000 294,000 0 2,381,000 81.0% 100 3,000,000 300,000 0 2,455,000 81.0% 101 3,030,000 300,000 0 2,445,000 81.0% 102 3,060,000 306,000 0 2,478,000 81.0% 103 3,090,000 309,000 0 2,527,000 81.0% 104 3,120,000 312,000 0 2,527,0						
92 2,760,000 276,000 0 2,235,000 81.0% 93 2,790,000 279,000 0 2,259,000 81.0% 94 2,820,000 282,000 0 2,284,000 81.0% 95 2,850,000 285,000 0 2,308,000 81.0% 96 2,880,000 288,000 0 2,332,000 81.0% 97 2,910,000 291,000 0 2,357,000 81.0% 98 2,940,000 294,000 0 2,381,000 81.0% 99 2,970,000 297,000 0 2,430,000 81.0% 100 3,000,000 300,000 0 2,430,000 81.0% 101 3,030,000 303,000 0 2,454,000 81.0% 102 3,060,000 306,000 0 2,478,000 81.0% 103 3,090,000 309,000 0 2,527,000 81.0% 104 3,120,000 315,000 0 2,527,0	91	2,730,000	273,000	0	2,211,000	81.0%
94 2,820,000 282,000 0 2,284,000 81.0% 95 2,850,000 285,000 0 2,308,000 81.0% 96 2,880,000 288,000 0 2,332,000 81.0% 97 2,910,000 291,000 0 2,357,000 81.0% 98 2,940,000 294,000 0 2,381,000 81.0% 100 3,000,000 297,000 0 2,405,000 81.0% 101 3,030,000 300,000 0 2,430,000 81.0% 101 3,030,000 303,000 0 2,478,000 81.0% 102 3,060,000 306,000 0 2,478,000 81.0% 103 3,090,000 309,000 0 2,502,000 81.0% 104 3,120,000 312,000 0 2,527,000 81.0% 105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 321,000 0 2,60	92	2,760,000	276,000	0		81.0%
95 2,850,000 285,000 0 2,308,000 81.0% 96 2,880,000 288,000 0 2,332,000 81.0% 97 2,910,000 291,000 0 2,357,000 81.0% 98 2,940,000 294,000 0 2,381,000 81.0% 99 2,970,000 297,000 0 2,405,000 81.0% 100 3,000,000 300,000 0 2,430,000 81.0% 101 3,030,000 303,000 0 2,454,000 81.0% 102 3,060,000 306,000 0 2,457,000 81.0% 103 3,090,000 309,000 0 2,502,000 81.0% 104 3,120,000 312,000 0 2,551,000 81.0% 105 3,150,000 318,000 0 2,5551,000 81.0% 106 3,180,000 321,000 0 2,600,000 81.0% 109 3,270,000 327,000 0 2,6	93	2,790,000	279,000	0	2,259,000	81.0%
96 2,880,000 288,000 0 2,332,000 81.0% 97 2,910,000 291,000 0 2,357,000 81.0% 98 2,940,000 294,000 0 2,381,000 81.0% 99 2,970,000 297,000 0 2,405,000 81.0% 100 3,000,000 300,000 0 2,430,000 81.0% 101 3,030,000 303,000 0 2,454,000 81.0% 102 3,060,000 306,000 0 2,478,000 81.0% 103 3,090,000 309,000 0 2,502,000 81.0% 104 3,120,000 312,000 0 2,527,000 81.0% 105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 324,000 0 2,624,000 81.0% 108 3,240,000 327,000 0 2,6	94	2,820,000	282,000	0	2,284,000	81.0%
97 2,910,000 291,000 0 2,357,000 81.0% 98 2,940,000 294,000 0 2,381,000 81.0% 99 2,970,000 297,000 0 2,405,000 81.0% 100 3,000,000 300,000 0 2,430,000 81.0% 101 3,030,000 303,000 0 2,454,000 81.0% 102 3,060,000 306,000 0 2,478,000 81.0% 103 3,090,000 309,000 0 2,502,000 81.0% 104 3,120,000 312,000 0 2,527,000 81.0% 105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,300,000 330,000 0 2,	95	2,850,000	285,000	0	2,308,000	81.0%
98 2,940,000 294,000 0 2,381,000 81.0% 99 2,970,000 297,000 0 2,405,000 81.0% 100 3,000,000 300,000 0 2,430,000 81.0% 101 3,030,000 303,000 0 2,454,000 81.0% 102 3,060,000 306,000 0 2,478,000 81.0% 103 3,090,000 309,000 0 2,502,000 81.0% 104 3,120,000 312,000 0 2,527,000 81.0% 105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 321,000 0 2,600,000 81.0% 108 3,240,000 324,000 0 2,648,000 81.0% 110 3,300,000 330,000 0 2,648,000 81.0% 111 3,330,000 336,000 0 2	96	2,880,000	288,000	0	2,332,000	81.0%
99 2,970,000 297,000 0 2,405,000 81.0% 100 3,000,000 300,000 0 2,430,000 81.0% 101 3,030,000 303,000 0 2,454,000 81.0% 102 3,060,000 306,000 0 2,478,000 81.0% 103 3,090,000 309,000 0 2,502,000 81.0% 104 3,120,000 312,000 0 2,527,000 81.0% 105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 321,000 0 2,600,000 81.0% 108 3,240,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,330,000 333,000 0 2,673,000 81.0% 111 3,360,000 336,000 0	97	2,910,000	291,000	0	2,357,000	81.0%
100 3,000,000 300,000 0 2,430,000 81.0% 101 3,030,000 303,000 0 2,454,000 81.0% 102 3,060,000 306,000 0 2,478,000 81.0% 103 3,090,000 309,000 0 2,502,000 81.0% 104 3,120,000 312,000 0 2,527,000 81.0% 105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 321,000 0 2,600,000 81.0% 108 3,240,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,330,000 333,000 0 2,697,000 81.0% 111 3,330,000 336,000 0 2,721,000 81.0% 113 3,390,000 336,000 0 <td< td=""><td>98</td><td>2,940,000</td><td>294,000</td><td>0</td><td>2,381,000</td><td>81.0%</td></td<>	98	2,940,000	294,000	0	2,381,000	81.0%
101 3,030,000 303,000 0 2,454,000 81.0% 102 3,060,000 306,000 0 2,478,000 81.0% 103 3,090,000 309,000 0 2,502,000 81.0% 104 3,120,000 312,000 0 2,527,000 81.0% 105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 321,000 0 2,600,000 81.0% 108 3,240,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,330,000 330,000 0 2,673,000 81.0% 111 3,330,000 336,000 0 2,721,000 81.0% 112 3,360,000 336,000 0 2,745,000 81.0% 113 3,420,000 342,000 0 <td< td=""><td>99</td><td>2,970,000</td><td>297,000</td><td>0</td><td>2,405,000</td><td>81.0%</td></td<>	99	2,970,000	297,000	0	2,405,000	81.0%
102 3,060,000 306,000 0 2,478,000 81.0% 103 3,090,000 309,000 0 2,502,000 81.0% 104 3,120,000 312,000 0 2,527,000 81.0% 105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 321,000 0 2,600,000 81.0% 108 3,240,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,300,000 330,000 0 2,673,000 81.0% 111 3,330,000 336,000 0 2,697,000 81.0% 112 3,360,000 336,000 0 2,721,000 81.0% 113 3,450,000 342,000 0 2,774,000 81.0% 114 3,420,000 342,000 0 <td< td=""><td>100</td><td>3,000,000</td><td>300,000</td><td>0</td><td>2,430,000</td><td>81.0%</td></td<>	100	3,000,000	300,000	0	2,430,000	81.0%
103 3,090,000 309,000 0 2,502,000 81.0% 104 3,120,000 312,000 0 2,527,000 81.0% 105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 321,000 0 2,600,000 81.0% 108 3,240,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,300,000 330,000 0 2,673,000 81.0% 111 3,330,000 333,000 0 2,697,000 81.0% 112 3,360,000 336,000 0 2,721,000 81.0% 113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,774,000 81.0% 115 3,450,000 345,000 0 <td< td=""><td>101</td><td>3,030,000</td><td>303,000</td><td>0</td><td>2,454,000</td><td>81.0%</td></td<>	101	3,030,000	303,000	0	2,454,000	81.0%
104 3,120,000 312,000 0 2,527,000 81.0% 105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 321,000 0 2,600,000 81.0% 108 3,240,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,300,000 330,000 0 2,697,000 81.0% 111 3,330,000 333,000 0 2,697,000 81.0% 112 3,360,000 336,000 0 2,721,000 81.0% 113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 <td< td=""><td>102</td><td>3,060,000</td><td>306,000</td><td>0</td><td>2,478,000</td><td>81.0%</td></td<>	102	3,060,000	306,000	0	2,478,000	81.0%
105 3,150,000 315,000 0 2,551,000 81.0% 106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 321,000 0 2,600,000 81.0% 108 3,240,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,300,000 330,000 0 2,697,000 81.0% 111 3,330,000 333,000 0 2,697,000 81.0% 112 3,360,000 336,000 0 2,721,000 81.0% 113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,843,000 81.0% 117 3,510,000 351,000 0 <td< td=""><td>103</td><td>3,090,000</td><td>309,000</td><td>0</td><td>2,502,000</td><td>81.0%</td></td<>	103	3,090,000	309,000	0	2,502,000	81.0%
106 3,180,000 318,000 0 2,575,000 81.0% 107 3,210,000 321,000 0 2,600,000 81.0% 108 3,240,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,300,000 330,000 0 2,697,000 81.0% 111 3,330,000 333,000 0 2,697,000 81.0% 112 3,360,000 336,000 0 2,721,000 81.0% 113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,843,000 81.0% 117 3,510,000 354,000 0 2,867,000 81.0% 118 3,570,000 357,000 0 <td< td=""><td>104</td><td>3,120,000</td><td>312,000</td><td>0</td><td>2,527,000</td><td>81.0%</td></td<>	104	3,120,000	312,000	0	2,527,000	81.0%
107 3,210,000 321,000 0 2,600,000 81.0% 108 3,240,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,300,000 330,000 0 2,697,000 81.0% 111 3,330,000 333,000 0 2,697,000 81.0% 112 3,360,000 336,000 0 2,721,000 81.0% 113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,818,000 81.0% 117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 357,000 0 2,891,000 81.0%	105	3,150,000	315,000	0	2,551,000	81.0%
108 3,240,000 324,000 0 2,624,000 81.0% 109 3,270,000 327,000 0 2,648,000 81.0% 110 3,300,000 330,000 0 2,673,000 81.0% 111 3,330,000 333,000 0 2,697,000 81.0% 112 3,360,000 336,000 0 2,721,000 81.0% 113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,843,000 81.0% 117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	106	3,180,000	318,000	0	2,575,000	81.0%
109 3,270,000 327,000 0 2,648,000 81.0% 110 3,300,000 330,000 0 2,673,000 81.0% 111 3,330,000 333,000 0 2,697,000 81.0% 112 3,360,000 336,000 0 2,721,000 81.0% 113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,818,000 81.0% 117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	107	3,210,000	321,000	0	2,600,000	81.0%
110 3,300,000 330,000 0 2,673,000 81.0% 111 3,330,000 333,000 0 2,697,000 81.0% 112 3,360,000 336,000 0 2,721,000 81.0% 113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,818,000 81.0% 117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	108	3,240,000	324,000	0	2,624,000	81.0%
111 3,330,000 333,000 0 2,697,000 81.0% 112 3,360,000 336,000 0 2,721,000 81.0% 113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,818,000 81.0% 117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	109	3,270,000	327,000	0	2,648,000	81.0%
112 3,360,000 336,000 0 2,721,000 81.0% 113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,818,000 81.0% 117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	110	3,300,000	330,000	0	2,673,000	81.0%
113 3,390,000 339,000 0 2,745,000 81.0% 114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,818,000 81.0% 117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	111	3,330,000	333,000	0	2,697,000	81.0%
114 3,420,000 342,000 0 2,770,000 81.0% 115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,818,000 81.0% 117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	112	3,360,000	336,000	0	2,721,000	81.0%
115 3,450,000 345,000 0 2,794,000 81.0% 116 3,480,000 348,000 0 2,818,000 81.0% 117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	113	3,390,000	339,000	0	2,745,000	81.0%
116 3,480,000 348,000 0 2,818,000 81.0% 117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	114	3,420,000	342,000	0	2,770,000	81.0%
117 3,510,000 351,000 0 2,843,000 81.0% 118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	115	3,450,000	345,000	0	2,794,000	81.0%
118 3,540,000 354,000 0 2,867,000 81.0% 119 3,570,000 357,000 0 2,891,000 81.0%	116	3,480,000	348,000	0	2,818,000	81.0%
119 3,570,000 357,000 0 2,891,000 81.0%	117	3,510,000	351,000		2,843,000	81.0%
, , ,		3,540,000	354,000		2,867,000	
120 3 600 000 360 000 0 2 916 000 81 0%	119	3,570,000	357,000		2,891,000	81.0%
120 3,000,000 01.070	120	3,600,000	360,000	0	2,916,000	81.0%