

【金利情報:イールドカーブ】

～ 退職給付債務計算における割引率決定のための参考資料 ～

(2026年4月3日更新)

＜日本国債＞

期間	利回り(スポットレート:%)												
	2025/3	2025/4	2025/5	2025/6	2025/7	2025/8	2025/9	2025/10	2025/11	2025/12	2026/1	2026/2	2026/3
1	0.637	0.545	0.585	0.555	0.645	0.712	0.746	0.748	0.773	0.934	0.985	1.029	1.081
2	0.813	0.659	0.736	0.717	0.800	0.856	0.923	0.903	0.959	1.141	1.217	1.212	1.347
3	0.880	0.717	0.808	0.787	0.883	0.953	1.022	0.995	1.076	1.285	1.374	1.333	1.496
4	1.012	0.802	0.925	0.903	0.990	1.068	1.147	1.123	1.217	1.451	1.532	1.468	1.666
5	1.098	0.878	1.014	0.984	1.089	1.151	1.233	1.218	1.314	1.552	1.658	1.581	1.791
6	1.139	0.918	1.080	1.046	1.158	1.227	1.317	1.309	1.410	1.654	1.766	1.673	1.902
7	1.193	0.979	1.155	1.125	1.244	1.311	1.406	1.403	1.516	1.762	1.879	1.772	2.010
8	1.284	1.078	1.267	1.221	1.345	1.415	1.497	1.495	1.623	1.876	2.004	1.901	2.138
9	1.395	1.209	1.401	1.351	1.465	1.526	1.588	1.588	1.728	1.984	2.138	2.032	2.269
10	1.507	1.348	1.537	1.471	1.578	1.627	1.674	1.684	1.824	2.075	2.261	2.135	2.356
11	1.597	1.456	1.635	1.575	1.682	1.725	1.776	1.780	1.931	2.178	2.379	2.250	2.498
12	1.696	1.579	1.764	1.701	1.815	1.846	1.897	1.896	2.058	2.297	2.509	2.361	2.625
13	1.777	1.697	1.872	1.823	1.939	1.975	2.021	2.016	2.181	2.411	2.634	2.459	2.731
14	1.863	1.807	1.978	1.927	2.044	2.077	2.117	2.117	2.286	2.507	2.743	2.548	2.834
15	1.936	1.899	2.085	2.028	2.157	2.190	2.222	2.227	2.404	2.615	2.855	2.642	2.928
16	2.014	1.996	2.183	2.123	2.256	2.292	2.322	2.320	2.506	2.703	2.957	2.737	3.036
17	2.093	2.093	2.286	2.219	2.371	2.412	2.440	2.440	2.642	2.812	3.069	2.830	3.141
18	2.157	2.175	2.360	2.302	2.474	2.528	2.543	2.534	2.733	2.891	3.151	2.932	3.255
19	2.238	2.281	2.473	2.428	2.596	2.650	2.650	2.656	2.875	3.019	3.277	3.059	3.379
20	2.272	2.353	2.526	2.465	2.679	2.706	2.687	2.739	2.935	3.018	3.321	3.050	3.317
21	2.274	2.307	2.478	2.417	2.618	2.669	2.677	2.699	2.920	3.036	3.283	3.075	3.397
22	2.319	2.378	2.565	2.504	2.713	2.760	2.763	2.789	3.014	3.119	3.367	3.137	3.457
23	2.350	2.425	2.605	2.552	2.772	2.835	2.839	2.863	3.082	3.185	3.423	3.179	3.483
24	2.356	2.446	2.626	2.577	2.794	2.866	2.860	2.896	3.114	3.233	3.480	3.231	3.538
25	2.382	2.502	2.708	2.669	2.894	2.990	2.973	3.032	3.254	3.370	3.603	3.337	3.641
26	2.449	2.593	2.794	2.754	2.981	3.087	3.058	3.111	3.334	3.444	3.705	3.437	3.739
27	2.504	2.686	2.921	2.879	3.120	3.230	3.190	3.255	3.504	3.567	3.812	3.511	3.791
28	2.546	2.741	2.963	2.905	3.177	3.305	3.265	3.299	3.538	3.570	3.825	3.543	3.866
29	2.613	2.856	3.107	3.071	3.328	3.410	3.331	3.369	3.642	3.642	3.886	3.615	3.949
30	2.579	2.882	3.078	3.018	3.354	3.394	3.276	3.370	3.571	3.490	3.765	3.392	3.641
31	2.517	2.700	2.901	2.858	3.090	3.154	3.059	3.074	3.315	3.349	3.534	3.348	3.692
32	2.574	2.776	2.965	2.919	3.139	3.203	3.094	3.090	3.329	3.349	3.516	3.345	3.673
33	2.581	2.791	2.968	2.922	3.126	3.192	3.078	3.069	3.302	3.318	3.481	3.326	3.628
34	2.572	2.787	2.961	2.924	3.116	3.186	3.066	3.058	3.295	3.296	3.446	3.274	3.580
35	2.585	2.820	2.994	2.973	3.157	3.232	3.109	3.105	3.339	3.343	3.502	3.319	3.614
36	2.628	2.884	3.064	3.062	3.243	3.329	3.216	3.223	3.460	3.442	3.629	3.405	3.697
37	2.691	2.975	3.160	3.168	3.359	3.450	3.359	3.374	3.621	3.585	3.795	3.539	3.810
38	2.764	3.084	3.290	3.317	3.544	3.642	3.572	3.604	3.906	3.806	4.062	3.776	4.024
39	2.913	3.284	3.524	3.565	3.833	3.906	3.843	3.856	4.209	3.969	4.224	3.905	4.165
40	2.913	3.284	3.723	3.742	4.025	4.052	3.971	3.945	4.296	3.999	4.242	3.911	4.165

国債イールドカーブ作成に関するご連絡

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＜優良社債＞

期間	利回り(スポットレート:%)												
	2025/3	2025/4	2025/5	2025/6	2025/7	2025/8	2025/9	2025/10	2025/11	2025/12	2026/1	2026/2	2026/3
1	0.886	0.804	0.846	0.827	0.905	0.963	1.036	1.014	1.051	1.164	1.246	1.280	1.388
2	1.079	0.945	1.021	1.003	1.079	1.131	1.216	1.191	1.247	1.411	1.503	1.490	1.655
3	1.163	1.025	1.116	1.090	1.181	1.248	1.327	1.298	1.376	1.579	1.678	1.631	1.810
4	1.311	1.130	1.254	1.226	1.307	1.382	1.468	1.441	1.532	1.764	1.855	1.785	1.996
5	1.415	1.227	1.365	1.332	1.431	1.490	1.577	1.564	1.654	1.892	2.008	1.928	2.150
6	1.475	1.287	1.454	1.417	1.523	1.592	1.688	1.687	1.781	2.024	2.145	2.054	2.295
7	1.546	1.367	1.551	1.515	1.626	1.695	1.794	1.796	1.904	2.150	2.274	2.170	2.421
8	1.642	1.473	1.673	1.619	1.735	1.806	1.890	1.888	2.014	2.267	2.402	2.297	2.545
9	1.744	1.598	1.800	1.742	1.854	1.916	1.979	1.973	2.115	2.374	2.538	2.433	2.683
10	1.859	1.743	1.941	1.868	1.980	2.033	2.080	2.088	2.228	2.483	2.684	2.560	2.802
11	1.981	1.881	2.067	1.998	2.113	2.158	2.216	2.219	2.370	2.619	2.835	2.705	2.985
12	2.118	2.043	2.232	2.155	2.270	2.300	2.364	2.362	2.521	2.756	2.988	2.830	3.136
13	2.219	2.182	2.361	2.294	2.408	2.438	2.496	2.491	2.653	2.876	3.123	2.935	3.248
14	2.301	2.292	2.469	2.401	2.521	2.550	2.595	2.596	2.767	2.984	3.248	3.035	3.358
15	2.370	2.383	2.582	2.511	2.636	2.670	2.705	2.710	2.895	3.105	3.374	3.140	3.468
16	2.448	2.480	2.684	2.617	2.743	2.783	2.818	2.809	3.006	3.200	3.479	3.236	3.584
17	2.520	2.566	2.776	2.702	2.849	2.899	2.930	2.915	3.127	3.294	3.578	3.318	3.679
18	2.570	2.621	2.820	2.750	2.926	2.985	3.003	2.975	3.183	3.336	3.614	3.378	3.748
19	2.627	2.689	2.892	2.806	2.994	3.048	3.053	3.041	3.270	3.419	3.680	3.446	3.806
20	2.657	2.747	2.933	2.788	3.036	3.059	3.042	3.082	3.292	3.395	3.691	3.401	3.703
21	2.659	2.701	2.885	2.740	2.975	3.022	3.032	3.042	3.277	3.413	3.653	3.426	3.783
22	2.704	2.772	2.972	2.827	3.070	3.113	3.118	3.132	3.371	3.496	3.737	3.488	3.843
23	2.735	2.819	3.012	2.875	3.129	3.188	3.194	3.206	3.439	3.562	3.793	3.530	3.869
24	2.741	2.840	3.033	2.900	3.151	3.219	3.215	3.239	3.471	3.610	3.850	3.582	3.924
25	2.767	2.896	3.115	2.992	3.251	3.343	3.328	3.375	3.611	3.747	3.973	3.688	4.027
26	2.834	2.987	3.201	3.077	3.338	3.440	3.413	3.454	3.691	3.821	4.075	3.788	4.125
27	2.889	3.080	3.328	3.202	3.477	3.583	3.545	3.598	3.861	3.944	4.182	3.862	4.177
28	2.931	3.135	3.370	3.228	3.534	3.658	3.620	3.642	3.895	3.947	4.195	3.894	4.252
29	2.998	3.250	3.514	3.394	3.685	3.763	3.686	3.712	3.999	4.019	4.256	3.966	4.335
30	2.964	3.276	3.485	3.341	3.711	3.747	3.631	3.713	3.928	3.867	4.135	3.743	4.027
31	2.902	3.094	3.308	3.181	3.447	3.507	3.414	3.417	3.672	3.726	3.904	3.699	4.078
32	2.959	3.170	3.372	3.242	3.496	3.556	3.449	3.433	3.686	3.726	3.886	3.696	4.059
33	2.966	3.185	3.375	3.245	3.483	3.545	3.433	3.412	3.659	3.695	3.851	3.677	4.014
34	2.957	3.181	3.368	3.247	3.473	3.539	3.421	3.401	3.652	3.673	3.816	3.625	3.966
35	2.970	3.214	3.401	3.296	3.514	3.585	3.464	3.448	3.696	3.720	3.872	3.670	4.000
36	3.013	3.278	3.471	3.385	3.600	3.682	3.571	3.566	3.817	3.819	3.999	3.756	4.083
37	3.076	3.369	3.567	3.491	3.716	3.803	3.714	3.717	3.978	3.962	4.165	3.890	4.196
38	3.149	3.478	3.697	3.640	3.901	3.995	3.927	3.947	4.263	4.183	4.432	4.127	4.410
39	3.298	3.678	3.931	3.888	4.190	4.259	4.198	4.199	4.566	4.346	4.594	4.256	4.551
40	3.298	3.678	4.130	4.065	4.382	4.405	4.326	4.288	4.653	4.376	4.612	4.262	4.551

優良社債イールドカーブ作成に関するご連絡

※ 国債イールドカーブにスプレッドを上乘せすることにより社債イールドカーブを作成しております。
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＜金利情報をご利用にあたっての注意点＞

- ・本資料は退職給付債務計算における割引率決定のための情報提供を目的としたものであり、信頼できると思われる情報を基に作成しておりますが、