

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	p.153	表17-2																						
2		期末返済の場合								期首返済の場合														
3							月換算						月換算											
4			借入額	¥1,000,000	年利率	15%	0.0125			借入額	¥1,000,000	年利率	15%	0.0125										
5			月返済額	¥-48,487	期間(年)	2	24			月返済額	¥-47,888	期間(年)	2	24										
6																								
7		詳細	↓列D+列E	↓PPMT()	↓IPMT()					詳細	↓列K+列L	↓PPMT()	↓IPMT()											
8		期	月返済額	月返済額内訳		借金残額	支払利子			期	月返済額	月返済額内訳		借金残額	支払利子									
9				元金返済額	支払利子		累計額					元金返済額	支払利子		累計額									
10		0				¥1,000,000				0				¥1,000,000										
11		1	¥-48,487	¥-35,987	¥-12,500	¥964,013	¥12,500			1	¥-47,888	¥-47,888	¥0	¥952,112	¥0									
12		2	¥-48,487	¥-36,436	¥-12,050	¥927,577	¥24,550			2	¥-47,888	¥-35,987	¥-11,901	¥916,125	¥11,901									
13		3	¥-48,487	¥-36,892	¥-11,595	¥890,685	¥36,145			3	¥-47,888	¥-36,436	¥-11,452	¥879,689	¥23,353									
14		4	¥-48,487	¥-37,353	¥-11,134	¥853,332	¥47,278			4	¥-47,888	¥-36,892	¥-10,996	¥842,797	¥34,349									
15		5	¥-48,487	¥-37,820	¥-10,667	¥815,512	¥57,945			5	¥-47,888	¥-37,353	¥-10,535	¥805,444	¥44,884									
16		6	¥-48,487	¥-38,293	¥-10,194	¥777,219	¥68,139			6	¥-47,888	¥-37,820	¥-10,068	¥767,624	¥54,952									
17		7	¥-48,487	¥-38,771	¥-9,715	¥738,448	¥77,854			7	¥-47,888	¥-38,293	¥-9,595	¥729,331	¥64,547									
18		8	¥-48,487	¥-39,256	¥-9,231	¥699,192	¥87,085			8	¥-47,888	¥-38,771	¥-9,117	¥690,560	¥73,664									
19		9	¥-48,487	¥-39,747	¥-8,740	¥659,445	¥95,825			9	¥-47,888	¥-39,256	¥-8,632	¥651,304	¥82,296									
20		10	¥-48,487	¥-40,244	¥-8,243	¥619,201	¥104,068			10	¥-47,888	¥-39,747	¥-8,141	¥611,557	¥90,437									
21		11	¥-48,487	¥-40,747	¥-7,740	¥578,455	¥111,808			11	¥-47,888	¥-40,244	¥-7,644	¥571,313	¥98,082									
22		12	¥-48,487	¥-41,256	¥-7,231	¥537,199	¥119,038			12	¥-47,888	¥-40,747	¥-7,141	¥530,567	¥105,223									
23		13	¥-48,487	¥-41,772	¥-6,715	¥495,427	¥125,753			13	¥-47,888	¥-41,256	¥-6,632	¥489,311	¥111,855									
24		14	¥-48,487	¥-42,294	¥-6,193	¥453,133	¥131,946			14	¥-47,888	¥-41,772	¥-6,116	¥447,539	¥117,972									
25		15	¥-48,487	¥-42,822	¥-5,664	¥410,311	¥137,610			15	¥-47,888	¥-42,294	¥-5,594	¥405,245	¥123,566									
26		16	¥-48,487	¥-43,358	¥-5,129	¥366,953	¥142,739			16	¥-47,888	¥-42,822	¥-5,066	¥362,423	¥128,631									
27		17	¥-48,487	¥-43,900	¥-4,587	¥323,053	¥147,326			17	¥-47,888	¥-43,358	¥-4,530	¥319,065	¥133,162									
28		18	¥-48,487	¥-44,448	¥-4,038	¥278,605	¥151,364			18	¥-47,888	¥-43,900	¥-3,988	¥275,165	¥137,150									
29		19	¥-48,487	¥-45,004	¥-3,483	¥233,601	¥154,847			19	¥-47,888	¥-44,448	¥-3,440	¥230,717	¥140,590									
30		20	¥-48,487	¥-45,567	¥-2,920	¥188,034	¥157,767			20	¥-47,888	¥-45,004	¥-2,884	¥185,713	¥143,474									
31		21	¥-48,487	¥-46,136	¥-2,350	¥141,898	¥160,117			21	¥-47,888	¥-45,567	¥-2,321	¥140,146	¥145,795									
32		22	¥-48,487	¥-46,713	¥-1,774	¥95,185	¥161,891			22	¥-47,888	¥-46,136	¥-1,752	¥94,010	¥147,547									
33		23	¥-48,487	¥-47,297	¥-1,190	¥47,888	¥163,081			23	¥-47,888	¥-46,713	¥-1,175	¥47,297	¥148,722									
34		24	¥-48,487	¥-47,888	¥-599	¥-0	¥163,680			24	¥-47,888	¥-47,297	¥-591	¥-0	¥149,313									
35		合計	¥-1,163,680	¥-1,000,000	¥-163,680					合計	¥-1,149,313	¥-1,000,000	¥-149,313											
36																								
37																								
38																								

借金返済計画【期末返済の場合】

借金残額 支払利子累計額

借金返済計画【期首返済の場合】

借金残額 支払利子累計額