

積立計算 (複利毎課税)

ホーム / お金の計算 / 積立計算

定額積立の元利合計と利息の表を計算しグラフ表示します。複利計算毎に課税されます。

2013年1月以降満期となる預金利息には、復興特別所得税が附加されます。
20% (所得税15% + 住民税5%) ⇒ 20.315% (所得税15.315% + 住民税5%)



年利率 %, 利息端数

積立年数 年

毎月積立額 万円

積立前の元金 万円

複利方式 月複利 半年複利 年複利

利息組込み 期初 期末

課税方式 非課税 複利毎課税 %

月数	年数	元金	繰入後 元金	利息	税引後 利息	税引後 元利合計	実質 利率
1		60,000	60,000	50			
2		120,000	120,000	150			
3		180,000	180,000	300			
4		240,000	240,000	500			
5		300,000	300,000	750			
6		360,000	360,000	1,050			
7		420,000	420,000	1,400			
8		480,000	480,000	1,800			
9		540,000	540,000	2,250			
10		600,000	600,000	2,750			
11		660,000	660,000	3,300			
12	1年	720,000	723,300	3,902	3,902	723,902	0.542%
13		780,000	783,300	4,554			
14		840,000	843,300	5,256			
15		900,000	903,300	6,008			
16		960,000	963,300	6,810			
17		1,020,000	1,023,300	7,662			
18		1,080,000	1,083,300	8,564			
19		1,140,000	1,143,300	9,516			
20		1,200,000	1,203,300	10,518			
21		1,260,000	1,263,300	11,570			
22		1,320,000	1,323,300	12,672			
23		1,380,000	1,383,300	13,824			
24	2年	1,440,000	1,453,824	15,035	15,035	1,455,035	1.044%
25		1,500,000	1,513,824	16,296			
26		1,560,000	1,573,824	17,607			

27		1,620,000	1,633,824	18,968			
28		1,680,000	1,693,824	20,379			
29		1,740,000	1,753,824	21,840			
30		1,800,000	1,813,824	23,351			
31		1,860,000	1,873,824	24,912			
32		1,920,000	1,933,824	26,523			
33		1,980,000	1,993,824	28,184			
34		2,040,000	2,053,824	29,895			
35		2,100,000	2,113,824	31,656			
36	3年	2,160,000	2,191,656	33,482	33,482	2,193,482	1.550%
37		2,220,000	2,251,656	35,358			
38		2,280,000	2,311,656	37,284			
39		2,340,000	2,371,656	39,260			
40		2,400,000	2,431,656	41,286			
41		2,460,000	2,491,656	43,362			
42		2,520,000	2,551,656	45,488			
43		2,580,000	2,611,656	47,664			
44		2,640,000	2,671,656	49,890			
45		2,700,000	2,731,656	52,166			
46		2,760,000	2,791,656	54,492			
47		2,820,000	2,851,656	56,868			
48	4年	2,880,000	2,936,868	59,315	59,315	2,939,315	2.060%
49		2,940,000	2,996,868	61,812			
50		3,000,000	3,056,868	64,359			
51		3,060,000	3,116,868	66,956			
52		3,120,000	3,176,868	69,603			
53		3,180,000	3,236,868	72,300			
54		3,240,000	3,296,868	75,047			
55		3,300,000	3,356,868	77,844			
56		3,360,000	3,416,868	80,691			
57		3,420,000	3,476,868	83,588			
58		3,480,000	3,536,868	86,535			
59		3,540,000	3,596,868	89,532			
60	5年	3,600,000	3,689,532	92,606	92,606	3,692,606	2.572%
61		3,660,000	3,749,532	95,730			
62		3,720,000	3,809,532	98,904			
63		3,780,000	3,869,532	102,128			
64		3,840,000	3,929,532	105,402			
65		3,900,000	3,989,532	108,726			
66		3,960,000	4,049,532	112,100			
67		4,020,000	4,109,532	115,524			
68		4,080,000	4,169,532	118,998			
69		4,140,000	4,229,532	122,522			
70		4,200,000	4,289,532	126,096			
71		4,260,000	4,349,532	129,720			
72	6年	4,320,000	4,449,720	133,428	133,428	4,453,428	3.089%
73		4,380,000	4,509,720	137,186			
74		4,440,000	4,569,720	140,994			
75		4,500,000	4,629,720	144,852			
76		4,560,000	4,689,720	148,760			
77		4,620,000	4,749,720	152,718			
78		4,680,000	4,809,720	156,726			
79		4,740,000	4,869,720	160,784			
80		4,800,000	4,929,720	164,892			
81		4,860,000	4,989,720	169,050			
82		4,920,000	5,049,720	173,258			

83		4,980,000	5,109,720	177,516			
84	7年	5,040,000	5,217,516	181,863	181,863	5,221,863	3.608%
85		5,100,000	5,277,516	186,260			
86		5,160,000	5,337,516	190,707			
87		5,220,000	5,397,516	195,204			
88		5,280,000	5,457,516	199,751			
89		5,340,000	5,517,516	204,348			
90		5,400,000	5,577,516	208,995			
91		5,460,000	5,637,516	213,692			
92		5,520,000	5,697,516	218,439			
93		5,580,000	5,757,516	223,236			
94		5,640,000	5,817,516	228,083			
95		5,700,000	5,877,516	232,980			
96	8年	5,760,000	5,992,980	237,974	237,974	5,997,974	4.131%
97		5,820,000	6,052,980	243,018			
98		5,880,000	6,112,980	248,112			
99		5,940,000	6,172,980	253,256			
100		6,000,000	6,232,980	258,450			
101		6,060,000	6,292,980	263,694			
102		6,120,000	6,352,980	268,988			
103		6,180,000	6,412,980	274,332			
104		6,240,000	6,472,980	279,726			
105		6,300,000	6,532,980	285,170			
106		6,360,000	6,592,980	290,664			
107		6,420,000	6,652,980	296,208			
108	9年	6,480,000	6,776,208	301,854	301,854	6,781,854	4.658%
109		6,540,000	6,836,208	307,550			
110		6,600,000	6,896,208	313,296			
111		6,660,000	6,956,208	319,092			
112		6,720,000	7,016,208	324,938			
113		6,780,000	7,076,208	330,834			
114		6,840,000	7,136,208	336,780			
115		6,900,000	7,196,208	342,776			
116		6,960,000	7,256,208	348,822			
117		7,020,000	7,316,208	354,918			
118		7,080,000	7,376,208	361,064			
119		7,140,000	7,436,208	367,260			
120	10年	7,200,000	7,567,260	373,566	373,566	7,573,566	5.188%
121		7,260,000	7,627,260	379,922			
122		7,320,000	7,687,260	386,328			
123		7,380,000	7,747,260	392,784			
124		7,440,000	7,807,260	399,290			
125		7,500,000	7,867,260	405,846			
126		7,560,000	7,927,260	412,452			
127		7,620,000	7,987,260	419,108			
128		7,680,000	8,047,260	425,814			
129		7,740,000	8,107,260	432,570			
130		7,800,000	8,167,260	439,376			
131		7,860,000	8,227,260	446,232			
132	11年	7,920,000	8,366,232	453,203	453,203	8,373,203	5.722%
133		7,980,000	8,426,232	460,224			
134		8,040,000	8,486,232	467,295			
135		8,100,000	8,546,232	474,416			
136		8,160,000	8,606,232	481,587			
137		8,220,000	8,666,232	488,808			
138		8,280,000	8,726,232	496,079			

139		8,340,000	8,786,232	503,400			
140		8,400,000	8,846,232	510,771			
141		8,460,000	8,906,232	518,192			
142		8,520,000	8,966,232	525,663			
143		8,580,000	9,026,232	533,184			
144	12年	8,640,000	9,173,184	540,828	540,828	9,180,828	6.260%
145		8,700,000	9,233,184	548,522			
146		8,760,000	9,293,184	556,266			
147		8,820,000	9,353,184	564,060			
148		8,880,000	9,413,184	571,904			
149		8,940,000	9,473,184	579,798			
150		9,000,000	9,533,184	587,742			
151		9,060,000	9,593,184	595,736			
152		9,120,000	9,653,184	603,780			
153		9,180,000	9,713,184	611,874			
154		9,240,000	9,773,184	620,018			
155		9,300,000	9,833,184	628,212			
156	13年	9,360,000	9,988,212	636,535	636,535	9,996,535	6.801%
157		9,420,000	10,048,212	644,908			
158		9,480,000	10,108,212	653,331			
159		9,540,000	10,168,212	661,804			
160		9,600,000	10,228,212	670,327			
161		9,660,000	10,288,212	678,900			
162		9,720,000	10,348,212	687,523			
163		9,780,000	10,408,212	696,196			
164		9,840,000	10,468,212	704,919			
165		9,900,000	10,528,212	713,692			
166		9,960,000	10,588,212	722,515			
167		10,020,000	10,648,212	731,388			
168	14年	10,080,000	10,811,388	740,397	740,397	10,820,397	7.345%
169		10,140,000	10,871,388	749,456			
170		10,200,000	10,931,388	758,565			
171		10,260,000	10,991,388	767,724			
172		10,320,000	11,051,388	776,933			
173		10,380,000	11,111,388	786,192			
174		10,440,000	11,171,388	795,501			
175		10,500,000	11,231,388	804,860			
176		10,560,000	11,291,388	814,269			
177		10,620,000	11,351,388	823,728			
178		10,680,000	11,411,388	833,237			
179		10,740,000	11,471,388	842,796			
180	15年	10,800,000	11,642,796	852,498	852,498	11,652,498	7.894%
181		10,860,000	11,702,796	862,250			
182		10,920,000	11,762,796	872,052			
183		10,980,000	11,822,796	881,904			
184		11,040,000	11,882,796	891,806			
185		11,100,000	11,942,796	901,758			
186		11,160,000	12,002,796	911,760			
187		11,220,000	12,062,796	921,812			
188		11,280,000	12,122,796	931,914			
189		11,340,000	12,182,796	942,066			
190		11,400,000	12,242,796	952,268			
191		11,460,000	12,302,796	962,520			
192	16年	11,520,000	12,482,520	972,922	972,922	12,492,922	8.446%
193		11,580,000	12,542,520	983,374			
194		11,640,000	12,602,520	993,876			

195		11,700,000	12,662,520	1,004,428			
196		11,760,000	12,722,520	1,015,030			
197		11,820,000	12,782,520	1,025,682			
198		11,880,000	12,842,520	1,036,384			
199		11,940,000	12,902,520	1,047,136			
200		12,000,000	12,962,520	1,057,938			
201		12,060,000	13,022,520	1,068,790			
202		12,120,000	13,082,520	1,079,692			
203		12,180,000	13,142,520	1,090,644			
204	17年	12,240,000	13,330,644	1,101,752	1,101,752	13,341,752	9.001%
205		12,300,000	13,390,644	1,112,910			
206		12,360,000	13,450,644	1,124,118			
207		12,420,000	13,510,644	1,135,376			
208		12,480,000	13,570,644	1,146,684			
209		12,540,000	13,630,644	1,158,042			
210		12,600,000	13,690,644	1,169,450			
211		12,660,000	13,750,644	1,180,908			
212		12,720,000	13,810,644	1,192,416			
213		12,780,000	13,870,644	1,203,974			
214		12,840,000	13,930,644	1,215,582			
215		12,900,000	13,990,644	1,227,240			
216	18年	12,960,000	14,187,240	1,239,062	1,239,062	14,199,062	9.561%
217		13,020,000	14,247,240	1,250,934			
218		13,080,000	14,307,240	1,262,856			
219		13,140,000	14,367,240	1,274,828			
220		13,200,000	14,427,240	1,286,850			
221		13,260,000	14,487,240	1,298,922			
222		13,320,000	14,547,240	1,311,044			
223		13,380,000	14,607,240	1,323,216			
224		13,440,000	14,667,240	1,335,438			
225		13,500,000	14,727,240	1,347,710			
226		13,560,000	14,787,240	1,360,032			
227		13,620,000	14,847,240	1,372,404			
228	19年	13,680,000	15,052,404	1,384,947	1,384,947	15,064,947	10.124%
229		13,740,000	15,112,404	1,397,540			
230		13,800,000	15,172,404	1,410,183			
231		13,860,000	15,232,404	1,422,876			
232		13,920,000	15,292,404	1,435,619			
233		13,980,000	15,352,404	1,448,412			
234		14,040,000	15,412,404	1,461,255			
235		14,100,000	15,472,404	1,474,148			
236		14,160,000	15,532,404	1,487,091			
237		14,220,000	15,592,404	1,500,084			
238		14,280,000	15,652,404	1,513,127			
239		14,340,000	15,712,404	1,526,220			
240	20年	14,400,000	15,926,220	1,539,491	1,539,491	15,939,491	10.691%
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	課税			0			
	税引後	14,400,000		1,539,491		15,939,491	10.691%

計算詳細や端数処理は各金融機関によって異なる場合があります。

※計算結果や情報等に関して当サイトは一切責任を負いません。また個別相談は一切対応しません。

関連リンク

- ▶ [積立計算（満期一括課税）](#)
- ▶ [積立目標額の試算](#)

