

元利均等返済と元本均等返済比較（月返済率と全返済率）

60 ヶ月開始 0.5% %金利  
60 ヶ月間隔 0.5% %金利幅

この表では、同じ返済期間の中で、金利が変わって行くと、どう変化するのがわかりやすい。

返済月数	金利	元利均等返済		元本均等返済		差異	
		月返済率	全返済率	初回返済率	全返済率	初回返済率	全返済率
60	0.5%	0.016872	1.012344	0.017083	1.012292	-0.000211	0.000052
60	1.0%	0.017080	1.024792	0.017500	1.024583	-0.000420	0.000208
60	1.5%	0.017289	1.037344	0.017917	1.036875	-0.000628	0.000469
60	2.0%	0.017500	1.050000	0.018333	1.049167	-0.000833	0.000834
60	2.5%	0.017713	1.062761	0.018750	1.061458	-0.001037	0.001303
60	3.0%	0.017927	1.075626	0.019167	1.073750	-0.001240	0.001876
60	3.5%	0.018143	1.088595	0.019583	1.086042	-0.001440	0.002554
60	4.0%	0.018361	1.101669	0.020000	1.098333	-0.001639	0.003336
60	4.5%	0.018581	1.114847	0.020417	1.110625	-0.001836	0.004222
60	5.0%	0.018802	1.128129	0.020833	1.122917	-0.002031	0.005212
120	0.5%	0.008542	1.025000	0.008750	1.024792	-0.000208	0.000208
120	1.0%	0.008753	1.050417	0.009167	1.049583	-0.000413	0.000833
120	1.5%	0.008969	1.076250	0.009583	1.074375	-0.000615	0.001875
120	2.0%	0.009188	1.102500	0.010000	1.099167	-0.000812	0.003334
120	2.5%	0.009410	1.129166	0.010417	1.123958	-0.001007	0.005208
120	3.0%	0.009635	1.156248	0.010833	1.148750	-0.001198	0.007498
120	3.5%	0.009865	1.183743	0.011250	1.173542	-0.001385	0.010202
120	4.0%	0.010097	1.211652	0.011667	1.198333	-0.001570	0.013319
120	4.5%	0.010333	1.239974	0.012083	1.223125	-0.001750	0.016849
120	5.0%	0.010573	1.268705	0.012500	1.247917	-0.001927	0.020789
180	0.5%	0.005765	1.037760	0.005972	1.037292	-0.000207	0.000469
180	1.0%	0.005980	1.076458	0.006389	1.074583	-0.000409	0.001875
180	1.5%	0.006201	1.116093	0.006806	1.111875	-0.000605	0.004218
180	2.0%	0.006426	1.156661	0.007222	1.149167	-0.000796	0.007495
180	2.5%	0.006656	1.198161	0.007639	1.186458	-0.000982	0.011703
180	3.0%	0.006892	1.240589	0.008056	1.223750	-0.001163	0.016839
180	3.5%	0.007133	1.283938	0.008472	1.261042	-0.001339	0.022896
180	4.0%	0.007379	1.328203	0.008889	1.298333	-0.001510	0.029870
180	4.5%	0.007630	1.373377	0.009306	1.335625	-0.001676	0.037752
180	5.0%	0.007886	1.419452	0.009722	1.372917	-0.001836	0.046535

返済年を基準として

返済月数	金利	元利均等返済		元本均等返済		差異	
		月返済率	全返済率	初回返済率	全返済率	初回返済率	全返済率
240	0.5%	0.004378	1.050625	0.004583	1.049792	-0.000206	0.000833
240	1.0%	0.004595	1.102916	0.005000	1.099583	-0.000405	0.003332
240	1.5%	0.004820	1.156868	0.005417	1.149375	-0.000596	0.007493
240	2.0%	0.005052	1.212475	0.005833	1.199167	-0.000781	0.013309
240	2.5%	0.005291	1.269726	0.006250	1.248958	-0.000959	0.020768
240	3.0%	0.005536	1.328608	0.006667	1.298750	-0.001131	0.029858
240	3.5%	0.005788	1.389103	0.007083	1.348542	-0.001295	0.040561
240	4.0%	0.006047	1.451192	0.007500	1.398333	-0.001453	0.052858
240	4.5%	0.006312	1.514852	0.007917	1.448125	-0.001605	0.066727
240	5.0%	0.006584	1.580058	0.008333	1.497917	-0.001750	0.082141
300	0.5%	0.003545	1.063594	0.003750	1.062292	-0.000205	0.001302
300	1.0%	0.003766	1.129788	0.004167	1.124583	-0.000401	0.005205
300	1.5%	0.003995	1.198574	0.004583	1.186875	-0.000588	0.011699
300	2.0%	0.004233	1.269931	0.005000	1.249167	-0.000767	0.020764
300	2.5%	0.004479	1.343833	0.005417	1.311458	-0.000937	0.032375
300	3.0%	0.004734	1.420248	0.005833	1.373750	-0.001099	0.046498
300	3.5%	0.004997	1.499133	0.006250	1.436042	-0.001253	0.063092
300	4.0%	0.005268	1.580442	0.006667	1.498333	-0.001399	0.082108
300	4.5%	0.005547	1.664119	0.007083	1.560625	-0.001536	0.103494
300	5.0%	0.005834	1.750106	0.007500	1.622917	-0.001666	0.127189
360	0.5%	0.002991	1.076666	0.003194	1.074792	-0.000204	0.001875
360	1.0%	0.003214	1.157075	0.003611	1.149583	-0.000397	0.007492
360	1.5%	0.003448	1.241204	0.004028	1.224375	-0.000580	0.016829
360	2.0%	0.003692	1.329013	0.004444	1.299167	-0.000753	0.029846
360	2.5%	0.003946	1.420447	0.004861	1.373958	-0.000915	0.046489
360	3.0%	0.004210	1.515437	0.005278	1.448750	-0.001068	0.066687
360	3.5%	0.004483	1.613898	0.005694	1.523542	-0.001211	0.090356
360	4.0%	0.004766	1.715734	0.006111	1.598333	-0.001345	0.117401
360	4.5%	0.005058	1.820838	0.006528	1.673125	-0.001470	0.147713
360	5.0%	0.005359	1.929092	0.006944	1.747917	-0.001586	0.181175