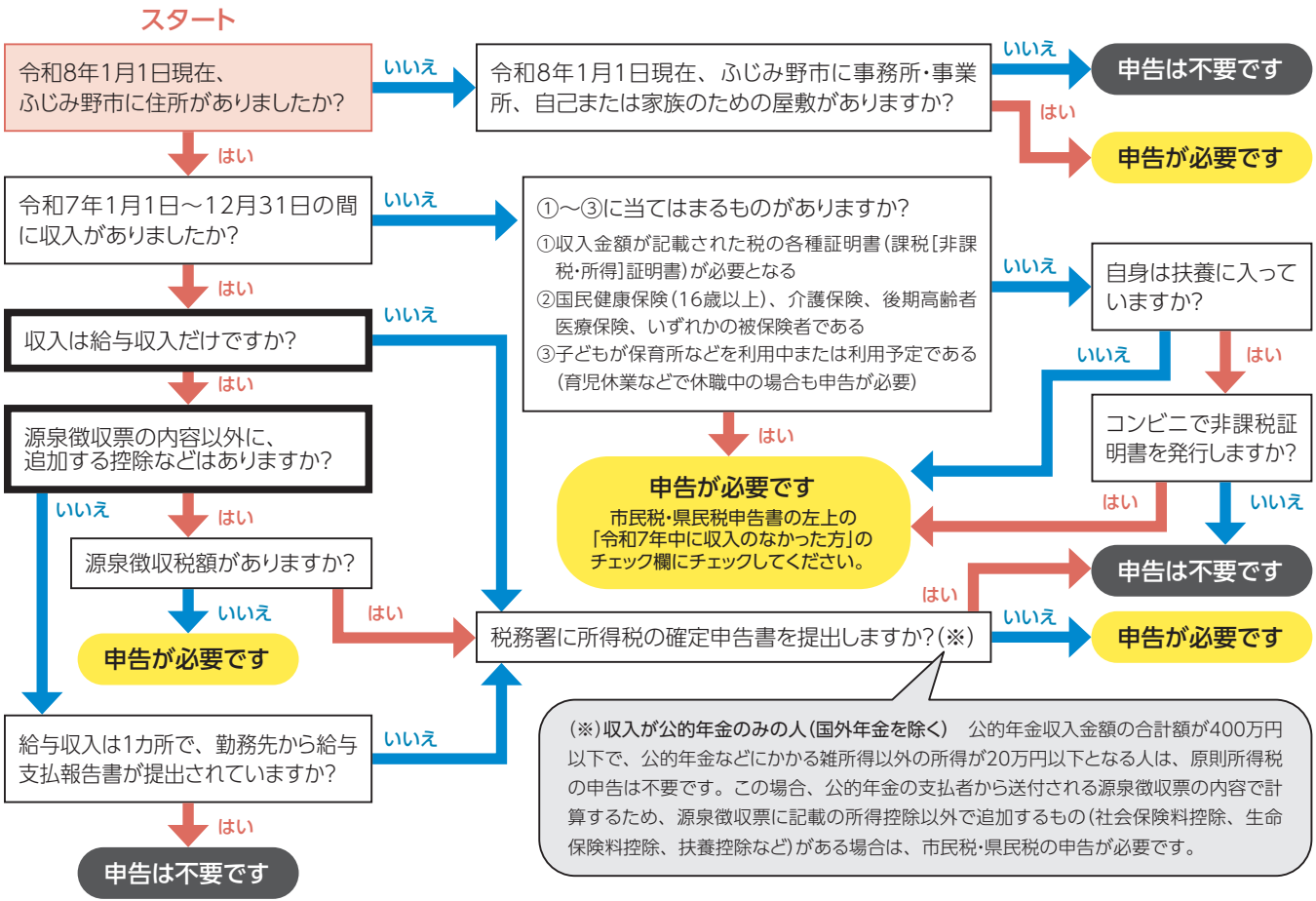個人住民税の申告が必要な人フローチャート