

参考金利推移

年度	月	参考金利			
		繰上返済制限制度有		繰上返済制限制度無	
		35年固定	15年固定	35年固定	15年固定
平成18年度	4月	—	—	3.02%	—
	5月	—	—	3.18%	—
	6月	—	—	3.15%	—
	7月	—	—	3.19%	—
	8月	—	—	3.21%	—
	9月	—	—	3.17%	—
	10月	—	—	3.14%	—
	11月	—	—	3.23%	—
	12月	—	—	3.15%	—
	1月	—	—	3.22%	—
	2月	—	—	3.25%	—
	3月	—	—	3.24%	—
	平成19年度	4月	—	—	3.34%
5月		—	—	3.37%	2.88%
6月		—	—	3.35%	2.84%
7月		—	—	3.47%	2.96%
8月		—	—	3.47%	2.94%
9月		—	—	3.31%	2.78%
10月		—	—	3.38%	2.85%
11月		—	—	3.34%	2.78%
12月		—	—	3.22%	2.67%
1月		—	—	3.33%	2.77%
2月		—	—	3.30%	2.71%
3月		—	—	3.29%	2.72%
平成20年度		4月	—	—	3.11%
	5月	—	—	3.36%	2.80%
	6月	—	—	3.49%	2.92%
	7月	—	—	3.44%	2.84%
	8月	—	—	3.37%	2.91%
	9月	—	—	3.25%	2.80%
	10月	3.12%	2.64%	3.28%	2.82%
	11月	3.14%	2.81%	3.32%	2.97%
	12月	3.27%	2.95%	3.44%	3.10%
	1月	3.08%	2.74%	3.26%	2.90%
	2月	3.10%	2.61%	3.28%	2.78%
	3月	3.15%	2.64%	3.33%	2.82%
	平成21年度	4月	2.91%	2.70%	3.17%
5月		3.04%	2.84%	3.29%	3.03%
6月		2.88%	2.67%	3.12%	2.85%
7月		2.82%	2.61%	3.07%	2.79%
8月		2.81%	2.60%	3.06%	2.79%
9月		2.68%	2.46%	2.92%	2.63%
10月		2.65%	2.43%	2.90%	2.61%
11月		2.71%	2.49%	2.96%	2.68%
12月		2.61%	2.40%	2.86%	2.58%
1月		2.59%	2.38%	2.84%	2.55%
2月		2.64%	2.42%	2.89%	2.60%
3月		2.66%	2.41%	2.90%	2.60%
平成22年度		4月	2.73%	2.42%	2.92%
	5月	2.69%	2.37%	2.87%	2.60%
	6月	2.57%	2.26%	2.75%	2.50%
	7月	2.51%	2.20%	2.70%	2.43%
	8月	2.43%	2.13%	2.62%	2.36%
	9月	2.34%	2.06%	2.53%	2.30%
	10月	2.50%	2.19%	2.69%	2.42%
	11月	2.42%	2.11%	2.61%	2.34%
	12月	2.55%	2.23%	2.73%	2.46%
	1月	2.61%	2.31%	2.80%	2.54%
	2月	2.63%	2.34%	2.82%	2.57%
	3月	2.72%	2.44%	2.91%	2.67%
	平成23年度	4月	2.79%	2.29%	3.03%
5月		2.82%	2.32%	3.06%	2.57%
6月		2.73%	2.25%	2.97%	2.50%
7月		2.69%	2.21%	2.94%	2.47%
8月		2.67%	2.20%	2.92%	2.46%
9月		2.65%	2.16%	2.90%	2.42%
10月		2.63%	2.10%	2.87%	2.37%
11月		2.71% (3.72%)	2.19% (3.20%)	2.97% (3.98%)	2.50% (3.51%)
12月		2.68% (3.69%)	2.15% (3.16%)	2.93% (3.94%)	2.46% (3.47%)
1月		2.66% (3.67%)	2.25% (3.26%)	2.91% (3.92%)	2.50% (3.51%)
2月		2.68% (3.69%)	2.28% (3.29%)	2.94% (3.95%)	2.53% (3.54%)
3月		2.66% (3.67%)	2.26% (3.27%)	2.92% (3.93%)	2.52% (3.53%)

参考金利推移

年度	月	参考金利			
		繰上返済制限制度有		繰上返済制限制度無	
		35年固定	15年固定	35年固定	15年固定
平成24年度	4月	2.74% (3.75%)	2.36% (3.37%)	3.02% (4.03%)	2.61% (3.62%)
	5月	2.69% (3.70%)	2.32% (3.33%)	2.97% (3.98%)	2.56% (3.57%)
	6月	2.63% (3.64%)	2.26% (3.27%)	2.91% (3.92%)	2.50% (3.51%)
	7月	2.64% (3.65%)	2.24% (3.25%)	2.93% (3.94%)	2.48% (3.49%)
	8月	2.76% (3.77%)	1.76% (2.77%)	3.01% (4.02%)	2.01% (3.02%)
	9月	2.86% (3.87%)	1.86% (2.87%)	3.11% (4.12%)	2.11% (3.12%)
	10月	2.75% (3.76%)	1.72% (2.73%)	3.04% (4.05%)	1.95% (2.96%)
	11月	2.75% (3.76%)	1.71% (2.72%)	3.04% (4.05%)	1.94% (2.95%)
	12月	2.72% (3.73%)	1.66% (2.67%)	3.02% (4.03%)	1.89% (2.90%)
	1月	2.71% (3.72%)	1.70% (2.71%)	2.92% (3.93%)	1.93% (2.94%)
	2月	2.68% (3.69%)	1.67% (2.68%)	2.89% (3.90%)	1.90% (2.91%)
	3月	2.67% (3.68%)	1.67% (2.68%)	2.87% (3.88%)	1.89% (2.90%)
	平成25年度	4月	2.57% (3.58%)	1.55% (2.56%)	2.78% (3.79%)
5月		2.52% (3.53%)	1.51% (2.52%)	2.73% (3.74%)	1.71% (2.72%)
6月		2.42% (3.43%)	1.45% (2.46%)	2.64% (3.65%)	1.64% (2.65%)
7月		2.43% (3.44%)	1.43% (2.44%)	2.65% (3.66%)	1.63% (2.64%)
8月		2.43% (3.44%)	1.43% (2.44%)	2.65% (3.66%)	1.62% (2.63%)
9月		2.41% (3.42%)	1.42% (2.43%)	2.64% (3.65%)	1.61% (2.62%)
10月		2.33% (3.34%)	1.31% (2.32%)	2.53% (3.54%)	1.51% (2.52%)
11月		2.26% (3.27%)	1.27% (2.28%)	2.47% (3.48%)	1.47% (2.48%)
12月		2.29% (3.30%)	1.28% (2.29%)	2.49% (3.50%)	1.48% (2.49%)
1月		2.29% (3.30%)	1.28% (2.29%)	2.50% (3.51%)	1.48% (2.49%)
2月		2.28% (3.29%)	1.28% (2.29%)	2.49% (3.50%)	1.48% (2.49%)
3月		2.26% (3.27%)	1.25% (2.26%)	2.47% (3.48%)	1.45% (2.46%)
平成26年度		4月	2.02% (2.73%)	1.14% (1.85%)	2.33% (3.04%)
	5月	2.04% (2.75%)	1.17% (1.88%)	2.36% (3.07%)	1.44% (2.15%)
	6月	2.04% (2.75%)	1.17% (1.88%)	2.36% (3.07%)	1.44% (2.15%)
	7月	2.03% (2.74%)	1.15% (1.86%)	2.34% (3.05%)	1.43% (2.14%)
	8月	2.01% (2.72%)	1.14% (1.85%)	2.32% (3.03%)	1.41% (2.12%)
	9月	2.00% (2.71%)	1.12% (1.83%)	2.31% (3.02%)	1.40% (2.11%)
	10月	1.76% (2.47%)	1.10% (1.81%)	2.09% (2.80%)	1.39% (2.10%)
	11月	1.71% (2.42%)	1.06% (1.77%)	2.05% (2.76%)	1.35% (2.06%)
	12月	1.70% (2.41%)	1.06% (1.77%)	2.05% (2.76%)	1.35% (2.06%)
	1月	1.61% (2.32%)	0.96% (1.67%)	1.96% (2.67%)	1.26% (1.97%)
	2月	1.54% (2.25%)	0.90% (1.61%)	1.90% (2.61%)	1.21% (1.92%)
	3月	1.67% (2.38%)	1.02% (1.73%)	2.02% (2.73%)	1.32% (2.03%)
	平成27年度	4月	1.58% (1.99%)	0.95% (1.36%)	1.89% (2.30%)
5月		1.56% (1.97%)	0.94% (1.35%)	1.88% (2.29%)	1.31% (1.72%)
6月		1.60% (2.01%)	0.98% (1.39%)	1.91% (2.32%)	1.35% (1.76%)
7月		1.60% (2.01%)	0.98% (1.39%)	1.91% (2.32%)	1.35% (1.76%)
8月		1.60% (2.01%)	0.98% (1.39%)	1.91% (2.32%)	1.35% (1.76%)
9月		1.58% (1.99%)	0.96% (1.37%)	1.89% (2.30%)	1.33% (1.74%)
10月		1.59% (2.00%)	0.96% (1.37%)	1.90% (2.31%)	1.33% (1.74%)
11月		1.69% (2.10%)	1.00% (1.41%)	1.91% (2.32%)	1.24% (1.65%)
12月		1.69% (2.10%)	1.01% (1.42%)	1.91% (2.32%)	1.25% (1.66%)
1月		1.66% (2.07%)	0.98% (1.39%)	1.89% (2.30%)	1.23% (1.64%)
2月		1.64% (2.05%)	0.96% (1.37%)	1.87% (2.28%)	1.21% (1.62%)
3月		1.57% (1.98%)	0.89% (1.30%)	1.80% (2.21%)	1.14% (1.55%)
平成28年度		4月	1.56% (1.93%)	0.87% (1.24%)	1.79% (2.16%)
	5月	1.56% (1.93%)	0.87% (1.24%)	1.78% (2.15%)	1.12% (1.49%)
	6月	1.56% (1.93%)	0.87% (1.24%)	1.78% (2.15%)	1.12% (1.49%)
	7月	1.20% (1.57%)	0.69% (1.06%)	1.52% (1.89%)	1.01% (1.38%)
	8月	1.19% (1.56%)	0.69% (1.06%)	1.51% (1.88%)	1.00% (1.37%)
	9月	1.26% (1.63%)	0.69% (1.06%)	1.56% (1.93%)	1.01% (1.38%)
	10月	1.33% (1.70%)	0.73% (1.10%)	1.49% (1.86%)	1.02% (1.39%)
	11月	1.29% (1.66%)	0.72% (1.09%)	1.48% (1.85%)	1.01% (1.38%)
	12月	1.37% (1.74%)	0.79% (1.16%)	1.53% (1.90%)	1.06% (1.43%)
	1月	1.44% (1.81%)	0.83% (1.20%)	1.55% (1.92%)	1.07% (1.44%)
	2月	1.48% (1.85%)	0.86% (1.23%)	1.56% (1.93%)	1.08% (1.45%)
	3月	1.53% (1.90%)	0.89% (1.26%)	1.58% (1.95%)	1.10% (1.47%)
	平成29年度	4月	1.46% (1.80%)	0.86% (1.20%)	1.55% (1.89%)
5月		1.42% (1.76%)	0.84% (1.18%)	1.52% (1.86%)	1.06% (1.40%)
6月		1.43% (1.77%)	0.86% (1.20%)	1.53% (1.87%)	1.07% (1.41%)
7月		1.42% (1.76%)	0.84% (1.18%)	1.52% (1.86%)	1.06% (1.40%)
8月		1.44% (1.78%)	0.85% (1.19%)	1.54% (1.88%)	1.07% (1.41%)
9月		1.41% (1.75%)	0.83% (1.17%)	1.52% (1.86%)	1.06% (1.40%)
10月		1.45% (1.79%)	0.86% (1.20%)	1.56% (1.90%)	1.10% (1.44%)
11月		1.47% (1.81%)	0.88% (1.22%)	1.58% (1.92%)	1.11% (1.45%)
12月		1.45% (1.79%)	0.87% (1.21%)	1.57% (1.91%)	1.11% (1.45%)
1月		1.46% (1.80%)	0.88% (1.22%)	1.57% (1.91%)	1.11% (1.45%)
2月		1.47% (1.81%)	0.89% (1.23%)	1.58% (1.92%)	1.12% (1.46%)
3月		1.45% (1.79%)	0.87% (1.21%)	1.57% (1.91%)	1.11% (1.45%)

参考金利推移

年度	月	参考金利			
		繰上返済制限制度有		繰上返済制限制度無	
		35年固定	15年固定	35年固定	15年固定
平成30年度	4月	1.48% (1.77%)	0.88% (1.17%)	1.59% (1.88%)	1.12% (1.41%)
	5月	1.47% (1.76%)	0.87% (1.16%)	1.58% (1.87%)	1.12% (1.41%)
	6月	1.49% (1.78%)	0.89% (1.18%)	1.59% (1.88%)	1.13% (1.42%)
	7月	1.47% (1.76%)	0.88% (1.17%)	1.58% (1.87%)	1.12% (1.41%)
	8月	1.46% (1.75%)	0.86% (1.15%)	1.57% (1.86%)	1.11% (1.40%)
	9月	1.53% (1.82%)	0.92% (1.21%)	1.62% (1.91%)	1.15% (1.44%)
	10月	1.58% (1.87%)	0.96% (1.25%)	1.67% (1.96%)	1.20% (1.49%)
	11月	1.62% (1.91%)	1.00% (1.29%)	1.70% (1.99%)	1.22% (1.51%)
	12月	1.58% (1.87%)	0.96% (1.25%)	1.67% (1.96%)	1.20% (1.49%)
	1月	1.54% (1.83%)	0.92% (1.21%)	1.63% (1.92%)	1.17% (1.46%)
	2月	1.50% (1.79%)	0.89% (1.18%)	1.60% (1.89%)	1.14% (1.43%)
	3月	1.48% (1.77%)	0.89% (1.18%)	1.58% (1.87%)	1.15% (1.44%)
	平成31年度 (令和元年度)	4月	1.54% (1.83%)	0.95% (1.24%)	1.61% (1.90%)
5月		1.55% (1.84%)	0.97% (1.26%)	1.63% (1.92%)	1.20% (1.49%)
6月		1.51% (1.80%)	0.93% (1.22%)	1.60% (1.89%)	1.17% (1.46%)
7月		1.43% (1.72%)	0.86% (1.15%)	1.53% (1.82%)	1.12% (1.41%)
8月		1.43% (1.72%)	0.86% (1.15%)	1.54% (1.83%)	1.12% (1.41%)
9月		1.37% (1.66%)	0.86% (1.15%)	1.49% (1.78%)	1.12% (1.41%)
10月		1.46% (1.75%)	0.90% (1.19%)	1.50% (1.79%)	1.11% (1.40%)
11月		1.51% (1.80%)	0.96% (1.25%)	1.55% (1.84%)	1.15% (1.44%)
12月		1.50% (1.79%)	0.94% (1.23%)	1.53% (1.82%)	1.14% (1.43%)
1月		1.52% (1.81%)	0.98% (1.27%)	1.55% (1.84%)	1.17% (1.46%)
2月		1.52% (1.81%)	0.97% (1.26%)	1.55% (1.84%)	1.16% (1.45%)
3月		1.48% (1.77%)	0.94% (1.23%)	1.52% (1.81%)	1.14% (1.43%)
令和2年度		4月	1.57% (2.07%)	1.07% (1.57%)	1.78% (2.19%)
	5月	1.57% (2.07%)	1.04% (1.54%)	1.77% (2.18%)	1.41% (1.82%)
	6月	1.55% (2.05%)	1.01% (1.51%)	1.76% (2.17%)	1.39% (1.80%)
	7月	1.58% (2.08%)	1.02% (1.52%)	1.78% (2.19%)	1.39% (1.80%)
	8月	1.60% (2.10%)	1.03% (1.53%)	1.79% (2.20%)	1.40% (1.81%)
	9月	1.61% (2.11%)	1.04% (1.54%)	1.80% (2.21%)	1.41% (1.82%)
	10月	1.58% (2.12%)	1.00% (1.61%)	1.78% (2.27%)	1.38% (1.94%)
	11月	1.59% (2.13%)	1.01% (1.62%)	1.78% (2.27%)	1.39% (1.95%)
	12月	1.58% (2.12%)	0.99% (1.60%)	1.77% (2.26%)	1.37% (1.93%)
	1月	1.58% (2.12%)	0.98% (1.59%)	1.77% (2.26%)	1.36% (1.92%)
	2月	1.61% (2.15%)	1.00% (1.61%)	1.79% (2.28%)	1.38% (1.94%)
	3月	1.63% (2.17%)	1.03% (1.64%)	1.80% (2.29%)	1.40% (1.96%)
	令和3年度	4月	1.54% (2.28%)	1.05% (1.79%)	1.86% (2.60%)
5月		1.53% (2.27%)	1.03% (1.77%)	1.85% (2.59%)	1.41% (2.15%)
6月		1.53% (2.27%)	1.02% (1.76%)	1.85% (2.59%)	1.40% (2.14%)
7月		1.52% (2.26%)	1.01% (1.75%)	1.85% (2.59%)	1.39% (2.13%)
8月		1.50% (2.24%)	0.98% (1.72%)	1.83% (2.57%)	1.37% (2.11%)
9月		1.50% (2.24%)	0.98% (1.72%)	1.83% (2.57%)	1.37% (2.11%)
10月		1.52% (2.26%)	1.00% (1.74%)	1.84% (2.58%)	1.39% (2.13%)
11月		1.55% (2.29%)	1.03% (1.77%)	1.86% (2.60%)	1.41% (2.15%)
12月		1.53% (2.27%)	1.02% (1.76%)	1.85% (2.59%)	1.40% (2.14%)
1月		1.52% (2.26%)	1.01% (1.75%)	1.84% (2.58%)	1.40% (2.14%)
2月		1.57% (2.31%)	1.07% (1.81%)	1.88% (2.62%)	1.43% (2.17%)
3月		1.70% (2.44%)	1.18% (1.92%)	1.97% (2.71%)	1.51% (2.25%)
令和4年度		4月	1.40% (2.14%)	1.18% (1.92%)	1.71% (2.45%)
	5月	1.45% (2.19%)	1.20% (1.94%)	1.74% (2.48%)	1.58% (2.32%)
	6月	1.50% (2.24%)	1.24% (1.98%)	1.78% (2.52%)	1.62% (2.36%)
	7月	1.60% (2.34%)	1.34% (2.08%)	1.86% (2.60%)	1.70% (2.44%)
	8月	1.65% (2.39%)	1.35% (2.09%)	1.90% (2.64%)	1.72% (2.46%)
	9月	1.55% (2.29%)	1.29% (2.03%)	1.82% (2.56%)	1.66% (2.40%)
	10月	1.63% (2.37%)	1.36% (2.10%)	1.88% (2.62%)	1.72% (2.46%)
	11月	1.84% (2.58%)	1.51% (2.25%)	2.04% (2.78%)	1.85% (2.59%)
	12月	1.81% (2.55%)	1.49% (2.23%)	2.02% (2.76%)	1.83% (2.57%)
	1月	1.84% (2.58%)	1.53% (2.27%)	2.05% (2.79%)	1.87% (2.61%)
	2月	1.99% (2.73%)	1.77% (2.51%)	2.17% (2.91%)	2.07% (2.81%)
	3月	1.95% (2.69%)	1.71% (2.45%)	2.14% (2.88%)	2.02% (2.76%)
	令和5年度	4月	1.81% (2.55%)	1.53% (2.27%)	2.06% (2.80%)
5月		1.82% (2.56%)	1.58% (2.32%)	2.07% (2.81%)	1.92% (2.66%)
6月		1.75% (2.49%)	1.48% (2.22%)	2.02% (2.76%)	1.84% (2.58%)
7月		1.77% (2.51%)	1.50% (2.24%)	2.04% (2.78%)	1.86% (2.60%)
8月		1.87% (2.61%)	1.63% (2.37%)	2.09% (2.83%)	1.96% (2.70%)
9月		2.01% (2.75%)	1.75% (2.49%)	2.18% (2.92%)	2.05% (2.79%)
10月		2.04% (2.78%)	1.78% (2.52%)	2.19% (2.93%)	2.08% (2.82%)
11月		2.14% (2.88%)	1.87% (2.61%)	2.26% (3.00%)	2.14% (2.88%)
12月		2.11% (2.85%)	1.86% (2.60%)	2.25% (2.99%)	2.14% (2.88%)
1月		2.07% (2.81%)	1.80% (2.54%)	2.22% (2.96%)	2.09% (2.83%)
2月		2.03% (2.77%)	1.73% (2.47%)	2.20% (2.94%)	2.04% (2.78%)
3月		2.14% (2.88%)	1.84% (2.58%)	2.27% (3.01%)	2.13% (2.87%)

参考金利推移

年度	月	参考金利			
		繰上返済制限制度有		繰上返済制限制度無	
		35年固定	15年固定	35年固定	15年固定
令和6年度	4月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	5月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	6月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	7月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	8月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	9月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	10月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	11月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	12月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	1月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	2月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	3月	1.76% (2.50%)	1.54% (2.28%)	1.94% (2.68%)	1.76% (2.50%)
	令和7年度	4月	1.95% (2.69%)	1.54% (2.28%)	2.25% (2.99%)

※平成19年4月より、融資金利タイプが「35年固定」と「15年固定」の2つのタイプになりました。

※「繰上返済制限制度」は、平成20年10月からの借入お申込み分から適用されています。

※( )内はサービス付き高齢者向け賃貸住宅融資(施設共用型)の金利です。