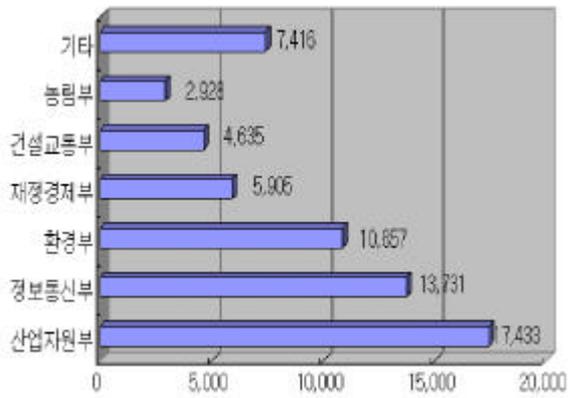


가  
(Refund System)>

24 2002 1 857  
137%

(2001) ( : )



)

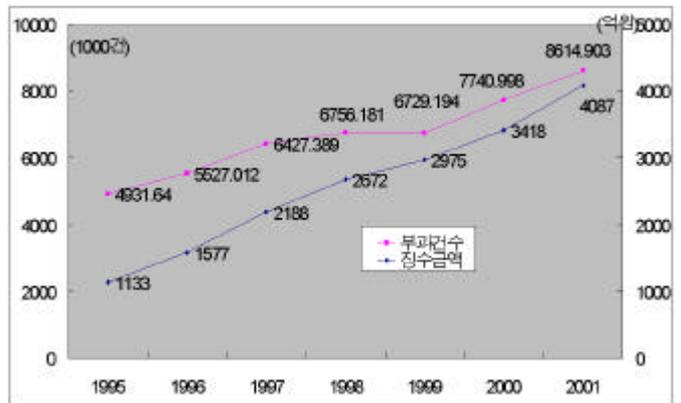
가 2001

1.75 , 3.6 가

1995-2001

11.3-39.1%

1.44 가



)

861 , 408

1995 493 , 113

가 5%

가

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