



怖い未払利息のかわりに、支払利息合計を出してみました。

35年間の支払利息合計はなんと、12,327,200円 これを何とかしたい！

借入金<月々>	¥20,000,000
返済期間(年)	35
利率(年)	3.000%

期	月々返済	利息額	元金返済額	借入残高	支払利息合計	元利合計(返済時)
				¥20,000,000		
1	¥76,970	¥50,000	¥26,970	¥19,973,030	(¥50,000)	¥20,050,000
2	¥76,970	¥49,932	¥27,037	¥19,945,992	(¥99,932)	¥20,099,932
3	¥76,970	¥49,864	¥27,105	¥19,918,887	(¥149,796)	¥20,149,796
4	¥76,970	¥49,797	¥27,173	¥19,891,715	(¥199,593)	¥20,199,593
5	¥76,970	¥49,729	¥27,241	¥19,864,474	(¥249,322)	¥20,249,322
6	¥76,970	¥49,661	¥27,309	¥19,837,165	(¥298,983)	¥20,298,983
7	¥76,970	¥49,593	¥27,377	¥19,809,788	(¥348,575)	¥20,348,575
8	¥76,970	¥49,525	¥27,446	¥19,782,342	(¥398,099)	¥20,398,099
9	¥76,970	¥49,457	¥27,514	¥19,754,828	(¥447,554)	¥20,447,554
10	¥76,970	¥49,389	¥27,582	¥19,727,245	(¥496,941)	¥20,496,941
11	¥76,970	¥49,318	¥27,652	¥19,699,593	(¥546,259)	¥20,546,259
12	¥76,970	¥49,247	¥27,721	¥19,671,872	(¥595,507)	¥20,595,507
13	¥76,970	¥49,179	¥27,790	¥19,644,082	(¥644,686)	¥20,644,686
14	¥76,970	¥49,110	¥27,860	¥19,616,222	(¥693,796)	¥20,693,796
15	¥76,970	¥49,040	¥27,929	¥19,588,293	(¥742,836)	¥20,742,836
16	¥76,970	¥48,970	¥27,999	¥19,560,293	(¥791,806)	¥20,791,806
17	¥76,970	¥48,900	¥28,069	¥19,532,224	(¥840,706)	¥20,840,706
18	¥76,970	¥48,830	¥28,139	¥19,504,084	(¥889,536)	¥20,889,536
19	¥76,970	¥48,760	¥28,210	¥19,475,875	(¥938,296)	¥20,938,296
20	¥76,970	¥48,689	¥28,280	¥19,447,594	(¥986,985)	¥20,986,985
21	¥76,970	¥48,618	¥28,351	¥19,419,243	(¥1,035,603)	¥21,035,603
22	¥76,970	¥48,548	¥28,422	¥19,390,821	(¥1,084,151)	¥21,084,151
23	¥76,970	¥48,477	¥28,493	¥19,362,328	(¥1,132,628)	¥21,132,628
24	¥76,970	¥48,405	¥28,564	¥19,333,764	(¥1,181,033)	¥21,181,033
25	¥76,970	¥48,334	¥28,636	¥19,305,128	(¥1,229,367)	¥21,229,367
26	¥76,970	¥48,262	¥28,707	¥19,276,421	(¥1,277,629)	¥21,277,629
27	¥76,970	¥48,191	¥28,779	¥19,247,642	(¥1,325,820)	¥21,325,820
28	¥76,970	¥48,119	¥28,851	¥19,218,791	(¥1,373,939)	¥21,373,939
29	¥76,970	¥48,046	¥28,923	¥19,189,868	(¥1,421,985)	¥21,421,985
30	△	¥47,974	¥28,995	¥19,160,873	(¥1,469,959)	¥21,469,959
31		¥47,902	¥29,068	¥19,131,805	(¥1,517,861)	¥21,517,861
32		¥47,829	¥29,141	¥19,102,664	(¥1,565,690)	¥21,565,690
33		¥47,756	¥29,213	¥19,073,451		
34	¥76,970	¥47,683	¥29,286	¥19,044,165		
35	¥76,970	¥47,610	¥29,360	¥19,014,805		
36	¥76,970	¥47,537	¥29,433	¥18,985,372	(¥1,756,276)	¥21,756,276
37	¥76,970	¥47,463	¥29,507	¥18,955,865	(¥1,805,739)	¥21,803,739
38	¥76,970	¥47,389	¥29,580	¥18,926,285	(¥1,851,128)	¥21,851,128
39	¥76,970	¥47,315	¥29,654	¥18,896,631	(¥1,898,443)	¥21,898,443
40	¥76,970	¥47,241	¥29,728	¥18,866,902	(¥1,945,684)	¥21,945,684
41	¥76,970	¥47,167	¥29,803	¥18,837,100	(¥1,992,851)	¥21,992,851
42	¥76,970	¥47,092	¥29,877	¥18,807,222	(¥2,039,943)	¥22,039,943
43	¥76,970	¥47,018	¥29,952	¥18,777,270	(¥2,086,961)	¥22,086,961
44	¥76,970	¥46,943	¥30,027	¥18,747,243	(¥2,133,904)	¥22,133,904
45	¥76,970	¥46,868	¥30,102	¥18,717,141	(¥2,180,772)	¥22,180,772
46	¥76,970	¥46,792	¥30,177	¥18,686,964	(¥2,227,564)	¥22,227,564
47	¥76,970	¥46,717	¥30,253	¥18,656,712	(¥2,274,281)	¥22,274,281
48	¥76,970	¥46,641	¥30,328	¥18,626,383	(¥2,320,922)	¥22,320,922
49	¥76,970	¥46,565	¥30,404	¥18,595,979	(¥2,367,487)	¥22,367,487
50	¥76,970	¥46,489	¥30,480	¥18,565,499	(¥2,413,976)	¥22,413,976

1年間ローンを支払っても最初は金利ばかり！

△ この期間の支払利息 1,725,415円 を圧縮可能！

内入れ金額を1,017,699円 支払えば、13回 48回 まで圧縮可能！

51	¥76,970	¥46,413	¥30,556	¥18,534,943	(¥2,460,389)	¥22,460,389
52	¥76,970	¥46,337	¥30,633	¥18,504,310	(¥2,506,726)	¥22,506,726
53	¥76,970	¥46,260	¥30,709	¥18,473,601	(¥2,552,986)	¥22,552,986
54	¥76,970	¥46,184	¥30,786	¥18,442,815	(¥2,599,170)	¥22,599,170
55	¥76,970	¥46,107	¥30,863	¥18,411,952	(¥2,645,277)	¥22,645,277
56	¥76,970	¥46,029	¥30,940	¥18,381,012	(¥2,691,306)	¥22,691,306
57	¥76,970	¥45,952	¥31,018	¥18,349,994	(¥2,737,258)	¥22,737,258
58	¥76,970	¥45,874	¥31,095	¥18,318,899	(¥2,783,132)	¥22,783,132
59	¥76,970	¥45,797	¥31,173	¥18,287,726	(¥2,828,929)	¥22,828,929
60	¥76,970	¥45,719	¥31,251	¥18,256,476	(¥2,874,648)	¥22,874,648
61	¥76,970	¥45,641	¥31,329	¥18,225,147	(¥2,920,289)	¥22,920,289
62	¥76,970	¥45,562	¥31,407	¥18,193,740	(¥2,965,851)	¥22,965,851
63	¥76,970	¥45,484	¥31,486	¥18,162,254	(¥3,011,335)	¥23,011,335
64	¥76,970	¥45,405	¥31,564	¥18,130,690	(¥3,056,740)	¥23,056,740
65	¥76,970	¥45,326	¥31,643	¥18,099,046	(¥3,102,066)	¥23,102,066
66	¥76,970	¥45,247	¥31,722	¥18,067,324	(¥3,147,313)	¥23,147,313
67	¥76,970	¥45,168	¥31,802	¥18,035,522	(¥3,192,481)	¥23,192,481
68	¥76,970	¥45,088	¥31,881	¥18,003,641	(¥3,237,569)	¥23,237,569
69	¥76,970	¥45,009	¥31,961	¥17,971,680	(¥3,282,578)	¥23,282,578
70	¥76,970	¥44,929	¥32,041	¥17,939,639	(¥3,327,507)	¥23,327,507
71	¥76,970	¥44,849	¥32,121	¥17,907,518	(¥3,372,356)	¥23,372,356
72	¥76,970	¥44,768	¥32,201	¥17,875,317	(¥3,417,124)	¥23,417,124
73	¥76,970	¥44,688	¥32,282	¥17,843,035	(¥3,461,812)	¥23,461,812
74	¥76,970	¥44,607	¥32,362	¥17,810,673	(¥3,506,419)	¥23,506,419
75	¥76,970	¥44,526	¥32,443	¥17,778,229	(¥3,550,945)	¥23,550,945
76	¥76,970	¥44,445	¥32,524	¥17,745,705	(¥3,595,390)	¥23,595,390
77	¥76,970	¥44,364	¥32,606	¥17,713,099	(¥3,639,754)	¥23,639,754
78	¥76,970	¥44,282	¥32,687	¥17,680,412	(¥3,684,036)	¥23,684,036
79	¥76,970	¥44,201	¥32,769	¥17,647,643	(¥3,728,237)	¥23,728,237
80	¥76,970	¥44,119	¥32,851	¥17,614,792	(¥3,772,356)	¥23,772,356
81	¥76,970	¥44,036	¥32,933	¥17,581,859		
82	¥76,970	¥43,954	¥33,015	¥17,548,843		
83	¥76,970	¥43,872	¥33,098	¥17,515,746		
84	¥76,970	¥43,789	¥33,181	¥17,482,565	(¥3,948,007)	¥23,948,007
85	¥76,970	¥43,706	¥33,264	¥17,449,301	(¥3,991,713)	¥23,991,713
86	¥76,970	¥43,623	¥33,347	¥17,415,954	(¥4,035,336)	¥24,035,336
87	¥76,970	¥43,539	¥33,430	¥17,382,524		
88	¥76,970	¥43,456	¥33,514	¥17,349,011		
89	¥76,970	¥43,372	¥33,598	¥17,315,413		
90	¥76,970	¥43,288	¥33,682	¥17,281,732		
91	¥76,970	¥43,204	¥33,766	¥17,247,966		
92	¥76,970	¥43,119	¥33,850	¥17,214,116		
93	¥76,970		¥33,935	¥17,180,181		
94	¥76,970		¥34,020	¥17,146,161		
95	¥76,970		¥34,105	¥17,112,057	(¥4,424,164)	¥24,424,164
96	¥76,970		¥34,190	¥17,077,867	(¥4,466,944)	¥24,466,944
97	¥76,970		¥34,275	¥17,043,591	(¥4,509,638)	¥24,509,638
98	¥76,970		¥34,361	¥17,009,230	(¥4,552,246)	¥24,552,246
99	¥76,970		¥34,447	¥16,974,783	(¥4,594,769)	¥24,594,769
100	¥76,970		¥34,533	¥16,940,250	(¥4,637,205)	¥24,637,205
101	¥76,970	¥42,350	¥34,619	¥16,905,631	(¥4,679,555)	¥24,679,555
102	¥76,970	¥42,264	¥34,706	¥16,870,925	(¥4,721,819)	¥24,721,819
103	¥76,970	¥42,177	¥34,793	¥16,836,132	(¥4,763,996)	¥24,763,996
104	¥76,970	¥42,090	¥34,880	¥16,801,253	(¥4,806,086)	¥24,806,086
105	¥76,970	¥42,003	¥34,967	¥16,766,286	(¥4,848,089)	¥24,848,089
106	¥76,970	¥41,915	¥35,054	¥16,731,231	(¥4,890,004)	¥24,890,004
107	¥76,970	¥41,828	¥35,142	¥16,696,089	(¥4,931,832)	¥24,931,832
108	¥76,970	¥41,740	¥35,230	¥16,660,860	(¥4,973,572)	¥24,973,572
109	¥76,970	¥41,652	¥35,318	¥16,625,542	(¥5,015,224)	¥25,015,224
110	¥76,970	¥41,563	¥35,406	¥16,590,136	(¥5,056,787)	¥25,056,787
111	¥76,970	¥41,475	¥35,495	¥16,554,641	(¥5,098,262)	¥25,098,262
112	¥76,970	¥41,386	¥35,583	¥16,519,057	(¥5,139,648)	¥25,139,648
113	¥76,970	¥41,297	¥35,672	¥16,483,385	(¥5,180,945)	¥25,180,945
114	¥76,970	¥41,208	¥35,762	¥16,447,623	(¥5,222,153)	¥25,222,153
115	¥76,970	¥41,119	¥35,851	¥16,411,772	(¥5,263,272)	¥25,263,272
116	¥76,970	¥41,029	¥35,941	¥16,375,832	(¥5,304,301)	¥25,304,301
117	¥76,970	¥40,939	¥36,030	¥16,339,801	(¥5,345,240)	¥25,345,240
118	¥76,970	¥40,849	¥36,121	¥16,303,681	(¥5,386,089)	¥25,386,089
119	¥76,970	¥40,759	¥36,211	¥16,267,470	(¥5,426,848)	¥25,426,848
120	¥76,970	¥40,668	¥36,301	¥16,231,169	(¥5,467,516)	¥25,467,516

この期間の  
支払利息  
1,420,666円  
を圧縮可能！

内入れ金額を1,011,031円  
支払えば、  
61回 92回 まで圧縮可能！

