

三セク債 償還利息の高低にかかる比較表

175億円借入する場合の計算

ア 20年償還 利息1.6%の場合

単位:千円

年度	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	合計	
元金	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	17,500,000
利子	276,500	262,500	248,500	234,500	220,500	206,500	192,500	178,500	164,500	150,500	136,500	122,500	108,500	94,500	80,500	66,500	52,500	38,500	24,500	10,500		2,870,000
合計	1,151,500	1,137,500	1,123,500	1,109,500	1,095,500	1,081,500	1,067,500	1,053,500	1,039,500	1,025,500	1,011,500	997,500	983,500	969,500	955,500	941,500	927,500	913,500	899,500	885,500		20,370,000

イ 20年償還 利息1.5%の場合

年度	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	合計	
元金	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	17,500,000
利子	259,219	246,094	232,969	219,844	206,719	193,594	180,469	167,344	154,219	141,094	127,969	114,844	101,719	88,594	75,469	62,344	49,219	36,094	22,969	9,844		2,690,630
合計	1,134,219	1,121,094	1,107,969	1,094,844	1,081,719	1,068,594	1,055,469	1,042,344	1,029,219	1,016,094	1,002,969	989,844	976,719	963,594	950,469	937,344	924,219	911,094	897,969	884,844		20,190,630

ウ 20年償還 利息1%の場合

年度	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	合計	
元金	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	17,500,000
利子	172,813	164,063	155,313	146,563	137,813	129,063	120,313	111,563	102,813	94,063	85,313	76,563	67,813	59,063	50,313	41,563	32,813	24,063	15,313	6,563		1,793,760
合計	1,047,813	1,039,063	1,030,313	1,021,563	1,012,813	1,004,063	995,313	986,563	977,813	969,063	960,313	951,563	942,813	934,063	925,313	916,563	907,813	899,063	890,313	881,563		19,293,760

エ 20年償還 利息0.9%の場合

年度	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	合計	
元金	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	17,500,000
利子	155,531	147,656	139,781	131,906	124,031	116,156	108,281	100,406	92,531	84,656	76,781	68,906	61,031	53,156	45,281	37,406	29,531	21,656	13,781	5,906		1,614,370
合計	1,030,531	1,022,656	1,014,781	1,006,906	999,031	991,156	983,281	975,406	967,531	959,656	951,781	943,906	936,031	928,156	920,281	912,406	904,531	896,656	888,781	880,906		19,114,370

オ 20年償還 利息0.8%の場合

年度	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	合計	
元金	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	17,500,000
利子	138,250	131,250	124,250	117,250	110,250	103,250	96,250	89,250	82,250	75,250	68,250	61,250	54,250	47,250	40,250	33,250	26,250	19,250	12,250	5,250		1,435,000
合計	1,013,250	1,006,250	999,250	992,250	985,250	978,250	971,250	964,250	957,250	950,250	943,250	936,250	929,250	922,250	915,250	908,250	901,250	894,250	887,250	880,250		18,935,000

合計 差額(元金返済は差額がないので、利息の差)

年度	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	合計	
ア-イ	17,281	16,406	15,531	14,656	13,781	12,906	12,031	11,156	10,281	9,406	8,531	7,656	6,781	5,906	5,031	4,156	3,281	2,406	1,531	656		179,370
ア-ウ	103,687	98,437	93,187	87,937	82,687	77,437	72,187	66,937	61,687	56,437	51,187	45,937	40,687	35,437	30,187	24,937	19,687	14,437	9,187	3,937		1,076,240
ア-エ	120,969	114,844	108,719	102,594	96,469	90,344	84,219	78,094	71,969	65,844	59,719	53,594	47,469	41,344	35,219	29,094	22,969	16,844	10,719	4,594		1,255,630
ア-オ	138,250	131,250	124,250	117,250	110,250	103,250	96,250	89,250	82,250	75,250	68,250	61,250	54,250	47,250	40,250	33,250	26,250	19,250	12,250	5,250		1,435,000