2022 4 7

0.5%

3.4% 10%

“ ” “ ”

2022

0.5%

——

2024 12% 2022

2023 2024 10.5% 11% 11.5%

2022 PPP

2021 —— 2021 PPP 2800

34% 10%-11% 2022 PPP

2021 PPP

9.5%

—— 2022 1

PPP

2019 76.76% 2021 73.68%

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A

1) 3 2) 3)

20%

—— 2014 15% 2015 17.5%

15 48