

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	250			
2		120,000	120,000	750			
3		180,000	180,000	1,500			
4		240,000	240,000	2,500			
5		300,000	300,000	3,750			
6		360,000	360,000	5,250			
7		420,000	420,000	7,000			
8		480,000	480,000	9,000			
9		540,000	540,000	11,250			
10		600,000	600,000	13,750			
11		660,000	660,000	16,500			
12	1年	720,000	736,500	19,568	19,568	739,568	2.718%
13		780,000	796,500	22,886			
14		840,000	856,500	26,454			
15		900,000	916,500	30,272			
16		960,000	976,500	34,340			
17		1,020,000	1,036,500	38,658			
18		1,080,000	1,096,500	43,226			
19		1,140,000	1,156,500	48,044			
20		1,200,000	1,216,500	53,112			
21		1,260,000	1,276,500	58,430			
22		1,320,000	1,336,500	63,998			
23		1,380,000	1,396,500	69,816			
24	2年	1,440,000	1,509,816	76,106	76,106	1,516,106	5.285%
25		1,500,000	1,569,816	82,646			
26		1,560,000	1,629,816	89,436			

27		1,620,000	1,689,816	96,476			
28		1,680,000	1,749,816	103,766			
29		1,740,000	1,809,816	111,306			
30		1,800,000	1,869,816	119,096			
31		1,860,000	1,929,816	127,136			
32		1,920,000	1,989,816	135,426			
33		1,980,000	2,049,816	143,966			
34		2,040,000	2,109,816	152,756			
35		2,100,000	2,169,816	161,796			
36	3年	2,160,000	2,321,796	171,470	171,470	2,331,470	7.938%
37		2,220,000	2,381,796	181,394			
38		2,280,000	2,441,796	191,568			
39		2,340,000	2,501,796	201,992			
40		2,400,000	2,561,796	212,666			
41		2,460,000	2,621,796	223,590			
42		2,520,000	2,681,796	234,764			
43		2,580,000	2,741,796	246,188			
44		2,640,000	2,801,796	257,862			
45		2,700,000	2,861,796	269,786			
46		2,760,000	2,921,796	281,960			
47		2,820,000	2,981,796	294,384			
48	4年	2,880,000	3,174,384	307,610	307,610	3,187,610	10.681%
49		2,940,000	3,234,384	321,086			
50		3,000,000	3,294,384	334,812			
51		3,060,000	3,354,384	348,788			
52		3,120,000	3,414,384	363,014			
53		3,180,000	3,474,384	377,490			
54		3,240,000	3,534,384	392,216			
55		3,300,000	3,594,384	407,192			
56		3,360,000	3,654,384	422,418			
57		3,420,000	3,714,384	437,894			
58		3,480,000	3,774,384	453,620			
59		3,540,000	3,834,384	469,596			
60	5年	3,600,000	4,069,596	486,552	486,552	4,086,552	13.515%
61		3,660,000	4,129,596	503,758			
62		3,720,000	4,189,596	521,214			
63		3,780,000	4,249,596	538,920			
64		3,840,000	4,309,596	556,876			
65		3,900,000	4,369,596	575,082			
66		3,960,000	4,429,596	593,538			
67		4,020,000	4,489,596	612,244			
68		4,080,000	4,549,596	631,200			
69		4,140,000	4,609,596	650,406			
70		4,200,000	4,669,596	669,862			
71		4,260,000	4,729,596	689,568			
72	6年	4,320,000	5,009,568	710,441	710,441	5,030,441	16.445%
73		4,380,000	5,069,568	731,564			
74		4,440,000	5,129,568	752,937			
75		4,500,000	5,189,568	774,560			
76		4,560,000	5,249,568	796,433			
77		4,620,000	5,309,568	818,556			
78		4,680,000	5,369,568	840,929			
79		4,740,000	5,429,568	863,552			
80		4,800,000	5,489,568	886,425			
81		4,860,000	5,549,568	909,548			
82		4,920,000	5,609,568	932,921			

83		4,980,000	5,669,568	956,544			
84	7年	5,040,000	5,996,544	981,529	981,529	6,021,529	19.475%
85		5,100,000	6,056,544	1,006,764			
86		5,160,000	6,116,544	1,032,249			
87		5,220,000	6,176,544	1,057,984			
88		5,280,000	6,236,544	1,083,969			
89		5,340,000	6,296,544	1,110,204			
90		5,400,000	6,356,544	1,136,689			
91		5,460,000	6,416,544	1,163,424			
92		5,520,000	6,476,544	1,190,409			
93		5,580,000	6,536,544	1,217,644			
94		5,640,000	6,596,544	1,245,129			
95		5,700,000	6,656,544	1,272,864			
96	8年	5,760,000	7,032,864	1,302,167	1,302,167	7,062,167	22.607%
97		5,820,000	7,092,864	1,331,720			
98		5,880,000	7,152,864	1,361,523			
99		5,940,000	7,212,864	1,391,576			
100		6,000,000	7,272,864	1,421,879			
101		6,060,000	7,332,864	1,452,432			
102		6,120,000	7,392,864	1,483,235			
103		6,180,000	7,452,864	1,514,288			
104		6,240,000	7,512,864	1,545,591			
105		6,300,000	7,572,864	1,577,144			
106		6,360,000	7,632,864	1,608,947			
107		6,420,000	7,692,864	1,641,000			
108	9年	6,480,000	8,121,000	1,674,837	1,674,837	8,154,837	25.846%
109		6,540,000	8,181,000	1,708,924			
110		6,600,000	8,241,000	1,743,261			
111		6,660,000	8,301,000	1,777,848			
112		6,720,000	8,361,000	1,812,685			
113		6,780,000	8,421,000	1,847,772			
114		6,840,000	8,481,000	1,883,109			
115		6,900,000	8,541,000	1,918,696			
116		6,960,000	8,601,000	1,954,533			
117		7,020,000	8,661,000	1,990,620			
118		7,080,000	8,721,000	2,026,957			
119		7,140,000	8,781,000	2,063,544			
120	10年	7,200,000	9,263,544	2,102,142	2,102,142	9,302,142	29.196%
121		7,260,000	9,323,544	2,140,990			
122		7,320,000	9,383,544	2,180,088			
123		7,380,000	9,443,544	2,219,436			
124		7,440,000	9,503,544	2,259,034			
125		7,500,000	9,563,544	2,298,882			
126		7,560,000	9,623,544	2,338,980			
127		7,620,000	9,683,544	2,379,328			
128		7,680,000	9,743,544	2,419,926			
129		7,740,000	9,803,544	2,460,774			
130		7,800,000	9,863,544	2,501,872			
131		7,860,000	9,923,544	2,543,220			
132	11年	7,920,000	10,463,220	2,586,816	2,586,816	10,506,816	32.662%
133		7,980,000	10,523,220	2,630,662			
134		8,040,000	10,583,220	2,674,758			
135		8,100,000	10,643,220	2,719,104			
136		8,160,000	10,703,220	2,763,700			
137		8,220,000	10,763,220	2,808,546			
138		8,280,000	10,823,220	2,853,642			

139		8,340,000	10,883,220	2,898,988			
140		8,400,000	10,943,220	2,944,584			
141		8,460,000	11,003,220	2,990,430			
142		8,520,000	11,063,220	3,036,526			
143		8,580,000	11,123,220	3,082,872			
144	12年	8,640,000	11,722,872	3,131,717	3,131,717	11,771,717	36.247%
145		8,700,000	11,782,872	3,180,812			
146		8,760,000	11,842,872	3,230,157			
147		8,820,000	11,902,872	3,279,752			
148		8,880,000	11,962,872	3,329,597			
149		8,940,000	12,022,872	3,379,692			
150		9,000,000	12,082,872	3,430,037			
151		9,060,000	12,142,872	3,480,632			
152		9,120,000	12,202,872	3,531,477			
153		9,180,000	12,262,872	3,582,572			
154		9,240,000	12,322,872	3,633,917			
155		9,300,000	12,382,872	3,685,512			
156	13年	9,360,000	13,045,512	3,739,868	3,739,868	13,099,868	39.956%
157		9,420,000	13,105,512	3,794,474			
158		9,480,000	13,165,512	3,849,330			
159		9,540,000	13,225,512	3,904,436			
160		9,600,000	13,285,512	3,959,792			
161		9,660,000	13,345,512	4,015,398			
162		9,720,000	13,405,512	4,071,254			
163		9,780,000	13,465,512	4,127,360			
164		9,840,000	13,525,512	4,183,716			
165		9,900,000	13,585,512	4,240,322			
166		9,960,000	13,645,512	4,297,178			
167		10,020,000	13,705,512	4,354,284			
168	14年	10,080,000	14,434,284	4,414,426	4,414,426	14,494,426	43.794%
169		10,140,000	14,494,284	4,474,818			
170		10,200,000	14,554,284	4,535,460			
171		10,260,000	14,614,284	4,596,352			
172		10,320,000	14,674,284	4,657,494			
173		10,380,000	14,734,284	4,718,886			
174		10,440,000	14,794,284	4,780,528			
175		10,500,000	14,854,284	4,842,420			
176		10,560,000	14,914,284	4,904,562			
177		10,620,000	14,974,284	4,966,954			
178		10,680,000	15,034,284	5,029,596			
179		10,740,000	15,094,284	5,092,488			
180	15年	10,800,000	15,892,488	5,158,706	5,158,706	15,958,706	47.766%
181		10,860,000	15,952,488	5,225,174			
182		10,920,000	16,012,488	5,291,892			
183		10,980,000	16,072,488	5,358,860			
184		11,040,000	16,132,488	5,426,078			
185		11,100,000	16,192,488	5,493,546			
186		11,160,000	16,252,488	5,561,264			
187		11,220,000	16,312,488	5,629,232			
188		11,280,000	16,372,488	5,697,450			
189		11,340,000	16,432,488	5,765,918			
190		11,400,000	16,492,488	5,834,636			
191		11,460,000	16,552,488	5,903,604			
192	16年	11,520,000	17,423,604	5,976,202	5,976,202	17,496,202	51.877%
193		11,580,000	17,483,604	6,049,050			
194		11,640,000	17,543,604	6,122,148			

195		11,700,000	17,603,604	6,195,496			
196		11,760,000	17,663,604	6,269,094			
197		11,820,000	17,723,604	6,342,942			
198		11,880,000	17,783,604	6,417,040			
199		11,940,000	17,843,604	6,491,388			
200		12,000,000	17,903,604	6,565,986			
201		12,060,000	17,963,604	6,640,834			
202		12,120,000	18,023,604	6,715,932			
203		12,180,000	18,083,604	6,791,280			
204	17年	12,240,000	19,031,280	6,870,577	6,870,577	19,110,577	56.132%
205		12,300,000	19,091,280	6,950,124			
206		12,360,000	19,151,280	7,029,921			
207		12,420,000	19,211,280	7,109,968			
208		12,480,000	19,271,280	7,190,265			
209		12,540,000	19,331,280	7,270,812			
210		12,600,000	19,391,280	7,351,609			
211		12,660,000	19,451,280	7,432,656			
212		12,720,000	19,511,280	7,513,953			
213		12,780,000	19,571,280	7,595,500			
214		12,840,000	19,631,280	7,677,297			
215		12,900,000	19,691,280	7,759,344			
216	18年	12,960,000	20,719,344	7,845,674	7,845,674	20,805,674	60.538%
217		13,020,000	20,779,344	7,932,254			
218		13,080,000	20,839,344	8,019,084			
219		13,140,000	20,899,344	8,106,164			
220		13,200,000	20,959,344	8,193,494			
221		13,260,000	21,019,344	8,281,074			
222		13,320,000	21,079,344	8,368,904			
223		13,380,000	21,139,344	8,456,984			
224		13,440,000	21,199,344	8,545,314			
225		13,500,000	21,259,344	8,633,894			
226		13,560,000	21,319,344	8,722,724			
227		13,620,000	21,379,344	8,811,804			
228	19年	13,680,000	22,491,804	8,905,519	8,905,519	22,585,519	65.099%
229		13,740,000	22,551,804	8,999,484			
230		13,800,000	22,611,804	9,093,699			
231		13,860,000	22,671,804	9,188,164			
232		13,920,000	22,731,804	9,282,879			
233		13,980,000	22,791,804	9,377,844			
234		14,040,000	22,851,804	9,473,059			
235		14,100,000	22,911,804	9,568,524			
236		14,160,000	22,971,804	9,664,239			
237		14,220,000	23,031,804	9,760,204			
238		14,280,000	23,091,804	9,856,419			
239		14,340,000	23,151,804	9,952,884			
240	20年	14,400,000	24,352,884	10,054,354	10,054,354	24,454,354	69.822%
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	課税			0			
	税引後	14,400,000		10,054,354		24,454,354	69.822%

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](#)

