

# Combined Federal and Provincial/Territorial Personal Tax Rates on Ordinary Income

January 2026



	2026 Taxation Year			2025 Taxation Year		
Alberta	2026 Lower Limit (\$)	2026 Upper Limit (\$)	2026 Combined Tax Rate <sup>1,2,5</sup>	2025 Lower Limit (\$)	2025 Upper Limit (\$)	2025 Combined Tax Rate <sup>1,2,5</sup>
	-	58,523	22.00%	-	57,375	22.50%
	58,524	61,200	28.50%	57,376	60,000	28.50%
	61,201	117,045	30.50%	60,001	114,750	30.50%
	117,046	154,259	36.00%	114,751	151,234	36.00%
	154,260	181,440	38.00%	151,235	177,882	38.00%
	181,441	185,111	41.29%	177,883	181,481	41.31%
	185,112	246,813	42.29%	181,482	241,974	42.31%
	246,814	258,482	43.29%	241,975	253,414	43.31%
	258,483	370,220	47.00%	253,415	362,961	47.00%
	370,221	and higher	48.00%	362,962	and higher	48.00%

	2026 Taxation Year			2025 Taxation Year		
	2026 Lower Limit (\$)	2026 Upper Limit (\$)	2026 Combined Tax Rate <sup>1,2,5</sup>	2025 Lower Limit (\$)	2025 Upper Limit (\$)	2025 Combined Tax Rate <sup>1,2,5</sup>
British Columbia	-	50,363	19.06%	-	49,279	19.56%
	50,364	58,523	21.70%	49,280	57,375	22.20%
	58,524	100,728	28.20%	57,376	98,560	28.20%
	100,729	115,648	31.00%	98,561	113,158	31.00%
	115,649	117,045	32.79%	113,159	114,750	32.79%
	117,046	140,430	38.29%	114,751	137,407	38.29%
	140,431	181,440	40.70%	137,408	177,862	40.70%
	181,441	190,405	43.99%	177,863	186,306	44.01%
	190,406	258,482	46.09%	186,307	253,414	46.11%
	258,483	265,545	49.80%	253,415	259,829	49.80%
	265,546	and higher	53.50%	259,830	and higher	53.50%
Manitoba	-	47,000	24.80%	-	47,000	25.80%
	47,001	58,523	26.75%	47,001	57,375	27.25%
	58,524	100,000	33.25%	57,376	100,000	33.25%
	100,001	117,045	37.90%	100,001	114,750	37.90%
	117,046	181,440	43.40%	114,751	177,882	43.40%
	181,441	200,000	46.69%	177,883	200,000	46.71%
	200,001	258,482	47.54%	200,001	253,414	47.56%
	258,483	400,000	51.25%	253,415	400,000	51.25%
	400,001	and higher	50.40%	400,001	and higher	50.40%

	2026 Taxation Year			2025 Taxation Year		
New Brunswick	<b>2026 Lower Limit (\$)</b>	<b>2026 Upper Limit (\$)</b>	<b>2026 Combined Tax Rate<sup>1,2,5</sup></b>	<b>2025 Lower Limit (\$)</b>	<b>2025 Upper Limit (\$)</b>	<b>2025 Combined Tax Rate<sup>1,2,5</sup></b>
	-	52,333	23.40%	-	51,306	23.90%
	52,334	58,523	28.00%	51,307	57,375	28.50%
	58,524	104,666	34.50%	57,376	102,614	34.50%
	104,667	117,045	36.50%	102,615	114,750	36.50%
	117,046	181,440	42.00%	114,751	177,882	42.00%
	181,441	193,861	45.29%	177,883	190,060	45.31%
	193,862	258,482	48.79%	190,061	253,414	48.81%
258,483	and higher	52.50%	253,415	and higher	52.50%	
Newfoundland & Labrador	<b>2026 Lower Limit (\$)</b>	<b>2026 Upper Limit (\$)</b>	<b>2026 Combined Tax Rate<sup>1,2,5</sup></b>	<b>2025 Lower Limit (\$)</b>	<b>2025 Upper Limit (\$)</b>	<b>2025 Combined Tax Rate<sup>1,2,5</sup></b>
	-	44,678	22.70%	-	44,192	23.20%
	44,679	58,523	28.50%	44,193	57,375	29.00%
	58,524	89,354	35.00%	57,376	88,382	35.00%
	89,355	117,045	36.30%	88,383	114,750	36.30%
	117,046	159,528	41.80%	114,751	157,792	41.80%
	159,529	181,440	43.80%	157,793	177,882	43.80%
	181,441	223,340	47.09%	177,883	220,910	47.11%
	223,341	258,482	49.09%	220,911	253,414	49.11%
	258,483	285,319	52.80%	253,415	282,214	52.80%
	285,320	570,638	53.80%	282,215	564,429	53.80%
	570,639	1,141,275	54.30%	564,430	1,128,858	54.30%
1,141,276	and higher	54.80%	1,128,859	and higher	54.80%	

	2026 Taxation Year			2025 Taxation Year		
Northwest Territories	2026 Lower Limit (\$)	2026 Upper Limit (\$)	2026 Combined Tax Rate <sup>1,2,5</sup>	2025 Lower Limit (\$)	2025 Upper Limit (\$)	2025 Combined Tax Rate <sup>1,2,5</sup>
	-	53,003	19.90%	-	51,964	20.40%
	53,004	58,523	22.60%	51,965	57,375	23.10%
	58,524	106,009	29.10%	57,376	103,930	29.10%
	106,010	117,045	32.70%	103,931	114,750	32.70%
	117,046	172,346	38.20%	114,751	168,967	38.20%
	172,347	181,440	40.05%	168,968	177,882	40.05%
	181,441	258,482	43.34%	177,883	253,414	43.36%
	258,483	and higher	47.05%	253,415	and higher	47.05%
Nova Scotia	2026 Lower Limit (\$)	2026 Upper Limit (\$)	2026 Combined Tax Rate <sup>1,2,5</sup>	2025 Lower Limit (\$)	2025 Upper Limit (\$)	2025 Combined Tax Rate <sup>1,2,5</sup>
	-	30,995	22.79%	-	30,507	23.29%
	30,996	58,523	28.95%	30,508	57,375	29.45%
	58,524	61,991	35.45%	57,376	61,015	35.45%
	61,992	97,417	37.17%	61,016	95,883	37.17%
	97,418	117,045	38.00%	95,884	114,750	38.00%
	117,046	157,124	43.50%	114,751	154,650	43.50%
	157,125	181,440	47.00%	154,651	177,882	47.00%
	181,441	258,482	50.29%	177,883	253,414	50.31%
	258,483	and higher	54.00%	253,415	and higher	54.00%

	2026 Taxation Year			2025 Taxation Year		
Ontario <sup>3</sup>	2026 Lower Limit (\$)	2026 Upper Limit (\$)	2026 Combined Tax Rate <sup>1,2,5</sup>	2025 Lower Limit (\$)	2025 Upper Limit (\$)	2025 Combined Tax Rate <sup>1,2,5</sup>
	-	53,891	19.05%	-	52,886	19.55%
	53,892	58,523	23.15%	52,887	57,375	23.65%
	58,524	94,907	29.65%	57,376	93,132	29.65%
	94,908	107,785	31.48%	93,133	105,775	31.48%
	107,786	111,814	33.89%	105,776	109,727	33.89%
	111,815	117,045	37.91%	109,728	114,750	37.91%
	117,046	150,000	43.41%	114,751	150,000	43.41%
	150,001	181,440	44.97%	150,001	177,882	44.97%
	181,441	220,000	48.26%	177,883	220,000	48.28%
	220,001	258,482	49.82%	220,001	253,414	49.84%
	258,483	and higher	53.53%	253,415	and higher	53.53%
Nunavut	2026 Lower Limit (\$)	2026 Upper Limit (\$)	2026 Combined Tax Rate <sup>1,2,5</sup>	2025 Lower Limit (\$)	2025 Upper Limit (\$)	2025 Combined Tax Rate <sup>1,2,5</sup>
	-	55,801	18.00%	-	54,707	18.50%
	55,802	58,523	21.00%	54,708	57,375	21.50%
	58,524	111,602	27.50%	57,376	109,413	27.50%
	111,603	117,045	29.50%	109,414	114,750	29.50%
	117,046	181,439	35.00%	114,751	177,881	35.00%
	181,440	258,482	40.79%	177,882	253,414	40.81%
	258,483	and higher	44.50%	253,415	and higher	44.50%

	2026 Taxation Year			2025 Taxation Year		
Prince Edward Island <sup>3</sup>	<b>2026 Lower Limit (\$)</b>	<b>2026 Upper Limit (\$)</b>	<b>2026 Combined Tax Rate<sup>1,2,5</sup></b>	<b>2025 Lower Limit (\$)</b>	<b>2025 Upper Limit (\$)</b>	<b>2025 Combined Tax Rate<sup>1,2,5</sup></b>
	-	33,928	23.50%	-	33,328	24.00%
	33,929	58,523	27.47%	33,329	57,375	27.97%
	58,524	65,820	33.97%	57,376	64,656	33.97%
	65,821	106,890	37.10%	64,657	105,000	37.10%
	106,891	117,045	38.12%	105,001	114,750	38.12%
	117,046	142,250	43.62%	114,751	140,000	43.62%
	142,251	181,440	45.00%	140,001	177,882	45.00%
	181,441	258,482	48.29%	177,883	253,414	48.31%
	258,483	and higher	52.00%	253,415	and higher	52.00%
Quebec <sup>4</sup>	<b>2026 Lower Limit (\$)</b>	<b>2026 Upper Limit (\$)</b>	<b>2026 Combined Tax Rate<sup>1,2,5</sup></b>	<b>2025 Lower Limit (\$)</b>	<b>2025 Upper Limit (\$)</b>	<b>2025 Combined Tax Rate<sup>1,2,5</sup></b>
	-	54,345	25.69%	-	53,255	26.11%
	54,346	58,523	30.69%	53,256	57,375	31.11%
	58,524	108,680	36.12%	57,376	106,495	36.12%
	108,681	117,045	41.12%	106,496	114,750	41.12%
	117,046	132,245	45.71%	114,751	129,590	45.71%
	132,246	181,440	47.46%	129,591	177,882	47.46%
	181,441	258,482	50.21%	177,883	253,414	50.22%
	258,483	and higher	53.31%	253,415	and higher	53.31%

	2026 Taxation Year			2025 Taxation Year		
Saskatchewan	<b>2026 Lower Limit (\$)</b>	<b>2026 Upper Limit (\$)</b>	<b>2026 Combined Tax Rate<sup>1,2,5</sup></b>	<b>2025 Lower Limit (\$)</b>	<b>2025 Upper Limit (\$)</b>	<b>2025 Combined Tax Rate<sup>1,2,5</sup></b>
	-	54,532	24.50%	-	53,463	25.00%
	54,533	58,523	26.50%	53,464	57,375	27.00%
	58,524	117,045	33.00%	57,376	114,750	33.00%
	117,046	155,805	38.50%	114,751	152,750	38.50%
	155,806	181,440	40.50%	152,751	177,882	40.50%
	181,441	258,482	43.79%	177,883	253,414	43.81%
	258,483	and higher	47.50%	253,415	and higher	47.50%
Yukon	<b>2026 Lower Limit (\$)</b>	<b>2026 Upper Limit (\$)</b>	<b>2026 Combined Tax Rate<sup>1,2,5</sup></b>	<b>2025 Lower Limit (\$)</b>	<b>2025 Upper Limit (\$)</b>	<b>2025 Combined Tax Rate<sup>1,2,5</sup></b>
	-	58,523	20.40%	-	57,375	20.90%
	58,524	117,045	29.50%	57,376	114,750	29.50%
	117,046	181,440	36.90%	114,751	177,882	36.90%
	181,441	258,482	42.22%	177,883	253,414	42.24%
	258,483	500,000	45.80%	253,415	500,000	45.80%
	500,001	and higher	48.00%	500,001	and higher	48.00%

<sup>1</sup>These rates reflect the impact of the basic personal amount reduction, which increases the marginal tax rate in certain tax brackets.

<sup>2</sup>When alternative minimum tax (AMT) applies, the above tax rates are not applicable.

<sup>3</sup>Includes surtax:

- 2025 Ontario - 20% of provincial taxes payable above \$5,710 + 36% above \$7,307.
- 2026 Ontario - 20% of provincial taxes payable above \$5,818 + 36% above \$7,446.

<sup>4</sup>Quebec tax rates have been reduced to reflect the federal tax abatement of 16.5% of federal tax.

<sup>5</sup>Does not include provincial health levies and/or provincial tax levies.

## Federal Personal Tax Credits<sup>6</sup>

	2026 Amount (\$)	2025 Amount (\$)
<b>Basic Personal Amount</b> (maximum amount)	<p><b>\$16,452</b> Net income equal to or below \$181,440</p> <p><b>\$14,829</b> Net income above \$258,482</p> <p>Gradually decreased from \$16,452 to \$14,829 for net income between \$181,440 and \$258,482</p>	<p><b>\$16,129</b> Net income equal to or below \$177,882</p> <p><b>\$14,538</b> Net income above \$253,414</p> <p>Gradually decreased from \$16,129 to \$14,538 for net income between \$177,882 and \$253,414</p>
<b>Age amount</b> (65 & older)	\$9,208	\$9,028
<b>Net Income Threshold</b> (Age Amount)	\$46,432	\$45,522
<b>Spouse or Common-law Partner Amount</b> (maximum amount)	<p><b>\$16,452</b> Net Income equal to or below \$181,440</p> <p><b>\$14,829</b> Net income above \$258,482</p> <p>Gradually decreased from \$16,452 to \$14,829 for net income between \$181,440 and \$258,482</p>	<p><b>\$16,129</b> Net income equal to or below \$177,882</p> <p><b>\$14,538</b> Net income above \$253,414</p> <p>Gradually decreased from \$16,129 to \$14,538 for net income between \$177,882 and \$253,414</p>
<b>Amount for an Eligible Dependent</b> (maximum amount)	<p><b>\$16,452</b> Net Income equal to or below \$181,440</p> <p><b>\$14,829</b> Net income above \$258,482</p> <p>Gradually decreased from \$16,452 to \$14,829 for net income between \$181,440 and \$258,482</p>	<p><b>\$16,129</b> Net income equal to or below \$177,882</p> <p><b>\$14,538</b> Net income above \$253,414</p> <p>Gradually decreased from \$16,129 to \$14,538 for net income between \$177,882 and \$253,414</p>
<b>Canada Caregiver Amount</b> (under 18)	\$2,740	\$2,687
<b>Canada Caregiver Amount for other infirm dependents age 18 or older</b> (maximum amount)	\$8,773	\$8,601
<b>Net Income Threshold</b> (Canada Caregiver Amount)	\$20,601	\$20,197
<b>Disability Amount</b>	\$10,341	\$10,138
<b>Medical Expenses</b> (3% of net income ceiling)	\$2,890	\$2,834

## Registered Plans: Contribution Limits

Retirement Plans	2026 Contribution Limit	2025 Contribution Limit
Registered Retirement Savings Plans (RRSP) <sup>7</sup>	\$33,810	\$32,490
Money Purchase Registered Pension Plans (MP RPP) <sup>8,10</sup>	\$35,390	\$33,810
Deferred Profit Sharing Plans (DPSP) <sup>9,10</sup>	\$17,695	\$16,905

## Other Plans

Tax Free Savings Account (TFSA) <sup>11</sup>	\$7,000	\$7,000
Registered Education Savings Plan (RESP) <sup>12</sup>	\$50,000	\$50,000
Registered Disability Savings Plan (RDSP) <sup>12</sup>	\$200,000	\$200,000

## Canada Pension Plan (CPP) & Quebec Pension Plan (QPP)

	2026 rates		2025 rates	
	CPP	QPP	CPP	QPP
Max Annual Pensionable Earnings	\$74,600	\$74,600	\$71,300	\$71,300
Basic Exemption	\$3,500	\$3,500	\$3,500	\$3,500
Max Contributory Earnings	\$71,100	\$71,100	\$67,800	\$67,800
Employee Contribution Rate (%)	5.95%	6.30%	5.95%	6.40%
Max Annual Employee Contribution	\$4,230.45	\$4,479.30	\$4,034.10	\$4,339.20
Max Annual Self-Employed Contributions	\$8,460.90	\$8,958.60	\$8,068.20	\$8,678.40

## Additional CPP/QPP contribution rates and maximums

	2026 rates		2025 rates	
	CPP2	Additional QPP	CPP2	Additional QPP
Additional maximum annual pensionable earnings	\$85,000	\$85,000	\$81,200	\$81,200
Employee Contribution Rate (%)	4.00%	4.00%	4.00%	4.00%
Max Annual Employee Contribution	\$416	\$416	\$396	\$396
Max Annual Self-Employed Contributions	\$832	\$832	\$792	\$792

<sup>6</sup>For additional details, please visit [www.canada.ca](http://www.canada.ca).

<sup>7</sup>An individual's contribution room is calculated as the lesser of 18% of earned income from the previous year and the current year's dollar limit (the dollar limit is indicated in the above table) plus unused RRSP contribution room carried forward from the previous year. RRSP contribution room may be reduced by pension adjustments (PA) and Past Service Pension Adjustments (PSPA), and increased by Pension Adjustment Reversals (PAR).

<sup>8</sup> Annual contributions to a MP RPP are limited to the lesser of 18% earned income from the current year and the contribution limit for the year. The contribution limit is indicated in the table above.

<sup>9</sup> Annual contributions to a DPSP are limited to the lesser of 18% of earned income and the contribution limit for the year. The contribution limit is indicated in the table above.

<sup>10</sup> MP RPP and DPSP limits for pension adjustment purposes are also restricted to 18% of earned income.

<sup>11</sup> An individual's TFSA contribution room is calculated as the current year's contribution limit (the contribution limit is indicated in the above table) plus unused TFSA contribution room carried forward from the previous year plus the total amount of TFSA withdrawals made in the preceding year.

<sup>12</sup> Lifetime contribution limit

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