

2-6 STEP 4 Calculating your tax

1 Taxable income

Page 1 ③①

◇ How to calculate your taxable income

Total amount of income (block ⑫ on page 1)	_____ yen	A
Total amount of deduction from income (block ③① on page 1)	_____ yen	B
Subtracted figure* (A-B)	(Round down the fraction less than 1,000 yen) _____,000 yen	C

* If this figure is less than 1,000 yen, or in deficit, it will be 0 yen.

◇ How to complete the form

➤ Page 1

- Post the amount entered in the box ☐ to the block ③①.
- Those who have the income subject to the separate self-assessment taxation need to fill out Page 3 (separate taxation form) and do not need to write anything in the block ③①.

2 Amount of tax imposed on taxable income

Page 1 ③②

◇ How to calculate your tax imposed on the taxable income

Amount <input type="checkbox"/>	Amount of tax imposed on the taxable income	
0 yen	_____ 0 yen	
1,000 yen to 1,949,000 yen	<input type="checkbox"/> ×0.05 _____ yen	
1,950,000 yen to 3,299,000 yen	<input type="checkbox"/> ×0.1—97,500 yen _____ yen	
3,300,000 yen to 6,949,000 yen	<input type="checkbox"/> ×0.2—427,500 yen _____ yen	
6,950,000 yen to 8,999,000 yen	<input type="checkbox"/> ×0.23—636,000 yen _____ yen	
9,000,000 yen to 17,999,000 yen	<input type="checkbox"/> ×0.33—1,536,000 yen _____ yen	
18,000,000 yen to 39,999,000 yen	<input type="checkbox"/> ×0.4—2,796,000 yen _____ yen	
40,000,000 yen or more	<input type="checkbox"/> ×0.45—4,796,000 yen _____ yen	

D

◇ How to complete the form

➤ Page 1

- Post the amount entered in the box ☐ to the block ③②.
- If you have opted for averaging taxation on fluctuating or temporary income, post the amount calculated on the “calculation form averaging taxation on fluctuating income or temporary income [変動所得・臨時所得の平均課税の計算書]” to the block ③②.
- If you have the income subject to the separate self-assessment taxation, post the amount entered in the block ④④ on Page 3 (separate taxation form) to the block ③②.
- Those who intend to use the Page 4 (case of loss form), please see to “Income Tax Guide (case of loss form)” [確定申告の手引き(損失申告用)].

3 Credit for dividends

Page 1 ③③

If you receive dividends (excluding dividends for which the decision was made not to list on the final tax return, etc.) paid from a corporation that has its head office in Japan, distribution of profit from specific stocks investment trusts⁽¹⁾ (excluding such income accrued from investment in foreign stock price indices) or specific securities investment trusts⁽²⁾, the prescribed amounts may be exempted.

*Please note that this credit is not applicable to dividends related to the income you choose to file by separate self-assessment taxation.(see page 58)

◇ Calculation column to determine the amount of deduction

Amount of the dividend income (block ⑤ page 1) ^(*)	_____ yen	A
Amount of taxable income (block ③① page 1) ^(*)	_____,000 yen	B
$\text{B} - 10,000,000$ yen	(“0” when in deficit) _____ yen	C
$\text{A} - \text{C}$	(“0” when in deficit) _____ yen	D
$\text{D} \times 0.1$	_____ yen	E
$(\text{A} - \text{D}) \times 0.05$	_____ yen	F
Amount of credit for dividends $(\text{E} + \text{F})$	_____ yen	G

◇ How to complete the form

➤ Page 1

- Post the amount entered in block **G** to the block ③③.

- *1. Specific securities investment trusts are stocks investment trusts under which trusted assets are stocks only and listed on markets, such as certain exchanged traded funds (ETF), which track stock index.
- *2. “Specific securities investment trusts” are defined as stocks investment trusts (excluding specific stock investment trusts) other than bond investment trusts, excluding specific foreign currency-denominated securities investment trusts. For more details, see “For those receiving credits for dividends relating to specific security investment trusts [特定証券投資信託に係る配当控除を受けられる方へ].”
- *3. The income of dividends which are not eligible for credit for dividends should not be included in this calculation. Please note that the amount of dividend income is before totaling with deficits of other incomes. (see page 25)
- *4 If there is income subject to separate taxation, the amount of such income (after the application of deductions carried forward, and after special deductions for long (short) term transfer income) shall also be added.

4 Block ③④ (classification)

Page 1 ③④

For those who conduct business and are eligible for the tax credit, etc., fill in the credit amount.

◇ How to complete the form

➤ Page 1

- Write the “tax amount from investment [投資税額等]” in the blank at left of block ③④ and “1” in the box of “classification [区分].” and fill in the credit amount in the block ③④.

➤ Page 2

- Write the applicable provision in the block “the provisions of application of special exceptions, etc. [特例適用条文等].”

5 Special credit for loans ,etc. related to a dwelling(specific additions or improvements etc.)

Page 1 ③⑤

If you made use of housing loans, etc. to newly construct, purchase or make additions or improvements, etc. to a house, and were using it as a dwelling on or after January 1, 2016, the credit may be claimed when meeting certain requirements. For more details, please see “For those who apply for the special credit for housing loans (for new construction and purchase)” [住宅借入金等特別控除を受けられる方へ(新築・購入用)] or “For those who apply for the special credit for housing loans (for additions or improvements to a house)” [住宅借入金等特別控除を受けられる方へ(住宅の増改築用)]

◇ How to complete the form

➤ Page 1

- Post the amount indicated on the “detailed statement and calculation form for special credit for loans, etc. relating to a dwelling (specific additions or improvement, etc.)[(特定増改築等)住宅借入金等特別控除額の計算明細書]” to the block ③⑤.
- *The block shown in the “classification 1 [区分1]” should be entered “7” when those who suffered damages from the Great East Japan Earthquake are subject to the special credit for loans, etc. related to a dwelling for reacquisition of a house.
- * If an employment income earner has been already applied this credit at the year-end adjustment, write the amount entered in the block of “Amount of the special credit for loans, etc. related to a dwelling” in the withholding tax statement (if any amount is entered in the block of “Amount deductible for loans, etc. related to a dwelling,” that amount) in the block ③⑤ on Page 1, and write “1” in the block shown in the “classification 2 [区分2].”

➤ **Page 2**

- Write the date you started to live in the dwelling, etc. in the block “the provisions of application of special exceptions, etc. [特例適用条文等]”
 - Enter one of the following in front of the date when you started living in the dwelling, as appropriate:
 - ㊦ if claiming the special credit for loans etc. related to a dwelling (new building, etc. of a certified long-life quality house, etc.);
 - ㊧ if claiming the special credit for loans etc. related to a dwelling for specified additions of improvements to make barrier free;
 - ㊨ if claiming the special credit for loans etc. related to a dwelling for specified additions of improvements to save energy;
 - ㊩ if claiming the special credit for loans, etc. related to a dwelling for specified additions of improvements to accommodate multi-family cohabitation, etc.
- At the end of the date of commencement of residence, enter “special exception [特特]” if the acquisition of the residence or the extension or renovation of the residence falls under the category of special exception acquisition (*1) and resided before the end of 2022, “exception special exception [特特特]” if it falls under the category of exception special exception acquisition (*2) and resided before the end of 2022, “exception [特特]” if it falls under the category of exception acquisition (*3) and occupancy of the residence has been delayed due to effect of the new coronavirus, “special specified [特特]” if it falls under the category of special specified acquisition (*4) and the occupancy of the residence is completed by the end of 2020, or “specified [特]” if it falls under the category of specified acquisition (*5), and the occupancy of the residence is completed by the end of 2021 (excluding those cases which falls under *1 to *4).
- “Matters concerning spouse or relatives (㉓~㉔, ㉕, ㉖)” column... You have acquired a newly built certified house, etc. or a certified house for resale after purchase, and the following applies, enter the name, My Number (individual number), relationship, and date of birth of the spouse or dependent in the top line or the second line onwards, and enter ○ in the “House” column.
- ▶ For those who moved in during 2025
- You are an individual eligible for special exceptions (*6) and your spouse is not a spouse living in the same household, is not eligible for the special spouse tax deduction, is not a full-time worker for your business, or is eligible for the dependent tax deduction of another taxpayer.
 - You are an individual eligible for special exceptions as well as your dependent is under 19 years of age and is eligible for the spouse or dependent deduction of another taxpayer (including the dependent for whom you have entered “○” in “16” of the “Resident Tax” column).
- ▶ For those who moved in during 2024
- You are an individual eligible for special exceptions (*6) and your spouse is not a spouse living in the same household in 2025, is not eligible for the special spouse tax deduction, is not a full-time worker for your business, or is eligible for the dependent tax deduction of another taxpayer.
 - You are an individual eligible for special exceptions as well as your dependent is under 19 years of age in 2024 and is eligible for the spouse or dependent deduction of another taxpayer in 2025 (including the dependent for whom you have entered “○” in “16” of the “Resident Tax” column) or is no longer a dependent.
- *1 Special exception acquisition refers to a special specified acquisition (*4) for which the contract for the special specified acquisition is concluded within the period specified below for each of the following categories.
- Construction of a new housing for residential use - period between October 1, 2020 and September 30, 2021
 - Acquisition of housing for residential use that has never been occupied after construction (new housing) or an existing house, expansion or renovation of a house for residential use, - period between December 1, 2020 and November 30, 2021
- *2 Exception special exception acquisition refers to cases that fall under the special exception acquisition category, such as the acquisition of housing with floor space of 40 square meters or more but less than 50 square meters.
- *3 Exception acquisition refers to a special specified acquisition (*4) for which the contract for the special specified acquisition is concluded within the period specified below for each of the following categories.
- Construction of a new housing for residential use - period until September 30, 2021
 - Acquisition of housing for residential use that has never been occupied after construction (new housing) or an existing house, expansion or renovation of a house for residential use - period until November 30, 2021
- *4 Special specified acquisition refers to cases where the applicable consumption tax, etc. included in the consideration for new construction, acquisition, or expansion or renovation of the housing is to be imposed at a 10% tax rate (excluding the case to receive the special credit for loans, etc. relating to a dwelling for specified additions or improvement, etc.).
- *5 Special acquisition refers to cases where the applicable consumption tax, etc. included in the consideration for new construction, acquisition, or expansion or renovation of the housing is to be imposed at a 10% or 8% tax rate.
- *6 Individuals eligible for special exemptions means (1) those who are under 40 years of age and have a spouse, (2) those who are 40 years of age or older and have a spouse who is under 40 years of age, or (3) those who have a dependent who is under 19 years of age.

(Note) The above “amount of the consumption tax, etc.” means the total of the consumption tax and the local consumption tax.

◇Special credit for contributions etc. to political parties etc.

You may take a deduction for any political contribution you made to a political party or political fund organization.
See our website: “For those who apply for the special credit for contributions etc. to political parties etc. [政党等寄附金特別控除を受けられる方へ]”

◇Special credit for donation to certified NPOs etc.

If you made a donation to a certified NPO etc., a special exemption for donation to certified NPOs, etc. can be claimed when meeting certain requirements.
See our website: “For those who apply the special credit for donation to certified NPOs etc. [認定NPO等寄附金特別控除を受けられる方へ]”

◇Special credit for donation to public interest incorporated association, etc.

If you have made a donation to a public interest incorporated association, public interest incorporated foundation, incorporated educational institution, etc., social welfare corporation, and judicial person for offenders rehabilitation or certain donation to national and municipal university corporations, you may apply this credit so long as certain requirements are met.
See our website: “For those who receive the special credit for donation to public interest incorporated association, etc. [公益社団法人等寄附金特別控除を受けられる方へ]”

If you claimed the deduction for donations (see page 41) for each donations, you are not allowed to claim each special credit at the same time.

Which deduction is profitable for you depends on the amount of your income and donations or contributions, etc.

◇How to complete the form

Please see “Detailed statement and calculation form for the special credit for contributions to political parties [政党等寄附金特別控除額の計算明細書]”, “Detailed statement and calculation form for special credit for donation to certified NPOs, etc. [認定NPO法人等寄附金特別控除額の計算明細書]” or “Detailed statement and calculation form for special credit for donation to public interest incorporated association etc. [公益社団法人等寄附金特別控除額の計算明細書].”

7 Special credit for anti-earthquake improvement made to an existing house , etc.

Page 1 ③⑨ to ④①

◇Special credit for anti-earthquake improvement made to an existing house

In the event that seismic retrofitting was executed on a building that you use as a dwelling, a credit may be claimed upon satisfying certain conditions.
See our website: “For those who apply for the special credit for anti-earthquake improvement made to an existing house and the special tax credit for specified housing improvements. [住宅耐震改修特別控除・住宅特定改修特別税額控除を受けられる方へ]”

◇Special tax credit for specified housing improvements

If you have carried out improvement work on your house to make it barrier-free, improve energy conservation, accommodate multi-family cohabitation, improve durable accommodate child-rearing repair work, etc., credit may be claimed provided that certain conditions are met.
See our website: “For those who apply the special credit for anti-earthquake improvement made to an existing house and the special tax credit for specified housing improvements. [住宅耐震改修特別控除・住宅特定改修特別税額控除を受けられる方へ]”

◇Special tax credit for new building, etc. of a certified house

If you built or purchased a newly built certified house, etc. and that house was used as a dwelling, a credit may be claimed provided that certain conditions are met.
See our website: “For those who receive the special tax credit for new building, etc. of certified houses, etc. [認定住宅等新築等特別税額控除を受けられる方へ]”

◇How to complete the form

In blocks ③⑨ to ④①, write “1” in the box of “classification [区分]” and enter the amount calculated in the “Detailed statement and calculation form for special credit for anti-earthquake improvements made to an existing house and the special tax credit for specified housing improvements [住宅耐震改修特別控除額・住宅特定改修特別税額控除額の計算明細書]” in the case of special credit for anti-earthquake improvements made to an existing house, “2” and the amount calculated in the said form in the case of special tax credit for specified housing improvements, “3” and the amount calculated in the “Detailed statement and calculation form for special tax credit for new building, etc. of a certified house [認定住宅等新築等特別税額控除額の計算明細書]” in the case of special tax credit for new building, etc. of a certified house, and “4” and the total amount of tax credits if there are multiple tax credits.

Please see “Detailed statement and calculation form for the special credit for anti-earthquake improvement made to an existing house and the special tax credit for specified housing improvements [住宅耐震改修特別控除額・住宅特定改修特別税額控除額の計算明細書]” or “Detailed statement and calculation form for special tax credit for new building, etc. of a certified house [認定住宅等新築等特別税額控除額の計算明細書]” for further information.

◇ How to complete the form

➤ Page 1

- Write the amount entered in ③② minus the amounts entered in boxes, ③③, ③④, ③⑤, ③⑥ — ③⑧, ③⑨ — ④① in the block ④②. (enter "0" if deficit)

9 Reduction or exemption of income tax due to disasters

This reduction or exemption can be applied by those whose total amount of income [所得金額の合計額] (see page 38) is 10,000,000 yen or less and whose dwelling or household effects suffered damage due to disasters amounting to one half of their value. The deduction does not include amounts reimbursed by insurance policies, etc.

This credit is not applicable if you are claiming the deduction for casualty losses. (see page 38)

Whether it is more profitable for you to apply this reductions or exemptions or the deduction for casualty losses will depend on the amount of your income and loss.

◇ How to calculate the reduction etc.

The amount of the credit is calculated as follows:

Balance of tax amount (block ④② on page 1)	_____yen	A
Total amount of income	The amount of reduction or exemption	
Up to 5,000,000 yen	Amount in box A _____yen	B
5,000,001 yen to 7,500,000 yen	$A \times 0.5$ _____yen	
7,500,001 yen up to 10,000,000 yen	$A \times 0.25$ _____yen	

◇ How to complete the form

➤ Page 1

- Post the amount of the "amount of reduction or exemption" entered in the block B to the block ④③.

10 Rebalance of the income tax amount (Base income tax amount)

◇ How to complete the form

➤ Page 1

- Write the amount entered in ④② minus the amount entered in the box ④③ in the block ④④.

11 Amount of the special income tax for reconstruction

Multiply the base income tax amount by the tax rate of 2.1%.

◇ How to complete the form

➤ Page 1

- Write the amount calculated by multiplying the amount in the block ④④ by the tax rate of 2.1% in the block ④⑤
- * If there is a fraction less than 1 yen, please round down the number.

Note: Please make sure that the column, "Special income tax for reconstruction," is filled in.

Add up the amount of income tax and special income tax for reconstruction.

◇How to complete the form

➤ Page 1

- Write the sum of the amount entered in the block ④④ and the amount entered in the block ④⑤ in the block ④⑥.

◆ Credit for foreign taxes

You may claim this credit if you have paid tax corresponding to income tax overseas in 2025.

For further information, please see “For those who receive credit for foreign taxes.[外国税額控除を受けられる方へ]”

◆ Credit for the amount equivalent to foreign taxes adjusted upon distribution

If you receive a payment of distribution, etc. of profits from a group investment trust, you may claim this credit so long as certain requirements are met.

◇How to complete the form

➤ Page 1

Write the amount calculated in the “Statement of foreign tax credit” or “Statement of credit for the amount equivalent to foreign taxes adjusted upon distribution” in the blocks from ④⑦ to ④⑧.

In the box shown in the “classification [区分]”, if only the foreign tax credit is applied and the foreign tax credit is deducted from the special income tax for recovery, enter “1”; if only the credit for the amount equivalent to foreign taxes adjusted upon distribution is applied and the credit for the amount equivalent to foreign taxes adjusted upon distribution is deducted from the special income tax for recovery, enter “2”; if both the foreign tax credit and credit for the amount equivalent to foreign taxes adjusted upon distribution are both applied and either (or both) are deducted from the special income tax for recovery, enter “3.”

In cases when payers of salaries, pensions, etc. withhold amounts of the Japanese income tax etc. in advance, those tax amounts are deductible. But as for income subject to the separate taxation at source (see page 10), or as for dividends etc. (see “interest and dividend income taxation methods” on page 58), which you have opted not to report in your final return, you cannot deduct the withholding income tax etc. related to such income.

◇How to complete the form

➤ Page 1

- Write the total amount of withholding income tax etc. in the block ④⑨.

➤ Page 2

- Write the applicable items on the “statement of income (withholding income tax and special income tax for reconstruction) [所得の内訳(所得税及び復興特別所得税の源泉徴収税額)].”
- If you have the same type of income from diverse sources and are attaching the “Statement of income[所得の内訳書]”, you must write the total amount of the withholding income tax etc. for each type of income.
- * If you file a return using the Page 3 (separate taxation form) for income such as the dividend income from listed stocks etc. you choose to apply the separate self-assessment taxation, or capital gains related to stocks and shares, include the withholding income tax etc. related to such income in the total amount of withholding income tax etc.

◇How to complete the form

➤ Page 1

- Write the amount in the block ④⑥ minus the amount in the block ④⑦ to ④⑧ and in the block ④⑨.
- * If the amount of your balance is in surplus, enter the amount (rounding down the fractions less than 100 yen) in the block ⑤⑩. (if the amount of surplus is less than 100 yen, enter “0”)
- * If the amount is in deficit, write the amount (not rounding down) with a triangle (△) or a minus (－) in the block ⑤⑩.

◇ How to complete the form

➤ Page 1

- Enter the amount shown in the total column of the estimated tax payment (see page 61) in the notice if you have a estimated tax payment in the block ⑤①.

*Regardless of whether they have actually paid or not, for the estimated tax payment that is notified by Tax Office, please enter the amount shown in the total column of the notice. Please note that this is not the "scheduled base amount for tax payments."

If you applied for an approval of reduction of estimated tax payment (see page 61) and received a "Notice of Scheduled Payment of Income Tax and Special Income Tax for Reconstruction for 2025 [令和7年分所得税及び復興特別所得税の予定納税額の通知書]" from the Tax Office, please enter the amount of estimated tax payment after the approved reduction.

*If the tax office has sent you a "Notice of Final Return[確定申告のお知らせ]" or a tax return form with your name and the location of your tax payment address printed on it, the amount of income tax due is indicated in them.

*Those who use e-Tax may also confirm it in the notification concerning tax returns stored in the message box.

Note: Please make sure that the column, "Amount of the estimated taxes to pay," is filled in.

◇ How to complete the form

➤ Page 1

- Subtract the amount in the block ⑤② from the amount in the block ⑤① and write as follows.

* When the amount of your third installment is in surplus, write the amount rounding down the fractions less than 100 yen (if the amount in surplus is less than 100 yen, "0") in the block ⑤②.

(For tax payment methods, please see page 3.)

The due date of income tax for 2025 determined through the final return (third installment) is **March 16 (Mon.), 2026.**

* When the amount is in deficit, write the amount in the block ⑤③.

(For the place to receive the tax refund, please see page 50)

The "Amount of tax for the third installment before correction ⑤④" and "Amount of increase in tax for the third installment ⑤⑤" columns are to be entered when filing an amended return (a procedure for correcting the tax due after the statutory due date when the amount of tax reported is less than the actual tax due).

For details on the method of entry, etc., please see page 61 "3-5. In Case of Mistakes on a Tax Return "

* If the correction is made before the statutory due date, do not enter this column, prepare the tax return correctly again, and submit it by the due date.

2-7 STEP 5 Other items regarding the Page 1

◇ How to complete the form

(1) Total amount of income other than public pensions ⑤⑥

Write "the total amount of income other than miscellaneous income pertaining to public pensions, etc." calculated on page 22.

* Those who have not received any income from public pensions, etc. are not required to fill in.

(2) Total amount of spouse's income ⑤⑦

Write your spouse's total amount of income (see page 27) if you apply the special exemption for a spouse. (see page 34)

(3) Total amount of wages (deductions) for family employees ⑤⑧

Post the amount of wages (deduction) for family employees from your "Financial statement for blue return" [青色申告決算書] or "Statement of earnings and expenses" [収支内訳書].