



# Personal Tax Rates

## Federal and Provincial/Territorial Income Tax Rates and Brackets for 2025

	Tax Rates	Tax Brackets	Surtax Rates	Surtax Thresholds
Federal <sup>1</sup>	15.00%	Up to \$57,375		
	20.50	57,376–114,750		
	26.00	114,751–177,882		
	29.00	177,883–253,414		
	33.00	253,415 and over		
British Columbia <sup>2</sup>	5.06%	Up to \$49,279		
	7.70	49,280–98,560		
	10.50	98,561–113,158		
	12.29	113,159–137,407		
	14.70	137,408–186,306		
	16.80	186,307–259,829		
	20.50	259,830 and over		
Alberta <sup>3,4</sup>	8.00%	Up to \$60,000		
	10.00	60,001–151,234		
	12.00	151,235–181,481		
	13.00	181,482–241,974		
	14.00	241,975–362,961		
	15.00	362,962 and over		
Saskatchewan <sup>4</sup>	10.50%	Up to \$53,463		
	12.50	53,464–152,750		
	14.50	152,751 and over		
Manitoba <sup>5</sup>	10.80%	Up to \$47,000		
	12.75	47,001–100,000		
	17.40	100,001 and over		
Ontario <sup>6</sup>	5.05%	Up to \$52,886	20% 36	\$5,710 7,307
	9.15	52,887–105,775		
	11.16	105,776–150,000		
	12.16	150,001–220,000		
	13.16	220,001 and over		
Quebec <sup>7</sup>	14.00%	Up to \$53,255		
	19.00	53,256–106,495		
	24.00	106,496–129,590		
	25.75	129,591 and over		

Refer to notes on the following pages.

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Current as of March 31, 2025

Personal Tax Rates 1

## Federal and Provincial/Territorial Income Tax Rates and Brackets for 2025

	Tax Rates	Tax Brackets	Surtax Rates	Surtax Thresholds
New Brunswick <sup>4</sup>	9.40%	Up to \$51,306		
	14.00	51,307–102,614		
	16.00	102,615–190,060		
	19.50	190,061 and over		
Nova Scotia <sup>8</sup>	8.79%	Up to \$29,590		
	14.95	29,591–59,180		
	16.67	59,181–93,000		
	17.50	93,001–150,000		
	21.00	150,001 and over		
Prince Edward Island <sup>9</sup>	9.50%	Up to \$33,328		
	13.47	33,329–64,656		
	16.60	64,657–105,000		
	17.62	105,001–140,000		
	19.00	140,001 and over		
Newfoundland and Labrador <sup>10</sup>	8.70%	Up to \$44,192		
	14.50	44,193–88,382		
	15.80	88,383–157,792		
	17.80	157,793–220,910		
	19.80	220,911–282,214		
	20.80	282,215–564,429		
	21.30	564,430–1,128,858		
	21.80	1,128,859 and over		
Yukon <sup>4</sup>	6.40%	Up to \$57,375		
	9.00	57,376–114,750		
	10.90	114,751–177,882		
	12.80	177,883–500,000		
	15.00	500,001 and over		
Northwest Territories <sup>4</sup>	5.90%	Up to \$51,964		
	8.60	51,965–103,930		
	12.20	103,931–168,967		
	14.05	168,968 and over		
Nunavut <sup>4</sup>	4.00%	Up to \$54,707		
	7.00	54,708–109,413		
	9.00	109,414–177,881		
	11.50	177,882 and over		

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Current as of March 31, 2025

Personal Tax Rates 2

## Federal and Provincial/Territorial Income Tax Rates and Brackets for 2025

### Notes

- (1) The federal tax brackets are indexed each year by a calculated inflation factor, which is based on the change in the average federal inflation rate over the 12-month period ending September 30 of the previous year compared to the change in the rate for the same period of the year prior to that. The federal inflation factor is 2.7% for 2025.
- (2) British Columbia indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. The inflation factor for this province is 2.8% for 2025.
- (3) Alberta indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. However, the province introduced a 2.0% limit that applies to its inflation factor, effective January 1, 2025. The inflation factor for this province is 2.0% for 2025.
- (4) The 2025 Alberta budget introduced a new 8% personal income tax rate on the first \$60,000 of income, effective January 1, 2025. This has yet to receive royal assent at the time of publication. Saskatchewan, New Brunswick, Yukon, Northwest Territories and Nunavut index their tax brackets using the same formula as that used federally. The inflation factor for these provinces and territories is 2.7% for 2025.
- (5) The 2025 Manitoba budget proposed to pause the indexation of the province's tax brackets, beginning with the 2025 tax year.
- (6) Ontario indexes its tax brackets and surtax thresholds using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. The inflation factor for this province is 2.8% for 2025.  
  
Ontario surtax of 20% applies to the provincial income tax (before surtax) in excess of \$5,710. Ontario surtax of 36% applies in addition to the 20% surtax (i.e., a total surtax of 56%) to the provincial income tax (before surtax) in excess of \$7,307. The surtax effectively increases the top marginal tax rate for Ontario residents to 20.53% (13.16% x 156%).  
  
Ontario resident individuals with taxable income over \$20,000 are also required to pay a Health Premium each year (see the table "Provincial Health Premiums").
- (7) Quebec indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate, excluding changes in liquor and tobacco taxes, rather than the federal rate in the calculation. The inflation factor for this province is 2.85% for 2025.  
  
Quebec residents are required to make payments to the province's Health Services Fund (see the table "Provincial Health Premiums").
- (8) Nova Scotia does not index its tax brackets. Nova Scotia introduced indexation of the province's tax brackets, beginning with the 2026 tax year.
- (9) Prince Edward Island does not index its tax brackets.  
  
Prince Edward Island raised the threshold for the first two personal tax brackets, lowered the tax rates for the first four brackets and increased the tax rate for the highest tax bracket for the 2025 tax year. As a result, the province's top marginal personal tax rate increased to 19% (from 18.75%), effective January 1, 2025.
- (10) Newfoundland and Labrador indexes its tax brackets using the same formula as that used federally, but uses the provincial inflation rate rather than the federal rate in the calculation. The inflation factor for this province is 2.3% for 2025.

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Current as of March 31, 2025

Personal Tax Rates 3