

1,000,000

17,076

	年利	月利	年数	回数	年数	回数	年数	回数	年数	回数
返済方法	1.050	0.0008750	35	420	30	360	25	300	20	240
月々の支払い			2,846		3,239		3,791		4,621	

月々支払い	ボーナス	月払い換算	借入可能金額	借入可能金額	借入可能金額	借入可能金額
50,000	0	50,000	17,600,000	15,500,000	13,200,000	10,900,000
	50,000	58,333	20,500,000	18,100,000	15,400,000	12,700,000
	100,000	66,667	23,500,000	20,600,000	17,600,000	14,500,000
	120,000	70,000	24,600,000	21,700,000	18,500,000	15,200,000
	150,000	75,000	26,400,000	23,200,000	19,800,000	16,300,000
	180,000	80,000	28,200,000	24,700,000	21,200,000	17,400,000
	200,000	83,333	29,300,000	25,800,000	22,000,000	18,100,000
55,000	0	55,000	19,400,000	17,000,000	14,600,000	12,000,000
	50,000	63,333	22,300,000	19,600,000	16,800,000	13,800,000
	100,000	71,667	25,200,000	22,200,000	19,000,000	15,600,000
	120,000	75,000	26,400,000	23,200,000	19,800,000	16,300,000
	150,000	80,000	28,200,000	24,700,000	21,200,000	17,400,000
	180,000	85,000	29,900,000	26,300,000	22,500,000	18,400,000
	200,000	88,333	31,100,000	27,300,000	23,400,000	19,200,000
60,000	0	60,000	21,100,000	18,600,000	15,900,000	13,000,000
	50,000	63,333	22,300,000	19,600,000	16,800,000	13,800,000
	100,000	76,667	27,000,000	23,700,000	20,300,000	16,600,000
	120,000	80,000	28,200,000	24,700,000	21,200,000	17,400,000
	150,000	85,000	29,900,000	26,300,000	22,500,000	18,400,000
	180,000	90,000	31,700,000	27,800,000	23,800,000	19,500,000
	200,000	93,333	32,800,000	28,900,000	24,700,000	20,200,000
65,000	0	65,000	22,900,000	20,100,000	17,200,000	14,100,000
	50,000	73,333	25,800,000	22,700,000	19,400,000	15,900,000
	100,000	81,667	28,700,000	25,300,000	21,600,000	17,700,000
	120,000	85,000	29,900,000	26,300,000	22,500,000	18,400,000
	150,000	90,000	31,700,000	27,800,000	23,800,000	19,500,000
	180,000	95,000	33,400,000	29,400,000	25,100,000	20,600,000
	200,000	98,333	34,600,000	30,400,000	26,000,000	21,300,000
70,000	0	70,000	24,600,000	21,700,000	18,500,000	15,200,000
	50,000	78,333	27,600,000	24,200,000	20,700,000	17,000,000
	100,000	86,667	30,500,000	26,800,000	22,900,000	18,800,000
	120,000	90,000	31,700,000	27,800,000	23,800,000	19,500,000
	150,000	95,000	33,400,000	29,400,000	25,100,000	20,600,000
	180,000	100,000	35,200,000	30,900,000	26,400,000	21,700,000
	200,000	103,333	36,400,000	32,000,000	27,300,000	22,400,000
75,000	0	75,000	26,400,000	23,200,000	19,800,000	16,300,000
	50,000	83,333	29,300,000	25,800,000	22,000,000	18,100,000
	120,000	95,000	33,400,000	29,400,000	25,100,000	20,600,000
	150,000	100,000	35,200,000	30,900,000	26,400,000	21,700,000
	180,000	105,000	36,900,000	32,500,000	27,700,000	22,800,000
	200,000	108,333	38,100,000	33,500,000	28,600,000	23,500,000
80,000	0	80,000	28,200,000	24,700,000	21,200,000	17,400,000
	50,000	88,333	31,100,000	27,300,000	23,400,000	19,200,000
	100,000	96,667	34,000,000	29,900,000	25,500,000	21,000,000
	120,000	100,000	35,200,000	30,900,000	26,400,000	21,700,000
	150,000	105,000	36,900,000	32,500,000	27,700,000	22,800,000
	180,000	110,000	38,700,000	34,000,000	29,100,000	23,900,000
	200,000	113,333	39,900,000	35,000,000	29,900,000	24,600,000

地方銀行の場合

年収	返済率%	年間返済金額	月返済額	/3848*100万円
3,000,000	30	900,000	75,000	19,400,000
3,100,000	30	930,000	77,000	20,000,000
3,200,000	30	960,000	80,000	20,700,000
3,300,000	30	990,000	82,000	21,300,000
3,400,000	30	1,020,000	85,000	22,000,000
3,500,000	30	1,050,000	87,000	22,600,000
3,600,000	30	1,080,000	90,000	23,300,000
3,700,000	30	1,110,000	92,000	23,900,000
3,800,000	30	1,140,000	95,000	24,600,000
3,900,000	30	1,170,000	97,000	25,200,000
4,000,000	35	1,400,000	116,000	30,100,000
4,100,000	35	1,435,000	119,000	30,900,000
4,200,000	35	1,470,000	122,000	31,700,000
4,300,000	35	1,505,000	125,000	32,400,000
4,400,000	35	1,540,000	128,000	33,200,000
4,500,000	35	1,575,000	131,000	34,000,000
4,600,000	35	1,610,000	134,000	34,800,000
4,700,000	35	1,645,000	137,000	35,600,000
4,800,000	35	1,680,000	140,000	36,300,000
4,900,000	35	1,715,000	142,000	36,900,000
5,000,000	35	1,750,000	145,000	37,600,000
5,100,000	35	1,785,000	148,000	38,400,000
5,200,000	35	1,820,000	151,000	39,200,000
5,300,000	35	1,855,000	154,000	40,000,000
5,400,000	35	1,890,000	157,000	40,800,000
5,500,000	35	1,925,000	160,000	41,500,000
5,600,000	35	1,960,000	163,000	42,300,000
5,700,000	35	1,995,000	166,000	43,100,000
5,800,000	35	2,030,000	169,000	43,900,000
5,900,000	35	2,065,000	172,000	44,600,000
6,000,000	40	2,400,000	200,000	51,900,000
6,100,000	40	2,440,000	203,000	52,700,000
6,200,000	40	2,480,000	206,000	53,500,000
6,300,000	40	2,520,000	210,000	54,500,000
6,400,000	40	2,560,000	213,000	55,300,000
6,500,000	40	2,600,000	216,000	56,100,000
6,600,000	40	2,640,000	220,000	57,100,000
6,700,000	40	2,680,000	223,000	57,900,000
6,800,000	40	2,720,000	226,000	58,700,000
6,900,000	40	2,760,000	230,000	59,700,000
7,000,000	40	2,800,000	233,000	60,500,000
7,100,000	40	2,840,000	236,000	61,300,000
7,200,000	40	2,880,000	240,000	62,300,000

7,300,000	40	2,920,000	243,000	63,100,000
7,400,000	40	2,960,000	246,000	63,900,000
7,500,000	40	3,000,000	250,000	64,900,000
7,600,000	40	3,040,000	253,000	65,700,000
7,700,000	40	3,080,000	256,000	66,500,000
7,800,000	40	3,120,000	260,000	67,500,000
7,900,000	40	3,160,000	263,000	68,300,000
8,000,000	40	3,200,000	266,000	69,100,000
8,100,000	40	3,240,000	270,000	70,100,000
8,200,000	40	3,280,000	273,000	70,900,000
8,300,000	40	3,320,000	276,000	71,700,000
8,400,000	40	3,360,000	280,000	72,700,000
8,500,000	40	3,400,000	283,000	73,500,000
8,600,000	40	3,440,000	286,000	74,300,000
8,700,000	40	3,480,000	290,000	75,300,000
8,800,000	40	3,520,000	293,000	76,100,000
8,900,000	40	3,560,000	296,000	76,900,000
9,000,000	40	3,600,000	300,000	77,900,000
9,100,000	40	3,640,000	303,000	78,700,000
9,200,000	40	3,680,000	306,000	79,500,000
9,300,000	40	3,720,000	310,000	80,500,000
9,400,000	40	3,760,000	313,000	81,300,000
9,500,000	40	3,800,000	316,000	82,100,000
9,600,000	40	3,840,000	320,000	83,100,000
9,700,000	40	3,880,000	323,000	83,900,000
9,800,000	40	3,920,000	326,000	84,700,000
9,900,000	40	3,960,000	330,000	85,700,000
10,000,000	40	4,000,000	333,000	86,500,000

1,000,000				
	年利(%)	月利	年数	回数
返済方法	3.000	0.0025000	35	420
月々の支払い			3,848	

100万円を借り入れた時の毎月の支払い

金利	35年	30年	25年	20年	金利	35年	30年	25年	20年	金利	35年	30年	25年	20年
1.00 %	2,822	3,216	3,768	4,598	3.00 %	3,848	4,216	4,742	5,545	5.00 %	5,046	5,368	5,845	6,599
1.05 %	2,846	3,239	3,791	4,621	3.05 %	3,876	4,243	4,768	5,571	5.05 %	5,078	5,398	5,875	6,627
1.10 %	2,869	3,262	3,814	4,643	3.10 %	3,904	4,270	4,794	5,596	5.10 %	5,110	5,429	5,904	6,654
1.15 %	2,893	3,285	3,837	4,666	3.15 %	3,932	4,297	4,820	5,621	5.15 %	5,142	5,460	5,933	6,682
1.20 %	2,917	3,309	3,859	4,688	3.20 %	3,960	4,324	4,846	5,646	5.20 %	5,175	5,491	5,963	6,710
1.25 %	2,940	3,332	3,882	4,711	3.25 %	3,989	4,352	4,873	5,671	5.25 %	5,207	5,522	5,992	6,738
1.30 %	2,964	3,356	3,906	4,734	3.30 %	4,017	4,379	4,899	5,697	5.30 %	5,239	5,553	6,022	6,766
1.35 %	2,988	3,379	3,929	4,756	3.35 %	4,046	4,407	4,926	5,722	5.35 %	5,272	5,584	6,051	6,794
1.40 %	3,013	3,403	3,952	4,779	3.40 %	4,075	4,434	4,952	5,748	5.40 %	5,304	5,615	6,081	6,822
1.45 %	3,037	3,427	3,975	4,802	3.45 %	4,103	4,462	4,979	5,773	5.45 %	5,337	5,646	6,111	6,850
1.50 %	3,061	3,451	3,999	4,825	3.50 %	4,132	4,490	5,006	5,799	5.50 %	5,370	5,677	6,140	6,878
1.55 %	3,086	3,475	4,022	4,848	3.55 %	4,161	4,518	5,033	5,825	5.55 %	5,402	5,709	6,170	6,907
1.60 %	3,111	3,499	4,046	4,871	3.60 %	4,191	4,546	5,060	5,851	5.60 %	5,435	5,740	6,200	6,935
1.65 %	3,135	3,523	4,070	4,894	3.65 %	4,220	4,574	5,087	5,876	5.65 %	5,468	5,772	6,230	6,963
1.70 %	3,160	3,547	4,094	4,917	3.70 %	4,249	4,602	5,114	5,902	5.70 %	5,501	5,804	6,260	6,992
1.75 %	3,185	3,572	4,117	4,941	3.75 %	4,279	4,631	5,141	5,928	5.75 %	5,535	5,835	6,291	7,020
1.80 %	3,210	3,596	4,141	4,964	3.80 %	4,308	4,659	5,168	5,954	5.80 %	5,568	5,867	6,321	7,049
1.85 %	3,236	3,621	4,165	4,988	3.85 %	4,338	4,688	5,195	5,981	5.85 %	5,601	5,899	6,351	7,078
1.90 %	3,261	3,646	4,190	5,011	3.90 %	4,367	4,716	5,223	6,007	5.90 %	5,634	5,931	6,382	7,106
1.95 %	3,287	3,671	4,214	5,035	3.95 %	4,397	4,745	5,250	6,033	5.95 %	5,668	5,963	6,412	7,135
2.00 %	3,312	3,696	4,238	5,058	4.00 %	4,427	4,774	5,278	6,059	6.00 %	5,701	5,995	6,443	7,164
2.05 %	3,338	3,721	4,262	5,082	4.05 %	4,457	4,803	5,306	6,086	6.05 %	5,735	6,027	6,473	7,193
2.10 %	3,364	3,746	4,287	5,106	4.10 %	4,487	4,831	5,333	6,112	6.10 %	5,769	6,059	6,504	7,222
2.15 %	3,390	3,771	4,311	5,130	4.15 %	4,518	4,861	5,361	6,139	6.15 %	5,802	6,092	6,535	7,251
2.20 %	3,416	3,797	4,336	5,154	4.20 %	4,548	4,890	5,389	6,165	6.20 %	5,836	6,124	6,565	7,280
2.25 %	3,442	3,822	4,361	5,178	4.25 %	4,578	4,919	5,417	6,192	6.25 %	5,870	6,157	6,596	7,309
2.30 %	3,468	3,848	4,386	5,202	4.30 %	4,609	4,948	5,445	6,219	6.30 %	5,904	6,189	6,627	7,338
2.35 %	3,495	3,873	4,411	5,226	4.35 %	4,640	4,978	5,473	6,245	6.35 %	5,938	6,222	6,658	7,367
2.40 %	3,521	3,899	4,435	5,250	4.40 %	4,670	5,007	5,501	6,272	6.40 %	5,973	6,255	6,689	7,396
2.45 %	3,548	3,925	4,461	5,274	4.45 %	4,701	5,037	5,529	6,299	6.45 %	6,007	6,287	6,720	7,426
2.50 %	3,574	3,951	4,486	5,299	4.50 %	4,732	5,066	5,558	6,326	6.50 %	6,041	6,320	6,752	7,455
2.55 %	3,601	3,977	4,511	5,323	4.55 %	4,763	5,096	5,586	6,353	6.55 %	6,075	6,353	6,783	7,485
2.60 %	3,628	4,003	4,536	5,347	4.60 %	4,794	5,126	5,615	6,380	6.60 %	6,110	6,386	6,814	7,514
2.65 %	3,655	4,029	4,562	5,372	4.65 %	4,825	5,156	5,643	6,407	6.65 %	6,144	6,419	6,846	7,544
2.70 %	3,683	4,055	4,587	5,397	4.70 %	4,857	5,186	5,672	6,434	6.70 %	6,179	6,452	6,877	7,573
2.75 %	3,710	4,082	4,613	5,421	4.75 %	4,888	5,216	5,701	6,462	6.75 %	6,214	6,485	6,909	7,603
2.80 %	3,737	4,108	4,638	5,446	4.80 %	4,920	5,246	5,729	6,489	6.80 %	6,248	6,519	6,940	7,633
2.85 %	3,765	4,135	4,664	5,471	4.85 %	4,951	5,276	5,758	6,516	6.85 %	6,283	6,552	6,972	7,663
2.90 %	3,792	4,162	4,690	5,496	4.90 %	4,983	5,307	5,787	6,544	6.90 %	6,318	6,586	7,004	7,693
2.95 %	3,820	4,189	4,716	5,520	4.95 %	5,015	5,337	5,816	6,571	6.95 %	6,353	6,619	7,035	7,723

計算例：2,610万円借入の場合[35年ローン、1.40%、3,013円、ボーナス18078円(3013円×6ヶ月)]

- 1、月々だけの支払いの場合       $2610万円 \div 100万円 = 26.1$      $26.1 \times 3013円 = 78639円$     よって、月々78639円
- 2、12万円ボーナス払い有の場合     $12万円 \div 6ヶ月 = 2万円$      $78639円 - 2万円 = 58639円$     よって、月々58639円
- 3、月々の支払いを56千円、ボーナス払いは？     $56千円 \div 3013円 \approx 18.6$      $26.1 - 18.6 = 7.5$      $7.5 \times 18078円 = 135585円$     よって、ボーナス135585円
- 4、月々6万円でボーナス5万円借入？
  - ・  $6万円 \div 3013円 \approx 19.9$      $5万円 \div 18078円 \approx 2.7$      $19.9 + 2.7 = 22.6$   
 $22.6 \times 100万円 = 2260万円$     よって、2260万円借入可能
  - ・  $5万円 \div 6ヶ月 = 8333円$      $6万円 + 8333円 = 68333円$      $68333円 \div 3013 = 22.6$   
 $22.6 \times 100万円 = 2260万円$     よって、2260万円借入可能