

元 利 金 計 算 書 (4)

*貸付日 平成10年10月16日 *貸付金 250 万円 *返済方法 平成10年11月より毎月11日金41,000円宛分割払
 *利息 年率 29.8% *損害金 年率 36.5% *1年を365日として計算する。
 *期限の利益喪失日 平成11年6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
H10.11.11	94,068	10/16 ~ 11/10	$2,500,000 \times 0.298 \times 26 / 365 = 53,068$	53,068	0	41,000	2,459,000
H10.12.11	101,228	11/11 ~ 12/10	$2,459,000 \times 0.298 \times 30 / 365 = 60,228$	60,228	0	41,000	2,418,000
H11.1.11	102,198	12/11 ~ 1/10	$2,418,000 \times 0.298 \times 31 / 365 = 61,198$	61,198	0	41,000	2,377,000
H11.2.12	103,101	1/11 ~ 2/11	$2,377,000 \times 0.298 \times 32 / 365 = 62,101$	62,101	0	41,000	2,336,000
H11.3.11	92,494	2/12 ~ 3/10	$2,336,000 \times 0.298 \times 27 / 365 = 51,494$	51,494	0	41,000	2,295,000
H11.4.12	100,959	3/11 ~ 4/11	$2,295,000 \times 0.298 \times 32 / 365 = 59,959$	59,959	0	41,000	2,254,000
H11.5.12	96,207	4/12 ~ 5/11	$2,254,000 \times 0.298 \times 30 / 365 = 55,207$	55,207	0	41,000	2,213,000
		5/12 ~ 6/11	$2,213,000 \times 0.298 \times 31 / 365 = 56,010$				
H11.6.14	98,360	6/12 ~ 6/13	$2,213,000 \times 0.365 \times 2 / 365 = 4,426$	60,436	0	37,924	2,175,076
		6/14 ~ 7/12	$2,175,076 \times 0.298 \times 29 / 365 = 51,498$				
H11.7.23	114,248	7/13 ~ 7/22	$2,175,076 \times 0.365 \times 10 / 365 = 21,750$	73,248	0	41,000	2,134,076
		7/23 ~ 8/11	$2,134,076 \times 0.298 \times 20 / 365 = 34,846$				
H11.8.27	107,857	8/12 ~ 8/26	$2,134,076 \times 0.365 \times 15 / 365 = 32,011$	66,857	0	41,000	2,093,076
		8/27 ~ 9/13	$2,093,076 \times 0.298 \times 18 / 365 = 30,759$				
H11.9.24	95,765	9/14 ~ 9/23	$2,093,076 \times 0.365 \times 10 / 365 = 20,930$	51,689	0	44,076	2,049,000
		9/24 ~ 10/12	$2,049,000 \times 0.298 \times 19 / 365 = 31,784$				
H11.10.15	76,882	10/13 ~ 10/14	$2,049,000 \times 0.365 \times 2 / 365 = 4,098$	35,882	0	41,000	2,008,000
		10/15 ~ 11/11	$2,008,000 \times 0.298 \times 28 / 365 = 45,903$				
H11.11.25	113,007	11/12 ~ 11/24	$2,008,000 \times 0.365 \times 13 / 365 = 26,104$	72,007	0	41,000	1,967,000
		11/25 ~ 12/13	$1,967,000 \times 0.298 \times 19 / 365 = 30,512$				

H11.12.24	91,182	12/14 ~ 12/23	$1,967,000 \times 0.365 \times 10 / 365 = 19,670$	50,182	0	41,000	1,926,000
		12/24 ~ 1/11	$1,926,000 \times 0.298 \times 19 / 365 = 29,876$				
H12.1.26	96,805	1/12 ~ 1/25	$1,926,000 \times 0.365 \times 14 / 365 = 26,964$	56,840	0	39,965	1,886,035
		1/26 ~ 2/14	$1,886,035 \times 0.298 \times 20 / 365 = 30,796$				
H12.2.25	90,656	2/15 ~ 2/24	$1,886,035 \times 0.365 \times 10 / 365 = 18,860$	49,656	0	41,000	1,845,035
		2/25 ~ 3/13	$1,845,035 \times 0.298 \times 18 / 365 = 27,114$				
H12.3.24	87,599	3/14 ~ 3/23	$1,845,035 \times 0.365 \times 10 / 365 = 18,450$	45,564	0	42,035	1,803,000
		3/24 ~ 4/11	$1,803,000 \times 0.298 \times 19 / 365 = 27,968$				
H12.4.25	92,407	4/12 ~ 4/24	$1,803,000 \times 0.365 \times 13 / 365 = 23,439$	51,407	0	41,000	1,762,000
		4/25 ~ 5/11	$1,762,000 \times 0.298 \times 17 / 365 = 24,455$				
H12.5.25	88,361	5/12 ~ 5/24	$1,762,000 \times 0.365 \times 13 / 365 = 22,906$	47,361	0	41,000	1,721,000
		5/25 ~ 6/12	$1,721,000 \times 0.298 \times 19 / 365 = 26,696$				
H12.6.26	90,069	6/13 ~ 6/25	$1,721,000 \times 0.365 \times 13 / 365 = 22,373$	49,069	0	41,000	1,680,000
		6/26 ~ 7/11	$1,680,000 \times 0.298 \times 16 / 365 = 21,945$				
H12.7.25	84,785	7/12 ~ 7/24	$1,680,000 \times 0.365 \times 13 / 365 = 21,840$	43,785	0	41,000	1,639,000
		7/25 ~ 8/11	$1,639,000 \times 0.298 \times 18 / 365 = 24,086$				
H12.8.25	86,393	8/12 ~ 8/24	$1,639,000 \times 0.365 \times 13 / 365 = 21,307$	45,393	0	41,000	1,598,000
		8/25 ~ 9/11	$1,598,000 \times 0.298 \times 18 / 365 = 23,484$				
H12.9.25	85,258	9/12 ~ 9/24	$1,598,000 \times 0.365 \times 13 / 365 = 20,774$	44,258	0	41,000	1,557,000
		9/25 ~ 10/11	$1,557,000 \times 0.298 \times 17 / 365 = 21,610$				
H12.10.25	82,851	10/12 ~ 10/24	$1,557,000 \times 0.365 \times 13 / 365 = 20,241$	41,851	0	41,000	1,516,000
		10/25 ~ 11/13	$1,516,000 \times 0.298 \times 20 / 365 = 24,754$				
H12.11.27	85,462	11/14 ~ 11/26	$1,516,000 \times 0.365 \times 13 / 365 = 19,708$	44,462	0	41,000	1,475,000
H12.12.29	79,535	11/27 ~ 12/28	$1,475,000 \times 0.298 \times 32 / 365 = 38,535$	38,535	0	41,000	1,434,000
H13.1.29	76,839	12/29 ~ 1/28	$1,434,000 \times 0.298 \times 31 / 365 = 36,293$	36,293	0	40,546	1,393,454
H13.2.26	73,308	1/29 ~ 2/25	$1,393,454 \times 0.298 \times 28 / 365 = 31,854$	31,854	0	41,454	1,352,000

H13.3.26	71,907	2/26 ~ 3/25	$1,352,000 \times 0.298 \times 28 / 365 = 30,907$	30,907	0	41,000	1,311,000
		3/26 ~ 4/11	$1,311,000 \times 0.298 \times 17 / 365 = 18,195$				
H13.4.25	76,238	4/12 ~ 4/24	$1,311,000 \times 0.365 \times 13 / 365 = 17,043$	35,238	0	41,000	1,270,000
		4/25 ~ 5/11	$1,270,000 \times 0.298 \times 17 / 365 = 17,626$				
H13.5.24	75,630	5/12 ~ 5/23	$1,270,000 \times 0.365 \times 12 / 365 = 15,240$	32,866	0	42,764	1,227,236
		5/24 ~ 6/11	$1,227,236 \times 0.298 \times 19 / 365 = 19,037$				
H13.6.26	76,000	6/12 ~ 6/25	$1,227,236 \times 0.365 \times 14 / 365 = 17,181$	36,218	0	39,782	1,187,454
		6/26 ~ 7/11	$1,187,454 \times 0.298 \times 16 / 365 = 15,511$				
H13.7.25	72,000	7/12 ~ 7/24	$1,187,454 \times 0.365 \times 13 / 365 = 15,436$	30,947	0	41,053	1,146,401
		7/25 ~ 8/13	$1,146,401 \times 0.298 \times 20 / 365 = 18,719$				
H13.8.24	72,000	8/14 ~ 8/23	$1,146,401 \times 0.365 \times 10 / 365 = 11,464$	30,183	0	41,817	1,104,584
		8/24 ~ 9/11	$1,104,584 \times 0.298 \times 19 / 365 = 17,134$				
H13.9.25	71,500	9/12 ~ 9/24	$1,104,584 \times 0.365 \times 13 / 365 = 14,359$	31,493	0	40,007	1,064,577
		9/25 ~ 10/11	$1,064,577 \times 0.298 \times 17 / 365 = 14,775$				
H13.10.25	69,700	10/12 ~ 10/24	$1,064,577 \times 0.365 \times 13 / 365 = 13,839$	28,614	0	41,086	1,023,491
		10/25 ~ 11/12	$1,023,491 \times 0.298 \times 19 / 365 = 15,876$				
H13.11.21	66,000	11/13 ~ 11/20	$1,023,491 \times 0.365 \times 8 / 365 = 8,187$	24,063	0	41,937	981,554
		11/21 ~ 12/11	$981,554 \times 0.298 \times 21 / 365 = 16,828$				
H13.12.25	50,000	12/12 ~ 12/24	$981,554 \times 0.365 \times 13 / 365 = 12,760$	29,588	0	20,412	961,142
		12/25 ~ 1/11	$961,142 \times 0.298 \times 18 / 365 = 14,124$				
H14.2.1	75,000	1/12 ~ 1/31	$961,142 \times 0.365 \times 20 / 365 = 19,222$	33,346	0	41,654	919,488
H14.2.28	21,000	2/1 ~ 2/27	$919,488 \times 0.298 \times 27 / 365 = 20,269$				
H14.3.1	43,000	2/28 ~ 2/28	$918,757 \times 0.298 \times 1 / 365 = 750$	750	0	42,250	876,507
H14.3.5	20,000	3/1 ~ 3/4	$876,507 \times 0.298 \times 4 / 365 = 2,862$	2,862	0	17,138	859,369
H14.3.14	100,000	3/5 ~ 3/13	$859,369 \times 0.298 \times 9 / 365 = 6,314$	6,314	0	93,686	765,683
H14.4.11	77,740	3/14 ~ 4/10	$765,683 \times 0.298 \times 28 / 365 = 17,503$	17,503	0	60,237	705,446

元 利 金 計 算 書 (5)

*貸付日 平成14年3月12日 *貸付金 450 万円 *返済方法 平成14年4月より毎月11日金75,000円宛分割払
 *利息 年率 29.0% *損害金 年率 29.2% *1年を365日として計算する。
 *期限の利益喪失日 平成14年5月13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
H14.4.11	182,260	3/12 ~ 4/10	$4,500,000 \times 0.290 \times 30 / 365 = 107,260$	107,260	0	75,000	4,425,000
		4/11 ~ 5/13	$4,425,000 \times 0.290 \times 33 / 365 = 116,019$				
H14.5.27	221,824	5/14 ~ 5/26	$4,425,000 \times 0.292 \times 13 / 365 = 46,020$	162,039	0	59,785	4,365,215
H14.6.12	130,874	5/27 ~ 6/11	$4,365,215 \times 0.292 \times 16 / 365 = 55,874$	55,874	0	75,000	4,290,215
H14.7.15	155,758	6/12 ~ 7/14	$4,290,215 \times 0.292 \times 33 / 365 = 113,261$	113,261	0	42,497	4,247,718
H14.8.30	196,143	7/15 ~ 8/29	$4,247,718 \times 0.292 \times 46 / 365 = 156,316$	156,316	0	39,827	4,207,891
H14.10.1	172,959	8/30 ~ 9/30	$4,207,891 \times 0.292 \times 32 / 365 = 107,722$	107,722	0	65,237	4,142,654
H14.10.30	105,434	10/1 ~ 10/29	$4,142,654 \times 0.292 \times 29 / 365 = 96,109$	96,109	0	9,325	4,133,329
H14.12.2	109,119	10/30 ~ 12/1	$4,133,329 \times 0.292 \times 33 / 365 = 109,119$	109,119	0	0	4,133,329
H14.12.27	88,173	12/2 ~ 12/26	$4,133,329 \times 0.292 \times 25 / 365 = 82,666$	82,666	0	5,507	4,127,822
H15.1.28	86,046	12/27 ~ 1/27	$4,127,822 \times 0.292 \times 32 / 365 = 105,672$	86,046	19,626	0	4,127,822
H15.2.5	19,626	1/28 ~ 2/4	$4,127,822 \times 0.292 \times 8 / 365 = 26,418$	19,626	26,418	0	4,127,822
H15.2.5	7,178	~	$4,127,822 \times 0.292 \times 0 / 365 = -$	7,178	19,240	0	4,127,822
H15.2.21	19,240	2/5 ~ 2/20	$4,127,822 \times 0.292 \times 16 / 365 = 52,836$	19,240	52,836	0	4,127,822
H15.2.21	34,367	~	$4,127,822 \times 0.292 \times 0 / 365 = -$	34,367	18,469	0	4,127,822
H15.3.5	18,469	2/21 ~ 3/4	$4,127,822 \times 0.292 \times 12 / 365 = 39,627$	18,469	39,627	0	4,127,822
H15.3.5	39,627	~	$4,127,822 \times 0.292 \times 0 / 365 = -$	39,627	0	0	4,127,822
H15.4.3	38,817	3/5 ~ 4/2	$4,127,822 \times 0.292 \times 29 / 365 = 95,765$	38,817	56,948	0	4,127,822
H15.4.17	44,602	4/3 ~ 4/16	$4,127,822 \times 0.292 \times 14 / 365 = 46,231$	44,602	58,577	0	4,127,822
H15.5.2	12,346	4/17 ~ 5/1	$4,127,822 \times 0.292 \times 15 / 365 = 49,533$	12,346	95,764	0	4,127,822

H15.5.2	81,870	~	$4,127,822 \times 0.292 \times 0 / 365 =$	-	81,870	13,894	0	4,127,822
H15.6.4	13,894	5/2 ~ 6/3	$4,127,822 \times 0.292 \times 33 / 365 =$	108,974	13,894	108,974	0	4,127,822
H15.6.4	43,380	~	$4,127,822 \times 0.292 \times 0 / 365 =$	-	43,380	65,594	0	4,127,822
H15.6.12	65,594	6/4 ~ 6/11	$4,127,822 \times 0.292 \times 8 / 365 =$	26,418	65,594	26,418	0	4,127,822
H15.6.12	4,406	~	$4,127,822 \times 0.292 \times 0 / 365 =$	-	4,406	22,012	0	4,127,822
H15.7.10	22,012	6/12 ~ 7/9	$4,127,822 \times 0.292 \times 28 / 365 =$	92,463	22,012	92,463	0	4,127,822
H15.7.10	34,105	~	$4,127,822 \times 0.292 \times 0 / 365 =$	-	34,105	58,358	0	4,127,822
H15.7.29	40,000	7/10 ~ 7/28	$4,127,822 \times 0.292 \times 19 / 365 =$	62,742	40,000	81,100	0	4,127,822
H15.9.2	18,358	7/29 ~ 9/1	$4,127,822 \times 0.292 \times 35 / 365 =$	115,579	18,358	178,321	0	4,127,822
H15.9.2	51,642	~	$4,127,822 \times 0.292 \times 0 / 365 =$	-	51,642	126,679	0	4,127,822
H15.9.11	93,104	9/2 ~ 9/10	$4,127,822 \times 0.292 \times 9 / 365 =$	29,720	93,104	63,295	0	4,127,822
H15.10.3	33,575	9/11 ~ 10/2	$4,127,822 \times 0.292 \times 22 / 365 =$	72,649	33,575	102,369	0	4,127,822
H15.10.3	16,425	~	$4,127,822 \times 0.292 \times 0 / 365 =$	-	16,425	85,944	0	4,127,822
H15.10.15	56,889	10/3 ~ 10/14	$4,127,822 \times 0.292 \times 12 / 365 =$	39,627	56,889	68,682	0	4,127,822
H15.10.30	29,055	10/15 ~ 10/29	$4,127,822 \times 0.292 \times 15 / 365 =$	49,533	29,055	89,160	0	4,127,822
H15.10.30	20,945	~	$4,127,822 \times 0.292 \times 0 / 365 =$	-	20,945	68,215	0	4,127,822
H15.11.13	68,215	10/30 ~ 11/12	$4,127,822 \times 0.292 \times 14 / 365 =$	46,231	68,215	46,231	0	4,127,822
H15.11.13	1,785	~	$4,127,822 \times 0.292 \times 0 / 365 =$	-	1,785	44,446	0	4,127,822
H15.11.21	40,000	11/13 ~ 11/20	$4,127,822 \times 0.292 \times 8 / 365 =$	26,418	40,000	30,864	0	4,127,822
H15.12.15	4,446	11/21 ~ 12/14	$4,127,822 \times 0.292 \times 24 / 365 =$	79,254	4,446	105,672	0	4,127,822
H15.12.15	115,554	~	$4,127,822 \times 0.292 \times 0 / 365 =$	-	105,672	0	9,882	4,117,940
H16.1.21	70,000	12/15 ~ 1/20	$4,117,940 \times 0.292 \times 37 / 365 =$	121,891	70,000	51,891	0	4,117,940
H16.2.5	51,891	1/21 ~ 2/4	$4,117,940 \times 0.292 \times 15 / 365 =$	49,415	51,891	49,415	0	4,117,940
H16.2.5	8,109	~	$4,117,940 \times 0.292 \times 0 / 365 =$	-	8,109	41,306	0	4,117,940
H16.2.23	41,306	2/5 ~ 2/22	$4,117,940 \times 0.292 \times 18 / 365 =$	59,298	41,306	59,298	0	4,117,940
H16.2.23	58,694	~	$4,117,940 \times 0.292 \times 0 / 365 =$	-	58,694	604	0	4,117,940

H16.3.23	604	2/23 ~ 3/22	$4,117,940 \times 0.292 \times 29 / 365 = 95,536$	604	95,536	0	4,117,940
H16.3.23	99,396	~	$4,117,940 \times 0.292 \times 0 / 365 = -$	95,536	0	3,860	4,114,080
H16.4.21	100,000	3/23 ~ 4/20	$4,114,080 \times 0.292 \times 29 / 365 = 95,446$	95,446	0	4,554	4,109,526
H16.5.7	50,000	4/21 ~ 5/6	$4,109,526 \times 0.292 \times 16 / 365 = 52,601$	50,000	2,601	0	4,109,526
H16.5.18	2,601	5/7 ~ 5/17	$4,109,526 \times 0.292 \times 11 / 365 = 36,163$	2,601	36,163	0	4,109,526
H16.5.18	47,399	~	$4,109,526 \times 0.292 \times 0 / 365 = -$	36,163	0	11,236	4,098,290
H16.6.3	50,000	5/18 ~ 6/2	$4,098,290 \times 0.292 \times 16 / 365 = 52,458$	50,000	2,458	0	4,098,290
H16.6.16	2,458	6/3 ~ 6/15	$4,098,290 \times 0.292 \times 13 / 365 = 42,622$	2,458	42,622	0	4,098,290
H16.6.16	97,542	~	$4,098,290 \times 0.292 \times 0 / 365 = -$	42,622	0	54,920	4,043,370
H16.7.22	150,000	6/16 ~ 7/21	$4,043,370 \times 0.292 \times 36 / 365 = 116,449$	116,449	0	33,551	4,009,819
H16.8.11	150,000	7/22 ~ 8/10	$4,009,819 \times 0.292 \times 20 / 365 = 64,157$	64,157	0	85,843	3,923,976
H16.9.14	150,000	8/11 ~ 9/13	$3,923,976 \times 0.292 \times 34 / 365 = 106,732$	106,732	0	43,268	3,880,708
H16.10.25	120,000	9/14 ~ 10/24	$3,880,708 \times 0.292 \times 41 / 365 = 127,287$	120,000	7,287	0	3,880,708
H16.10.29	7,287	10/25 ~ 10/28	$3,880,708 \times 0.292 \times 4 / 365 = 12,418$	7,287	12,418	0	3,880,708
H16.10.29	22,713	~	$3,880,708 \times 0.292 \times 0 / 365 = -$	12,418	0	10,295	3,870,413
H16.11.30	100,000	10/29 ~ 11/29	$3,870,413 \times 0.292 \times 32 / 365 = 99,082$	99,082	0	918	3,869,495
H16.12.29	100,000	11/30 ~ 12/28	$3,869,495 \times 0.292 \times 29 / 365 = 89,772$	89,772	0	10,228	3,859,267
H17.1.11	140,000	12/29 ~ 1/10	$3,859,267 \times 0.292 \times 13 / 365 = 40,136$	40,136	0	99,864	3,759,403
H17.2.16	140,000	1/11 ~ 2/15	$3,759,403 \times 0.292 \times 36 / 365 = 108,270$	108,270	0	31,730	3,727,673
H17.3.11	140,000	2/16 ~ 3/10	$3,727,673 \times 0.292 \times 23 / 365 = 68,589$	68,589	0	71,411	3,656,262
H17.4.14	150,000	3/11 ~ 4/13	$3,656,262 \times 0.292 \times 34 / 365 = 99,450$	99,450	0	50,550	3,605,712
H17.5.17	150,000	4/14 ~ 5/16	$3,605,712 \times 0.292 \times 33 / 365 = 95,190$	95,190	0	54,810	3,550,902
H17.6.14	150,000	5/17 ~ 6/13	$3,550,902 \times 0.292 \times 28 / 365 = 79,540$	79,540	0	70,460	3,480,442
H17.7.13	90,000	6/14 ~ 7/12	$3,480,442 \times 0.292 \times 29 / 365 = 80,746$	80,746	0	9,254	3,471,188
H17.8.11	130,000	7/13 ~ 8/10	$3,471,188 \times 0.292 \times 29 / 365 = 80,531$	80,531	0	49,469	3,421,719
H17.9.22	120,000	8/11 ~ 9/21	$3,421,719 \times 0.292 \times 42 / 365 = 114,969$	114,969	0	5,031	3,416,688

