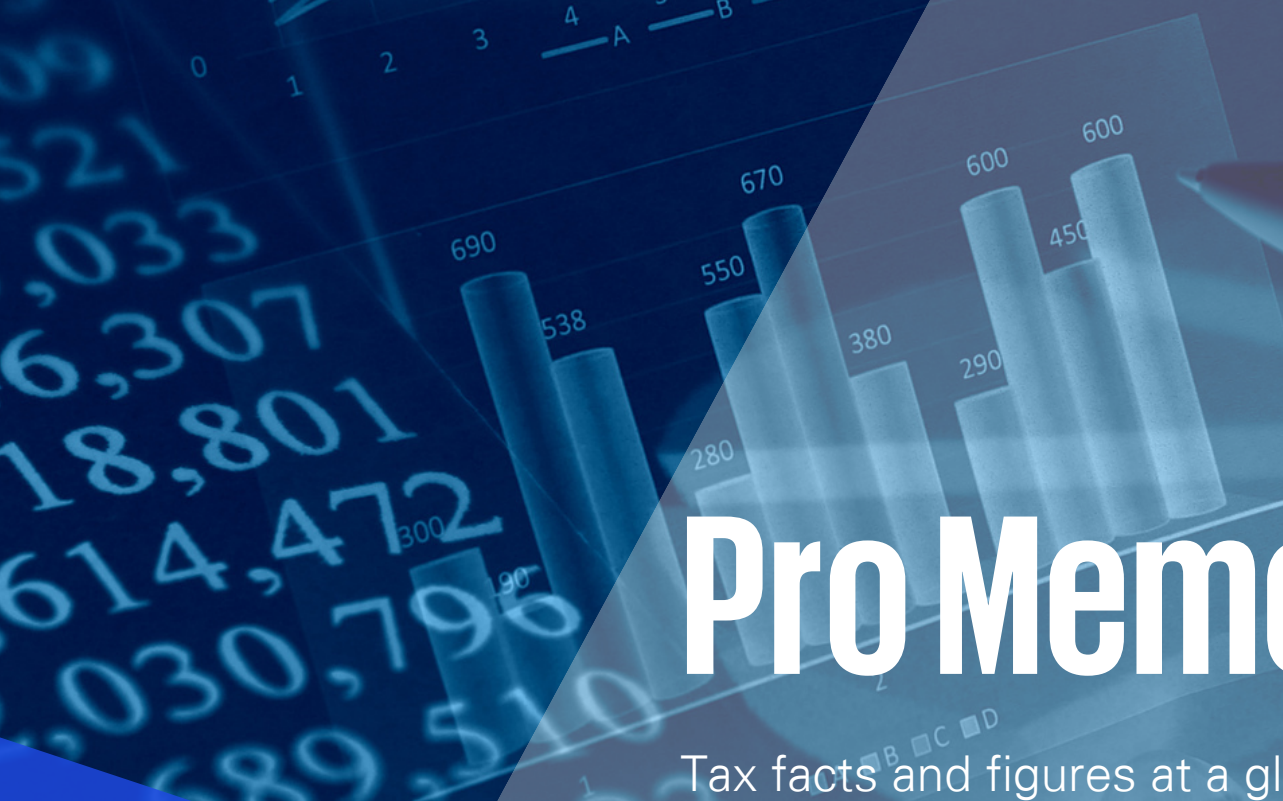




Meijburg & Co
Tax & Legal



Pro Memoria

Tax facts and figures at a glance

2026

January 2026
www.meijburg.com

Pro Memoria 2026

Every year, business owners, managers and controllers are faced with **new rates, premiums, contributions, implementing measures and rules and regulations**. In our annual Pro Memoria, we have summarized the relevant changes for your convenience.

We have also included some frequently used variable data, such as the interest rate set by the European Central Bank (ECB), the statutory interest rate, interest on tax due, late payment interest and currency rates.

Pro Memoria is an **easy-to-use reference work** that will help businesses, institutions and organizations in their accounting practices. The volume and level of detail of the information that is provided in this summary make it a useful tool.

Contents

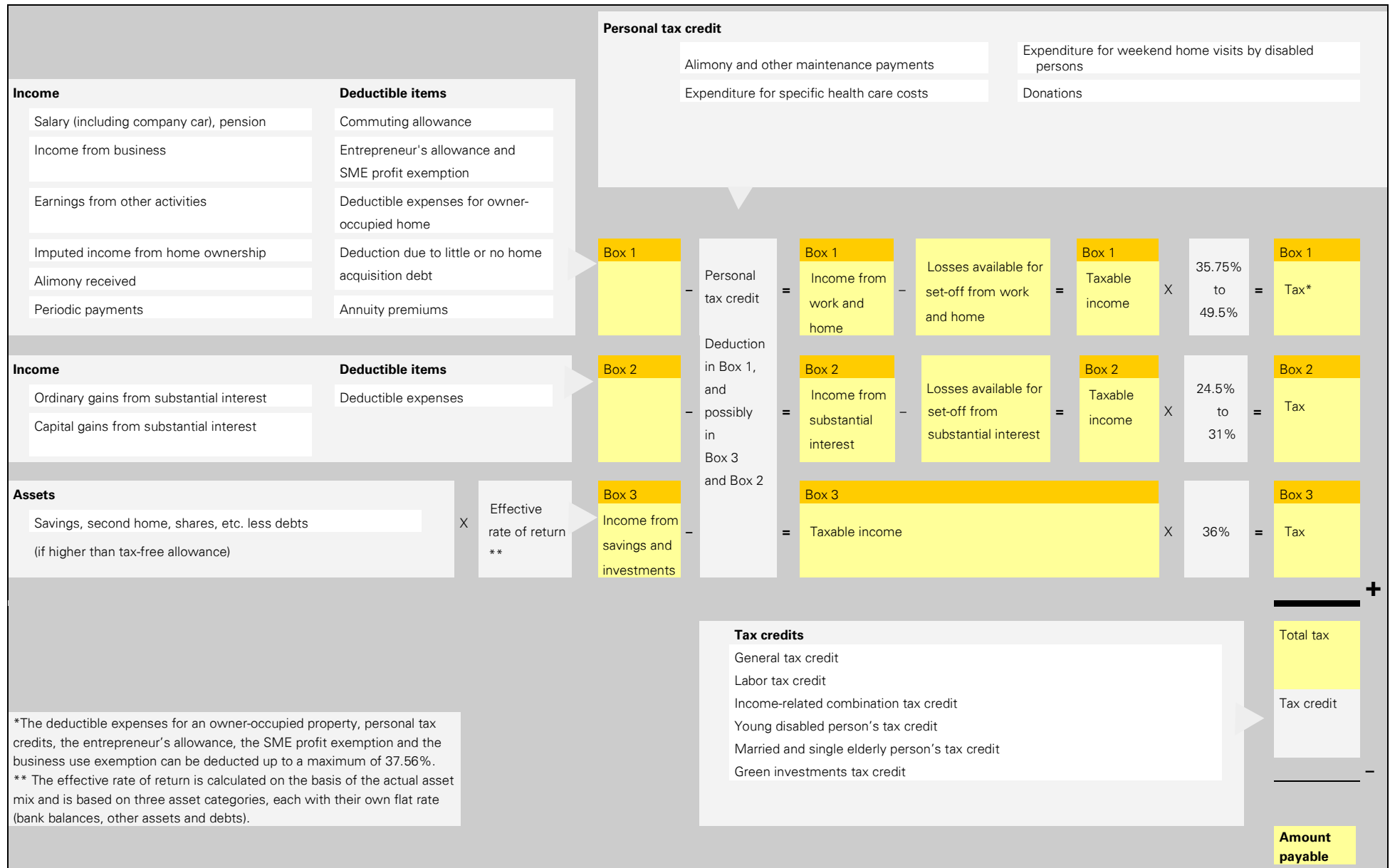
| | | |
|----------|---|----------|
| 1 | Personal income tax | 5 |
| 1.1 | Salary and addition to income for private use of company car or bicycle | 6 |
| 1.1.1 | Annual addition to income | 6 |
| 1.1.2 | Deduction of personal contribution for private use of car | 7 |
| 1.2 | Income from business | 7 |
| 1.2.1 | Addition to income for private use of car or bicycle | 7 |
| 1.2.2 | Addition for private use of residential property | 7 |
| 1.2.3 | Fixed profit in maritime shipping | 8 |
| 1.2.4 | Special accounting rules for valuations for tax purposes | 9 |
| 1.2.5 | SME profit exemption | 10 |
| 1.2.6 | Costs for private vehicle that are deductible from the profit | 10 |
| 1.2.7 | Investment credit | 10 |
| 1.2.8 | Entrepreneur's allowance | 13 |
| 1.3 | Owner-occupied property | 15 |
| 1.3.1 | Imputed income from home ownership | 15 |
| 1.3.2 | Deduction due to little or no home acquisition debt | 16 |
| 1.3.3 | Exemption for letting out rooms | 16 |
| 1.3.4 | Endowment insurance policy for owner-occupied property | 17 |
| 1.4 | Commuting allowance | 17 |
| 1.5 | Expenditure for income support schemes | 18 |
| 1.5.1 | Annuity premiums | 18 |
| 1.5.2 | Additional annuity premium deduction for entrepreneurs discontinuing their business | 18 |
| 1.6 | Income from savings and investments | 19 |
| 1.6.1 | Calculation method | 19 |
| 1.6.2 | Capital yield tax base | 20 |
| 1.7 | Tax-free assets | 22 |
| 1.8 | Personal tax credit | 23 |
| 1.8.1 | Expenditure for specific health care costs | 23 |

| | | |
|----------|---|-----------|
| 1.8.2 | Expenditure for weekend home visits by disabled persons | 24 |
| 1.8.3 | Deduction of gifts | 24 |
| 1.9 | Loss set-off | 25 |
| 1.9.1 | Loss expiry | 25 |
| 1.10 | Tax rates in boxes | 25 |
| 1.10.1 | Box 1: taxable income from work and home | 25 |
| 1.10.2 | Change in rate for specific tax-base reducing items | 27 |
| 1.10.3 | National insurance contributions | 27 |
| 1.10.4 | State pension age | 27 |
| 1.10.5 | Box 2: taxable income from substantial interest | 27 |
| 1.10.6 | Box 3: taxable income from savings and investments | 28 |
| 1.11 | Tax credits | 28 |
| 1.11.1 | Investment-related tax credits | 29 |
| 1.12 | Maximum amount borrowing from own company | 29 |
| 1.13 | Refund and tax threshold | 29 |
| 2 | Allowances | 30 |
| 2.1 | Care allowance | 30 |
| 2.2 | Child-related budget | 30 |
| 2.3 | Childcare allowance | 30 |
| 2.3.1 | Maximum hourly rate for childcare | 31 |
| 2.4 | Rent allowance | 31 |
| 2.5 | Assets test for care/rent allowance and child-related budget | 31 |
| 3 | Reimbursements, provisions and deductions | 32 |
| 3.1 | Limitation of deductions | 32 |
| 3.2 | Final levy on provisions to others than own employees | 34 |
| 3.3 | Work-related costs rules | 34 |
| 3.3.1 | Table: specific exemptions | 35 |
| 3.3.2 | Table: nil valuations | 37 |
| 3.3.3 | Table: fixed valuations | 37 |
| 3.3.4 | Table: out-of-pocket expenses | 37 |
| 3.3.5 | Standard practice criterion | 38 |
| 3.3.6 | Working from home | 38 |
| 4 | Payroll tax and social security contributions | 39 |
| 4.1 | Payroll tax credit | 39 |
| 4.2 | Payroll tax remittance reduction | 39 |
| 4.2.1 | R&D remittance deduction | 39 |
| 4.3 | Normative salary | 40 |
| 4.3.1 | Normative salary for substantial interest holders | 40 |
| 4.3.2 | Calculation of normative salary | 40 |
| 4.3.3 | Normative salary of EUR 5,000 and under | 40 |
| 4.4 | Maximum pensionable salary | 41 |
| 4.5 | Pseudo final levy | 41 |
| 4.6 | Tax exemption for volunteers | 41 |
| 4.7 | Sample table for payroll calculation 2026 | 42 |
| 4.8 | Employee insurance schemes | 43 |
| 4.8.1 | Contributions | 43 |
| 4.8.2 | Sickness (ZW), unemployment (WW) and occupational disability (WIA) benefits | 44 |
| 4.9 | Salary Costs (Incentive Allowances) Act | 44 |
| 4.9.1 | Wage cost benefit (LKV) | 44 |
| 4.9.2 | Low income benefit (<i>Lage-inkomensvoordeel</i> ; LIV, through to 2024) | 45 |

| | | |
|-----------|--|-----------|
| 5 | Corporate income tax | 46 |
| 5.1 | Tax relief and valuation rules | 46 |
| 5.2 | Loss set-off | 46 |
| 5.3 | Tax rates | 46 |
| 5.3.1 | Normal corporate income tax rates | 46 |
| 5.3.2 | Innovation Box rate | 46 |
| 6 | Dividend tax | 47 |
| 7 | Withholding Tax | 47 |
| 8 | VAT | 48 |
| 8.1 | Rates and rules | 48 |
| 8.2 | Adjustment for private use of company car | 48 |
| 8.2.1 | General rule adjustment for private use of company car | 48 |
| 8.2.2 | Flat-rate adjustment for addition to income for private use of company car | 49 |
| 9 | Transaction tax and tax on games of chance | 49 |
| 10 | Inheritance and gift tax | 50 |
| 10.1 | Gift tax exemptions | 50 |
| 10.2 | Inheritance tax exemptions | 50 |
| 10.3 | Exemption for business succession | 51 |
| 10.4 | Tax rates | 52 |
| 11 | Benefit payments under social security laws | 53 |
| 11.1 | State pension benefits (AOW) | 53 |
| 11.2 | Surviving dependant's benefit (ANW) | 54 |
| 11.3 | Welfare benefits and standard amounts | 54 |
| 11.3.1 | IOAW and IOAZ benefit payments per month | 54 |
| 11.3.2 | Participation Act | 55 |
| 11.4 | Minimum wage | 55 |
| 11.5 | Child benefit (AKW) | 56 |
| 12 | Healthcare Insurance Act | 56 |
| 13 | Bank tax | 56 |
| 14 | Environmental taxes | 57 |
| 14.1 | Waste tax | 57 |
| 14.2 | Tax on tap water | 57 |
| 14.3 | Coal tax | 57 |
| 14.4 | CO ₂ tax on industrial emissions | 57 |
| 14.5 | Minimum CO ₂ price for electricity generation | 58 |
| 14.6 | Energy tax | 58 |
| 14.6.1 | Natural gas (per m ³) | 58 |
| 14.6.2 | Electricity (per kWh) | 58 |
| 14.7 | Air passenger tax | 59 |
| 14.8 | Packaging Waste Management Contribution | 59 |
| 14.8.1 | Rates for packaging companies | 59 |
| 15 | Excises | 60 |

| | | |
|-----------|---|-----------|
| 15.1 | Excise duty on tobacco | 60 |
| 15.2 | Alcohol excise duty and consumption tax | 60 |
| 15.3 | Excise duty on fuel | 60 |
| 16 | Motor vehicle taxes | 61 |
| 16.1 | Rates private motor vehicle and motorcycle tax (BPM) | 61 |
| 16.2 | Motor vehicle tax rates (MRB) | 62 |
| 17 | Interest rates, U return | 63 |
| 17.1 | Interest on tax due, late payment interest and statutory interest | 63 |
| 17.2 | ECB interest rates | 64 |
| 17.3 | U return | 65 |
| 18 | Foreign exchange rates | 65 |
| 19 | List of abbreviations | 65 |

1 Personal income tax



1.1 Salary and addition to income for private use of company car or bicycle

The benefit derived from the private use of a company car, van or bicycle constitutes taxable income. Employers are expected to withhold payroll tax, national insurance contributions and income-related health care insurance contributions from this benefit. The benefit is also salary for the purposes of employee insurance schemes.

1.1.1 Annual addition to income

1.1.1.1 Addition to income for company car depending on CO₂ emissions

| Addition to income ^{1, 2)} | 2026 % | 2025 % | 2024 % |
|---|-----------|-----------|-----------|
| CO ₂ emissions 0 gram/km ³⁾ | 18 | 17 | 16 |
| CO ₂ emissions > 0 gram/km | 22 | 22 | 22 |
| | EUR | EUR | EUR |
| Cap on list price of zero-emission cars ⁴⁾ | 30,000 | 30,000 | 30,000 |

- ¹⁾ The addition to income for the private use of a company car corresponds to the cataloged percentage of the car's list price (inclusive of VAT and motor vehicle tax) as a minimum. Depending on the actual private use, a higher percentage may apply. The addition to income for cars that were first put into use more than 16 years ago ('youngtimers') is 35% of their fair market value. Through to 2025 this was 15 years and as of 2027 it will be 25 years. In 2026 it will still be possible to apply the 35% addition to income to youngtimers that were available for use in 2025 and were at least 15 years old on December 31, 2025.
- ²⁾ No addition is required if the private use of a car is limited to 500 kilometers per year, which is to be demonstrated by means of a travel log in principle. Mileage clocked up for the commute qualifies as business mileage. The employee can also sign a Statement of No Private Use of Company Car so as to avoid the addition to income. The burden of proof then rests on the employee rather than the employer. Vans are subject to a number of specific rules, see 1.1.1.2.
- ³⁾ Cars subject to a reduced addition-to-income percentage will continue to be subject to that reduced percentage for 60 months starting from the first day of the month following the motor vehicle registration date. At the end of that period, a review will take place to see whether the reduced addition-to-income percentage will be renewed for the car in question.
- ⁴⁾ With effect from 2019, new zero-emission cars have been subject to the standard addition-to-income percentage of 22% where their list price, inclusive of VAT, exceeded the cap. The credit has thus been capped at EUR 1,200 (2025: EUR 1,500 and 2024: EUR 1,800). This does not apply to hydrogen-powered cars and solar-powered cars: they will continue to be fully subject to the reduced addition-to-income percentage without a cap being in effect. As of 2024 the definition of a solar-powered car has been narrowed.

1.1.1.2 Company van

An employee who uses a company van exclusively for business purposes (thus: 0 personal kilometers) may use the Statement of No Private Use of Van. In that case, there will be no addition to income for the private use of a company car and no

travel log will have to be kept. This is an alternative to the option of using a travel log to demonstrate that their private use of the van does not exceed 500 kilometers per year. If there is continuous alternating use by two or more employees as a result of which it is difficult to determine the private use per employee, the employer may suffice with a final levy of EUR 451 (2025: EUR 438 and 2024: EUR 300) per van per year.

1.1.1.3 Addition to income for company bicycle

| | 2026 % | 2025 % | 2024 % |
|----------------------------------|-----------|-----------|-----------|
| Addition to income ¹⁾ | 7 | 7 | 7 |

¹⁾ Starting from 2020, the addition to income for the private use of a company bicycle, an e-bike or a high-speed e-bike (speed pedelec) is the listed percentage of its value (the recommended retail price published in the Netherlands by the manufacturer or the importer). The commute qualifies as private use. Before 2020, the actual private use of the bicycle qualified as taxable income. As of 2026 no addition to income will apply to bicycle sharing.

1.1.2 Deduction of personal contribution for private use of car

| | 2026 | 2025 | 2024 |
|--|------------|------------|------------|
| Payments to employer for private use ¹⁾ | deductible | deductible | deductible |

¹⁾ Payments to the employer are not, on balance, supposed to result in a negative addition to income.

1.2 Income from business

1.2.1 Addition to income for private use of car or bicycle

For the addition to income as a result of a withdrawal due to the private use of a car or bicycle that qualifies as a business asset, see the tables in Section 1.1.1.

1.2.2 Addition for private use of residential property

The addition to income as a result of a withdrawal due to the private use of a residential property¹⁾ that qualifies as a business asset is determined based on the following table:

2026

| Property value ²⁾ higher than EUR | but no more than EUR | Annual addition to income % |
|---|-------------------------|--------------------------------|
| – | 12,500 | 0.65 |
| 12,500 | 25,000 | 0.80 |
| 25,000 | 50,000 | 0.90 |
| 50,000 | 75,000 | 1.00 |
| 75,000 | 1,350,000 | 1.10 |
| 1,350,000 | – | 2.35 ³⁾ |

2025

| Property value ²⁾ higher than EUR | but no more than EUR | Annual addition to income % |
|---|-------------------------|--------------------------------|
| – | 12,500 | 0.65 |
| 12,500 | 25,000 | 0.85 |
| 25,000 | 50,000 | 0.95 |
| 50,000 | 75,000 | 1.05 |
| 75,000 | 1,330,000 | 1.20 |
| 1,330,000 | – | 2.35 ³⁾ |

2024

| Property value ²⁾ higher than EUR | but no more than EUR | Annual addition to income % |
|---|-------------------------|--------------------------------|
| – | 12,500 | 0.65 |
| 12,500 | 25,000 | 0.85 |
| 25,000 | 50,000 | 0.95 |
| 50,000 | 75,000 | 1.05 |
| 75,000 | 1,310,000 | 1.20 |
| 1,310,000 | – | 2.35 ³⁾ |

- 1) A ship or mobile home with a permanent berth or placed on a permanent foundation respectively also qualifies as a residential property. An office space is part of a residential property unless this space is commonly considered to constitute an independent part of the property (sufficiently separate from the property) and the income is earned mainly in or from that space.
- 2) The property value is the value that was set under the Dutch Valuation of Immovable Property Act (WOZ Act) for the property in question for the period covering the calendar year.
- 3) 2026: EUR 14,850 plus 2.35% of the property value above EUR 1,350,000
 2025: EUR 15,960 plus 2.35% of the property value above EUR 1,330,000.
 2024: EUR 15,720 plus 2.35% of the property value above EUR 1,310,000.

1.2.3 Fixed profit in maritime shipping

| | Profit from maritime shipping per day per 1,000 net tons | | |
|--|---|--------------------|--------------------|
| | 2026 EUR | 2025 EUR | 2024 EUR |
| Up to and including 1,000 net tons | 9.08 | 9.08 | 9.08 |
| From 1,001 net tons up to and including 10,000 net tons | 6.81 | 6.81 | 6.81 |
| From 10,001 net tons up to and including 25,000 net tons | 4.54 | 4.54 | 4.54 |
| From 25,001 net tons up to and including 50,000 net tons | 2.27 | 2.27 | 2.27 |
| Everything above 50,000 net tons | 0.50 ¹⁾ | 0.50 ¹⁾ | 0.50 ¹⁾ |

- 1) The rate of EUR 0.50 per 1,000 net tons per day only applies to ships flagged after December 31, 2008 and that have since been subject to the tonnage regime, or to ships that were registered under the flag of a country that is not an EU or EEA Member State during the last five years before joining the tonnage regime.

1.2.4 Special accounting rules for valuations for tax purposes

1.2.4.1 Limitation of depreciation for tax purposes

| Property ¹⁾ | | Goodwill ¹⁾ | Miscellaneous operating assets ^{1, 3)} |
|--|--|---|---|
| Owner-occupied property | Investment property | | |
| Can be depreciated up to 100% of the WOZ value ²⁾ | Can be depreciated up to 100% of the WOZ value | No more than 10% of the purchase costs on an annual basis | No more than 20% of the purchase costs on an annual basis |

- 1) Circumstances that were already known at the time of investing in the operating asset cannot be a reason for writing down to a lower value in use.
- 2) As of 2024, for personal income tax purposes this property can only be depreciated up to 100% of the WOZ value; this used to be up to 50% of the WOZ value. The depreciation rules for buildings are now the same for personal and for corporate income tax purposes. Transitional rules apply under which businesses that have not yet depreciated over three full financial years, may depreciate according to the old rules for the years still remaining out of those three financial years.
- 3) The production costs of intangible assets may be written off in one go in the calendar year in which they were produced.

1.2.4.2 Free depreciation ¹⁾

| | Investment in calendar year | | |
|---|-----------------------------|-----------|-----------|
| | 2026 % | 2025 % | 2024 % |
| • Environmental investments (VAMIL), maximum ²⁾ | 75 | 75 | 75 |
| • Start-ups, maximum ³⁾ | 100 | 100 | 100 |
| • Seagoing vessels, maximum per calendar year ⁴⁾ | 20 | 20 | 20 |

- 1) Free depreciation is possible as soon as an investment obligation is entered into or production costs incurred in the relevant calendar year. The amount of the free depreciation before the operating asset was taken into use cannot exceed the amount that was paid in respect of the investment obligation or was incurred in production costs.
- 2) No more than EUR 25 million in total (2025: EUR 25 million and 2024: EUR 50 million) can be freely depreciated.
- 3) No more than the maximum amount for which the small projects investment credit can be obtained, see 1.2.7.1.
- 4) Only insofar as the calculation of the profit from marine shipping without depreciation results in a positive amount.

1.2.4.3 Accounting rules for valuation of work-in-progress/orders

The recognition of profit is not allowed to be postponed until the work is completed. Profit must be recognized on a rolling basis.

1.2.5 SME profit exemption

| | 2026 % | 2025 % | 2024 % |
|--|-----------|-----------|-----------|
| Deducted from the profit after application of the entrepreneur's allowance (see 1.2.8) | 12.7 | 12.7 | 13.31 |
| Business use exemption ¹⁾ | 12 | 12 | 12 |

¹⁾ For assets that are made available to the business of a related person or a company in which the entrepreneur or a related person has a substantial interest (result from other activities).

1.2.6 Costs for private vehicle that are deductible from the profit

If an entrepreneur uses a vehicle for their business which belongs to their private assets or which they lease privately, then these costs are deductible to a limited extent.

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Deductible per kilometer ¹⁾ | 0.23 | 0.23 | 0.21 |

¹⁾ Commuting mileage qualifies as business mileage.

1.2.7 Investment credit

1.2.7.1 Small projects investment credit (Kleinschaligheidsinvesteringsaftrek; KIA)¹⁾

2026

| For the amount invested in a calendar year that: | | the small projects investment credit is: |
|--|----------------------|--|
| is higher than EUR | but no more than EUR | |
| – | 2,900 | – |
| 2,900 | 71,683 | 28% of the amount invested |
| 71,683 | 132,746 | EUR 20,072 |
| 132,746 | 398,236 | EUR 20,072 less 7.56% of the part of the amount invested exceeding EUR 132,746 |
| 398,236 | – | – |

2025

| For the amount invested in a calendar year that: | | the small projects investment credit is: |
|--|----------------------|--|
| is higher than EUR | but no more than EUR | |
| – | 2,900 | – |
| 2,900 | 70,602 | 28% of the amount invested |
| 70,602 | 130,744 | EUR 19,769 |
| 130,744 | 392,230 | EUR 19,769 less 7.56% of the part of the amount invested exceeding EUR 130,744 |
| 392,230 | – | – |

2024

| For the amount invested in a calendar year that: | | the small projects investment credit is: |
|--|----------------------|--|
| is higher than EUR | but no more than EUR | |
| – | 2,800 | – |
| 2,800 | 69,765 | 28% of the amount invested |
| 69,765 | 129,194 | EUR 19,535 |
| 129,194 | 353,973 | EUR 19,535 less 7.56% of the part of the amount invested exceeding EUR 129,194 |
| 387,580 | – | – |

- ¹⁾ If the taxpayer's business is part of a partnership with one or more other taxpayers receiving business profits or with corporate income taxpayers, then the investments they make for the partnership are added together for the purposes of determining the amount invested. Operating assets for which the amount invested is less than EUR 450 (2025 and 2024: also EUR 450) are not eligible for the investment credit.

1.2.7.2 Energy investment allowance: (Energie-investeringsaftrek; EIA)¹⁾

| 2026 | | | 2025 | | | 2024 | | |
|-------------|------------------|-----------------------------|-------------|------------------|-----------------------------|-------------|------------------|-----------------------------|
| Higher than | but no more than | Energy investment allowance | Higher than | but no more than | Energy investment allowance | Higher than | but no more than | Energy investment allowance |
| EUR | EUR | % | EUR | EUR | % | EUR | EUR | % |
| – | 2,500 | – | – | 2,500 | – | – | 2,500 | – |
| 2,500 | 153,000,000 | 40 | 2,500 | 151,000,000 | 40 | 2,500 | 149,000,000 | 40 |

- ¹⁾ As of January 1, 2026 investments in the own business and in a business that is part of a partnership are added together. Investments may be eligible for both the small projects investment credit and the energy investment allowance. If, with regard to an investment, the taxpayer opts for the energy investment allowance in the tax return, then the environmental investment allowance cannot be applied.

1.2.7.3 Environmental investment allowance (milieu-investeringsaftrek; MIA)¹⁾

Category I

| 2026 | | | 2025 | | | 2024 | | |
|-----------------|------------------|------------------------------------|-----------------|------------------|------------------------------------|-----------------|------------------|------------------------------------|
| Amount invested | | Environmental investment allowance | Amount invested | | Environmental investment allowance | Amount invested | | Environmental investment allowance |
| Higher than | but no more than | | Higher than | but no more than | | Higher than | but no more than | |
| EUR | EUR | % | EUR | EUR | % | EUR | EUR | % |
| – | 2,500 | – | – | 2,500 | – | – | 2,500 | – |
| 2,500 | – | 45 | 2,500 | – | 45 | 2,500 | – | 45 |

Category II

| 2026 | | | 2025 | | | 2024 | | |
|-----------------|------------------|------------------------------------|-----------------|------------------|------------------------------------|-----------------|------------------|------------------------------------|
| Amount invested | | Environmental investment allowance | Amount invested | | Environmental investment allowance | Amount invested | | Environmental investment allowance |
| Higher than | but no more than | | Higher than | but no more than | | Higher than | but no more than | |
| EUR | EUR | % | EUR | EUR | % | EUR | EUR | % |
| – | 2,500 | – | – | 2,500 | – | – | 2,500 | – |
| 2,500 | – | 36 | 2,500 | – | 36 | 2,500 | – | 36 |

Category III

| 2026 | | | 2025 | | | 2024 | | |
|-----------------|------------------|------------------------------------|-----------------|------------------|------------------------------------|-----------------|------------------|------------------------------------|
| Amount invested | | Environmental investment allowance | Amount invested | | Environmental investment allowance | Amount invested | | Environmental investment allowance |
| Higher than | but no more than | | Higher than | but no more than | | Higher than | but no more than | |
| EUR | EUR | % | EUR | EUR | % | EUR | EUR | % |
| – | 2,500 | – | – | 2,500 | – | – | 2,500 | – |
| 2,500 | – | 27 | 2,500 | – | 27 | 2,500 | – | 27 |

¹⁾ The environmental investment allowance applies in addition to the small projects investment credit. If, with regard to an investment, the taxpayer opts for the energy investment allowance in the tax return, then the environmental investment allowance cannot be applied. No more than EUR 25 million (2025: EUR 25 million and 2024: EUR 50 million) in total investments can be taken into account.

1.2.7.4 Recapture of the investment allowance

If operating assets to which the investment credit was applied are sold within five years of the beginning of the calendar year of investment, the investment allowance will be recaptured if the joint value of the operating assets exceeds EUR 2,900 (2025: EUR 2,900 and 2024: EUR 2,800).

1.2.8 Entrepreneur's allowance

1.2.8.1 Hours criterion

The hours criterion means that an entrepreneur must spend at least 1,225 hours working for one or more businesses from which profit is received. Moreover, of the total time available for business profits, taxable salary and taxable result from other activities, more than half must be spent on carrying on one or more businesses.

For an entrepreneur starting a business who was not an entrepreneur in one or more of the five preceding calendar years, only the requirement of a minimum of 1,225 hours applies. Pregnant entrepreneurs are regarded as not having interrupted their activities for the business during the period of their maternity leave.

1.2.8.2 Self-employed persons deduction, business start-up allowance and business start-up allowance in the case of occupational disability

The self-employed persons deduction for long-established businesses (*zelfstandigenaftrek voor niet-starters*) cannot be credited against other Box 1 income. The uncredited self-employed persons deduction can be carried forward for a maximum of nine years after which it can be credited against future profits.

| | 2026 EUR | 2025 EUR | 2024 EUR |
|---|-------------|-------------|-------------|
| Self-employed persons deduction ¹⁾ | 1,200 | 2,470 | 3,750 |
| Business start-up allowance ²⁾ | 2,123 | 2,123 | 2,123 |
| Business start-up allowance in the case of occupational disability: ³⁾ | | | |
| • first year | 12,000 | 12,000 | 12,000 |
| • second year | 8,000 | 8,000 | 8,000 |
| • third year | 4,000 | 4,000 | 4,000 |

- 1) The entrepreneur must meet the hours criterion (see 1.2.8.1). The self-employed persons deduction for entrepreneurs who have reached the state pension age at the beginning of the calendar year (see 1.10.4) is 50% of the self-employed persons deduction for entrepreneurs who have not yet reached the state pension age by then.
- 2) If the entrepreneur was not yet an entrepreneur in one or more of the five preceding calendar years and the self-employed persons deduction has not been applied to them more than twice, the self-employed persons deduction will be increased by the business start-up allowance. The business start-up allowance for entrepreneurs who have reached the state pension age at the beginning of the calendar year (see 1.10.4) is 50% of the business start-up allowance for entrepreneurs who have not yet reached the state pension age by then.
- 3) The entrepreneur must be entitled to an occupational disability benefit in the calendar year and must not have reached the state pension age at the beginning of the calendar year (see 1.10.4). In addition, they do not have to meet the hours criterion of 1,225 hours (see 1.2.8.1), but must meet a reduced hours criterion of 800 hours. The deduction is the stated amount, but must not exceed the profit. Profit is defined as the aggregate amount of the profit the taxpayer receives from one or more businesses in their capacity as an entrepreneur.

1.2.8.3 Deduction for research and development (R&D deduction)¹⁾

| Number of hours spent on R&D | R&D deduction | | |
|---|---------------|-------------|-------------|
| | 2026 EUR | 2025 EUR | 2024 EUR |
| R&D deduction | | | |
| Less than 500 hours | 0 | 0 | 0 |
| At least 500 hours | 15,979 | 15,738 | 15,551 |
| Additional R&D deduction for business start-ups²⁾ | | | |
| Less than 500 hours | 0 | 0 | 0 |
| At least 500 hours | 7,996 | 7,875 | 7,781 |

- 1) The entrepreneur must meet the hours criterion (see 1.2.8.1). For the purposes of the R&D deduction, pregnant entrepreneurs are regarded as not having interrupted their activities during the period of their maternity leave. The activities must also be based on an R&D declaration from the Netherlands Enterprise Agency (*Rijksdienst voor Ondernemend Nederland*; www.rvo.nl).
- 2) If the entrepreneur was not yet an entrepreneur in one or more of the five preceding calendar years and the self-employed persons deduction has not been applied to them more than twice, the entrepreneur is entitled to the additional R&D deduction for business start-ups.

1.2.8.4 Working partner's abatement (meewerkaftrek)/partner remuneration

Working partner's abatement as percentage of the profit ^{1, 2)}

| Number of hours working in the business | | 2026 Working partner's abatement % | 2025 Working partner's abatement % | 2024 Working partner's abatement % |
|--|-------|---|---|---|
| From | to | | | |
| – | 525 | – | – | – |
| 525 | 875 | 1.25 | 1.25 | 1.25 |
| 875 | 1,225 | 2.00 | 2.00 | 2.00 |
| 1,225 | 1,750 | 3.00 | 3.00 | 3.00 |
| 1,750 | – | 4.00 | 4.00 | 4.00 |

- 1) The working partner's abatement applies to entrepreneurs who meet the hours criterion (see 1.2.8.1) and whose partner, without receiving any remuneration for this, works for a business from which the taxpayer, in their capacity as an entrepreneur, receives profit.
- 2) Profit is the aggregate amount of the profit that the taxpayer as entrepreneur receives from its businesses in which their partner works without receiving any remuneration for this, less expropriation profit, cessation profit and exit tax profit.

Partner remuneration

| | 2026 EUR | 2025 EUR | 2024 EUR |
|---|-------------|-------------|-------------|
| If the remuneration for a partner working in the business is at least ¹⁾ | 5,000 | 5,000 | 5,000 |

- 1) A lower remuneration is not deductible from the profit. In that case the partner receiving the remuneration does not have to declare anything.

1.2.8.5 Cessation relief

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--------------------------------|-------------|-------------|-------------|
| Cessation relief ¹⁾ | 3,630 | 3,630 | 3,630 |

¹⁾ The cessation relief applies to entrepreneurs who realize a profit in a calendar year from or due to the cessation of one or more entire businesses from which they receive profit in their capacity as an entrepreneur. The cessation relief granted in preceding years is deducted from this.

1.3 Owner-occupied property

1.3.1 Imputed income from home ownership

2026

| Value of owner-occupied property ¹⁾ | | |
|--|-------------------------|--------------------------------|
| Higher than EUR | but no more than EUR | Annual addition to income % |
| – | 12,500 | nil |
| 12,500 | 25,000 | 0.10 |
| 25,000 | 50,000 | 0.20 |
| 50,000 | 75,000 | 0.25 |
| 75,000 | 1,350,000 | 0.35 |
| 1,350,000 | – | 2.35 ²⁾ |

2025

| Value of owner-occupied property ¹⁾ | | |
|--|-------------------------|--------------------------------|
| Higher than EUR | but no more than EUR | Annual addition to income % |
| – | 12,500 | nil |
| 12,500 | 25,000 | 0.10 |
| 25,000 | 50,000 | 0.20 |
| 50,000 | 75,000 | 0.25 |
| 75,000 | 1,330,000 | 0.35 |
| 1,330,000 | – | 2.35 ²⁾ |

2024

| Value of owner-occupied property ¹⁾ | | |
|--|-------------------------|--------------------------------|
| Higher than EUR | but no more than EUR | Annual addition to income % |
| – | 12,500 | nil |
| 12,500 | 25,000 | 0.10 |
| 25,000 | 50,000 | 0.20 |
| 50,000 | 75,000 | 0.25 |
| 75,000 | 1,310,000 | 0.35 |
| 1,310,000 | – | 2.35 ²⁾ |

¹⁾ The property value is the value that was set under the Dutch Valuation of Immovable Property Act (WOZ Act) for the property in question for the calendar year covered by the period. The period between the WOZ value being used and the valuation reference date is one year. A home is also defined as a ship with a permanent berth or a mobile home placed on a permanent foundation.

²⁾ 2026: EUR 4,725 plus 2.35% of the property value above EUR 1,350,000
 2025: EUR 4,655 plus 2.35% of the property value above EUR 1,330,000.
 2024: EUR 4,585 plus 2.35% of the property value above EUR 1,310,000.

1.3.2 Deduction due to little or no home acquisition debt

| | 2026 % | 2025 % | 2024 % |
|-------------------------|-----------|-----------|-----------|
| Deduction ¹⁾ | 71.867 | 76.667 | 80 |

¹⁾ The deduction due to little or no home acquisition debt is granted if the balance of the imputed income from home ownership less any deductible costs, such as mortgage interest, is positive. As of 2019 this deduction will be gradually phased out. The deduction is equal to the difference between the imputed income from home ownership and the deductible costs multiplied by the percentage listed in the table.

1.3.3 Exemption for letting out rooms

| | 2026 EUR | 2025 EUR | 2024 EUR |
|---------|-------------|-------------|-------------|
| Maximum | 6,633 | 6,324 | 5,998 |

1.3.4 Endowment insurance policy for owner-occupied property

| | 2026 EUR | 2025 EUR | 2024 EUR |
|---|-------------|-------------|-------------|
| Untaxed benefit payments from endowment insurance policies ^{1, 2)} | 207,500 | 204,000 | 202,000 |

- ¹⁾ The following are untaxed: the interest benefit included in the benefit payments from an endowment insurance policy associated with home ownership and an owner-occupied home savings account and the return included in the benefit payment from an investment right associated with home ownership. The total exemption can never exceed EUR 207,500 (2025: EUR 204,000 and 2024: EUR 202,000) per taxpayer during their life.
- ²⁾ The exemption for the endowment insurance policy and an investment account associated with home ownership and an owner-occupied home savings account has been canceled for people who did not have such a product on March 31, 2013. The tax regime for these endowment insurance policies, investment accounts and savings accounts will remain in place for existing cases. However, in those cases the policies, investment accounts and savings accounts can no longer be increased, unless the increase in the amount deposited follows from the contract that was in place on March 31, 2013.

1.4 Commuting allowance

Regular commuting by public transport

| Commuting allowance ¹⁾ | | 2026 | 2025 | 2024 |
|--|----|-------|-------|-------|
| If the commute by public transport is higher than km but no more than km | | EUR | EUR | EUR |
| – | 10 | – | – | – |
| 10 | 15 | 574 | 565 | 558 |
| 15 | 20 | 762 | 750 | 741 |
| 20 | 30 | 1,268 | 1,248 | 1,233 |
| 30 | 40 | 1,572 | 1,548 | 1,529 |
| 40 | 50 | 2,047 | 2,016 | 1,992 |
| 50 | 60 | 2,279 | 2,244 | 2,217 |
| 60 | 70 | 2,527 | 2,488 | 2,458 |
| 70 | 80 | 2,614 | 2,574 | 2,543 |
| 80 | – | 2,649 | 2,609 | 2,578 |

- ¹⁾ The taxpayer must have a public transport statement or a commuting statement. The commuting allowance for commuting to the same work location one, two or three days per week is:
- if the commute is 90 kilometers or shorter: 25%, 50% or 75% respectively of the amount listed in the table;
 - if the commute is longer than 90 kilometers: EUR 0.29 (2025: EUR 0.29 and 2024: EUR 0.28) per kilometer multiplied by the number of commuting days, but not more than EUR 2,649 (2025: EUR 2,609 and 2024: EUR 2,578) per year.

If the commute is to different work locations, the table applies to each separate commute to these locations. The total commuting allowance is a maximum of EUR 2,649 (2025: EUR 2,609 and 2024: EUR 2,578) per annum. If the taxpayer commutes to different work locations on the same day, the foregoing only applies to the commute to the most frequented place of work. If the frequency of commuting to two workplace locations is the same, the longest distance applies. The amount of the allowance is always reduced by the travel allowance received for this transport.

1.5 Expenditure for income support schemes

1.5.1 Annuity premiums¹⁾

| Deductible amounts ²⁾ | 2026 EUR | 2025 EUR | 2024 EUR |
|---|-------------|-------------|-------------|
| Annual margin (% of contribution base) ³⁾ | 30% | 30% | 30% |
| Annual margin (maximum) ³⁾ | 35,589 | 35,798 | 36,077 |
| Reserve margin (maximum) ⁴⁾ | 42,753 | 42,108 | 41,608 |
| Maximum premium base before deduction of the state pension offset | 137,800 | 137,800 | 137,800 |
| State pension offset | 19,172 | 18,475 | 17,545 |
| Maximum annual payment from terminable annuity | 27,192 | 26,781 | 26,463 |
| Maximum value annuity before surrender without interest on the commuted portion | 5,513 | 5,429 | 5,364 |

- ¹⁾ Or equivalent amounts paid for an annuity savings account or annuity investment account.
- ²⁾ Premiums are deductible insofar as there is a pension shortfall. How high the deductible amount will be, must be determined based on the annual margin or the reserve margin. A deduction is possible for individuals who have not yet reached the state pension age at the beginning of the calendar year (see 1.10.4).
- ³⁾ The income and the pension entitlements accrued in the preceding calendar year are decisive when calculating the annual margin.
- ⁴⁾ If fewer premiums for annuities were taken into account in the 10-year period (2025 and 2024: also 10 years) immediately preceding the calendar year than was possible on the basis of the annual margin, this shortfall can be made up in the reserve margin.

1.5.2 Additional annuity premium deduction for entrepreneurs discontinuing their business

| Additional margin for deduction of premiums for ¹⁾ : | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Business closures by entrepreneurs who are at most five years away from the state pension age, business closures by entrepreneurs who are 45% or more occupationally disabled, provided the annuity benefit payments commence within six months of the business closure, or the business closure as the result of the death of the entrepreneur. | 574,867 | 566,197 | 559,483 |
| Business closures by entrepreneurs who are between 15 and 5 years away from the state pension age, or business closures by entrepreneurs if the annuity benefit payments take effect immediately | 287,445 | 283,110 | 279,752 |
| In other cases | 143,732 | 141,564 | 139,885 |

- ¹⁾ The income and the pension entitlements accrued in the preceding calendar year are decisive when calculating the margin for the annuity premium deduction. In the year in which entrepreneurs discontinue (part of) their business operations, they may, upon request, deviate from this and opt to use the data from the calendar year itself when calculating the annuity premium deduction. In the following calendar year, in which the data from the preceding calendar year must again be used, the cessation profit must not be taken into account again when calculating the margin for the annuity premium deduction.

1.6 Income from savings and investments

1.6.1 Calculation method

2026

| | Flat rate return |
|---|--------------------|
| Based on the effective rate of return with three asset categories: ^{1, 2)} | % |
| • Bank balances (including cash) ³⁾ | 1.28 ⁴⁾ |
| • Other assets | 6.00 |
| • Debts | 2.70 ⁴⁾ |

2025

| | Flat rate return |
|---|--------------------|
| Based on the effective rate of return with three asset categories: ^{1, 2)} | % |
| • Bank balances (including cash) ³⁾ | 1.44 ⁵⁾ |
| • Other assets | 5.88 |
| • Debts | 2.62 ⁵⁾ |

2024

| | Flat rate return |
|---|------------------|
| Based on the effective rate of return with three asset categories: ^{1, 2)} | % |
| • Bank balances (including cash) ³⁾ | 1.44 |
| • Other assets | 6.04 |
| • Debts | 2.61 |

- ¹⁾ The effective rate of return is calculated on the basis of the actual asset mix and is based on three asset categories, each with their own flat rate (bank balances, other assets and debts). For the benefit from savings and investments, the effective rate of return is multiplied by the savings and investments tax base; that is the capital yield tax base (the value of the assets less the value of the debts) insofar as it exceeds the tax-free amount (see 1.7). The reference date for the capital yield tax base is January 1 of the calendar year.
- ²⁾ Or, if more favorable, upon request on the basis of the actual return. In several judgments rendered on June 6 and December 20, 2024, the Dutch Supreme Court provided rules for calculating the actual return, which have been elaborated on in the Rebuttal Provision Box 3 Act. The Dutch tax authorities have made the form 'Statement of Actual Return' (*Opgaaf werkelijk Rendement*) available for this.
- ³⁾ This also includes a share in a homeowners' association or in a trust account of a civil-law notary or bailiff.
- ⁴⁾ Provisional percentage. The final percentage will be announced in the course of 2027.
- ⁵⁾ Provisional percentage. The final percentage will be announced in the course of 2026.

1.6.2 Capital yield tax base

| Taxed | Exempt ¹⁾ |
|---|---|
| <ul style="list-style-type: none"> • Immovable property • Rights (indirectly) related to immovable property <i>For example, a ground lease, a right of superficies, an apartment right, a right of usufruct/use/habitation on an immovable property</i> | <ul style="list-style-type: none"> • Owner-occupied property • Immovable property that is part of the business assets • Forests • Nature reserves • Undeveloped areas of designated country estates |
| <ul style="list-style-type: none"> • Movable property that is not used for personal purposes • Movable property that is used for personal purposes but is primarily an investment | <ul style="list-style-type: none"> • Movable property that is used for personal purposes • Art and science objects <i>Unless they serve as an investment (burden of proof rests on the tax inspector)</i> <i>Being part of a collection does not automatically imply that there is an investment.</i> |
| <ul style="list-style-type: none"> • Rights to movable property <i>For example futures contracts or option contracts</i> | <ul style="list-style-type: none"> • Rights to movable property under inheritance law, provided they are used for personal purposes and are not primarily an investment (burden of proof rests on the tax inspector) |
| <ul style="list-style-type: none"> • Rights not related to assets <i>For example, currency in circulation and overnight deposits, securities, warrants, options, receivables (including receivables in respect of inheritance tax, profit entitlements, endowment insurance policies)</i> | <ul style="list-style-type: none"> • Rights to capital distributions solely with regard to disability/illness/accidents • Net annuities |
| <ul style="list-style-type: none"> • Other property rights <i>This is a miscellaneous category, which includes licenses that have not been commercially exploited. Separated private assets (for example assets placed in a trust) are directly allocated to the contributor. Those can be assets in Box 3, but also assets in Box 1 or 2.</i> | <ul style="list-style-type: none"> • Rights to installments of the transfer price of a substantial interest, if the transfer price comprises one or more installments of which the number and size is not known at the date of disposal. • Other exemptions, see the Box 3 exemptions table (1.6.2.1) |
| Deductible | Non-deductible |
| <ul style="list-style-type: none"> • Debts <i>Liabilities with a fair market value, including debts of which the interest is non-deductible in Box 1 or Box 2, including debts in respect of inheritance tax but excluding other tax debts.</i> | <ul style="list-style-type: none"> • Debt threshold, see the Box 3 debt threshold table (1.6.2.2) • Present value of liabilities, for example on the basis of periodic gifts or alimony, if these can be taken into account as personal tax credits |

- ¹⁾ Assets reported in Box 1 or Box 2 are not taken into account in Box 3 unless specific allocation rules dictate otherwise. Receivables and associated corresponding payables in respect of certain acquisitions under inheritance law have been made tax-exempt. The same applies as of 2023 to mutual receivables and payables between tax partners and (certain) mutual receivables and payables between parents and their minor children.

1.6.2.1 Box 3 exemptions

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Rights to death benefits, provided they amount to no more than | 8,904 | 8,769 | 8,665 |
| Cash and similar property rights (for example chip cards, gift vouchers) | | | |
| Per taxpayer | 672 | 661 | 653 |
| Jointly with partner | 1,344 | 1,322 | 1,306 |
| Green investments ¹⁾ | | | |
| Per taxpayer | 26,715 | 26,312 | 71,251 |
| Jointly with partner | 53,430 | 52,624 | 142,502 |
| Endowment insurance policies already in place on December 14, 1999, maximum ²⁾ | 123,428 | 123,428 | 123,428 |

- ¹⁾ As of 2023 a distinction is made between green investments in the form of one or more bank balances and green investments in the form of other assets. The exemption will be attributed to the other assets as much as possible.
- ²⁾ When filing the tax return, partners may request that the (maximum) exemption be applied twice, regardless of the extent to which they are each entitled to the policy.

1.6.2.2 Box 3 debt threshold

| | 2026 EUR | 2025 EUR | 2024 EUR |
|---|-------------|-------------|-------------|
| Threshold for taxpayer without partner | 3,800 | 3,800 | 3,700 |
| Joint threshold for taxpayer with partner | 7,600 | 7,600 | 7,400 |

1.6.2.3 Vacant possession ratio

Rental housing is sometimes worth less than non-rental housing. For the purposes of Box 3 and Inheritance and gift tax, the value of rental housing is determined by multiplying the WOZ value by the vacant possession ratio.

| Ratio annual rent to WOZ value | | 2026 ¹⁾ | 2025 ¹⁾ | 2024 ¹⁾ |
|--------------------------------|------------------|-------------------------|-------------------------|-------------------------|
| is higher than | but no more than | Vacant possession ratio | Vacant possession ratio | Vacant possession ratio |
| % | % | % | % | % |
| 0 | 1 | 73 | 73 | 73 |
| 1 | 2 | 79 | 79 | 79 |
| 2 | 3 | 84 | 84 | 84 |
| 3 | 4 | 90 | 90 | 90 |
| 4 | 5 | 95 | 95 | 95 |
| 5 | – | 100 | 100 | 100 |

- ¹⁾ Housing that is rented out via temporary tenancy contracts are excluded from the application of the vacant possession ratio. The same applies if there is non-market conform rental to affiliated parties, such as family members (in 2025 and 2024 a vacant possession ratio of 100% applied in that case). If the property value determined on the basis of the vacant possession ratio of a rental property is at least 10% higher than the fair market value of that property when let, the fair market value will be used.

1.7 Tax-free assets

| | 2026 EUR | 2025 EUR | 2024 EUR |
|----------------------|-------------|-------------|-------------|
| Per taxpayer | 59,357 | 57,684 | 57,000 |
| Jointly with partner | 118,714 | 115,368 | 114,000 |

1.8 Personal tax credit

1.8.1 Expenditure for specific health care costs

Expenditure for specific health care costs is only eligible for deduction insofar as it exceeds a threshold amount that is dependent on the threshold income (aggregate income before applying the personal tax credit).

2026 threshold

| Threshold income is higher than EUR | but no more than EUR | Threshold: |
|-------------------------------------|----------------------|---|
| – | 9,680 | EUR 166 |
| 9,680 | 51,411 | 1.65% of the threshold income |
| 51,411 | – | 1.65% of EUR 51,411 increased by 5.75% of the amount exceeding EUR 51,411 |

2025 threshold

| Threshold income is higher than EUR | but no more than EUR | Threshold: |
|-------------------------------------|----------------------|---|
| – | 9,534 | EUR 164 |
| 9,534 | 50,635 | 1.65% of the threshold income |
| 50,635 | – | 1.65% of EUR 50,635 increased by 5.75% of the amount exceeding EUR 50,635 |

2024 threshold

| Threshold income is higher than EUR | but no more than EUR | Threshold: |
|-------------------------------------|----------------------|---|
| – | 9,420 | EUR 163 |
| 9,420 | 50,034 | 1.65% of the threshold income |
| 50,034 | – | 1.65% of EUR 50,034 increased by 5.75% of the amount exceeding EUR 50,034 |

1.8.1.1 Multiplier

The scheme for expenditure for specific health care costs includes a multiplier for the deductible items, with the exception of expenditure for medical and surgical care and expenditure for travel costs for visits to sick persons. The multiplier applies when the threshold income does not exceed EUR 41,123 (2025: EUR 40,502 and 2024: EUR 40,021). The multiplier is 2.13 (2025 and 2024: also 2.13) for individuals who have reached the state pension age (see 1.10.4). It is 1.40 (2025 and 2024: also 1.40) for individuals who have not yet reached the state pension age.

1.8.2 Expenditure for weekend home visits by disabled persons

The following amounts are deductible:

- EUR 13 (2025 and 2024: also EUR 13) per day for a taxpayer who cares for a disabled person;
- EUR 0.23 (2025 and 2024: also EUR 0.23) per kilometer for a taxpayer who transports a disabled person by car between the place where the disabled person usually resides and the place where the taxpayer usually resides.

1.8.3 Deduction of gifts

Deductible gifts that do not come in the form of periodic benefits (i.e. which are referred to as "other gifts") are subject to the higher of a threshold of EUR 60 (2025 and 2024: also EUR 60) or 1% (2025 and 2024: also 1%) of the aggregate income before applying the personal tax credit. These other gifts are also subject to a maximum of 10% (2025 and 2024: also 10%) of that income. Partners are expected to combine their other gifts and their aggregate incomes.

Gifts in the form of a waiver of a car allowance, other than reimbursement of taxi fares, are taken into account at EUR 0.23 (2025 and 2024: also EUR 0.23) per kilometer. The waiver of an expense allowance, for instance by a volunteer, qualifies as a deductible gift subject to conditions.

A gift to a public welfare institution (*algemeen nut beogende instelling*; ANBI) that qualifies as a cultural institution is deductible at 1.25 times the amount of the gift (2025 and 2024: also 1.25). This additional deduction is applied to up to EUR 5,000 in gifts made to cultural institutions (2025 and 2024: also EUR 5,000).

Cash gifts are not eligible for deduction.

As of 2023 the deduction of periodic gifts has been capped at EUR 250,000 per year (for partners jointly). As of 2025, this cap has been increased to EUR 1,500,000. Periodic gifts made before 4:00 p.m. on October 4, 2022 will remain fully deductible until 2027.

As of 2024 gifts in kind with a value of more than EUR 10,000 will only be deductible if that value is apparent from an independent valuation report or from a recent invoice. The tax inspector may ask for a copy of that report or invoice.

1.9 Loss set-off

| | 2026 years | 2025 years | 2024 Year |
|--|---------------|---------------|--------------|
| Time limit for loss set-off for income from work and home (Box 1) | | | |
| Carry-forward | 9 | 9 | 9 |
| Carry-back | 3 | 3 | 3 |
| Time limit for loss set-off for income from substantial interest (Box 2) | | | |
| Carry-forward | 6 | 6 | 6 |
| Carry-back | 1 | 1 | 1 |

1.9.1 Loss expiry

| Box 1 losses from tax year | Box 2 losses from tax year | Year of expiry |
|----------------------------|----------------------------|-----------------|
| 2014 or earlier | 2014 or earlier | 2024 or earlier |
| 2015 | 2015 | 2025 |
| 2016 | 2019 or 2016 | 2026 |
| 2017 | 2020 or 2017 | 2027 |

1.10 Tax rates in boxes

1.10.1 Box 1: taxable income from work and home

2026

| Taxable income in Box 1 | | Tax rate | National insurance contributions | Total rate | Tax on total of tax brackets |
|---|----------------------|----------|----------------------------------|------------|------------------------------|
| Higher than EUR | but no more than EUR | % | % | % | EUR |
| Under state pension age | | | | | |
| – | 38,883 | 8.10 | 27.65 | 35.75 | 13,901 |
| 38,883 | 78,426 | 37.56 | – | 37.56 | 28,753 |
| 78,426 | | 49.50 | – | 49.50 | |
| State pension age and up | | | | | |
| Born on January 1, 1946 or later | | | | | |
| – | 38,883 | 8.10 | 9.75 | 17.85 | 6,941 |
| 38,883 | 78,426 | 37.56 | – | 37.56 | 21,793 |
| 78,426 | | 49.50 | – | 49.50 | |
| Born before January 1, 1946 ¹⁾ | | | | | |
| – | 41,123 | 8.10 | 9.75 | 17.85 | 7,304 |
| 41,123 | 78,426 | 37.56 | – | 37.56 | 21,351 |
| 78,426 | | 49.50 | – | 49.50 | |

2025

| Taxable income in Box 1 | | Tax rate | National insurance contributions | Total rate | Tax on total of tax brackets |
|---|----------------------|----------|----------------------------------|------------|------------------------------|
| Higher than EUR | but no more than EUR | % | % | % | EUR |
| Under state pension age | | | | | |
| – | 38,441 | 8.17 | 27.65 | 35.82 | 13,770 |
| 38,441 | 76,817 | 37.48 | – | 37.48 | 28,153 |
| 76,817 | | 49.50 | – | 49.50 | |
| State pension age and up | | | | | |
| Born on January 1, 1946 or later | | | | | |
| – | 38,441 | 8.17 | 9.75 | 17.92 | 6,889 |
| 38,441 | 76,817 | 37.48 | – | 37.48 | 21,272 |
| 76,817 | | 49.50 | – | 49.50 | |
| Born before January 1, 1946 ¹⁾ | | | | | |
| – | 40,502 | 8.17 | 9.75 | 17.92 | 7,258 |
| 40,502 | 76,817 | 37.48 | – | 37.48 | 20,869 |
| 76,817 | | 49.50 | – | 49.50 | |

2024

| Taxable income in Box 1 | | Tax rate | National insurance contributions | Total rate | Tax on total of tax brackets |
|---|----------------------|----------|----------------------------------|------------|------------------------------|
| Higher than EUR | but no more than EUR | % | % | % | EUR |
| Under state pension age | | | | | |
| – | 38,098 | 9.32 | 27.65 | 36.97 | 14,085 |
| 38,098 | 75,518 | 36.97 | – | 36.97 | 27,919 |
| 75,518 | | 49.50 | – | 49.50 | |
| State pension age and up | | | | | |
| Born on January 1, 1946 or later | | | | | |
| – | 38,098 | 9.32 | 9.75 | 19.07 | 7,265 |
| 38,098 | 75,518 | 36.97 | – | 36.97 | 21,099 |
| 75,518 | | 49.50 | – | 49.50 | |
| Born before January 1, 1946 ¹⁾ | | | | | |
| – | 40,021 | 9.32 | 9.75 | 19.07 | 7,632 |
| 40,021 | 75,518 | 36.97 | – | 36.97 | 20,755 |
| 75,518 | | 49.50 | – | 49.50 | |

¹⁾ The first tax bracket is a little extended for persons born before January 1, 1946.

1.10.2 Change in rate for specific tax-base reducing items

| | 2026 % | 2025 % | 2024 % |
|--------------------------------------|-----------|-----------|-----------|
| Maximum deduction rate ¹⁾ | 37.56 | 37.48 | 36.97 |

¹⁾ This is the maximum rate at which specific items in the highest tax bracket of Box 1 can be deducted. These are deductible expenses for an owner-occupied property, personal tax credits, the entrepreneur's allowance, the SME profit exemption and the business use exemption.

1.10.3 National insurance contributions

| | 2026 % | 2025 % | 2024 % |
|--------------------------------------|-----------|-----------|-----------|
| Under state pension age (see 1.10.4) | | | |
| AOW | 17.90 | 17.90 | 17.90 |
| ANW | 0.10 | 0.10 | 0.10 |
| WLZ | 9.65 | 9.65 | 9.65 |
| Over state pension age (see 1.10.4) | | | |
| AOW | – | – | – |
| ANW | 0.10 | 0.10 | 0.10 |
| WLZ | 9.65 | 9.65 | 9.65 |

1.10.4 State pension age

| Year | State pension age |
|----------------------------------|------------------------|
| 2028, 2029, 2030 and 2031 | 67 years and 3 months |
| 2024, 2025, 2026 and 2027 | 67 years old |
| 2023 | 66 years and 10 months |
| 2022 | 66 years and 7 months |
| 2019, 2020 and 2021 | 66 years and 4 months |
| 2018 | 66 years old |
| 2017 | 65 years and 9 months |
| 2016 | 65 years and 6 months |
| 2015 | 65 years and 3 months |
| 2014 | 65 years and 2 months |
| 2013 | 65 years and 1 month |
| 2012 or earlier | 65 years old |

1.10.5 Box 2: taxable income from substantial interest

| 2026 | | | 2025 | | | 2024 | | |
|-----------|---------------|------|-----------|---------------|------|-----------|---------------|------|
| More than | Not more than | Rate | More than | Not more than | Rate | More than | Not more than | Rate |
| EUR | EUR | % | EUR | EUR | % | EUR | EUR | % |
| - | 68,843 | 24.5 | - | 67,804 | 24.5 | - | 67,000 | 24.5 |
| 68,843 | - | 31 | 67,804 | - | 31 | 67,000 | - | 33 |

1.10.6 Box 3: taxable income from savings and investments

| | 2026 % | 2025 % | 2024 % |
|------|-----------|-----------|-----------|
| Rate | 36 | 36 | 36 |

1.11 Tax credits

| | 2026 | | 2025 | | 2024 | |
|--|---|--|---|--|---|--|
| | Under state pension age EUR | State pension age and up EUR | Under state pension age EUR | State pension age and up EUR | Under state pension age EUR | State pension age and up EUR |
| General tax credit (maximum) ^{1,7)} | 3,115 | 1,556 | 3,068 | 1,536 | 3,362 | 1,735 |
| Labor tax credit (maximum) ²⁾ | 5,685 | 2,840 | 5,599 | 2,802 | 5,532 | 2,854 |
| Income-related combination tax credit (maximum) ³⁾ | 3,032 | 1,514 | 2,986 | 1,494 | 2,950 | 1,522 |
| Elderly person's tax credit (maximum) ⁴⁾ | | 2,067 | | 2,035 | | 2,010 |
| Single elderly person's tax credit ⁵⁾ | | 540 | | 531 | | 524 |
| Young disabled person's tax credit ⁶⁾ | 923 | | 909 | | 898 | |

- 1) This applies to all taxpayers. As of 2025 the amount of the general tax credit is no longer dependent on the income from work and home (the income in Box 1), but on the aggregate income (the combined income of Boxes 1, 2 and 3). For taxpayers earning an income of at least EUR 29,736 (2025: EUR 28,406 and 2024: EUR 24,812), the general tax credit will be reduced by 6.398% (2025: 6.337% and 2024: 6.630%).
- 2) This applies to all taxpayers with income from work (the aggregate amount of income from current employment, income from business activities and earnings from other activities). Once the maximum labor tax credit has been reached, it will be reduced by 6.51% (2025 and 2024: also 6.51%), starting from an income of EUR 45,592 (2025: 43,071 and 2024: EUR 39,957).
- 3) This applies to second-income partners and single parents who, during at least six months of the calendar year, shared a household with a child who, at the start of that calendar, was below the age of 12 and is registered at the same address. The income-related combination tax credit is 11.45% (2025 and 2024: also 11.45%) of the income from work to the extent that this exceeds EUR 6,239 (2025: EUR 6,145 and 2024: EUR 6,073). This tax credit has been capped at the amount shown in the table. The cap is reached when the income from work amounts to EUR 32,720 (2025: EUR 32,224 and 2024: EUR 31,837).
- 4) This applies to taxpayers who have reached the state pension age at the end of the calendar year (see 1.10.4) and whose aggregate income is no higher than EUR 46,002 (2025: EUR 45,308 and 2024: EUR 44,770). If their aggregate income is higher, the elderly person's tax credit for any excess is reduced by 15% (2025 and 2024: also 15%).
- 5) This applies to persons who qualify for single person's state pension benefits in the calendar year.
- 6) This applies to taxpayers who, in the calendar year, qualify for young person's disability benefits (*Wet Arbeidsongeschiktheidsvoorziening Jonggehandicapten; Wajong*), unless they are eligible for the elderly person's tax credit.

- ⁷⁾ For the second-income partner born before January 1, 1963 who is unable to cash in on the full general tax credit in their own personal income tax and national insurance contributions, this tax credit will be paid out insofar as the main-income partner pays an adequate amount in personal income tax and national insurance contributions.

1.11.1 Investment-related tax credits

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Green investments tax credit (maximum) ¹⁾ | 27 | 26 | 499 |

- ¹⁾ This tax credit applies to green investments (i.e. investments in tax-approved green funds) only. The credit is 0.1% (2025: 0.1% and 2024: 0.7%) of the relevant exempted amount in Box 3 (see 1.6.2.1).

1.12 Maximum amount borrowing from own company

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Threshold amount for excessive borrowing ¹⁾ | 500,000 | 500,000 | 500,000 |

- ¹⁾ Since 2023 substantial interest holders must pay personal income tax in Box 2 on the amount borrowed from the own company insofar as that exceeds the threshold amount (with the exception of home acquisition debt) on December 31 of the year in question. The threshold amount applies to the taxpayer and their partner jointly.

1.13 Refund and tax threshold

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Refund threshold – personal income tax | 18 | 18 | 18 |
| Tax threshold – personal income tax | 58 | 57 | 56 |

2 Allowances

2.1 Care allowance

| Maximum allowance per year | 2026 ²⁾ | | 2025 ²⁾ | | 2024 ²⁾ | |
|--|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|
| | Maximum income EUR | Maximum allowance EUR | Maximum income EUR | Maximum allowance EUR | Maximum income EUR | Maximum allowance EUR |
| Single person ¹⁾ | 40,857 | 1,550 | 39,719 | 1,573 | 37,496 | 1,483 |
| Applicant with allowance partner ¹⁾ | 51,142 | 2,963 | 50,206 | 3,010 | 47,368 | 2,833 |

¹⁾ Higher-income earners are not eligible for a care allowance (see www.toeslagen.nl (in Dutch) for a calculation tool).

²⁾ Taxpayers are not eligible for a care allowance if the value of their assets exceeds the amounts shown in Table 2.5.

2.2 Child-related budget

| Maximum allowance per year | 2026 EUR | 2025 EUR | 2024 EUR |
|---|----------------------|----------------------|----------------------|
| Number of children under 18 | | | |
| • Family with 1 child | 2,580 | 2,511 | 2,436 |
| • Family with 2 children | 5,160 | 5,022 | 4,872 |
| • Increase for families with 3 or more children | 2,580 | 2,511 | 2,436 |
| Increase for single-parent families | 3,416 | 3,389 | 3,480 |
| Increase child older than 12 | 724 | 703 | 694 |
| Increase child older than 16 | 964 | 936 | 924 |
| Maximum allowance for incomes up to and including | | | |
| Single parent | 29,736 ¹⁾ | 28,406 ¹⁾ | 26,819 ¹⁾ |
| Parent with allowance partner | 39,141 ¹⁾ | 37,545 ¹⁾ | 35,849 ¹⁾ |

¹⁾ Starting from this income, the child-related budget is reduced by 7.60% (2025: 7.10% and 2024: 6.75%). (see www.toeslagen.nl (in Dutch) for a calculation tool).

2.3 Childcare allowance

| | |
|-----------------------------------|--|
| Childcare allowance ¹⁾ | <p>Families with children are eligible for a childcare allowance. The level of the childcare allowance depends on:</p> <ul style="list-style-type: none"> • the taxpayer's income; • the type of childcare and the number of hours of childcare; • the hourly rate the taxpayer is charged for childcare (for maximum hourly rates, see Table 2.3.1); • the number of children in childcare. |
|-----------------------------------|--|

¹⁾ See also www.toeslagen.nl (in Dutch) for a calculation tool).

2.3.1 Maximum hourly rate for childcare

| | 2026 EUR | 2025 EUR | 2024 EUR |
|---|-------------|-------------|-------------|
| Day care | 11.23 | 10.71 | 10.25 |
| Out-of-school care | 9.98 | 9.52 | 9.12 |
| Childminder (day care and out-of-school care) | 8.49 | 8.10 | 7.53 |

2.4 Rent allowance

| | 2026 EUR | 2025 EUR | 2024 EUR |
|---|-------------|-------------|-------------|
| Calculation limit | | | |
| If tenants are 18, 19 or 20 years old | 498.20 | - | - |
| One of the tenants is 21 or older. Or there is one child living at home | 932.93 | - | - |
| Maximum rent limit | | | |
| Applicant is under 23 | - | 477.20 | 454.47 |
| Applicant is 23 or older or under 23 with a child | - | 900.07 | 879.66 |
| Exempt income | | | |
| Exempt income – child under 23 living at home | 6,218 | 6,042 | 5,970 |

2.5 Assets test for care/rent allowance and child-related budget

| 2026 | Care allowance EUR | Child-related budget EUR | Rent allowance EUR |
|----------------------------------|-----------------------|-----------------------------|-----------------------|
| Exempt assets | | | |
| Single person | 146,011 | 146,011 | 38,479 ¹⁾ |
| Applicant with allowance partner | 184,633 | 184,633 | 76,958 |

¹⁾ A co-tenant's assets cannot exceed EUR 38,479.

| 2025 | Care allowance EUR | Child-related budget EUR | Rent allowance EUR |
|----------------------------------|-----------------------|-----------------------------|-----------------------|
| Exempt assets | | | |
| Single person | 141,896 | 141,896 | 37,395 ¹⁾ |
| Applicant with allowance partner | 179,429 | 179,429 | 74,790 |

¹⁾ A co-tenant's assets cannot exceed EUR 37,395.

| 2024 | Care allowance EUR | Child-related budget EUR | Rent allowance EUR |
|----------------------------------|-----------------------|-----------------------------|-----------------------|
| Exempt assets | | | |
| Single person | 140,213 | 140,213 | 36,952 ¹⁾ |
| Applicant with allowance partner | 177,301 | 177,301 | 73,904 |

¹⁾ A co-tenant's assets cannot exceed EUR 36,952.

3 Reimbursements, provisions and deductions

3.1 Limitation of deductions

| | I | II |
|---|---|--|
| | Profit for personal income tax purposes: costs specific to self-employed persons and earnings from other activities | Profit for personal/corporate income tax purposes: costs associated with every business |
| Commuting | Per kilometer: 2026: EUR 0.23 2025: EUR 0.23 2024: EUR 0.23 | Deductible |
| Business use of privately owned car | Per kilometer: 2026: EUR 0.23 2025: EUR 0.23 2024: EUR 0.23 | Deductible |
| Office space in private residence ¹⁾ | | |
| <i>There is no other office space and the taxpayer earns 70% or more of their income in or from the office space located in the private residence and spends 30% or more of their working hours in that space</i> | Deductible | Deductible |
| <i>There is other office space and the taxpayer earns 70% or more of their income in the office space located in the private residence</i> | Deductible | Deductible |
| Housing outside place of residence | Deductible for up to two years | Deductible |
| Clothing, excluding workwear, and personal care | Non-deductible | Deductible |
| Literature, excluding professional journals | Non-deductible | Deductible |
| Representation expenses, including receptions, parties and entertainment | 2026: 80% deductible ²⁾ 2025: 80% deductible ²⁾ 2024: 80% deductible ²⁾ | 2026: 73.5% deductible ³⁾ 2025: 73.5% deductible ³⁾ 2024: 73.5% deductible ³⁾ |
| Music instruments, sound equipment, tools, computers, audio-visual equipment and suchlike | Non-deductible ⁴⁾ | Deductible |

| | I Profit for personal income tax purposes: costs specific to self-employed persons and earnings from other activities | II Profit for personal/corporate income tax purposes: costs associated with every business |
|---|--|--|
| Moving expenses ⁵⁾ | Deductible for up to: 2026: EUR 7,750 2025: EUR 7,750 2024: EUR 7,750 | Deductible |
| Transport of household effects | Deductible | Deductible |
| Conferences, seminars, symposiums, excursions, study trips, etc., including travel and hotel expenses | 2026: 80% deductible ^{2, 6)} 2025: 80% deductible ^{2, 6)} 2024: 80% deductible ^{2, 6)} | 2026: 73.5% deductible ³⁾ 2025: 73.5% deductible ³⁾ 2024: 73.5% deductible ³⁾ |
| Food, beverages and stimulants | 2026: 80% deductible ²⁾ 2025: 80% deductible ²⁾ 2024: 80% deductible ²⁾ | 2026: 73.5% deductible ³⁾ 2025: 73.5% deductible ³⁾ 2024: 73.5% deductible ³⁾ |
| Fines (including for criminal activities) ⁷⁾ | Non-deductible | Non-deductible |
| Telephone and internet | Phone subscriptions for landlines in the residential space are non-deductible | Deductible |

- 1) The office space must be commonly considered to form a separate area of the residence.
- 2) The taxpayer can choose between deducting the costs up to the percentage shown in the table or not deducting costs up to an amount of EUR 5,700 (2025: EUR 5,700 and 2024: EUR 5,600).
- 3) The deduction threshold for mixed costs for taxpayers subject to corporate income tax who have employees is 0.4% (2025 and 2024: also 0.4%) of the aggregate amount of taxable income of all employees, with a minimum of EUR 5,700 (2025: EUR 5,700 and 2024: EUR 5,600). Pay from previous employment to former employees can be disregarded at the taxpayer's discretion. There is also an option to deduct costs up to the percentage listed in the table rather than applying the deduction threshold. The comments made in footnote 2 and the percentage referred to there apply to businesses subject to personal income tax.
- 4) If they are part of the taxpayer's personal assets or are rented privately.
- 5) The entrepreneur or income recipient will have moved within the framework of their business in any event if they reduce the distance between their residence and the business's registered office by at least 60% within two years of the relocation of the business because of the move, while the distance between their residence and the business's registered office until that move was at least 25 kilometers.
- 6) Travel and hotel expenses incurred for courses and professional purposes, as well as for conferences, seminars, symposiums, excursions, study trips, etc. are taken into account for a maximum of EUR 1,500 (2025 and 2024: also EUR 1,500), unless the nature of the activities undertaken by the taxpayer dictate that they are in attendance.
- 7) Administrative penalties and amounts payable under penalty orders also qualify as fines.

3.2 Final levy on provisions to others than own employees

| | 2026 % | 2025 % | 2024 % |
|---|-----------|-----------|-----------|
| Provisions to others than own employees not exceeding EUR 136 | 45 | 45 | 45 |
| Provisions to others than own employees exceeding EUR 136 | 75 | 75 | 75 |

3.3 Work-related costs rules

Under the work-related costs rules (WKR) employers have a discretionary margin for granting their employees tax-exempt reimbursements and provisions, provided that they duly designate them as part of the final levy. In addition, there are a number of specific exemptions, nil valuations and fixed valuations. Employers are taxable on the amount exceeding the discretionary margin in the form of a final levy.

The final levy of the work-related costs rules is determined for each employer separately. Subject to conditions, the final levy may also be determined at the group level. Employers must pay the final levy and decide whether to apply the group regime for 2026 no later than the tax return for the second period of 2027.

Reimbursements and provisions relating to, or in the form of, a company car, fines, a residential property and the interest benefit on staff loans for an owner-occupied property cannot be designated as part of the final levy. This also applies to administrative penalties and amounts due under penalty orders.

| | 2026 % | 2025 % | 2024 % |
|---|--------------------|--------------------|--------------------|
| Discretionary margin at total payroll of up to EUR 400,000 ¹⁾ | 2 | 2 | 1.92 |
| Discretionary margin insofar as total payroll exceeds EUR 400,000 ¹⁾ | 1.18 | 1.18 | 1.18 |
| Specific exemptions, nil valuations and fixed valuations ²⁾ | See table | See table | See table |
| Rate of final level when exceeding discretionary margin | 80 | 80 | 80 |
| Out-of-pocket expenses (reimbursements) | Untaxed, see table | Untaxed, see table | Untaxed, see table |

¹⁾ The base for the discretionary margin is determined by the total taxable payroll per withholding agent (i.e. employer).

²⁾ Over and above the discretionary margin, employers have the option to grant a number of specifically exempt reimbursements or provisions. In addition, certain salary components are subject to a nil valuation or a fixed valuation.

3.3.1 Table: specific exemptions

| Reimbursement or provision ¹⁾ | 2026 EUR | 2025 EUR | 2024 EUR |
|---|----------------------|----------------------|-------------|
| Job-related transport and travel expenses: | | | |
| • transit passes for travel by public transport | Exempt ²⁾ | Exempt ²⁾ | Exempt |
| • business trips and commutes by private transport (not including taxis, aircraft, ships or employer-organized transport), per kilometer (maximum) | 0.23 | 0.23 | 0.23 |
| • individual tickets for business trips using public transport | Exempt | Exempt | Exempt |
| Job-related costs for short stays | Exempt | Exempt | Exempt |
| Tools, computers, mobile devices and similar equipment ³⁾ | Exempt | Exempt | Exempt |
| Upskilling, courses, conferences, professional journals, training, etc. where relevant to the employee's role (including costs of entry in a professional register) | Exempt | Exempt | Exempt |
| Tuition fees ⁴⁾ | Exempt | Exempt | Exempt |
| Procedures for recognition of acquired competencies (<i>Erkenning Verworven Competencies</i> ; EVC) ⁴⁾ | Exempt | Exempt | Exempt |
| Outplacement | Exempt | Exempt | Exempt |
| Meals consumed while working overtime, during evening opening hours and business trips, etc. | Exempt | Exempt | Exempt |
| Moving costs - transporting household effects ⁵⁾ | Exempt | Exempt | Exempt |
| Moving costs (maximum) ⁵⁾ | 7,750 | 7,750 | 7,750 |
| Extraterritorial expenses ⁷⁾ | Exempt ⁶⁾ | Exempt | Exempt |
| Required health and safety provisions used fully or partially at the workplace ⁸⁾ | Exempt | Exempt | Exempt |
| Tools that can be used outside the workplace, but are used for business purposes 90% of the time | Exempt | Exempt | Exempt |
| Discount of proprietary products (maximum per year) ⁹⁾ | 500 | 500 | 500 |
| Statement of Good Conduct (<i>Verklaring Omtrent het Gedrag</i> ; VOG) | Exempt | Exempt | Exempt |
| Working from home (maximum per day worked from home) | 2.45 | 2.40 | 2.35 |

¹⁾ The excess of the specific exemption comes under the discretionary margin.

²⁾ As of January 1, 2025 the exemption for public transport passes and off-peak passes has been broadened. If the employer offers the employee the option to travel for free or with a discount (at the expense of the employer), these costs fall under the specific exemption in the work-related costs rules. This is subject to the condition that this is 'to some extent' also business travel. As of 2025, the exemption also applies to foreign public transport.

³⁾ Reimbursements and provisions (including items made available) are specifically exempt if the necessity criterion is met.

⁴⁾ Also for former employees.

⁵⁾ If an employee has moved because of the job. This is the case if an employee, within two years of having accepted a new job or after a transfer under the existing employment contract, reduces the distance between their home and the workplace by at least 60% and the distance between their home and the workplace had been at least 25 kilometers.

⁶⁾ As of January 1, 2026 any additional cost of living expenses (including gas, water, electricity and utilities) and expenses for private calls to the home country will no longer be able to be reimbursed or provided untaxed.

- 7) Rather than reimbursing actual extraterritorial costs, employers can opt to pay, untaxed, a maximum of 30% (2025 and 2024: also 30%) of the salary (specific exemption) of highly-skilled workers whose expertise is unavailable or scarce on the Dutch labor market (the 'expat scheme'). The expat scheme can be applied for a period of up to five years (2025 and 2024: also five years). A decision from the Dutch tax authorities is required for this. Each year employers can opt to either apply the expat scheme or reimburse employees for the actual extraterritorial expenses incurred. As of January 1, 2027, the maximum percentage will be reduced from 30% to 27%. For employees who, at the latest, were using the expat scheme in the last period of 2023, a percentage of 30% will apply throughout the entire term. The specific expertise is considered present if the annual salary of the employee in question is higher than EUR 48,013 (2025: EUR 46,660 and 2024: EUR 46,107). A lower salary limit applies to employees under the age of 30 who have a Dutch Master's degree or comparable degree; this limit is EUR 36,497 (2025: EUR 35,468 and 2024: EUR 35,048). As of January 1, 2027 the salary threshold will be increased even more for employees who use the expat scheme as of 2025. As of January 1, 2024 the expat scheme has been capped at the public service pay cap, also referred to in Dutch as the *balkenendenorm*. This means that the expat scheme can only be applied to salary up to the public service pay cap of EUR 262,000 (2025: EUR 246,000 and 2024: EUR 233,000). If the expat scheme is still being applied and the employee is still receiving the benefits of the scheme in the last salary period of 2022, the cap will only apply as of January 1, 2026.
- 8) The concept of "workplace" is broader for health and safety purposes and also includes places beyond the workplace itself where the employer's health and safety policy is implemented.
- 9) The discount or reimbursement for purchasing proprietary products is specifically exempt subject to the following conditions:
- The products are not unrelated to the sector.
 - The discount or reimbursement per product does not exceed 20% (2025 and 2024: also 20%) of the product's fair market value.
 - The total discount or reimbursement does not exceed the maximum specified in the table in a calendar year. Any unused portion of the exemption cannot be carried forward to the next year.
 - The exemption also applies if the employment contract has been terminated due to the employee retiring or becoming incapacitated for work.

3.3.2 Table: nil valuations

| | |
|--|--|
| The following types of salary in kind are subject to nil valuation: | |
| <ul style="list-style-type: none"> provisions in the workplace, such as company fitness, staff parties, tools, the desktop computer, the copy machine and the landline at work (not at the home office); food and drink consumed at the workplace that are not meal-related; clothing provided that is exclusively or nearly exclusively meant to be worn at work, such as uniforms and coveralls, workwear that stays at work and provided workwear with the employer's trademark or logo that measures at least 70 cm² per piece of clothing in total; a low-interest or interest-free employee loan if an employee uses this loan to buy a bicycle, and electric bicycle or an electric scooter for their commute (including under a pick-and-mix scheme); non-permanent housing at the workplace, where an employee cannot reasonably avoid such housing, e.g. on board seagoing vessels or when being on call at a fire station or in a hospital, on offshore platforms or when disability support workers are on sleepover duty; A company car made available to an employee and that is used for private purposes for no more than 500 kilometers per annum. A bike made available to an employee that is only occasionally kept at their home or place of residence. | |

3.3.3 Table: fixed valuations

| | | | |
|---|----------|----------|----------|
| The following types of salary in kind are valued at a fixed amount (standard amount): | 2026 | 2025 | 2024 |
| | EUR | EUR | EUR |
| Meals in the workplace | 4.05 | 3.95 | 3.90 |
| Housing and lodging, per day ¹⁾ | 7.00 | 6.80 | 6.70 |
| Workplace childcare ²⁾ | variable | variable | variable |

¹⁾ Including energy, water and washing. This does not apply when the employee cannot reasonably avoid making use of this provision.

²⁾ The value of the childcare provided by the withholding agent for which the employee qualifies for a childcare allowance or an allowance from the local authority or Employee Insurance Agency (*Uitvoeringsinstituut Werknemersverzekeringen*; UWV) has been set at the number of childcare hours times the hourly rate set by the government.

3.3.4 Table: out-of-pocket expenses

| | |
|---|--|
| Out-of-pocket expenses are not salary and are thus not subject to tax. Reimbursements of out-of-pocket expenses usually concern costs incurred by the employee on behalf of the employer for: | |
| <ul style="list-style-type: none"> items that will become part of the company assets; items that are part of the company assets and that have been provided to the employee; costs specifically related to operations rather than the performance of the employee, such as representation expenses incurred by the employee. | |

3.3.5 Standard practice criterion

Under the standard practice criterion, the amount of the reimbursements and provisions that have been designated as part of the final levy cannot significantly (i.e. by 30% or more) deviate from the amount of the reimbursements and provisions that are typically designated as part of the final levy in comparable circumstances. The point of the standard practice criterion is that it is standard practice for employers to pay any payroll tax and social security contributions on the reimbursements and provisions via the final levy. The Dutch Tax and Customs Administration considers reimbursements, provisions or items made available of no more than EUR 2,400 (2025 and 2024: also EUR 2,400) in total per person per year as standard in any event. The deviation of 30% does not apply to this amount.

3.3.6 Working from home

If an employer pays an allowance for working from home, a specific exemption of EUR 2.45 (2025: EUR 2.40 and 2024: EUR 2.35) per day applies for each day that an employee works the whole day or part of the day from home. An employer and an employee can agree on the number of days that the employee will work from home. This will serve as a basis for the fixed allowance, which does not have to be adjusted if the employee occasionally works at the office on a usual working-from-home day or vice versa. If the employee works from home for half a day and from the office for the other half, the employer can choose to offer them a tax-free travel allowance or the tax-free working-from-home allowance. Providing both allowances free of tax is not an option. This also applies to other situations in which an employee travels to their regular workplace at the employer's expense, for instance when driving a company car, riding a company bicycle or using a public transport transit pass. If an employee works from home for half a day and makes a business trip on that same day other than to their regular workplace, the employer has the option to grant the employee both a tax-free commuting allowance and a tax-free working-from-home allowance.

4 Payroll tax and social security contributions

4.1 Payroll tax credit

There are five tax credits an employer or benefits agency can apply when withholding tax and social security contributions. In combination, these tax credits are referred to as the payroll tax credit. This tax credit, which should only be applied by one employer/benefits agency at the same time, has a tax component and a contribution component. Only residents of the Netherlands are fully entitled to the tax component of the payroll tax credit. Non-residents of the Netherlands are only entitled to the contribution component if they enjoy national insurance coverage in the Netherlands. They also have a limited right to the tax component of the labor tax credit if they qualify as a resident of the EU/EEA, Switzerland or the BES islands.

4.2 Payroll tax remittance reduction

To qualify for a remittance reduction, the withholding agent is required to meet specific requirements. The extent of the remittance reduction differs from one category to the next.

| | |
|------------------------------|---|
| Maritime shipping | For employees of ships flying the Dutch flag and which are largely operated at sea in international traffic and for towing, assistance and dredging activities. Employees of certain ships do not qualify for the remittance reduction. |
| R&D activities ¹⁾ | For employees who perform qualified R&D activities |

¹⁾ The R&D remittance reduction not only applies to the wage costs of employees who perform R&D activities, but also to miscellaneous costs and expenditure incurred for R&D activities.

4.2.1 R&D remittance deduction

| 2026 | | | 2025 | | | 2024 | | |
|-------------------------|----------------------|---------------------|-------------------------|----------------------|---------------------|-------------------------|----------------------|---------------------|
| R&D costs ²⁾ | | Reduction | R&D costs ²⁾ | | Reduction | R&D costs ²⁾ | | Reduction |
| More than EUR | but no more than EUR | % | More than EUR | but no more than EUR | % | Higher than EUR | but no more than EUR | % |
| – | 391,000 | 36/50 ¹⁾ | – | 380,000 | 36/50 ¹⁾ | – | 350,000 | 32/40 ¹⁾ |
| 391,000 | – | 16 | 380,000 | – | 16 | 350,000 | – | 16 |

¹⁾ The higher percentage applies to business start-ups.

²⁾ When determining the miscellaneous costs/expenditure (other than wage costs), employers can opt to apply a fixed amount of EUR 10 (2025 and 2024: also EUR 10) per R&D hour for the first 1,800 hours (2025 and 2024: also 1,800 hours) and EUR 4 (2025 and 2024: also EUR 4) per R&D hour above that.

4.3 Normative salary

4.3.1 Normative salary for substantial interest holders

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Normative salary, at least ¹⁾ | 58,000 | 56,000 | 56,000 |

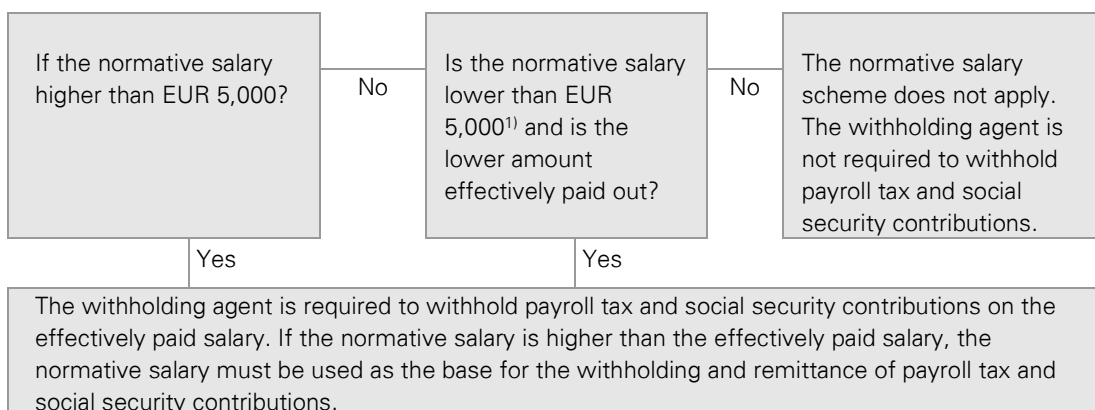
- ¹⁾ The salary of an employee who is gainfully employed by a company or cooperative in which they have or their partner has a substantial interest or to which they provide asset components, will, in a calendar year, at least be set at the highest of the following amounts: the amount listed in the table, the salary from the most comparable employment or the highest salary of the employees within the group. If it can be demonstrated that the salary from the most comparable employment is lower than the salary as determined on the basis of the foregoing, that lower salary can be used.

4.3.2 Calculation of normative salary

| Higher of the following amounts: | Lower if: |
|---|--|
| <ul style="list-style-type: none"> income from most comparable employment¹⁾; salary of the employer's or a related entity's highest-earning employee; EUR 58,000. | <ul style="list-style-type: none"> you can convincingly demonstrate that the salary from the most comparable employment is lower than EUR 58,000 and lower than the salary of the employer's or a related entity's highest-earning employee. You are then expected to set the salary at the salary from the most comparable employment. |

- ¹⁾ A substantial interest does not play a role in the concept of "most comparable employment". The most comparable employment may also include roles that do not involve the same activities.

4.3.3 Normative salary of EUR 5,000 and under



- ¹⁾ The limit of EUR 5,000 applies to the total of the activities of the substantial interest holder; the limit is not reviewed for each separate company.

4.4 Maximum pensionable salary

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Pensionable salary (maximum) ¹⁾ | 137,800 | 137,800 | 137,800 |

¹⁾ If an employee works part-time, the amount is reduced by reference to the part-time factor.

4.5 Pseudo final levy

| | 2026 % | 2025 % | 2024 % |
|---|-----------|-----------|-----------|
| Early retirement scheme (RVU) | 57.7 | 52 | 52 |
| Excessive severance pay ¹⁾ | 75 | 75 | 75 |
| | EUR | EUR | EUR |
| Early retirement scheme threshold exemption | 2,657 | 2,273 | 2,182 |

¹⁾ Insofar as the excessive severance pay is higher than the indicative salary of EUR 700,000 (2025: EUR 680,000 and 2024: EUR 672,000).

4.6 Tax exemption for volunteers

Any reimbursement or provision given to a volunteer that is not gainfully employed by a public welfare institution, a sports organization or an entity not qualifying as such that is not subject to, or is exempt from, is tax-exempt.

| An allowance or benefit is exempt if it has an aggregate value of: | 2026 | 2025 | 2024 |
|--|-------|-------|-------|
| | EUR | EUR | EUR |
| Per month | 220 | 210 | 210 |
| Per calendar year | 2,200 | 2,100 | 2,100 |
| Maximum hourly volunteer allowance | 5.75 | 5.60 | 5.50 |
| Maximum hourly volunteer allowance for volunteers younger than 21 | 3.40 | 3.30 | 3.25 |

4.7 Sample table for payroll calculation 2026

| | Payable by | Calculation of net salary EUR | Calculation of wage costs EUR | Calculation of base EUR |
|---|------------|-------------------------------------|-------------------------------------|-------------------------------|
| Gross salary | Employer | G | G | G |
| Pension contributions | Employer | | + | |
| | Employee | - | | - |
| Salary in kind | Employer | | + | + |
| Addition to income for company car | Employer | | | + |
| Personal contribution for private use of company car | Employee | - | - | - |
| Uniform wage concept | | | | U |
| Payroll tax and social security contributions, making allowance for the general tax credit and the labor tax credit, including phase-out percentage (if applicable) | Employee | - | | |
| Final levy (see 3.2, 3.3 and 4.5) | Employer | | + | |
| Unemployment insurance contributions WW-AWF (2.74%/7.74%) ¹⁾ | Employer | | + | |
| Basic occupational disability contributions WAO/WIA-AOF (8.13%/6.77%) ²⁾ | Employer | | + | |
| Differentiated contributions to Return to Work Fund (WHK) – variable per employer | Employer | | + | |
| Income-related health insurance contributions (ZVW) – 6.1 % | Employer | | + | |
| Employee's net salary | | N | | |
| Remittance reduction | Employer | | - | |
| Employer's wage costs | | | C | |

U = uniform wage concept (basis for payroll tax and social security contributions, national insurance contributions, employee insurance contributions and health insurance)

G = gross salary

N = employee's net salary

C = employer's wage costs

¹⁾ A low rate applies for permanent contracts and a high rate for flexible contracts.

²⁾ Including childcare surcharge (0.50%). A differentiated basic contribution will be in effect from 2022. Small employers (with a payroll of up to 25 times the average wage subject to social security contributions per employee per year) play a lower rate than medium-sized and large employers.

4.8 Employee insurance schemes

4.8.1 Contributions

| | 2026 | 2025 | 2024 |
|---|-------------------|-------------------|-------------------|
| Age limit | | | |
| Unemployment insurance (WW) and occupational disability insurance (WIA) | State pension age | State pension age | State pension age |
| Health insurance (ZVW; covered from age 18) | None | None | None |
| Pay subject to social security contributions | EUR | EUR | EUR |
| Maximum per workday (at 260 workdays per year): | | | |
| ZVW | 305.41 | 291.78 | 275.49 |
| Unemployment insurance (WW) and occupational disability insurance (WIA/WAO) | 305.41 | 291.78 | 275.49 |
| Pay subject to social security contributions per year | | | |
| For health insurance purposes (ZVW) | 79,409 | 75,864 | 71,628 |
| For unemployment insurance purposes (WW-AWF) | 79,409 | 75,864 | 71,628 |
| For occupational disability insurance purposes (WIA) | 79,409 | 75,864 | 71,628 |
| Maximum income-related health insurance contributions | | | |
| - compulsory employer's contribution to Health Insurance Fund | 4,843 | 4,939 | 4,706 |
| - no compulsory employer's contribution | 3,851 | 3,990 | 3,811 |
| Contributions payable by employer | % | % | % |
| Total contributions: | | | |
| - Income-related health insurance contributions (ZVW) | 6.10 | 6.51 | 6.57 |
| - Income-related health insurance contributions (ZVW), low rate ⁴⁾ | 4.85 | 5.26 | 5.32 |
| - Return to Work Fund (WHK) – self-funding contributions | 1.52 | 1.33 | 1.22 |
| - Redundancy pay insurance ¹⁾ | Variable | Variable | Variable |
| - Childcare surcharge | 0.50 | 0.50 | 0.50 |
| - AWF contributions (WW) ²⁾ | 2.74/7.74 | 2.74/7.74 | 2.64/7.64 |
| - Public Sector Social Security Implementation Fund (UFO) contributions | 0.68 | 0.68 | 0.68 |
| - AOF contributions (WIA/WAO) ³⁾ | 8.13/6.77 | 8.14/6.78 | 8.04/6.68 |

¹⁾ The contributions will differ from one employer to the next.

²⁾ Instead of sector contributions, a low rate applies for permanent contracts and a high rate for flexible contracts.

³⁾ Including childcare surcharge. A differentiated basic contribution will be in effect from 2022. Small employers (with a payroll of up to 25 times the average wage subject to social security contributions per employee per year) play a lower rate than medium-sized and large employers.

⁴⁾ Director-major shareholders who are not covered by employee insurance, entrepreneurs and retired persons are subject to the lower rate of income-related health insurance contributions.

4.8.2 Sickness (ZW), unemployment (WW) and occupational disability (WIA) benefits

| | 2026 EUR | 2025 EUR | 2024 EUR |
|---|---------------------------------|---------------------------------|---------------------------------|
| Maximum daily wage | 304.25 | 290.67 | 274.44 |
| Benefit as a percentage of daily wage | % | % | % |
| Sickness benefits (ZW) ¹⁾ | 70 | 70 | 70 |
| Maternity + childbirth | 100 | 100 | 100 |
| WIA | | | |
| - Return to work (partially disabled persons) benefits (WGA) – income loss of at least 35% to 80% or income loss of at least 80%, perspective of recovery | Pay-related benefit | Pay-related benefit | Pay-related benefit |
| - Fully disabled persons benefit (IVA) – income loss of at least 80%, no perspective of recovery | 75 | 75 | 75 |
| WW | 75/70 ²⁾ | 75/70 ²⁾ | 75/70 ²⁾ |
| Maximum duration of benefits | | | |
| Sickness benefits (ZW) | 104 weeks | 104 weeks | 104 weeks |
| Occupational disability benefits (WIA, formerly WAO) | Until state pension age | Until state pension age | Until state pension age |
| WW | Depending on employment history | Depending on employment history | Depending on employment history |

¹⁾ The employer is expected to pay up to 170% of the employee's last-earned salary for two years of illness combined.

²⁾ 75% in the first two months; 70% after that.

4.9 Salary Costs (Incentive Allowances) Act

The Salary Costs (Incentive Allowances) Act (*Wet tegemoetkomingen loondomein*; WTL) was originally made up of three schemes for employers with the objective being to provide an incentive for employing individuals with a vulnerable position in the labor market or retaining such vulnerable employees: the wage cost benefit (*loonkostenvoordeel*; LKV, amended with effect from January 1, 2026), the low income benefit (*lage-inkomensvoordeel*; LIV, ended as of 2025) and the youth LIV (ended as of 2024). More information can be found on the [UWV](https://www.uvw.nl) website.

4.9.1 Wage cost benefit (LKV)

The LKV is an annual compensatory payment for employers who employ one or more individuals from target groups that often have difficulty finding employment. This mainly concerns:

- employees on an occupational disability benefit;
- employees with an occupational disability;

- older employees on a benefit (the LKV for this group ended as of 2026).

There is also an LKV for employers who reassign employees to new or modified positions if they have become unfit for work.

| 2026 | LKV per remunerated hour EUR | Maximum on an annual basis EUR | Maximum duration years |
|---|---------------------------------|-----------------------------------|---------------------------|
| LKV amount per employee | | | |
| Newly employed occupationally disabled employees | 3.05 | 6,000 | 3 |
| Employees in the job scheme's targeted group | 1.01 | 2,000 | - |
| Occupationally disabled employees reassigned to new positions | 3.05 | 6,000 | 1 |

| 2025 | LKV per remunerated hour EUR | Maximum on an annual basis EUR | Maximum duration years |
|---|---------------------------------|-----------------------------------|---------------------------|
| LKV amount per employee | | | |
| Older employees (56 years and older) | 1.35 | 2,600 | 3 ¹⁾ |
| Newly employed occupationally disabled employees | 3.05 | 6,000 | 3 |
| Employees in the job scheme's targeted group and educationally-challenged employees | 1.01 | 2,000 | 3 |
| Occupationally disabled employees reassigned to new positions | 3.05 | 6,000 | 1 |

| 2024 | LKV per remunerated hour EUR | Maximum on an annual basis EUR | Maximum duration years |
|---|---------------------------------|-----------------------------------|---------------------------|
| LKV amount per employee | | | |
| Older employees (56 years and older) | 3.05 | 6,000 | 3 ¹⁾ |
| Newly employed occupationally disabled employees | 3.05 | 6,000 | 3 |
| Employees in the job scheme's targeted group and educationally-challenged employees | 1.01 | 2,000 | 3 |
| Occupationally disabled employees reassigned to new positions | 3.05 | 6,000 | 1 |

¹⁾ The LKV for older employees is not paid for periods falling after December 31, 2025.

4.9.2 Low income benefit (*Lage-inkomensvoordeel*; LIV, through to 2024)

The LIV took effect on January 1, 2017 and was an annual compensatory payment for employers who employ individuals 21 years and older on a low salary. The right to and the amount of the LIV is determined in the year after the calendar year for which the LIV is calculated. The LIV ended as of 2025.

| 2024 | LIV per remunerated hour | Maximum on an annual basis |
|---|--------------------------|----------------------------|
| LIV amount per employee | | |
| Average hourly wage | EUR | EUR |
| EUR 14,33 up to and including EUR 14,91 | 0.49 | 960 |

5 Corporate income tax

5.1 Tax relief and valuation rules

The tax relief and valuation rules referred to in [1.2.3](#), [1.2.4](#) and [1.2.7](#) also apply to the profit determination for corporate income tax purposes.

5.2 Loss set-off

| Loss set-off periods | 2026 years | 2025 years | 2024 years |
|-----------------------------|---------------|---------------|---------------|
| Carry-forward ¹⁾ | Indefinitely | Indefinitely | Indefinitely |
| Carry-back | 1 | 1 | 1 |

¹⁾ With effect from 2022, any losses from years as of 2013 that have still not been set off can be carried-forward indefinitely. However, losses can only be fully carried-forward or carried-back up to an amount of EUR 1 million in taxable profit. If the profit exceeds this amount, the losses will only be able to be set off up to 50% of that higher taxable profit.

5.3 Tax rates

5.3.1 Normal corporate income tax rates

| 2026 | | | 2025 | | | 2024 | | |
|--|------------------------|------|--|------------------------|------|--|------------------------|------|
| Taxable amount of is higher than | but no more than | Rate | Taxable amount of is higher than | but no more than | Rate | Taxable amount of is higher than | but no more than | Rate |
| EUR | EUR | % | EUR | EUR | % | EUR | EUR | % |
| – | 200,000 | 19 | – | 200,000 | 19 | – | 200,000 | 19 |
| 200,000 | – | 25.8 | 200,000 | – | 25.8 | 200,000 | – | 25.8 |

5.3.2 Innovation Box rate

| | 2026 | 2025 | 2024 |
|-----------------------------------|------|------|------|
| | % | % | % |
| Innovation Box rate ¹⁾ | 9 | 9 | 9 |

¹⁾ If the taxpayer elects in the tax return to do so, a 9/H part (2025 and 2024: also a 9/H part) of the qualifying benefits derived from a self-developed qualifying asset will be taken into account as of the commencement of the year for which the election to do so was made in the tax return. In this fraction, H stands for the percentage of the highest corporate income tax rate in the year in which the qualifying benefit was received.

6 Dividend tax

| | 2026 % | 2025 % | 2024 % |
|--|----------------------|----------------------|----------------------|
| Tax for the account of the beneficiary ¹⁾ | 15 | 15 | 15 |
| Tax for the account of the withholding agent ¹⁾ | $(100/85) \times 15$ | $(100/85) \times 15$ | $(100/85) \times 15$ |
| Redistribution discount ²⁾ | 3 | 3 | 3 |

- ¹⁾ Dividend distributions to legal entities established in EU Member States may fall under a zero rate if all the requirements for the exemption are met.
- ²⁾ If certain conditions are met, a discount may be applied to dividend tax remitted upon the 'redistribution' of foreign participation dividends.

7 Withholding Tax

| | 2026 ¹⁾ % | 2025 ¹⁾ % | 2024 ¹⁾ % |
|--|--------------------------|--------------------------|--------------------------|
| Tax for the account of the beneficiary | 25.8 | 25.8 | 25.8 |
| Tax for the account of the withholding agent | $(100/74.2) \times 25.8$ | $(100/74.2) \times 25.8$ | $(100/74.2) \times 25.8$ |

- ¹⁾ Withholding tax on interest, royalties and dividends.

8 VAT

8.1 Rates and rules

| | 2026 % | 2025 % | 2024 % |
|---|-----------|-----------|-----------|
| Tax rates | 0/9/21 | 0/9/21 | 0/9/21 |
| Company restaurants ¹⁾ | 9 | 9 | 9 |
| Sport club canteens if flat-rate method is applied | 13.0 | 13.0 | 13.0 |
| | EUR | EUR | EUR |
| Small business scheme (<i>Kleine-ondernemersregeling</i> ; KOR) | | | |
| Optional no VAT payable if maximum annual turnover is ²⁾ | 20,000 | 20,000 | 20,000 |
| Maximum total annual turnover within the EU ³⁾ | 100,000 | 100,000 | n/a |
| Optional registration threshold for businesses that are not obliged to register with the Chamber of Commerce and have an annual maximum turnover of | 2,200 | 2,200 | 1,800 |
| DED threshold amount per beneficiary per annum ⁴⁾ | 227 | 227 | 227 |

¹⁾ If DED applied.

²⁾ The KOR is an exemption without an entitlement to a deduction. Both individuals and legal entities can opt for the KOR.

³⁾ As of January 1, 2025 it is possible throughout the entire EU to use the KOR in another EU Member State than the one where the entrepreneur is established. Besides the maximum total annual turnover within the EU, the annual turnover must also not exceed the turnover threshold set by the relevant EU Member State.

⁴⁾ For more information about this see our [DED memorandum](#).

8.2 Adjustment for private use of company car

8.2.1 General rule adjustment for private use of company car

| | 2026 | 2025 | 2024 |
|--|--------------------------|--------------------------|--------------------------|
| Adjustment entrepreneurs/employees with private kilometers ¹⁾ | Actual private use | Actual private use | Actual private use |
| Tax base | VAT on incurred expenses | VAT on incurred expenses | VAT on incurred expenses |

¹⁾ Commuting is regarded as private. In principle, the addition to income for the private use of a company car or van must be adjusted on the basis of actual private use. Subject to conditions, it is possible to opt to adjust the private use on a flat-rate basis (see 8.2.2). The text and percentages included in these sections does not provide for the situation where an employee pays a contribution for the private use.

8.2.2 Flat-rate adjustment for addition to income for private use of company car

| | 2026 % | 2025 % | 2024 % |
|--|--|--|--|
| Adjustment entrepreneurs/employees with private kilometers ¹⁾ | | | |
| • Flat rate | 2.7 | 2.7 | 2.7 |
| • Reduced flat rate ¹⁾ | 1.5 | 1.5 | 1.5 |
| Tax base | List price, including VAT and private motor vehicle and motorcycle tax | List price, including VAT and private motor vehicle and motorcycle tax | List price, including VAT and private motor vehicle and motorcycle tax |

¹⁾ As of the fifth year after the year of first use, the flat-rate tax is not 2.7% but 1.5%. Questions have been raised as to whether this reduced flat rate applies to lease cars. The tax is also 1.5% if no VAT was deducted when the company car was purchased, and for margin scheme cars. For more information about this see our [DED memorandum](#).

9 Transaction tax and tax on games of chance

| | 2026 % | 2025 % | 2024 % |
|--|---------------------|-----------|-----------|
| Real estate transfer tax: | | | |
| • residential homes | 0/2/8 ¹⁾ | 0/2/10.4 | 0/2/10.4 |
| • other immovable property ²⁾ | 4/10.4 | 4/10.4 | 10.4 |
| Insurance premium tax | 21 | 21 | 21 |
| Tax on games of chance ³⁾ | 37.8 | 34.2 | 30.5 |

¹⁾ If the acquirer is a natural person and the residential home serves as a principal residence, the rate is 2% (2025 and 2024: also 2%) instead of 8% (2025 and 2024: 10.4%). If the acquirer is an adult and younger than 35 years (a first-time home buyer), a one-time exemption applies. The exemption only applies to residential homes up to EUR 555,000 (2025: EUR 525,000 and 2024: EUR 510,000). As of January 1, 2027 the home value limit for the first-time buyers' exemption will be increased to EUR 615,000.

²⁾ Since January 1, 2025 a rate of 4% applies to the acquisition of shares in a legal entity owning property (a real estate entity; *onroerendezaakrechtspersoon*, OZR) the use of which is limited to the right to recover VAT.

³⁾ Winners of lotteries and some other games of chance are only taxed on prizes exceeding EUR 449 (2025 and 2024: also EUR 449).

10 Inheritance and gift tax

10.1 Gift tax exemptions¹⁾

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Recipient: | | | |
| Child | 6,908 | 6,713 | 6,633 |
| Child between the ages of 18 and 40 years (one-off) option: | | | |
| • spending as desired | 33,129 | 32,195 | 31,813 |
| • for education | 69,009 | 67,064 | 66,268- |
| Other recipients | 2,769 | 2,690 | 2,658- |
| Deemed as public welfare institutions (<i>algemeen nut beogende instellingen</i> ; ANBIs) by the Dutch tax authorities | Full amount | Full amount | Full amount |
| Amateur sport organizations and non-commercial village halls, hobby clubs, personnel associations, youth groups and neighborhood associations (<i>sociaal belang behartigende instellingen</i> ; SBBIs) | Full amount | Full amount | Full amount |

¹⁾ For the purposes of the exemptions and the rate, gifts made within the same calendar year are added together.

10.2 Inheritance tax exemptions

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Partner ¹⁾ and children/grandchildren | | | |
| Recipient: | | | |
| Partner | | | |
| • Maximum | 828,035 | 804,668 | 795,156 |
| • Minimum (after imputation of pension) | 213,915 | 207,886 | 205,420 |
| Child | | | |
| • Sick/handicapped | 78,671 | 76,453 | 75,546 |
| • Other | 26,230 | 25,490 | 25,187 |
| Grandchild | 26,230 | 25,490 | 25,187 |
| Parents | 62,110 | 60,359 | 59,643 |
| Other recipients | 2,769 | 2,690 | 2,658 |
| Deemed as public welfare institutions (<i>algemeen nut beogende instellingen</i> ; ANBIs) by the Dutch tax authorities | Full amount | Full amount | Full amount |
| Amateur sport organizations and non-commercial village halls, hobby clubs, personnel associations, youth groups and neighborhood associations (<i>sociaal belang behartigende instellingen</i> ; SBBIs) | Full amount | Full amount | Full amount |

¹⁾ The term 'partner' is described in footnote 1 to table 10.4.

10.3 Exemption for business succession

| Recipient of business assets from testator or grantor ¹⁾ | 2026 EUR | 2025 EUR | 2024 EUR |
|---|-------------|-------------|-------------|
| Threshold value of business assets | 1,543,000 | 1,350,000 | 1,325,253 |
| | % | % | % |
| • Exemption up to and including threshold value | 100 | 100 | 100 |
| • Exemption to the extent threshold value exceeded ²⁾ | 75 | 75 | 83 |

- ¹⁾ Both the testator and the grantor are subject to conditions under which they may apply the exemption when transferring business assets. In addition, there are requirements that the person continuing the business must comply with. As of January 1, 2024 property leased to third parties is no longer eligible for the exemption. Agricultural land with a cultivation lease agreement does not fall under this change. As of January 1, 2025 operating assets with a value of EUR 103,000 (2025: EUR 100,000) or more that are subject to mixed use will only qualify for the exemption insofar as they are used for business purposes. The same applies for the substantial interest transfer facility for personal income tax purposes.
- ²⁾ It is possible to defer the payment of the inheritance and gift tax due for a period of 10 years. However, late payment interest is then payable.

10.4 Tax rates

2026

| Taxed bequest | | I. Partners and children ¹⁾ | | II. Grandchildren | | III. Other recipients | |
|---------------|------------|--|----|-------------------|----|-----------------------|----|
| (1) | (2) | A | B | A | B | A | B |
| EUR | EUR | EUR | % | EUR | % | EUR | % |
| – | 158,669 | – | 10 | – | 18 | – | 30 |
| 158,669 | and higher | 15,886 | 20 | 28,560 | 36 | 47,600 | 40 |

2025

| Taxed bequest | | I. Partners and children ¹⁾ | | II. Grandchildren | | III. Other recipients | |
|---------------|------------|--|----|-------------------|----|-----------------------|----|
| (1) | (2) | A | B | A | B | A | B |
| EUR | EUR | EUR | % | EUR | % | EUR | % |
| – | 154,197 | – | 10 | – | 18 | – | 30 |
| 154,197 | and higher | 15,419 | 20 | 27,755 | 36 | 46,259 | 40 |

2024

| Taxed bequest | | I. Partners and children ¹⁾ | | II. Grandchildren | | III. Other recipients | |
|---------------|------------|--|----|-------------------|----|-----------------------|----|
| (1) | (2) | A | B | A | B | A | B |
| EUR | EUR | EUR | % | EUR | % | EUR | % |
| – | 152,368 | – | 10 | – | 18 | – | 30 |
| 152,368 | and higher | 15,236 | 20 | 27,426 | 36 | 45,710 | 40 |

A: The tax on the amount listed in column (1).

B: The tax rate on the part of the (taxed) bequested assets lying between columns (1) and column (2).

¹⁾ The following individuals qualify as partners:

- a) married persons and registered partners deemed to have the same status as a married couple (persons who are legally separated are regarded to be single);
- b) unmarried persons who meet the following conditions for at least six months (inheritance tax) or two years (gift tax):
 - 1) Both are adults.
 - 2) The unmarried persons are registered at the same residential address in the Personal Records database.
 - 3) There is a mutual duty of care for which a notarial deed has been drawn up (this condition does not have to be met, provided the individuals have cohabited for five years).
 - 4) The unmarried persons are not blood relatives in the ascending or descending line.
 - 5) There is no common household run by two or more people.

11 Benefit payments under social security laws

11.1 State pension benefits (AOW)

| | 2026 | | 2025 | | 2024 | |
|---|--------------------|------------------------------------|--------------------|------------------------------------|--------------------|------------------------------------|
| | Gross per month | Vacation allowance per month | Gross per month | Vacation allowance per month | Gross per month | Vacation allowance per month |
| | EUR | EUR | EUR | EUR | EUR | EUR |
| Married ¹⁾ | 1,122.12 | 76.10 | 1,081.50 | 73.18 | 1,042.10 | 54.44 |
| Married ¹⁾ with maximum allowance (partner younger than state pension age) | 2,244.24 | 152.20 | 2,163.00 | 146.36 | 2,084.20 | 108.88 |
| Maximum allowance | 1,122.12 | 76.10 | 1,081.50 | 73.18 | 1,042.10 | 54.44 |
| Single | 1,637.57 | 106.55 | 1,580.92 | 102.46 | 1,536.03 | 76.20 |
| State pension claimed before February 1, 1994 | | | | | | |
| Married ¹⁾ | 1,122.12 | 76.10 | 1,081.50 | 73.18 | 1,042.10 | 54.44 |
| Married ¹⁾ with partner younger than state pension age (without partner allowance) | 1,637.57 | 106.55 | 1,580.92 | 102.46 | 1,536.03 | 76.20 |
| Single | 1,637.57 | 106.55 | 1,580.92 | 102.46 | 1,536.03 | 76.20 |

¹⁾ Or cohabiting.

11.2 Surviving dependant's benefit (ANW)

| | 2026 | | 2025 | | 2024 | |
|---|--------------------|------------------------------------|--------------------|------------------------------------|--------------------|------------------------------------|
| | Gross per month | Vacation allowance per month | Gross per month | Vacation allowance per month | Gross per month | Vacation allowance per month |
| | EUR | EUR | EUR | EUR | EUR | EUR |
| Surviving dependant's benefit | 1,646.72 | 128.18 | 1,573.58 | 122.64 | 1,493.51 | 96.51 |
| Surviving dependant's benefit for those receiving AWW before July 1, 1996 | 688.32 | 55.07 | 657.54 | 52.61 | 620.82 | 49.47 |
| Care allowance | 1,060.66 | 91.56 | 1,010.15 | 87.59 | 939.41 | 68.93 |
| Shared living costs standard ¹⁾ | 1,060.66 | 91.56 | 1,010.15 | 87.59 | 939.41 | 68.93 |
| Orphan's benefit up to 10 years old | 526.95 | 41.02 | 503.55 | 39.24 | 477.92 | 30.88 |
| Orphan's benefit 10 to 16 years old | 790.43 | 61.53 | 755.32 | 58.87 | 716.88 | 46.32 |
| Orphan's benefit 16 to 21 years old | 1,053.90 | 82.04 | 1,007.09 | 78.46 | 955.85 | 61.77 |
| Allowances | | | | | | |
| ANW allowance | 21.77 | | 21.16 | | 20.91 | |

¹⁾ Only co-tenants 27 years or older count as cost sharer.

11.3 Welfare benefits and standard amounts

11.3.1 IOAW and IOAZ benefit payments per month

The IOAW is intended for older, long-term unemployed persons who were born before January 1, 1965 and were 50 years or older at the time they became unemployed; under certain conditions it is also available to the partially occupationally disabled unemployed. The IOAZ is intended for former self-employed persons 55 years and older who were forced to stop with their business or profession; under certain conditions it is also available to partially occupationally disabled self-employed persons.

| | 2026 EUR ¹⁾ (exclusive of 8% vacation allowance) | 2025 EUR ¹⁾ (exclusive of 8% vacation allowance) | 2024 EUR ¹⁾ (exclusive of 8% vacation allowance) |
|--|---|---|---|
| Married and unmarried partners (both partners 21 years or older) | 2,132.52 | 2,031.76 | 1,868.18 |
| Single persons without children and single parents without adult co-tenants | 1,644.55 | 1,571.59 | 1,473.37 |
| Single persons without children and single parents with one or more adult co-tenants 27 years or older | 1,066.26 | 1,015.88 | 934.09 |

¹⁾ The gross income of the beneficiary and their partner is deducted from these amounts.

11.3.2 Participation Act

Net standard amounts per month for people with a benefit under the Participation Act (before 2015: Work and Social Assistance Act).

| | 2026 EUR (exclusive of 5% vacation allowance) | 2025 EUR (exclusive of 5% vacation allowance) | 2024 EUR (exclusive of 5% vacation allowance) |
|---|---|---|---|
| From the age of 21 up to the state pension age | | | |
| Married/Co-habiting | 1,902.02 | 1,825.97 | 1,742.34 |
| Single persons without children and single parents | 1,331.42 | 1,278.18 | 1,219.64 |
| State pension age or older | | | |
| Married/Co-habiting | 2,036.95 | 1,950.81 | 1,835.70 |
| Single persons without children and single parents | 1,486.46 | 1,426.02 | 1,354.47 |
| Institutionalized/in nursing home | | | |
| Married/Co-habiting | 655.76 | 629.56 | 600.69 |
| Single persons without children and single parents | 421.57 | 404.73 | 386.18 |
| Maximum equity | | | |
| Married/Co-habiting and single parents | 16,000 | 15,540 | 15,150 |
| Single | 8,000 | 7,700 | 7,575 |
| Exempt equity tied to owner-occupied home | 67,500 | 65,500 | 63,900 |

Under the shared living costs standard, a lower amount applies to married and single persons 21 years or older who are living together with one or more adults with whom living costs can be shared. As of January 1, 2023 the shared living costs standard has been changed so that only co-tenants 27 years or older count as cost sharers for the benefits paid to flatmates.

11.4 Minimum wage

| | 2026 EUR Per hour (exclusive of 8% vacation allowance) | 2025 EUR Per hour (exclusive of 8% vacation allowance) | 2024 EUR Per hour (exclusive of 8% vacation allowance) |
|--------------------|---|---|---|
| 21 years and older | 14.71 | 14.06 | 13.27 |
| 20 years old | 11.77 | 11.25 | 10.62 |
| 19 years old | 8.83 | 8.44 | 7.96 |
| 18 years old | 7.36 | 7.03 | 6.64 |
| 17 years old | 5.81 | 7.03 | 5.24 |
| 16 years old | 5.07 | 4.85 | 4.58 |
| 15 years old | 4.41 | 4.22 | 3.98 |

11.5 Child benefit (AKW)

| Benefits per quarter per child | 2026 EUR | 2025 EUR | 2024 EUR |
|--------------------------------|-------------|-------------|-------------|
| Age | | | |
| 0 through to 5 years | 295.07 | 286.45 | 279.49 |
| 6 through to 11 years | 358.30 | 347.83 | 339.38 |
| 12 through to 17 years | 421.53 | 409.21 | 339.38 |

12 Healthcare Insurance Act

Those who do not work in salaried employment, such as a self-employed entrepreneur, freelancer or home help, must pay the income-dependent contribution themselves.

| | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| ZWV income threshold for the income-dependent contribution | 79,409 | 75,864 | 71,628 |
| | % | % | % |
| Contribution | 4.85 | 5.26 | 5.32 |
| | EUR | EUR | EUR |
| Maximum contribution ¹⁾ | 3,851 | 3,990 | 3,811 |

¹⁾ In addition to the income-dependent contribution, the insured must pay a nominal contribution to the health insurer.

13 Bank tax

| | 2026 % | 2025 % | 2024 % |
|--------------------------------|--------------|--------------|--------------|
| Tax rate current liabilities | 0.058 | 0.058 | 0.058 |
| Tax rate long-term liabilities | 0.029 | 0.029 | 0.029 |
| | EUR | EUR | EUR |
| Threshold amount | 23.5 billion | 23.5 billion | 23.5 billion |

14 Environmental taxes

14.1 Waste tax

| per 1,000 kilogram | 2026 EUR | 2025 EUR | 2024 EUR |
|--------------------|-------------|-------------|-------------|
| | 40.85 | 39.70 | 39.23 |

14.2 Tax on tap water¹⁾

| per m ³ | 2026 EUR | 2025 EUR | 2024 EUR |
|--------------------|-------------|-------------|-------------|
| | 0.437 | 0.425 | 0.420 |

¹⁾ As of 2026 the charge ceiling, in anticipation of it being abolished in 2027, has been increased from 300 m³ to 50.000 m³.

14.3 Coal tax

| per 1,000 kilogram | 2026 EUR | 2025 EUR | 2024 EUR |
|--------------------|-------------|-------------|-------------|
| | 18.85 | 18.32 | 18.10 |

14.4 CO₂ tax on industrial emissions

| Rate per ton CO ₂ -equivalent | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| For greenhouse gas installations or nitrous oxide installations | 78.67 | 87.90 | 74.17 |
| For waste incineration installations | 103.66 | 87.90 | 74.17 |
| Forward rate greenhouse gas emissions per ton CO ₂ -equivalent (to be deducted from the rate for greenhouse gas installations, but does not reduce this further than nil) | 79.42 | 66.76 | 86..32 |
| Carbon tax glasshouse horticulture per ton CO ₂ equivalent | 11.60 | 9.61 | n/a |

14.5 Minimum CO₂ price for electricity generation

| Rate per ton CO ₂ equivalent | 2026 EUR | 2025 EUR | 2024 EUR |
|---|-------------|-------------|-------------|
| | 0 | 0 | 0 |

14.6 Energy tax

14.6.1 Natural gas (per m³)

| Rates (exclusive of VAT) | 2026 EUR | 2025 EUR | 2024 EUR |
|--------------------------------------|-------------|-------------|-------------|
| Natural gas (per m ³) | | | |
| 0 - 1,000 ¹⁾ | 0.60066 | 0.57816 | 0.58301 |
| 1,000 - 170,000 ¹⁾ | 0.60066 | 0.57816 | 0.58301 |
| 170,000 - 1,000,000 ²⁾ | 0.33085 | 0.31573 | 0.22378 |
| 1,000,000 - 10,000,000 | 0.21396 | 0.20347 | 0.12855 |
| > 10,000,000 | 0.05313 | 0.05385 | 0.04886 |
| Natural gas for CNG filling station | 0.20928 | 0.20338 | 0.18287 |
| Natural gas for district heating | 0.60666 | 0.57816 | 0.48980 |

¹⁾ Discount glasshouse horticulture: 70% (2025: 77% and 2024: 83.9%).

²⁾ Discount glasshouse horticulture: 52% (2025: 57% and 2024: 62.3%).

14.6.2 Electricity (per kWh)

| Rates (exclusive of VAT) ¹⁾ | 2026 EUR | 2025 EUR | 2024 ³⁾ EUR |
|--|-----------------------|-------------|---------------------------|
| Electricity (per kWh) | | | |
| 0 - 2,900 | 0.09161 | 0.10154 | 0.10880 |
| 2,900 - 10,000 | 0.09161 | 0.10154 | 0.10880 |
| 10,000 - 50,000 | 0.06671 | 0.06937 | 0.09037 |
| 50,000 - 10,000,000 | 0.03735 | 0.03868 | 0.03943 |
| > 10,000,000 Non-commercial | 0.00379 | 0.00388 | 0.00254 |
| > 10,000,000 Commercial | 0.00310 ²⁾ | 0.00321 | 0.00188 |
| Shore power plant | 0.01121 | 0.00774 | 0.00394 |

¹⁾ A tax rebate of EUR 519.80 (2025: EUR 524.95 and 2024: EUR 521.78) per 12-month energy use period is applied to the energy tax calculated on the basis of these rates, for each electricity connection with a residential function (e.g. a connection in a family home).

²⁾ As of January 1, 2026 the rate for energetic use of hydrogen. Through to 2026 the energetic use of hydrogen was taxed at the same rate as the energetic use of natural gas.

³⁾ From 2017 through to 2024 a different rate structure applied for electricity supplied to charging stations for electric vehicles.

14.7 Air passenger tax

| | 2026 EUR | 2025 EUR | 2024 EUR |
|------------------------------|-------------|-------------|-------------|
| Rate per departing passenger | 29.40 | 29.40 | 29.05 |

14.8 Packaging Waste Management Contribution¹⁾

| Rates (exclusive of VAT) ²⁾ | 2026 EUR | 2025 EUR | 2024 EUR |
|---|-------------|-------------|-------------|
| Type of material: | | | |
| Glass | 0.100 | 0.100 | 0.100 |
| Paper and cardboard | 0.017 | 0.017 | 0.017 |
| Shape retaining plastic ³⁾ | 1.220 | 1.220 | 1.220 |
| Flexible plastic/not specified ³⁾ | 1.320 | 1.320 | 1.320 |
| Aluminum | 0.340 | 0.300 | 0.200 |
| Other metals | 0.360 | 0.360 | 0.330 |
| Wood | 0.015 | 0.015 | 0.015 |
| Drink cartons | 0.920 | 0.880 | 0.840 |
| Reusable packaging ⁴⁾ | 0.015 | 0.015 | 0.015 |
| Reusable cups | 0.280 | 0.280 | 0.280 |
| Other types of material | 0.015 | 0.015 | 0.015 |
| Surcharge SUP packaging component ⁵⁾ | 2.100 | 2.300 | 2.300 |

- ¹⁾ The Packaging Waste Management Contribution (www.verpact.nl, previously: the Packaging Waste Fund) replaces the packaging charge that was canceled as of January 1, 2023.
- ²⁾ Rate per kilogram packaging material. A tax-free threshold of 50,000 kilogram (2025 and 2024: also 50,000 kilogram) applies.
- ³⁾ For indirect export: EUR 0.87 (2025 and 2024: also EUR 0.87).
- ⁴⁾ System rate (as of 2023) for first time marketing of packaging.
- ⁵⁾ Surcharge per 1,000 bottles. SUP stands for 'single-use plastic'.

14.8.1 Rates for packaging companies

| Rates (exclusive of VAT) ¹⁾ | 2026 EUR | 2025 EUR | 2024 EUR |
|--|-------------|-------------|-------------|
| Type of material: | | | |
| Glass | 0.0303 | 0.0303 | 0.0303 |
| Paper and cardboard | 0.0154 | 0.0154 | 0.0154 |
| Shape retaining plastic | 0.2319 | 0.2319 | 0.2319 |
| Flexible plastic/not specified | 0.2499 | 0.2499 | 0.2499 |
| Aluminum | 0.0735 | 0.0663 | 0.0483 |
| Other metals | 0.0771 | 0.0771 | 0.0717 |
| Wood | 0.0150 | 0.0150 | 0.0150 |
| Other types of material | 0.0150 | 0.0150 | 0.0150 |

- ¹⁾ Rate per kilogram packaging material.

15 Excises

15.1 Excise duty on tobacco¹⁾

| | | | |
|-----------------------------------|--------|--------|--------|
| Amounts are exclusive of VAT | 2026 | 2025 | 2024 |
| | EUR | EUR | EUR |
| Cigarettes (per 1,000 cigarettes) | | | |
| • Minimum excise duty amount | 390.42 | 390.42 | 390.42 |
| • Ad valorem excise duty | 5% | 5% | 5% |
| • Specific excise duty | 362.12 | 362.12 | 362.12 |
| Ordinary tobacco (per kilo) | 346.98 | 346.98 | 346.98 |
| Cigarettes (ad valorem) | 11% | 11% | 11% |

¹⁾ Rate as of April each year.

15.2 Alcohol excise duty and consumption tax

| | | | |
|--|-------|-------|-------|
| Amounts per 100 liters | 2026 | 2025 | 2024 |
| | EUR | EUR | EUR |
| Alcohol excise duty rate | | | |
| Beer (minimum excise duty amount) | 26.13 | 26.13 | 26.13 |
| Beer (alcohol per volume percentage) | 8.12 | 8.12 | 8.12 |
| the same for small breweries | 7.51 | 7.51 | 7.51 |
| Wine (not more than 8.5% alcohol) | 47.95 | 47.95 | 47.95 |
| Wine (more than 8.5% alcohol) | 95.69 | 95.69 | 95.69 |
| Distilled (alcohol per volume percentage) | 18.27 | 18.27 | 18.27 |
| Consumption tax | | | |
| Juice, soft drinks, low-alcohol drinks ¹⁾ | 26.13 | 26.13 | 26.13 |

¹⁾ As of January 1, 2024 mineral water is excluded from consumption tax.

15.3 Excise duty on fuel

| | | | |
|--|---------|---------|---------|
| Excise duty per liter, exclusive of VAT and levy on stocks of petroleum products | 2026 | 2025 | 2024 |
| | EUR | EUR | EUR |
| Petrol (Euro lead-free) | 0.84469 | 0.78910 | 0.78910 |
| Diesel | 0.55229 | 0.51625 | 0.51625 |
| LPG (1 liter = 0.54 kg) | 0.19927 | 0.18616 | 0.18616 |

16 Motor vehicle taxes

16.1 Rates private motor vehicle and motorcycle tax (BPM)

2026

| For CO ₂ emissions from | to | the tax on a private motor vehicle is the amount listed in column III increased by the result of multiplying the amount listed in column IV by the number of gr/km CO ₂ emissions exceeding the emissions in column I. ¹⁾ | |
|--|-------------|---|-----------|
| I gr/km | II gr/km | III EUR | IV EUR |
| 0 | 77 | 687 | 2 |
| 77 | 100 | 841 | 82 |
| 100 | 139 | 2,727 | 181 |
| 139 | 155 | 9,786 | 297 |
| 155 | – | 14,538 | 594 |

2025

| For CO ₂ emissions from | to | the tax on a private motor vehicle is the amount listed in column III increased by the result of multiplying the amount listed in column IV by the number of gr/km CO ₂ emissions exceeding the emissions in column I. ¹⁾ | |
|--|-------------|---|-----------|
| I gr/km | II gr/km | III EUR | IV EUR |
| 0 | 79 | 667 | 2 |
| 79 | 101 | 825 | 79 |
| 101 | 141 | 2,563 | 173 |
| 141 | 157 | 9,483 | 284 |
| 157 | – | 14,027 | 568 |

2024

| For CO ₂ emissions from | to | the tax on a private motor vehicle is the amount listed in column III increased by the result of multiplying the amount listed in column IV by the number of gr/km CO ₂ emissions exceeding the emissions in column I. ¹⁾ | |
|---|-------------|---|-----------|
| I gr/km | II gr/km | III EUR | IV EUR |
| 0 | 80 | 440 | 2 |
| 80 | 104 | 600 | 76 |
| 104 | 145 | 2,424 | 167 |
| 145 | 161 | 9,271 | 274 |
| 161 | – | 13,655 | 549 |
| Separate rates apply to plug-in hybrid cars | | | |
| 0 | 34 | 0 | 28 |
| 34 | 60 | 952 | 100 |
| 60 | – | 3,552 | 239 |

¹⁾ For private motor vehicles with a diesel engine, the surcharge is EUR 114.83 (2025: EUR 109.87 and 2024: EUR 106.07) per gram CO₂ emissions exceeding 69 (2025: 70 and 2024: 71) gram CO₂ emissions per km. Until January 1, 2025 zero emission vehicles were exempt.

16.2 Motor vehicle tax rates (MRB)

| Rates in EUR per quarter, exclusive of surcharges | 2026 | 2025 | 2024 |
|---|--------|----------------------------------|---------------------|
| | EUR | EUR | EUR |
| Private motor vehicle running on petrol 900 kg ¹⁾ | 64.24 | 62.43 | 61.69 |
| Private motor vehicle running on petrol per 100 kg above 900 kg ¹⁾ | 17.27 | 16.78 | 16.58 |
| Private motor vehicle running on diesel 900 kg ¹⁾ | 217.24 | 211.12 | 208.62 |
| Private motor vehicle running on diesel per 100 kg above 900 kg ¹⁾ | 33.84 | 32.88 | 32.49 |
| CO ₂ emissions 0 gr/km | 70% | a quarter of the usual rate | exempt |
| CO ₂ emissions 1-50 gr/km | 100% | three-quarters of the usual rate | half the usual rate |

¹⁾ Own mass rounded off to the nearest hundred kilograms, with 50 kg rounded downward. Separate rates apply to private motor vehicles with an own mass of (rounded-off) 800kg or less, or (rounded off) 3,300 kg and more.

17 Interest rates, U return

17.1 Interest on tax due, late payment interest and statutory interest

| | Interest on tax due corporate income tax % | Interest on tax due other taxes % | Late payment interest % | Non-commercial transactions % | Commercial transactions % |
|-------------------------|---|--------------------------------------|----------------------------|----------------------------------|------------------------------|
| As of January 1, 2012 | 2.85 | 2.85 | 2.85 | 4 | 8 |
| As of April 1, 2012 | 2.30 | 2.30 | 2.30 | 4 | 8 |
| As of July 1, 2012 | 2.50 | 2.50 | 2.50 | 3 | 8 |
| As of October 1, 2012 | 2.25 | 2.25 | 2.25 | 3 | 8 |
| As of January 1, 2013 | 3 | 3 | 3 | 3 | 7.75 |
| As of March 16, 2013 | 3 | 3 | 3 | 3 | 8.75 |
| As of July 1, 2013 | 3 | 3 | 3 | 3 | 8.50 |
| As of January 1, 2014 | 3 | 3 | 3 | 3 | 8.25 |
| As of April 1, 2014 | 8.25 | 4 | 4 | 3 | 8.25 |
| As of July 1, 2014 | 8.25 | 4 | 4 | 3 | 8.15 |
| As of September 1, 2014 | 8.15 | 4 | 4 | 3 | 8.15 |
| As of January 1, 2015 | 8.15 | 4 | 4 | 2 | 8.05 |
| As of March 1, 2015 | 8.05 | 4 | 4 | 2 | 8.05 |
| As of July 1, 2016 | 8.05 | 4 | 4 | 2 | 8 |
| As of September 1, 2016 | 8 | 4 | 4 | 2 | 8 |
| As of March 23, 2020 | 8 | 4 | 0.01 | 2 | 8 |
| As of June 1, 2020 | 0.01 | 0.01 ²⁾ | 0.01 | 2 | 8 |
| As of October 1, 2020 | 4 | 4 | 0.01 | 2 | 8 |
| As of January 1, 2022 | 8/4 ⁴⁾ | 4 | 0.01 | 2 | 8 |
| As of July 1, 2022 | 8/4 ⁴⁾ | 4 | 1 | 2 | 8 |
| As of January 1, 2023 | 8 ³⁾ /4 ⁴⁾ | 4 | 2 | 4 | 10.5 |
| As of July 1, 2023 | 8 ³⁾ /6 ⁴⁾ | 6 | 3 | 6 | 12 |
| As of January 1, 2024 | 10/7.5 ⁴⁾ | 7.5 | 4 | 7 | 12.5 |
| As of July 1, 2024 | 10/7.5 ⁴⁾ | 7.5 | 4 | 7 | 12.25 |
| As of January 1, 2025 | 9/6.5 ⁴⁾ | 6.5 | 4 | 6 | 11.15 |
| As of July 1, 2025 | 9/6.5 ⁴⁾ | 6.5 | 4 | 6 | 10.15 |
| As of January 1, 2026 | 7.5/5 ⁴⁾ | 5 | 4.3 | 4 | 10.15 |

¹⁾ As of 2021 also withholding tax.

²⁾ For personal income tax purposes as of July 1, 2020.

³⁾ From March 1, 2023 through to August 31, 2023 10.5% for reimbursable interest on tax due.

⁴⁾ On January 16, 2026 the Dutch Supreme Court ruled that the interest on tax due rate used for corporate income tax purposes in 2022 and 2023 was contrary to the principle of proportionality and must be reduced. As of 2022 the lower rate applying to other taxes must be used.

Source: www.belastingdienst.nl and www.wettelijkere.nl

17.2 ECB interest rates

| | Deposit facility rate % | Main refinancing rate % | Marginal lending rate % |
|--------------------------|-------------------------------|-------------------------------|-------------------------------|
| As of May 8, 2013 | 0.00 | 0.50 | 1.00 |
| As of November 13, 2013 | 0.00 | 0.25 | 0.75 |
| As of June 11, 2014 | -0.10 | 0.15 | 0.40 |
| As of September 10, 2014 | -0.20 | 0.05 | 0.30 |
| As of December 09, 2015 | -0.30 | 0.05 | 0.30 |
| As of March 16, 2016 | -0.40 | 0.00 | 0.25 |
| As of September 18, 2019 | -0.50 | 0.00 | 0.25 |
| As of July 27, 2022 | 0.00 | 0.50 | 0.75 |
| As of September 14, 2022 | 0.75 | 1.25 | 1.50 |
| As of November 02, 2022 | 1.50 | 2.00 | 2.25 |
| As of December 21, 2022 | 2.00 | 2.50 | 2.75 |
| As of February 08, 2023 | 2.50 | 3.00 | 3.25 |
| As of March 22, 2023 | 3.00 | 3.50 | 3.75 |
| As of May 10, 2023 | 3.25 | 3.75 | 4.00 |
| As of June 21, 2023 | 3.50 | 4.00 | 4.25 |
| As of August 2, 2023 | 3.75 | 4.25 | 4.50 |
| As of September 20, 2023 | 4.00 | 4.50 | 4.75 |
| As of June 12, 2024 | 3.75 | 4.25 | 4.50 |
| As of September 18, 2024 | 3.50 | 3.65 | 3.90 |
| As of October 23, 2024 | 3.25 | 3.40 | 3.65 |
| As of December 18, 2024 | 3.00 | 3.15 | 3.40 |
| As of February 5, 2025 | 2.75 | 2.90 | 3.15 |
| As of March 12, 2025 | 2.50 | 2.65 | 2.90 |
| As of April 23, 2025 | 2.25 | 2.40 | 2.65 |
| As of June 11, 2025 | 2.00 | 2.15 | 2.40 |

Source: The Dutch Central Bank (www.dnb.nl) and the European Central Bank (www.ecb.europa.eu)

17.3 U return

| | 2025 % | 2024 % | 2023 % | 2022 % | 2021 % | 2020 % |
|----------------|-----------|-----------|-----------|-----------|-----------|-----------|
| January | 2.42 | 2.85 | 2.24 | -0.26 | -0.55 | -0.35 |
| February | 2.48 | 2.59 | 2.33 | -0.25 | -0.57 | -0.27 |
| March | 2.48 | 2.43 | 2.43 | -0.17 | -0.56 | -0.29 |
| April | 2.60 | 2.48 | 2.62 | 0.00 | -0.47 | -0.38 |
| May | 2.63 | 2.58 | 2.64 | 0.25 | -0.40 | -0.39 |
| June | 2.64 | 2.66 | 2.67 | 0.48 | -0.31 | -0.40 |
| July | 2.58 | 2.72 | 2.66 | 0.84 | -0.29 | -0.33 |
| August | 2.57 | 2.75 | 2.72 | 1.12 | -0.29 | -0.38 |
| September | 2.62 | 2.68 | 2.79 | 1.24 | -0.37 | -0.40 |
| October | 2.70 | 2.56 | 2.85 | 1.38 | -0.42 | -0.43 |
| November | 2.71 | 2.46 | 2.95 | 1.68 | -0.39 | -0.46 |
| December | 2.69 | 2.46 | 2.98 | 2.08 | -0.30 | -0.50 |
| Annual average | 2.59 | 2.60 | 2.66 | 0.70 | -0.41 | -0.38 |

Source: www.pensioenperspectief.nl

18 Foreign exchange rates

| | | | December 31, 2025 | December 31, 2024 | December 29, 2023 |
|----------------|-----------|-----|----------------------|----------------------|----------------------|
| Canada | per EUR 1 | CAD | 1.6069 | 1.4951 | 1.4652 |
| Denmark | per EUR 1 | DKK | 7.4680 | 7.4570 | 7.4523 |
| Japan | per EUR 1 | JPY | 183.7500 | 163.2800 | 156.6400 |
| Norway | per EUR 1 | NOK | 11.8083 | 11.7825 | 11.2446 |
| United Kingdom | per EUR 1 | GBP | 0.8729 | 0.8298 | 0.8692 |
| United States | per EUR 1 | USD | 1.1734 | 1.0409 | 1.1052 |
| Sweden | per EUR 1 | SEK | 10.8075 | 11.4552 | 11.1003 |
| Switzerland | per EUR 1 | CHF | 0.9304 | 0.9412 | 0.9273 |

Source: ABN AMRO

19 List of abbreviations

| | |
|-----|---|
| AKW | General Child Benefit Act (<i>Algemene Kinderbijslagwet</i>) |
| ANW | Surviving dependant's benefit (<i>Algemene nabestaandenwet</i>) |
| AOW | General Old Age Pensions Act (<i>Algemene Ouderdomswet</i>) |
| AOF | Invalidity Insurance Fund (<i>Arbeidsongeschiktheidsfonds</i>) |
| AWF | General Unemployment Fund (<i>Algemeen werkloosheidsfonds</i>) |

| | |
|------|--|
| AWW | General Widows' and Orphans' Act (<i>Algemene Weduwen- en Wezenwet</i>) |
| BPM | Private motor vehicle and motorcycle tax (<i>Belasting van personenauto's en motorrijwielen</i>) |
| CIT | Corporate income tax |
| DED | VAT Deduction Exclusion Decree 1968 (<i>Besluit uitsluiting aftrek omzetbelasting</i>) |
| ECB | European Central Bank |
| EEA | European Economic Area |
| EIA | Energy investment tax credit |
| EU | European Union |
| ECHR | European Convention on Human Rights |
| IOAW | Older and Partially Disabled Unemployed Workers Income Scheme Act (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte werkloze werknemers</i>) |
| IOAZ | Older and Partially Disabled Former Self-Employed Persons Income Scheme Act (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte gewezen zelfstandigen</i>) |
| IVA | Fully Disabled Persons Income Scheme (<i>Inkomensvoorziening Volledig Arbeidsongeschikten</i>) |
| KIA | Small projects investment credit (<i>Kleinschaligheidsinvesteringsaftrek</i>) |
| LIV | Low income benefit (<i>Lage-inkomensvoordeel</i>) |
| LKV | Wage cost benefit (<i>Loonkostenvoordeel</i>) |
| KOR | Small business scheme (<i>Kleine-ondernemersregeling</i>) |
| MIA | Environmental investment tax allowance (<i>Milieu-investeringsaftrek</i>) |
| MRB | Motor vehicle tax (<i>Motorrijtuigenbelasting</i>) |
| PIT | Personal income tax |
| RVU | Early retirement scheme (<i>Regeling voor vervroegd uittreden</i>) |
| R&D | Research & Development |
| UFO | Public Sector Social Security Implementation Fund (<i>Uitvoeringsfonds voor de overheid</i>) |
| VAT | Value added tax |
| WAO | Invalidity Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering</i>) |
| WGA | Return to Work (Partially Disabled Persons) (<i>Werkhervatting gedeeltelijk arbeidsongeschikten</i>) |
| WHK | Return to Work Fund (<i>Werkhervattingskas</i>) |
| WIA | Work and Income (Capacity for Work) Act (<i>Wet werk en inkomen naar arbeidsvermogen</i>) |
| WKR | Work-related costs rules |
| WLZ | Long-term Care Act (<i>Wet langdurige zorg</i>) |
| WOZ | Valuation of Immovable Property Act (<i>Wet waardering onroerende zaken</i>) |
| WTL | Salary Costs (Incentive Allowances) Act (<i>Wet tegemoetkomingen loondomein</i>) |
| WW | Unemployment Insurance Act (<i>Werkloosheidswet</i>) |
| ZVW | Healthcare Insurance Act |
| ZW | Sickness Benefits Act (<i>Ziektewet</i>) |



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