

元 利 金 計 算 書 (3)

*貸付日 平成8年12月11日 *貸付金 150万円 *返済方法 平成9年1月より毎月11日金25,000円宛分割払
 *利息 年率 29.8% *損害金 年率 39.8% *1年を365日として計算する。
 *期限の利益喪失日 平成9年4月11日 徒過による。

No.1

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
		12/11 ~ 1/11	$1,500,000 \times 0.298 \times 32 / 365 = 39,189$				
H9.1.13	65,000	1/12 ~ 1/12	$1,500,000 \times 0.298 \times 1 / 365 = 1,224$	} 40,413	} 0	} 24,587	} 1,475,413
		1/13 ~ 2/10	$1,475,413 \times 0.298 \times 29 / 365 = 34,932$				
H9.2.12	65,000	2/11 ~ 2/11	$1,475,413 \times 0.298 \times 1 / 365 = 1,204$	} 36,136	} 0	} 28,864	} 1,446,549
H9.3.11	83,000	2/12 ~ 3/10	$1,446,549 \times 0.298 \times 27 / 365 = 31,887$				
		3/11 ~ 4/11	$1,395,436 \times 0.298 \times 32 / 365 = 36,457$				
H9.4.15	62,000	4/12 ~ 4/14	$1,395,436 \times 0.398 \times 3 / 365 = 4,564$	} 41,021	} 0	} 20,979	} 1,374,457
		4/15 ~ 5/12	$1,374,457 \times 0.298 \times 28 / 365 = 31,420$				
H9.5.21	62,000	5/13 ~ 5/20	$1,374,457 \times 0.398 \times 8 / 365 = 11,989$	} 43,409	} 0	} 18,591	} 1,355,866
H9.6.11	62,000	5/21 ~ 6/10	$1,355,866 \times 0.298 \times 21 / 365 = 23,246$				
H9.7.11	60,000	6/11 ~ 7/10	$1,317,112 \times 0.298 \times 30 / 365 = 32,260$	32,260	0	27,740	1,289,372
H9.8.12	60,000	7/11 ~ 8/11	$1,289,372 \times 0.298 \times 32 / 365 = 33,686$	33,686	0	26,314	1,263,058
		8/12 ~ 9/11	$1,263,058 \times 0.298 \times 31 / 365 = 31,967$				
H9.9.16	60,000	9/12 ~ 9/15	$1,263,058 \times 0.398 \times 4 / 365 = 5,509$	} 37,476	} 0	} 22,524	} 1,240,534
		9/16 ~ 10/13	$1,240,534 \times 0.298 \times 28 / 365 = 28,358$				
H9.10.15	60,000	10/14 ~ 10/14	$1,240,534 \times 0.398 \times 1 / 365 = 1,352$	} 29,710	} 0	} 30,290	} 1,210,244
		10/15 ~ 11/11	$1,210,244 \times 0.298 \times 28 / 365 = 27,666$				
H9.11.13	60,000	11/12 ~ 11/12	$1,210,244 \times 0.398 \times 1 / 365 = 1,319$	} 28,985	} 0	} 31,015	} 1,179,229
H9.12.12	60,000	11/13 ~ 12/11	$1,179,229 \times 0.298 \times 29 / 365 = 27,920$				
		12/12 ~ 1/12	$1,147,149 \times 0.298 \times 32 / 365 = 29,970$				

H10.1.19	60,000	1/13 ~ 1/18	$1,147,149 \times 0.398 \times 6 / 365 = 7,505$	37,475	0	22,525	1,124,624
H10.2.12	60,000	1/19 ~ 2/11	$1,124,624 \times 0.298 \times 24 / 365 = 22,036$	22,036	0	37,964	1,086,660
		2/12 ~ 3/11	$1,086,660 \times 0.298 \times 28 / 365 = 24,841$				
H10.3.16	60,000	3/12 ~ 3/15	$1,086,660 \times 0.398 \times 4 / 365 = 4,739$	29,580	0	30,420	1,056,240
H10.4.13	60,000	3/16 ~ 4/12	$1,056,240 \times 0.298 \times 28 / 365 = 24,145$	24,145	0	35,855	1,020,385
		4/13 ~ 5/11	$1,020,385 \times 0.298 \times 29 / 365 = 24,159$				
H10.6.1	71,411	5/12 ~ 5/31	$1,020,385 \times 0.398 \times 20 / 365 = 22,252$	46,411	0	25,000	995,385
H10.6.15	60,000	6/1 ~ 6/14	$995,385 \times 0.298 \times 14 / 365 = 11,377$	11,377	0	48,623	946,762
		6/15 ~ 7/13	$946,762 \times 0.298 \times 29 / 365 = 22,416$				
H10.8.4	80,000	7/14 ~ 8/3	$946,762 \times 0.398 \times 21 / 365 = 21,679$	44,095	0	35,905	910,857
H10.9.2	60,000	8/4 ~ 9/1	$910,857 \times 0.298 \times 29 / 365 = 21,566$	21,566	0	38,434	872,423
H10.10.5	60,000	9/2 ~ 10/4	$872,423 \times 0.298 \times 33 / 365 = 23,505$	23,505	0	36,495	835,928
H10.11.11	54,932	10/5 ~ 11/10	$835,928 \times 0.298 \times 37 / 365 = 25,251$	25,251	0	29,681	806,247
H10.12.11	53,772	11/11 ~ 12/10	$806,247 \times 0.298 \times 30 / 365 = 19,747$	19,747	0	34,025	772,222
H11.1.11	47,802	12/11 ~ 1/10	$772,222 \times 0.298 \times 31 / 365 = 19,544$	19,544	0	28,258	743,964
H11.2.12	46,899	1/11 ~ 2/11	$743,964 \times 0.298 \times 32 / 365 = 19,436$	19,436	0	27,463	716,501
H11.3.11	57,506	2/12 ~ 3/10	$716,501 \times 0.298 \times 27 / 365 = 15,794$	15,794	0	41,712	674,789
H11.4.12	49,041	3/11 ~ 4/11	$674,789 \times 0.298 \times 32 / 365 = 17,629$	17,629	0	31,412	643,377
H11.5.12	53,793	4/12 ~ 5/11	$643,377 \times 0.298 \times 30 / 365 = 15,758$	15,758	0	38,035	605,342
		5/12 ~ 6/11	$605,342 \times 0.298 \times 31 / 365 = 15,320$				
H11.6.14	41,640	6/12 ~ 6/13	$605,342 \times 0.398 \times 2 / 365 = 1,320$	16,640	0	25,000	580,342
		6/14 ~ 7/12	$580,342 \times 0.298 \times 29 / 365 = 13,740$				
H11.7.23	45,752	7/13 ~ 7/22	$580,342 \times 0.398 \times 10 / 365 = 6,328$	20,068	0	25,684	554,658
		7/23 ~ 8/11	$554,658 \times 0.298 \times 20 / 365 = 9,056$				
H11.8.27	43,143	8/12 ~ 8/26	$554,658 \times 0.398 \times 15 / 365 = 9,072$	18,128	0	25,015	529,643
		8/27 ~ 9/13	$529,643 \times 0.298 \times 18 / 365 = 7,783$				

H11.9.24	38,235	9/14 ~ 9/23	$529,643 \times 0.398 \times 10 / 365 = 5,775$	13,558	0	24,677	504,966
		9/24 ~ 10/12	$504,966 \times 0.298 \times 19 / 365 = 7,833$				
H11.10.15	34,118	10/13 ~ 10/14	$504,966 \times 0.398 \times 2 / 365 = 1,101$	8,934	0	25,184	479,782
		10/15 ~ 11/11	$479,782 \times 0.298 \times 28 / 365 = 10,967$				
H11.11.25	42,993	11/12 ~ 11/24	$479,782 \times 0.398 \times 13 / 365 = 6,801$	17,768	0	25,225	454,557
		11/25 ~ 12/13	$454,557 \times 0.298 \times 19 / 365 = 7,051$				
H11.12.24	37,818	12/14 ~ 12/23	$454,557 \times 0.398 \times 10 / 365 = 4,956$	12,007	0	25,811	428,746
		12/24 ~ 1/11	$428,746 \times 0.298 \times 19 / 365 = 6,650$				
H12.1.26	38,195	1/12 ~ 1/25	$428,746 \times 0.398 \times 14 / 365 = 6,545$	13,195	0	25,000	403,746
		1/26 ~ 2/14	$403,746 \times 0.298 \times 20 / 365 = 6,592$				
H12.2.25	36,344	2/15 ~ 2/24	$403,746 \times 0.398 \times 10 / 365 = 4,402$	10,994	0	25,350	378,396
		2/25 ~ 3/13	$378,396 \times 0.298 \times 18 / 365 = 5,560$				
H12.3.24	34,686	3/14 ~ 3/23	$378,396 \times 0.398 \times 10 / 365 = 4,126$	9,686	0	25,000	353,396
		3/24 ~ 4/11	$353,396 \times 0.298 \times 19 / 365 = 5,481$				
H12.4.25	35,593	4/12 ~ 4/24	$353,396 \times 0.398 \times 13 / 365 = 5,009$	10,490	0	25,103	328,293
		4/25 ~ 5/11	$328,293 \times 0.298 \times 17 / 365 = 4,556$				
H12.5.25	34,639	5/12 ~ 5/24	$328,293 \times 0.398 \times 13 / 365 = 4,653$	9,209	0	25,430	302,863
		5/25 ~ 6/12	$302,863 \times 0.298 \times 19 / 365 = 4,698$				
H12.6.26	34,431	6/13 ~ 6/25	$302,863 \times 0.398 \times 13 / 365 = 4,293$	8,991	0	25,440	277,423
		6/26 ~ 7/11	$277,423 \times 0.298 \times 16 / 365 = 3,623$				
H12.7.25	33,215	7/12 ~ 7/24	$277,423 \times 0.398 \times 13 / 365 = 3,932$	7,555	0	25,660	251,763
		7/25 ~ 8/11	$251,763 \times 0.298 \times 18 / 365 = 3,699$				
H12.8.25	32,267	8/12 ~ 8/24	$251,763 \times 0.398 \times 13 / 365 = 3,568$	7,267	0	25,000	226,763
		8/25 ~ 9/11	$226,763 \times 0.298 \times 18 / 365 = 3,332$				
H12.9.25	31,642	9/12 ~ 9/24	$226,763 \times 0.398 \times 13 / 365 = 3,214$	6,546	0	25,096	201,667
		9/25 ~ 10/11	$201,667 \times 0.298 \times 17 / 365 = 2,799$				

