

2 申告所得税

Self-assessment Income Tax

統計表を見る方のために
For the people who use the statistical table

1 利用上の注意

Notes on use

この章は、令和5年1月1日から12月31日までの間の所得について、令和6年3月31日までに申告又は処理（更正、決定等）した者の令和6年6月30日現在の課税の事績を、全数調査の方法で調査・集計したものである。したがって、給与所得者等で源泉徴収による納税額があっても確定申告等を要しない者は、調査の対象から除かれている。

This section shows the statistics of taxation for the income earned between January 1 and December 31 in 2023 as of June 30, 2024, with respect to persons who filed final returns or whose cases processed (correction or determination) were completed by March 31. Figures were surveyed and computed based on the method of complete survey.
Therefore, the people who do not need to file final returns after the payment through withholding system are not subject to the survey.

2 人員の集計方法について

Aggregation of number of taxpayers

- (1) 「2-1 課税状況」及び「2-2 所得階級別人員」
"2-1 Statistics of Taxation" and "2-2 Number of Taxpayers by Income Range"

所得者区分 Type of income earners	所得者の定義 Definition of income earners
事業所得者 Operating income earners	各種所得の金額のうち事業所得の金額が他の各種所得の金額の合計額より大きい者を掲げた。 Income earners whose operating income is larger than the total of all other income.
その他所得者 Other income earners	各種の所得を有する者で、事業所得者以外の者を掲げた。 Income earners not classified as operating income earners.
不動産所得者 Real estate income earners	その他所得者で、利子所得、配当所得、給与所得、退職所得、山林所得、譲渡所得、一時所得、雑所得の金額のいずれよりも不動産所得の金額の方が大きい者を掲げた。 Other income earners whose real estate income is larger than any one of the following: interest income, dividend income, employment income, retirement income, timber income, capital gains, occasional income, and miscellaneous income.
給与所得者 Employment income earners	その他所得者で、利子所得、配当所得、不動産所得、退職所得、山林所得、譲渡所得、一時所得、雑所得の金額のいずれよりも給与所得の金額の方が大きい者を掲げた。 Other income earners whose employment income is larger than any one of the following: interest income, dividend income, real estate income, retirement income, timber income, capital gains, occasional income, and miscellaneous income.
雑所得者 Miscellaneous income earners	その他所得者で、利子所得、配当所得、不動産所得、給与所得、退職所得、山林所得、譲渡所得、一時所得の金額のいずれよりも雑所得の金額の方が大きい者を掲げた。 Other income earners whose miscellaneous income is larger than any one of the following: interest income, dividend income, real estate income, employment income, retirement income, timber income, capital gains, and occasional income.
他の区分に該当しない所得者 Income earners not otherwise classified	その他所得者のうち、不動産所得者、給与所得者、雑所得者以外の者を掲げた。 Other income earners not classified as real estate earners, employment income earners or miscellaneous income earners.

- (注) 上記の判定を行う場合の各種所得の金額について
- 1 各種所得の金額の計算上生じた損失額がある場合には、その損失額はないものとした。
 - 2 総合課税の長期譲渡所得の金額又は一時所得の金額がある場合には、それぞれその金額の2分の1に相当する金額とした。
 - 3 分離課税の譲渡所得の金額がある場合には、その金額から譲渡所得の特別控除額を控除した後の金額とした。

Note: Computation of income for the purpose of the above classifications

- 1 No amount of loss has been considered for the purpose of computing each income.
- 2 Only 50% of long-term capital gains subject to comprehensive taxation or occasional income have been considered for the purpose of computing such gains or income.
- 3 Capital gains subject to separate taxation are considered after subtracting the special deduction applicable to such capital gains.

(2) 「２－３ 所得種類別人員、所得金額」
 "2-3 Number of income earners by Income Type, and Amount of Income"

所得区分 Type of income	主たるもの Main	従たるもの Secondary
事業所得 Operating income	営業等所得及び農業所得の人員の合計を掲げた。 Total number of business income earners and farm earner.	各種所得金額を有する者を掲げた（主たるものに計上される場合を除く。）。 Number of each type of income earner (except for those counted as "Main").
営業等所得 Business income	各種所得の金額のうち営業等所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose business income is the largest of all types of income.	
農業所得 Farm income	各種所得の金額のうち農業所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose farm income is the largest of all types of income.	
利子所得 Interest income	各種所得の金額のうち利子所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose interest income is the largest of all types of income.	
配当所得等 Dividend income, etc.	各種所得の金額のうち配当所得等の金額（申告分離課税を選択した上場株式等に係る配当所得及び特定公社債等の利子所得を含む。）が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose dividend income, etc. (including those arising from listed shares for which separate self-assessment taxation is elected and interest income from public and corporate bonds) is the largest of all types of income.	
不動産所得 Real estate income	各種所得の金額のうち不動産所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose real estate income is the largest of all types of income.	
給与所得 Employment income	各種所得の金額のうち給与所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose employment income is the largest of all types of income.	
総合譲渡所得 Comprehensive capital gains	各種所得の金額のうち総合譲渡所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose comprehensive capital gains is the largest of all types of income.	
一時所得 Occasional income	各種所得の金額のうち一時所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose occasional income is the largest of all types of income.	
雑所得 Miscellaneous income	各種所得の金額のうち雑所得の金額が他の各種所得の金額のいずれよりも大きい者、又はいずれにも該当しない者を掲げた。 Number of income earners whose miscellaneous income is the largest of all types of income, or those not classified as any other type of income earner.	
分離短期譲渡所得 Short-term separate capital gains	各種所得の金額のうち分離短期譲渡所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose short-term separate capital gains is the largest of all types of income.	
分離長期譲渡所得 Long-term separate capital gains	各種所得の金額のうち分離長期譲渡所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose long-term separate capital gains is the largest of all types of income.	
株式等の譲渡所得等 Capital gains of stocks, etc.	各種所得の金額のうち株式等の譲渡所得等の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose capital gains of stocks, etc. is the largest of all types of income.	
山林所得 Timber income	各種所得の金額のうち山林所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose timber income is the largest of all types of income.	
退職所得 Retirement income	各種所得の金額のうち退職所得の金額が他の各種所得の金額のいずれよりも大きい者を掲げた。 Number of income earners whose retirement income is the largest of all types of income.	

(3) 「具体例」
 "Example"

本年分の各種所得の金額が、農業所得 100 万円、不動産所得 80 万円、給与所得 50 万円の場合

- ・ ２－１、２－２では、農業所得＜不動産所得＋給与所得が成立し、不動産所得者として計上される。
- ・ ２－３では、一番大きい所得が農業所得なので、農業所得は主たるものに計上され、不動産所得と給与所得はそれぞれ従たるものに計上される。
- ・ そのため、２－１、２－２と２－３では、人員の合計が異なる。

If a breakdown of a taxpayer's income is as follow: farm income 1,000,000 yen, real estate income 800,000 yen, salary income 500,000 yen.

・In table 2-1 and 2-2, as farm income < real estate income + salary income, a taxpayer's overall income is classified as real estate income.

・In table 2-3, as farm income is highest, farm income is classified as "Main", and real estate income and salary income are classified as "Secondary" respectively.

・Therefore, in 2-1, 2-2 and 2-3, the total number of taxpayers dose not accord.

2 申告所得税

3 申告所得税の税率等（課税所得金額又は課税退職所得金額に対して）（令和5年分）

Rate of self-assessed income tax to taxable income or taxable retirement income (for 2023)

課税所得金額 Amount of taxable income	税 率 Tax rate (%)	控除額 Amount of deduction (yen)
195 万円未満の場合 Under 1.95 million yen	5 %	0 円
330 〃 Under 3.3 million yen	10	97,500
695 〃 Under 6.95 million yen	20	427,500
900 〃 Under 9 million yen	23	636,000
1,800 〃 Under 18 million yen	33	1,536,000
4,000 〃 Under 40 million yen	40	2,796,000
4,000 万円以上の場合 40 million yen or more than	45	4,796,000

4 申告所得税の主な諸控除等（令和5年分）

(1) 所得控除

イ 基礎控除

	控除額
合計所得金額	
2,400 万円以下	48 万円
2,400 万円超 2,450 万円以下	32 万円
2,450 万円超 2,500 万円以下	16 万円
2,500 万円超	0 円

ロ 配偶者控除

	控除額
	控除対象配偶者 老人控除対象配偶者
居住者の合計所得金額	
900 万円以下	38 万円 48 万円
900 万円超 950 万円以下	26 万円 32 万円
950 万円超 1,000 万円以下	13 万円 16 万円

ハ 配偶者特別控除

	居住者の合計所得金額
	900 万円以下 900 万円超 950 万円以下 950 万円超 1,000 万円以下
配偶者の合計所得金額	
48 万円超 95 万円以下	38 万円 26 万円 13 万円
95 万円超 100 万円以下	36 万円 24 万円 12 万円
100 万円超 105 万円以下	31 万円 21 万円 11 万円
105 万円超 110 万円以下	26 万円 18 万円 9 万円
110 万円超 115 万円以下	21 万円 14 万円 7 万円
115 万円超 120 万円以下	16 万円 11 万円 6 万円
120 万円超 125 万円以下	11 万円 8 万円 4 万円
125 万円超 130 万円以下	6 万円 4 万円 2 万円
130 万円超 133 万円以下	3 万円 2 万円 1 万円
133 万円超	0 円 0 円 0 円

二 扶養控除 380,000 円
ただし、
特定扶養親族 630,000 円
老人扶養親族のうち同居老親等 580,000 円
老人扶養親族のうち同居老親等以外 480,000 円

ホ 雑損控除 次の(イ)又は(ロ)のいずれか多い方の金額
(イ) 災害等の損失額で総所得金額等の10%を超える金額
(ロ) 災害関連支出の金額で50,000円を超える金額

4 Principal deductions under self-assessed income tax (for 2023)

(1) Deduction and deductions from income

A. Standard deduction

	Amount of deduction
Total income	
24 million yen or less	480,000 yen
Over 24 million yen and 24.5 million yen or less	320,000 yen
Over 24.5 million yen and 25 million yen or less	160,000 yen
Over 25 million yen	0 yen

B. Standard spousal deduction

	Amount of deduction
	A spouse covered by the deduction Elderly spouse deduction
Total income of residents	
9 million yen or less	380,000 yen 480,000 yen
Over 9 million yen and 9.5 million yen or less	260,000 yen 320,000 yen
Over 9.5 million yen and 10 million yen or less	130,000 yen 160,000 yen

C. Special spousal deduction

	Your total amount of income
	9 million yen or less Over 9 million yen and 9.5 million yen or less Over 9.5 million yen and 10 million yen or less
Your spouse's total amount income	
Over 480,000 yen and 950,000 yen or less	380,000 yen 260,000 yen 130,000 yen
Over 950,000 yen and 1,000,000 yen or less	360,000 yen 240,000 yen 120,000 yen
Over 1,000,000 yen and 1,050,000 yen or less	310,000 yen 210,000 yen 110,000 yen
Over 1,050,000 yen and 1,100,000 yen or less	260,000 yen 180,000 yen 90,000 yen
Over 1,100,000 yen and 1,150,000 yen or less	210,000 yen 140,000 yen 70,000 yen
Over 1,150,000 yen and 1,200,000 yen or less	160,000 yen 110,000 yen 60,000 yen
Over 1,200,000 yen and 1,250,000 yen or less	110,000 yen 80,000 yen 40,000 yen
Over 1,250,000 yen and 1,300,000 yen or less	60,000 yen 40,000 yen 20,000 yen
Over 1,300,000 yen and 1,330,000 yen or less	30,000 yen 20,000 yen 10,000 yen
Over 1,330,000 yen	0 yen 0 yen 0 yen

D. Standard dependency deduction 380,000 yen
Deduction for a designated dependent 630,000 yen
Deduction for a cohabitating, elderly dependent parent 580,000 yen
Deduction for elderly dependent other than a cohabitating parent 480,000 yen

E. Casualty loss deduction

The larger of either of the following amounts:

- (a) The portion of casualty loss that exceeds 10% of total net income
(b) The portion of expenses related to casualty loss, etc. that exceeds 50,000 yen

ヘ 医療費控除 …… 支払った医療費 - 保険金などで補填される金額 - (100,000 円と総所得金額等の 5 % のいずれか少ない方の金額) (最高 200 万円)

ト セルフメディケーション税制による医療費控除
 …… 支払った特定一般用医薬品等購入費 - 保険金などで補填される金額 - 12,000 円 (最高 8 万 8 千円)
 (注) 通常の医療費控除との選択適用

チ 生命保険料控除 …… 次の (イ) から (ハ) までによる各保険料控除の合計 (適用限度額 12 万円)

(イ) 平成 24 年 1 月 1 日以後に締結した保険契約等に係る控除

- A 生命保険料
 支払保険料等の金額に応じて次の区分の金額
- a 20,000 円以下の場合
 全額
- b 20,000 円を超え 40,000 円以下の場合
 支払保険料等 $\times 1/2 + 10,000$ 円
- c 40,000 円を超える場合
 支払保険料等 $\times 1/4 + 20,000$ 円 (最高 4 万円)

B 個人年金保険料
 A の計算に同じ

C 介護医療保険料
 A の計算に同じ

(ロ) 平成 23 年 12 月 31 日以前に締結した保険契約等に係る控除

- A 生命保険料
 支払保険料等の金額に応じて次の区分の金額
- a 25,000 円以下の場合
 全額
- b 25,000 円を超え 50,000 円以下の場合
 支払保険料等 $\times 1/2 + 12,500$ 円
- c 50,000 円を超える場合
 支払保険料等 $\times 1/4 + 25,000$ 円 (最高 5 万円)

B 個人年金保険料
 A の計算に同じ

(ハ) (イ) と (ロ) の双方について保険料控除の適用を受ける場合の控除額の計算

- A 生命保険料
 (イ) A と (ロ) A の合計 (最高 4 万円)
- B 個人年金保険料
 (イ) B と (ロ) B の合計 (最高 4 万円)

リ 社会保険料控除 …… 支払った社会保険料の全額

ヌ 地震保険料控除

(イ) 地震保険料
 支払保険料の金額に応じて次の区分の金額

- A 50,000 円以下の場合
 全額
- B 50,000 円を超える場合
 50,000 円

(ロ) 旧長期損害保険料
 支払保険料の金額に応じて次の区分の金額

- A 10,000 円以下の場合
 全額
- B 10,000 円を超え 20,000 円以下の場合
 支払保険料 $\times 1/2 + 5,000$ 円
- C 20,000 円を超える場合
 15,000 円

(ハ) (イ) と (ロ) がある場合
 (イ) と (ロ) の合計 (最高 5 万円)

F. Deduction for medical expenses

Amount of medical expenses paid - Amount reimbursed by insurance - (100,000 yen or 5% of total net income, whichever is smaller)(maximum deduction of : 2,000,000 yen)

G. Deduction for medical expenses by the self-medication system

Amount of medical expenses paid - Amount reimbursed by insurance - 12,000 yen. (maximum deduction of : 88,000 yen)

Note: "F. Deduction for medical expenses". or "G. Deduction for medical expenses by the self-medication system" is available at the choice of the taxpayer.

H. Deduction for life insurance premiums

Total calculated deductions for each type of premiums from (a) to (c) (maximum 120,000 yen)

(a) Deduction for contracts, etc. concluded on and after January 1, 2012

(i) Life insurance premium

① Premiums paid up to 20,000 yen:
 the full amount

② Premiums paid between 20,000 and 40,000 yen (inclusive 40,000 yen):

premiums paid $\times 1/2 + 10,000$ yen

③ Premiums paid over 40,000 yen:

premiums paid $\times 1/4 + 20,000$ yen (maximum 40,000 yen)

(ii) Personal pension insurance premium

The same calculation method as (i)

(iii) Medical care insurance premiums

The same calculation method as (i)

(b) Deduction for contracts, etc. concluded on and before December 31, 2011

(i) Life insurance premium

① Premiums paid up to 25,000 yen:
 the full amount

② Premiums paid between 25,000 and 50,000 yen (inclusive 50,000 yen):

premiums paid $\times 1/2 + 12,500$ yen

③ Premiums paid over 50,000 yen:

premiums paid $\times 1/4 + 25,000$ yen (maximum 50,000 yen)

(ii) Personal pension insurance premium

The same calculation method as (i)

(c) Calculation for deduction in the case that the taxpayer want to take deduction for both (a) and (b)

(i) Life insurance premium

Total calculated deductions from (i)① and (ii)① (maximum 40,000 yen)

(ii) Personal pension insurance premium

Total calculated deductions from (i)② and (ii)② (maximum 40,000 yen)

I. Deduction for social insurance premiums

The full amount of social insurance premiums paid

J. Deduction for earthquake insurance premiums

(a) Standard earthquake insurance premiums

(i) Premiums paid up to 50,000 yen:
 the full amount

(ii) Premiums paid over 50,000 yen:
 50,000 yen

(b) Previous long-term casualty insurance premiums

(i) Premiums paid up to 10,000 yen:
 the full amount

(ii) Premiums paid between 10,000 and 20,000 yen (inclusive 20,000 yen):
 premiums paid $\times 1/2 + 5,000$ yen

(iii) Premiums paid over 20,000 yen:
 15,000 yen

(c) In the case where both (a) and (b) have been paid

Total calculated deductions from (a) and (b) (maximum: 50,000 yen)

2 申告所得税

ル 小規模企業共済等掛金控除 …… 支払った小規模企業共済掛金（旧第二種共済掛金を除く。）、確定拠出年金法の企業型年金加入者掛金及び個人型年金加入者掛金、並びに心身障害者扶養共済掛金の合計額

ヲ 障害者、寡婦、勤労学生控除 …… 270,000 円
ひとり親控除 …… 350,000 円
ただし、
特別障害者 …… 400,000 円
同居特別障害者 …… 750,000 円

ワ 寄附金控除 …… 特定寄附金の額と総所得金額等の 40% のいずれか少ない金額のうち、2,000 円を超える部分の金額

(2) 税額控除

イ 配当控除 …… 原則として、①剰余金の配当等に係る配当所得の金額の 10%と、②特定証券投資信託の収益の分配に係る配当所得の金額の 5%との合計額（課税総所得金額が 1,000 万円を超える場合、その超える金額に対応する配当については、①は 5%、②は 2.5%）。ただし、基金利息、特定外貨建等証券投資信託の収益の分配金、投資法人の投資口の配当等、外国法人からの配当金や確定申告しないこと又は申告分離課税を選択した配当所得等は配当控除の対象とならない。

ロ 外国税額控除 …… 外国所得税のうち、次の算式により計算した控除限度額までの金額

$$\text{控除限度額} = \frac{\text{その年分の所得税額}}{\text{その年分の所得総額}} \times \text{その年分の調整国外所得金額}$$

ハ 住宅借入金等特別控除

家屋の新築・購入・増改築をした場合に次のとおり適用される。

(イ) 平成 26 年 1 月 1 日から令和 3 年 12 月 31 日までの間に居住の用に供した場合

$$\left[\begin{array}{l} \text{住宅の取得等に係る借入金又は債務の年末残高 4,000 万円以下の部分の金額} \end{array} \right] \times 1\% \cdots \rightarrow \left[\begin{array}{l} \text{100 円未満の端数切捨て} \end{array} \right] \quad (\text{最高 40 万円})$$

(注) 1 住宅の取得等が特定取得に該当しない場合は、2,000 万円以下の部分の金額
2 住宅の取得等が特定取得に該当しない場合は、最高 20 万円

(ロ) 令和 4 年中に居住の用に供し、住宅の取得等が（特例）特別特例取得に該当する場合

$$\left[\begin{array}{l} \text{住宅の取得等に係る借入金又は債務の年末残高 4,000 万円以下の部分の金額} \end{array} \right] \times 1\% \cdots \rightarrow \left[\begin{array}{l} \text{100 円未満の端数切捨て} \end{array} \right] \quad (\text{最高 40 万円})$$

(ハ) 令和 4 年 1 月 1 日から令和 5 年 12 月 31 日までの間に居住の用に供した場合

A 新築住宅又は買取再販住宅に該当するとき

$$\left[\begin{array}{l} \text{住宅の取得等に係る借入金又は債務の年末残高 3,000 万円以下の部分の金額} \end{array} \right] \times 0.7\% \cdots \rightarrow \left[\begin{array}{l} \text{100 円未満の端数切捨て} \end{array} \right] \quad (\text{最高 21 万円})$$

K. Deduction for premiums paid into mutual aid societies for small businesses, etc.

The total amount of premiums paid into mutual aid societies for small businesses (contracts with the previous Type 2 Aid Corporation are not included), or with corporate pension premiums, and personal pension premiums based on the Defined Contribution Pension Act, premiums paid into mutual aid societies for people with disabilities

L. Deduction for persons with disabilities,

Widows and working students …… 270,000 yen
Deduction for single parents …… 350,000 yen
Deduction for persons with severe disabilities …… 400,000 yen
Deduction for cohabitating dependents with severe disabilities …… 750,000 yen

M. Deductions for donations

The portion of donations (up to 40% of total net income) that exceeds 2,000 yen

(2) Tax credits

A. Tax credit for dividends

In principle, the tax credit for dividends is the total of (1) 10% of dividend income from profits and (2) 5% of dividend income from revenue on specific securities investment funds. (If total taxable income exceeds 10 million yen, the tax credit for dividends on the portion of income over 10 million yen is 5% for (1) and 2.5% for (2).)

However, interest on endowment, dividends of profits from specified securities in foreign currency investment funds, dividends of profits from securities investment trusts (except for specified securities investment trusts), dividends of profits from investments by investment firms, dividends from foreign corporations, and dividend income not reported in a final return cannot be used to calculate the tax credit for dividends.

B. Foreign tax credit

The portion of foreign income tax up to the deduction limit computed according to the following formula:

$$\text{Credit limit for income tax} = \frac{\text{Amount of income tax for the year}}{\text{the year}} \times \frac{\text{Adjusted amount of foreign income for the year}}{\text{Total amount of income for the year}}$$

C. Special credit for loans relating to a dwelling

This credit is for housing loans toward the construction of, purchase of, or additions and improvements to a dwelling (referred to in the calculations as “acquisition, etc.”), and applies as follows.

(a) For housing loans acquired between January 1, 2014, and December 31, 2021:

$$\left[\begin{array}{l} \text{The year-end balance up to 40 million yen of borrowings or debt incurred toward acquisition, etc. of a residence} \end{array} \right] \times 1\% \cdots \rightarrow \left[\begin{array}{l} \text{Rounded down to the nearest 100 yen} \end{array} \right] \quad (400,000 \text{ yen maximum})$$

Note: 1 When acquisition of a residence, etc. does not fall under the specified acquisition, the amount up to 20 million yen
2 When acquisition of a residence, etc. does not fall under the specified acquisition, 200,000 yen maximum

(b) For housing loans acquired in 2022, in the specific case when acquisition of a residence is (exceptive) special exceptive acquisition:

$$\left[\begin{array}{l} \text{The year-end balance up to 40 million yen of borrowings or debt incurred toward acquisition, etc. of a residence} \end{array} \right] \times 1\% \cdots \rightarrow \left[\begin{array}{l} \text{Rounded down to the nearest 100 yen} \end{array} \right] \quad (400,000 \text{ yen maximum})$$

(c) For housing loans acquired between January 1, 2022, and December 31, 2023:

(i) When acquired residence is a new construction or purchased and resale housing:

$$\left[\begin{array}{l} \text{The year-end balance up to 30 million yen of borrowings or debt incurred toward acquisition, etc. of a residence} \end{array} \right] \times 0.7\% \cdots \rightarrow \left[\begin{array}{l} \text{Rounded down to the nearest 100 yen} \end{array} \right] \quad (210,000 \text{ yen maximum})$$

B 中古住宅又は増改築に該当するとき

$$\left[\begin{array}{l} \text{住宅の取得等に係る借入金又は債務の年末残高 2,000 万円以下の部分の金額} \end{array} \right] \times 0.7\% \cdots \rightarrow \left[\begin{array}{l} \text{100 円未満の端数切捨て} \end{array} \right]$$

(最高 14 万円)

ニ 特定増改築等住宅借入金等特別控除

(イ) 家屋の高齢者等居住改修工事等をして、平成 31 年 1 月 1 日から令和 3 年 12 月 31 日までの間にその増改築等をした部分を居住の用に供し、ハの(イ)に代えて選択する場合に適用される。

$$\left[\begin{array}{l} \text{特定増改築等住宅借入金等の年末残高 250 万円以下の部分の金額} \\ \text{(A)} \end{array} \right] \times 2\% + \left[\begin{array}{l} \text{増改築等住宅借入金等の年末残高 1,000 万円以下の部分の金額} \\ \text{-(A)} \end{array} \right] \times 1\% \cdots \rightarrow \left[\begin{array}{l} \text{100 円未満の端数切捨て} \end{array} \right]$$

(最高 12.5 万円)

- (注) 1 住宅の増改築等が特定取得に該当しない場合は、200 万円以下の部分の金額
 2 住宅の増改築等が特定取得に該当しない場合は、最高 12 万円

(ロ) 家屋の断熱改修工事等をして、平成 31 年 1 月 1 日から令和 3 年 12 月 31 日までの間にその増改築等をした部分を居住の用に供し、ハの(イ)に代えて選択する場合に適用される。

$$\left[\begin{array}{l} \text{特定断熱改修住宅借入金等の年末残高 250 万円以下の部分の金額} \\ \text{(A)} \end{array} \right] \times 2\% + \left[\begin{array}{l} \text{断熱改修住宅借入金等の年末残高 1,000 万円以下の部分の金額} \\ \text{-(A)} \end{array} \right] \times 1\% \cdots \rightarrow \left[\begin{array}{l} \text{100 円未満の端数切捨て} \end{array} \right]$$

(最高 12.5 万円)

- (注) 1 住宅の増改築等が特定取得に該当しない場合は、200 万円以下の部分の金額
 2 住宅の増改築等が特定取得に該当しない場合は、最高 12 万円

(ハ) 家屋の多世帯同居改修工事等をして、平成 31 年 1 月 1 日から令和 3 年 12 月 31 日までの間にその増改築等をした部分を居住の用に供し、ハの(イ)に代えて選択する場合に適用される。

$$\left[\begin{array}{l} \text{特定多世帯同居改修住宅借入金等の年末残高 250 万円以下の部分の金額} \\ \text{(A)} \end{array} \right] \times 2\% + \left[\begin{array}{l} \text{多世帯同居改修住宅借入金等の年末残高 1,000 万円以下の部分の金額} \\ \text{-(A)} \end{array} \right] \times 1\% \cdots \rightarrow \left[\begin{array}{l} \text{100 円未満の端数切捨て} \end{array} \right]$$

(最高 12.5 万円)

(ii) When housing loans are toward renovations or used housing:

$$\left[\begin{array}{l} \text{The year-end balance up to 20 million yen of borrowings or debt incurred toward acquisition, etc. of a residence} \end{array} \right] \times 0.7\% \cdots \rightarrow \left[\begin{array}{l} \text{Rounded down to the nearest 100 yen} \end{array} \right]$$

(140,000 yen maximum)

D. Special credit for housing loans used for specified additions and improvements

(a) This credit is for loans for the renovations such as for making a dwelling barrier free, acquired between January 1, 2019 and December 31, 2021, and applies in cases where the taxpayer elects to take this credit in lieu of the credit under items from (a) in section C above:

$$\left[\begin{array}{l} \text{The year-end balance up to 2.5 million yen of borrowings or debt incurred toward specified additions and improvements to a residence} \\ \text{(A)} \end{array} \right] \times 2\% + \left[\begin{array}{l} \text{The year-end balance up to 10 million yen of borrowings or debt incurred toward additions and improvements to the residence} \\ \text{-(A)} \end{array} \right] \times 1\% \cdots \rightarrow \left[\begin{array}{l} \text{Rounded down to the nearest 100 yen} \end{array} \right]$$

(125,000 yen maximum)

Note: 1 When additions and improvements to a residence, etc. do not fall under specified acquisition, the amount up to 2 million yen
 2 When additions and improvements to a residence, etc. do not fall under specified acquisition, 120,000 yen maximum

(b) This credit is for loans for renovations such as for energy saving, acquired between January 1, 2019 and December 31, 2021, and applies in cases where the taxpayer elects to take this credit in lieu of the credit under items from (a) in section C above:

$$\left[\begin{array}{l} \text{The year-end balance up to 2.5 million yen of borrowings or debt incurred toward specified insulation retrofit to a residence} \\ \text{(A)} \end{array} \right] \times 2\% + \left[\begin{array}{l} \text{The year-end balance up to 10 million yen of borrowings or debt incurred toward insulation retrofit to a residence} \\ \text{-(A)} \end{array} \right] \times 1\% \cdots \rightarrow \left[\begin{array}{l} \text{Rounded down to the nearest 100 yen} \end{array} \right]$$

(125,000 yen maximum)

Note: 1 When additions and improvements to a residence, etc. do not fall under specified acquisition, the amount up to 2 million yen
 2 When additions and improvements to a residence, etc. do not fall under specified acquisition, 120,000 yen maximum

(c) This credit is for the loans for the renovations such as for the multigenerational home used for residential purposes, acquired between January 1, 2019 and December 31, 2021, and applies in cases where the taxpayer elects to take this credit in lieu of the credit under item (a) section C above:

$$\left[\begin{array}{l} \text{The year-end balance up to 2.5 million yen of borrowings or debt incurred toward specified accommodate three generations to a residence} \\ \text{(A)} \end{array} \right] \times 2\% + \left[\begin{array}{l} \text{The year-end balance up to 10 million yen of borrowings or debt incurred toward generations to a residence} \\ \text{-(A)} \end{array} \right] \times 1\% \cdots \rightarrow \left[\begin{array}{l} \text{Rounded down to the nearest 100 yen} \end{array} \right]$$

(125,000 yen maximum)