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?????????0.6%-0.8%????????????????3?6?9?12?18?24???????????1.95%?3.6%?5.4%?7.2%?11.7%?15%????????????????12000??12????????0.6%????????????????1072????12??????????864??

??12000??12????????????????1000????????????72??????????????72/1000=7.2%????????????????????????????

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??80%????????????????????????????????1???????????

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