

## 元 利 金 計 算 書 (1)

\* 貸付日 平成8年10月15日      \* 貸付金 200 万円      \* 返済方法 平成8年11月から平成11年10月まで毎月20日  
 \* 利息 年率 29.8%              \* 損害金 年率 39.8%              平成11年10月20日元金全額一括払  
 \* 期限の利益喪失日 平成9年2月20日 徒過による。      \* 1年を365日として計算する。

入金日	入金額	期 間	計 算 根 拠	利息 損害金	利息・損害金 不 足 額	元 本 充 当 額	残元本
H8.11.20	60,000	10/15 ~ 11/19	$2,000,000 \times 0.298 \times 36 / 365 = 58,783$	58,783	0	1,217	1,998,783
H8.12.20	60,000	11/20 ~ 12/19	$1,998,783 \times 0.298 \times 30 / 365 = 48,956$	48,956	0	11,044	1,987,739
H9.1.20	55,000	12/20 ~ 1/19	$1,987,739 \times 0.298 \times 31 / 365 = 50,308$	50,308	0	4,692	1,983,047
H9.2.21	52,000	1/20 ~ 2/20	$1,983,047 \times 0.298 \times 32 / 365 = 51,809$	51,809	0	191	1,982,856
H9.3.17	55,000	2/21 ~ 3/16	$1,982,856 \times 0.298 \times 24 / 365 = 38,853$	38,853	0	16,147	1,966,709
H9.4.22	54,000	3/17 ~ 4/21	$1,966,709 \times 0.298 \times 36 / 365 = 57,805$	54,000	3,805	0	1,966,709
H9.5.20	3,805	4/22 ~ 5/19	$1,966,709 \times 0.298 \times 28 / 365 = 44,959$	3,805	44,959	0	1,966,709
H9.5.20	51,195	~	$1,966,709 \times 0.298 \times 0 / 365 = -$	44,959	0	6,236	1,960,473
		5/20 ~ 6/20	$1,960,473 \times 0.298 \times 32 / 365 = 51,219$				
H9.6.23	60,000	6/21 ~ 6/22	$1,960,473 \times 0.398 \times 2 / 365 = 4,275$	55,494	0	4,506	1,955,967
H9.7.22	55,000	6/23 ~ 7/21	$1,955,967 \times 0.298 \times 29 / 365 = -46,310$	46,310	0	8,690	1,947,277
H9.8.20	50,000	7/22 ~ 8/19	$1,947,277 \times 0.298 \times 29 / 365 = 46,105$	46,105	0	3,895	1,943,382
H9.9.22	46,000	8/20 ~ 9/21	$1,943,382 \times 0.298 \times 33 / 365 = 52,359$	46,000	6,359	0	1,943,382
H9.10.20	6,359	9/22 ~ 10/19	$1,943,382 \times 0.298 \times 28 / 365 = 44,426$	6,359	44,426	0	1,943,382
H9.10.20	53,641	~	$1,943,382 \times 0.298 \times 0 / 365 = -$	44,426	0	9,215	1,934,167
H9.11.20	50,000	10/20 ~ 11/19	$1,934,167 \times 0.298 \times 31 / 365 = 48,952$	48,952	0	1,048	1,933,119
H9.12.22	50,000	11/20 ~ 12/21	$1,933,119 \times 0.298 \times 32 / 365 = 50,504$	50,000	504	0	1,933,119
H10.1.20	504	12/22 ~ 1/19	$1,933,119 \times 0.298 \times 29 / 365 = 45,769$	504	45,769	0	1,933,119
H10.1.20	49,496	~	$1,933,119 \times 0.298 \times 0 / 365 = -$	45,769	0	3,727	1,929,392
		1/20 ~ 2/20	$1,929,392 \times 0.298 \times 32 / 365 = 50,407$	-	50,407	0	1,929,392

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H10.2.23	55,000	2/21 ~ 2/22	$1,929,392 \times 0.398 \times 2 / 365 = 4,207$	54,614	0	386	1,929,006
H10.3.20	20,000	2/23 ~ 3/19	$1,929,006 \times 0.298 \times 25 / 365 = 39,372$	20,000	19,372	0	1,929,006
H10.4.20	19,372	3/20 ~ 4/19	$1,929,006 \times 0.298 \times 31 / 365 = 48,822$	19,372	48,822	0	1,929,006
H10.4.20	40,628	~	$1,929,006 \times 0.298 \times 0 / 365 = -$	40,628	8,194	0	1,929,006
		4/20 ~ 5/20	$1,929,006 \times 0.298 \times 31 / 365 = 48,822$				
H10.5.25	8,194	5/21 ~ 5/24	$1,929,006 \times 0.398 \times 4 / 365 = 8,413$	8,194	57,235	0	1,929,006
H10.5.25	51,806	~	$1,929,006 \times 0.298 \times 0 / 365 = -$	51,806	5,429	0	1,929,006
		5/25 ~ 6/22	$1,929,006 \times 0.298 \times 29 / 365 = 45,672$				
H10.7.23	5,429	6/23 ~ 7/22	$1,929,006 \times 0.398 \times 30 / 365 = 63,102$	5,429	108,774	0	1,929,006
H10.7.23	44,571	~	$1,929,006 \times 0.298 \times 0 / 365 = -$	44,571	64,203	0	1,929,006
H10.8.20	64,203	7/23 ~ 8/19	$1,929,006 \times 0.398 \times 28 / 365 = 58,895$	64,203	58,895	0	1,929,006
H10.8.20	35,797	~	$1,929,006 \times 0.298 \times 0 / 365 = -$	35,797	23,098	0	1,929,006
		8/20 ~ 9/21	$1,929,006 \times 0.298 \times 33 / 365 = 51,972$				
H10.9.28	23,098	9/22 ~ 9/27	$1,929,006 \times 0.398 \times 6 / 365 = 12,620$	23,098	64,592	0	1,929,006
H10.9.28	16,902	~	$1,929,006 \times 0.298 \times 0 / 365 = -$	16,902	47,690	0	1,929,006
H10.9.29	40,000	9/28 ~ 9/28	$1,929,006 \times 0.398 \times 1 / 365 = 2,103$	40,000	9,793	0	1,929,006
H10.10.21	7,690	9/29 ~ 10/20	$1,929,006 \times 0.298 \times 22 / 365 = 34,648$	7,690	36,751	0	1,929,006
H10.10.21	37,310	~	$1,929,006 \times 0.298 \times 0 / 365 = -$	36,751	0	559	1,928,447
		10/21 ~ 11/20	$1,928,447 \times 0.298 \times 31 / 365 = 48,808$				
H10.11.25	30,000	11/21 ~ 11/24	$1,928,447 \times 0.398 \times 4 / 365 = 8,411$	30,000	27,219	0	1,928,447
H10.12.3	27,219	11/25 ~ 12/2	$1,928,447 \times 0.298 \times 8 / 365 = 12,595$	27,219	12,595	0	1,928,447
H10.12.3	12,781	~	$1,928,447 \times 0.298 \times 0 / 365 = -$	12,595	0	186	1,928,261
H10.12.22	50,000	12/3 ~ 12/21	$1,928,261 \times 0.298 \times 19 / 365 = 29,911$	29,911	0	20,089	1,908,172
H11.1.20	30,000	12/22 ~ 1/19	$1,908,172 \times 0.298 \times 29 / 365 = 45,179$	30,000	15,179	0	1,908,172
H11.2.23	15,179	1/20 ~ 2/22	$1,908,172 \times 0.298 \times 34 / 365 = 52,968$	15,179	52,968	0	1,908,172
H11.2.23	24,821	~	$1,908,172 \times 0.298 \times 0 / 365 = -$	24,821	28,147	0	1,908,172

H11.2.24	28,147	2/23 ~ 2/23	$1,908,172 \times 0.398 \times 1 / 365 = 2,080$	28,147	2,080	0	1,908,172
H11.2.24	2,853	~	$1,908,172 \times 0.298 \times 0 / 365 = -$	2,080	0	773	1,907,399
H11.3.24	50,000	2/24 ~ 3/23	$1,907,399 \times 0.298 \times 28 / 365 = 43,603$	43,603	0	6,397	1,901,002
H11.4.20	10,000	3/24 ~ 4/19	$1,901,002 \times 0.298 \times 27 / 365 = 41,905$	10,000	31,905	0	1,901,002
		4/20 ~ 4/20	$1,901,002 \times 0.298 \times 1 / 365 = 1,552$	-	33,457	0	1,901,002
H11.4.22	31,905	4/21 ~ 4/21	$1,901,002 \times 0.398 \times 1 / 365 = 2,072$	31,905	3,624	0	1,901,002
H11.4.22	3,095	~	$1,901,002 \times 0.298 \times 0 / 365 = -$	3,095	529	0	1,901,002
H11.5.19	529	4/22 ~ 5/18	$1,901,002 \times 0.298 \times 27 / 365 = 41,905$	529	41,905	0	1,901,002
H11.5.19	39,471	~	$1,901,002 \times 0.298 \times 0 / 365 = -$	39,471	2,434	0	1,901,002
		5/19 ~ 6/21	$1,901,002 \times 0.298 \times 34 / 365 = 52,769$	-	55,203	0	1,901,002
H11.6.23	2,434	6/22 ~ 6/22	$1,901,002 \times 0.398 \times 1 / 365 = 2,072$	2,434	54,841	0	1,901,002
H11.6.23	57,566	~	$1,901,002 \times 0.298 \times 0 / 365 = -$	54,841	0	2,725	1,898,277
H11.7.21	15,000	6/23 ~ 7/20	$1,898,277 \times 0.298 \times 28 / 365 = 43,395$	15,000	28,395	0	1,898,277
H11.7.22	28,395	7/21 ~ 7/21	$1,898,277 \times 0.298 \times 1 / 365 = 1,549$	28,395	1,549	0	1,898,277
H11.7.22	11,605	~	$1,898,277 \times 0.298 \times 0 / 365 = -$	1,549	0	10,056	1,888,221
H11.8.19	45,000	7/22 ~ 8/18	$1,888,221 \times 0.298 \times 28 / 365 = 43,165$	43,165	0	1,835	1,886,386
H11.9.21	45,000	8/19 ~ 9/20	$1,886,386 \times 0.298 \times 33 / 365 = 50,823$	45,000	5,823	0	1,886,386
H11.10.15	5,823	9/21 ~ 10/14	$1,886,386 \times 0.298 \times 24 / 365 = 36,962$	5,823	36,962	0	1,886,386
H11.10.15	34,177	~	$1,886,386 \times 0.298 \times 0 / 365 = -$	34,177	2,785	0	1,886,386
H11.11.22	2,785	10/15 ~ 11/21	$1,886,386 \times 0.298 \times 38 / 365 = 58,524$	2,785	58,524	0	1,886,386
H11.11.22	32,215	~	$1,886,386 \times 0.298 \times 0 / 365 = -$	32,215	26,309	0	1,886,386
		11/22 ~ 11/22	$1,886,386 \times 0.298 \times 1 / 365 = 1,540$				
H11.12.20	26,309	11/23 ~ 12/19	$1,886,386 \times 0.398 \times 27 / 365 = 55,537$	26,309	57,077	0	1,886,386
H11.12.20	57,077	~	$1,886,386 \times 0.298 \times 0 / 365 = -$	57,077	0	0	1,886,386
H12.1.18	70,000	12/20 ~ 1/17	$1,886,386 \times 0.298 \times 29 / 365 = 44,663$	44,663	0	25,337	1,861,049
H12.2.21	60,000	1/18 ~ 2/20	$1,861,049 \times 0.298 \times 34 / 365 = 51,660$	51,660	0	8,340	1,852,709

H12.3.21	50,000	2/21 ~ 3/20	$1,852,709 \times 0.298 \times 29 / 365 = 43,866$	43,866	0	6,134	1,846,575
H12.4.20	50,000	3/21 ~ 4/19	$1,846,575 \times 0.298 \times 30 / 365 = 45,228$	45,228	0	4,772	1,841,803
H12.5.22	49,000	4/20 ~ 5/21	$1,841,803 \times 0.298 \times 32 / 365 = 48,118$	48,118	0	882	1,840,921
H12.6.20	60,000	5/22 ~ 6/19	$1,840,921 \times 0.298 \times 29 / 365 = 43,586$	43,586	0	16,414	1,824,507
H12.7.17	55,000	6/20 ~ 7/16	$1,824,507 \times 0.298 \times 27 / 365 = 40,219$	40,219	0	14,781	1,809,726
H12.8.18	55,000	7/17 ~ 8/17	$1,809,726 \times 0.298 \times 32 / 365 = 47,280$	47,280	0	7,720	1,802,006
H12.9.20	55,000	8/18 ~ 9/19	$1,802,006 \times 0.298 \times 33 / 365 = 48,550$	48,550	0	6,450	1,795,556
H12.10.20	15,000	9/20 ~ 10/19	$1,795,556 \times 0.298 \times 30 / 365 = 43,978$	15,000	28,978	0	1,795,556
		10/20 ~ 10/20	$1,795,556 \times 0.298 \times 1 / 365 = 1,465$				
H12.10.23	28,978	10/21 ~ 10/22	$1,795,556 \times 0.398 \times 2 / 365 = 3,915$	28,978	5,380	0	1,795,556
H12.10.23	7,022	~	$1,795,556 \times 0.298 \times 0 / 365 = -$	5,380	0	1,642	1,793,914
H12.11.20	50,000	10/23 ~ 11/19	$1,793,914 \times 0.298 \times 28 / 365 = 41,009$	41,009	0	8,991	1,784,923
H12.12.20	50,000	11/20 ~ 12/19	$1,784,923 \times 0.298 \times 30 / 365 = 43,718$	43,718	0	6,282	1,778,641
H13.1.22	50,140	12/20 ~ 1/21	$1,778,641 \times 0.298 \times 33 / 365 = 47,920$	47,920	0	2,220	1,776,421
H13.2.20	50,000	1/22 ~ 2/19	$1,776,421 \times 0.298 \times 29 / 365 = 42,059$	42,059	0	7,941	1,768,480
H13.3.21	42,000	2/20 ~ 3/20	$1,768,480 \times 0.298 \times 29 / 365 = 41,871$	41,871	0	129	1,768,351
H13.4.20	50,000	3/21 ~ 4/19	$1,768,351 \times 0.298 \times 30 / 365 = 43,312$	43,312	0	6,688	1,761,663
H13.5.21	50,000	4/20 ~ 5/20	$1,761,663 \times 0.298 \times 31 / 365 = 44,586$	44,586	0	5,414	1,756,249
H13.5.28	100,000	5/21 ~ 5/27	$1,756,249 \times 0.298 \times 7 / 365 = 10,037$	10,037	0	89,963	1,666,286
H13.6.20	50,000	5/28 ~ 6/19	$1,666,286 \times 0.298 \times 23 / 365 = 31,289$	31,289	0	18,711	1,647,575
H13.6.28	500,000	6/20 ~ 6/27	$1,647,575 \times 0.298 \times 8 / 365 = 10,761$	10,761	0	489,239	1,158,336
H13.7.23	23,978	6/28 ~ 7/22	$1,158,336 \times 0.298 \times 25 / 365 = 23,642$	23,642	0	336	1,158,000
H13.8.20	24,000	7/23 ~ 8/19	$1,158,000 \times 0.298 \times 28 / 365 = 26,472$	24,000	2,472	0	1,158,000
H13.8.28	2,472	8/20 ~ 8/27	$1,158,000 \times 0.298 \times 8 / 365 = 7,563$	2,472	7,563	0	1,158,000
H13.8.28	7,528	~	$1,158,000 \times 0.298 \times 0 / 365 = -$	7,528	35	0	1,158,000
H13.9.20	35	8/28 ~ 9/19	$1,158,000 \times 0.298 \times 23 / 365 = 21,745$	35	21,745	0	1,158,000

