

Appropriation Account 2024

Vote 12

Superannuation and Retired Allowances

Introduction

As Accounting Officer for Vote 12, I am required each year to prepare the appropriation account for the Vote and to submit the account to the Comptroller and Auditor General for audit.

In accordance with this requirement, I have prepared the attached account of the amount expended in the year ended 31 December 2024 for pensions, superannuation, occupational injuries, and additional and other allowances and gratuities under the Superannuation Acts 1834 to 2004 and sundry other statutes; extra-statutory pensions, allowances and gratuities awarded by the Minister for Public Expenditure, National Development Plan Delivery and Reform; fees to medical referees and occasional fees to doctors; compensation and other payments in respect of personal injuries; fees to Pensions Authority, and other professional fees, miscellaneous payments, etc.

The expenditure outturn is compared with the sums granted by Dáil Éireann under the Appropriation Act 2024, including the amount that could be used as appropriations-in-aid of expenditure for the year.

A surplus of €80.602 million is liable for surrender to the Exchequer.

The statement of accounting policies and principles and notes 1 to 6 form part of the account.

Statement of accounting policies and principles

The standard accounting policies and principles for the production of appropriation accounts, as set out by the Department of Public Expenditure, Infrastructure, Public Service Reform and Digitalisation in circular 20 of 2024 have been applied in the preparation of the account. This includes the application of a number of Central Government Accounting Standards (CGAS) brought into effect from 1 January 2024.

Statement on internal financial control

Responsibility for system of internal financial control

As Accounting Officer, I acknowledge my responsibility for ensuring that an effective system of internal financial control is maintained and operated by the Department of Public Expenditure, Infrastructure, Public Service Reform and Digitalisation.

This responsibility is exercised in the context of the resources available to me and my other obligations as Secretary General. Also, any system of internal financial control can provide only reasonable and not absolute assurance that assets are safeguarded, that transactions authorised and properly recorded, and that material errors or irregularities are either prevented or would be detected in a timely manner. Maintaining the system of internal financial controls is a continuous process and the system and its effectiveness are kept under ongoing review.

Shared services

I have fulfilled my responsibilities in relation to the requirements of the service management agreement between this Department and the National Shared Services Office for the provision of HR, finance and payroll shared services.

I rely on a letter of assurance from the Accounting Officer of the National Shared Services Office that the appropriate controls are exercised in the provision of shared services to this Department.

Financial control environment

A control environment comprising the following elements is in place.

- Financial responsibilities have been assigned at management level with corresponding accountability.
- Reporting arrangements have been established at all levels where responsibility for financial management has been assigned.
- Formal procedures have been established for reporting significant control failures and ensuring appropriate corrective action.
- There is an Audit Committee to advise me in discharging my responsibilities for the internal financial control system.
- Procedures for key business processes have been documented.
- There are systems in place to safeguard the assets.

Administrative controls and management reporting

A framework of administrative procedures and regular management reporting is in place, including segregation of duties and a system of delegation and accountability.

- There is an appropriate budgeting system with an annual budget which is kept under review by senior management.
- There are regular reviews by senior management of periodic and annual financial reports which indicate financial performance against forecasts.
- A risk management system operates within the Department.
- There are systems aimed at ensuring the security of the ICT systems.
- There are appropriate capital investment control guidelines and formal project management disciplines.

Internal audit and Audit Committee

The Department has an internal audit function with appropriately trained personnel, which operates in accordance with a written charter which I have approved. Its work is informed by analysis of the financial risks to which the Department is exposed and its annual internal audit plans, jointly approved by me and the Audit Committee, are based on this analysis. These plans aim to cover the key controls on a rolling basis over a reasonable period. The internal audit function is reviewed periodically by me and by the Audit Committee. I have put procedures in place to ensure that the reports of the internal audit function are followed up.

Risk and control framework

The Department has implemented a risk management system which identifies and reports key risks and the management actions being taken to address and, to the extent possible, to mitigate those risks.

A risk register is in place which identifies the key risks facing the Department and these have been identified, evaluated and graded according to their significance. The high level risks facing the Department are reviewed and updated by the Management Board on a quarterly basis. The outcome of these assessments is used to plan and allocate resources to ensure risks are managed to an acceptable level.

The risk register details the controls and actions needed to mitigate risks and responsibility for operation of controls assigned to specific staff.

Ongoing monitoring and review

Formal procedures have been established for monitoring control processes and control deficiencies are communicated to those responsible for taking corrective action and to management and the Management Board, where relevant, in a timely way. I confirm that key risks and related controls have been identified, and processes have been put in place to monitor the operation of those key controls and report any identified deficiencies.

Review of effectiveness

The Department has procedures to monitor the effectiveness of its risk management and control procedures. The Department's monitoring and review of the effectiveness of the system of internal financial control is informed by the work of the internal and external auditors and the senior management within the Department responsible for the development and maintenance of the internal financial control framework.

Internal financial control issues

Payments in respect of liability under Chapter 2C of the Taxes Consolidation Act 1997

As set out in the 2023 Appropriation Account, an issue arose in 2024 regarding payments not made to the Revenue Commissioners in respect of liability under Chapter 2C of the Taxes Consolidation Act 1997, Section 787R Chargeable Excess Tax.

Vote 12 made an unprompted voluntary disclosure to the Revenue Commissioners in relation to the underpayment. Chargeable excess tax (CET) of €2,327,688, and interest of €468,744, were paid to the Revenue Commissioners in 2024.

On further review, it was found that in a number of cases, a capital valuation calculation to determine whether or not the standard fund threshold was exceeded was not performed by the NSSO and ultimately CET was due. Once verified, the amount of CET due will be paid through Vote 12. The NSSO is also examining other issues, related to the calculation applied to part-time workers on retirement and the correction of superannuation contributions from ministerial remuneration. It is likely both of these matters will also have a financial impact on Vote 12. In July 2025, Revenue engaged with the NSSO and commenced audit of all CET and withholding tax for the period 2015 to date. The audit is ongoing and the findings are yet to be finalised.

No other weaknesses in internal financial control were identified in relation to 2024 that require disclosure in the appropriation account.

David Moloney

Accounting Officer

Superannuation and Retired Allowances

22 September 2025

Comptroller and Auditor General

Report for presentation to Dáil Éireann

Vote 12 Superannuation and Retired Allowances

Opinion on the appropriation account

I have audited the appropriation account for Vote 12 Superannuation and Retired Allowances for the year ended 31 December 2024 under section 3 of the Comptroller and Auditor General (Amendment) Act 1993.

In my opinion, the appropriation account

- properly presents the receipts and expenditure of Vote 12 Superannuation and Retired Allowances for the year ended 31 December 2024, and
- has been prepared in the form prescribed by the Minister for Public Expenditure, Infrastructure, Public Service Reform and Digitalisation.

Basis of opinion

I conducted my audit of the appropriation account in accordance with the International Standards on Auditing (ISAs) as promulgated by the International Organisation of Supreme Audit Institutions. My responsibilities under those standards are described in the appendix to this report. I am independent of the Department of Public Expenditure, Infrastructure, Public Service Reform and Digitalisation and have fulfilled my other ethical responsibilities in accordance with the standards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Report on the statement on internal financial control, and on other matters

The Accounting Officer has presented a statement on internal financial control together with the appropriation account. My responsibilities to report in relation to the information in the statement, and on certain other matters upon which I report by exception, are described in the appendix to this report.

Errors in public service pay and pensions administration

In the statement on internal financial control, the Accounting Officer discloses that Vote 12 made an unprompted voluntary disclosure to the Revenue Commissioners in 2024 in respect of underpayment of chargeable excess tax (CET) liabilities. Arrears of CET totalling €2.3 million were paid in 2024, along with interest of €469,000.

On further review, it has been identified that some retirees' liabilities in respect of CET had not been assessed; that there were errors in the calculation of pensions of part-time workers; and that there were errors in the calculation of superannuation contributions paid by holders of ministerial office. These matters are expected to have an impact on Vote 12. A Revenue audit of the treatment of CET and pension lump sum withholding tax is in progress.

Chapter 7 of my *Report on the Accounts of the Public Services* for 2024 examines these matters in more detail.

Seamus McCarthy

Comptroller and Auditor General

22 September 2025

Appendix to the report of the Comptroller and Auditor General

Responsibilities of the Accounting Officer

The Accounting Officer is responsible for

- the preparation of the appropriation account in accordance with section 22 of the Exchequer and Audit Departments Act 1866
- ensuring the appropriation account complies with the requirements of the Department of Public Expenditure, Infrastructure, Public Service Reform and Digitalisation's *Public Financial Procedures*, and with other directions of the Minister for Public Expenditure, Infrastructure, Public Service Reform and Digitalisation
- ensuring the regularity of transactions, and
- implementing such internal control as the Accounting Officer determines is necessary to enable the preparation of the appropriation account free from material misstatement, whether due to fraud or error.

Responsibilities of the Comptroller and Auditor General

I am required under section 3 of the Comptroller and Auditor General (Amendment) Act 1993 to audit the appropriation account and to report thereon to Dáil Éireann stating whether, in my opinion, the account properly presents the receipts and expenditure related to the vote.

My objective in carrying out the audit is to obtain reasonable assurance about whether the appropriation account is free from material misstatement due to fraud or error. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the appropriation account.

As part of an audit in accordance with the ISAs, I exercise professional judgment and maintain professional scepticism throughout the audit. In doing so,

- I identify and assess the risks of material misstatement of the appropriation account whether due to fraud or error; design and perform audit procedures responsive to those risks; and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- I obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal controls.
- I assess whether the accounting provisions of the Department of Public Expenditure, Infrastructure, Public Service Reform and Digitalisation's *Public Financial Procedures* have been complied with.

I communicate with the Accounting Officer regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

I report by exception if, in my opinion,

- I have not received all the information and explanations I required for my audit, or
- the accounting records were not sufficient to permit the appropriation account to be readily and properly audited, or
- the appropriation account is not in agreement with the accounting records.

Appendix to the report of the Comptroller and Auditor General (continued)**Reporting on the statement on internal financial control**

My opinion on the appropriation account does not cover the Accounting Officer's statement on internal financial control, and I do not express any form of assurance conclusion thereon.

In connection with my audit of the appropriation account, I am required under the ISAs to read the statement on internal financial control and, in doing so, consider whether the information contained therein is materially inconsistent with the appropriation account or with knowledge obtained during the audit, or if it otherwise appears to be materially misstated. If, based on the work I have performed, I conclude that there is a material misstatement, I am required to report that fact.

Reporting on other matters

I seek to obtain evidence about the regularity of financial transactions in the course of audit. I am required to report under section 3 of the Comptroller and Auditor General (Amendment) Act 1993 if I identify any material instance where public money has not been applied for the purposes intended or where transactions did not conform to the authorities governing them.

I am also required under the 1993 Act to prepare, in each year, a report on such matters arising from my audits of the appropriation accounts as I consider appropriate. In such cases, the audit reports on the relevant appropriation accounts refer to the relevant chapter(s) in my annual *Report on the Accounts of the Public Services*.

Vote 12 Superannuation and Retired Allowances

Appropriation Account 2024

		2024		2023
		Estimate provision	Outturn	Outturn
		€000	€000	€000
Programme expenditure				
A	Superannuation and retired Allowances			
	<i>Original</i>	869,610		
	<i>Supplementary</i>	<u>22,121</u>		
		891,731	871,430	814,193
Gross expenditure		891,731	871,430	814,193
<i>Deduct</i>				
B	Appropriations-in-aid			
	<i>Original</i>	644,223		
	<i>Supplementary</i>	<u>22,120</u>		
		666,343	726,644	618,249
Net expenditure				
	<i>Original</i>	225,387		
	<i>Supplementary</i>	<u>1</u>		
		225,388	144,786	195,944

Surplus

The surplus of the amount provided over the net amount applied is liable for surrender to the Exchequer.

	2024	2023
	€	€
Surplus to be surrendered	<u>80,602,121</u>	<u>110,822,107</u>

David Moloney

Accounting Officer

Superannuation and Retired Allowances

11 March 2025

Notes to the Appropriation Account

Note 1 Operating Cost Statement 2024

	2024	2023
	€000	€000
Programme cost	870,796	813,626
Non pay	634	567
Gross expenditure	871,430	814,193
<i>Deduct</i>		
Appropriations-in-aid	726,644	618,249
Net expenditure	144,786	195,944
Changes in net current assets		
Increase in accrued expenses	39,422	
	39,422	183
Direct expenditure	184,208	196,127
Expenditure borne elsewhere		
Net allied services expenditure (note 1.1)	(850,434)	(799,760)
Net programme cost	(666,226)	(603,633)

1.1 Net allied services expenditure

The net allied services expenditure amount is made up of the following amounts in relation to Vote 12 borne elsewhere, net of costs of shared services provided to other Votes.

	2024	2023
	€000	€000
Vote 18 National Shared Services Office	4,153	3,042
Central Fund ^a	1,133	1,124
	5,286	4,166
Cost of shared services provided to other votes	(855,720)	(803,926)
	(850,434)	(799,760)

Note ^a Central Fund expenditure arises on ministerial spouses and children, Cathaoirleach, Leas Cathaoirleach, Ceann Comhairle and Leas Ceann Comhairle pensions and related costs.

Note 2 Statement of Financial Position as at 31 December 2024

	Note	2024 €000	2023 €000
Current assets			
Bank and cash	2.1	(8,513)	28,147
Other debit balances	2.2	40,558	166
		32,045	28,313
Less			
Current liabilities			
Accrued expenses	2.3	39,422	—
Other credit balances	2.4	19,087	18,163
Net Exchequer funding	2.5	12,958	10,150
		71,467	28,313
Net current liabilities		(39,422)	—
Net liabilities		(39,422)	—
Represented by:			
State funding account	2.6	(39,422)	—

2.1 Bank and cash

at 31 December	2024 €000	2023 €000
PMG balances and cash	(8,513)	28,147
	(8,513)	28,147

2.2 Other debit balances

at 31 December	2024 €000	2023 €000
Recoupable pensions owed by other departments	85	166
Prefunding of 2025 payroll	40,451	—
Other debit suspense items	22	—
	40,558	166

2.3 Accrued expenses

at 31 December	2024	2023
	€000	€000
Payroll accrual ^a	39,422	—
	39,422	—

Note ^a Any superannuation arrears due at year end which have arisen following implementation of Public Sector Pay Agreements are not included as the information is not readily available.

2.4 Other credit balances

at 31 December	2024	2023
	€000	€000
Amounts due to the State		
Income tax	10,664	10,072
Universal social charge	1,701	1,665
Local property tax	175	165
	12,540	11,902
Voluntary pension deductions held in suspense	4,927	4,566
Other credit suspense items	1,620	1,695
	19,087	18,163

2.5 Net Exchequer funding

at 31 December	2024	2023
	€000	€000
Surplus to be surrendered	80,602	110,822
Exchequer grant undrawn	(67,644)	(100,672)
Net Exchequer funding	12,958	10,150

Represented by:

Debtors

Bank and cash	(8,513)	28,147
Debit balances: suspense	40,558	166
	32,045	28,313

Creditors

Due to the State	(12,540)	(11,902)
Credit balances: suspense	(6,547)	(6,261)
	(19,087)	(18,163)
	12,958	10,150

2.6 State funding account

	Note		2024	2023
		€000	€000	€000
Balance at 1 January			—	183
Disbursements from the Vote				
Estimate provision	Account	225,388		
Surplus to be surrendered	Account	(80,602)		
Net vote			144,786	195,944
Expenditure borne elsewhere	1.1		(850,434)	(799,760)
Net programme cost	1		666,226	603,633
Balance at 31 December			(39,422)	—

2.7 Impact of accounting policy changes in 2024

Nine new central government accounting standards (CGAS) were implemented with effect from 1 January 2024. The implementation had the following impact on the State funding balance.

	2024
	€000
Payroll accrual ^a	(39,422)
	(39,422)

Note ^a CGAS 39A Employee Benefits Part A

Note 3 Vote Expenditure

Programme A Superannuation and Retired Allowances

		2024		2023
		Estimate provision	Outturn	Outturn
		€000	€000	€000
A.1	Superannuation allowances, compensation allowances, pensions and certain children's allowances	668,355	663,873	611,382
A.2	Payments under the contributory pension schemes for spouses and children of civil servants, members of the judiciary and court officers			
	Original	48,388		
	Supplementary	1,628		
		50,016	51,018	48,346
A.3	Ex-gratia pensions for widows and children of civil servants, members of the judiciary and court officers	127	115	126
A.4	Additional allowances and gratuities in respect of established officers and payments in respect of transferred service			
	Original	128,720		
	Supplementary	14,085		
		142,805	124,117	128,373
A.5	Pensions, allowances and gratuities in respect of unestablished officers and their spouses and children and other pensions and payments in respect of transferred service			
	Original	22,500		
	Supplementary	2,825		
		25,325	27,009	24,702
A.6	Injury grants and medical fees			
	Original	345		
	Supplementary	4		
		349	299	289
A.7	Pension related fees and other expenses			
	Original	720		
	Supplementary	14		
		734	634	567

			2024	2023
		Estimate provision	Outturn	Outturn
		€000	€000	€000
A.8	Payments in respect of liability under Chapter 2C of the Taxes Consolidation Act 1997			
	<i>Original</i>	400		
	<i>Supplementary</i>	3,565		
			3,965	354
A.9	Pension liabilities of former public service bodies payable under statute		55	54
			891,731	814,193
			871,430	

Significant variations

The following outlines the reasons for significant variations in non-administration programme expenditures (+/- 5% and €100,000).

A.2 Payments under contributory pension schemes for spouses and children of civil servants, members of the judiciary and court officers

Estimate provision €48.388 million; outturn €51.018 million

Expenditure was higher than expected by €2.63 million which was driven by the number of persons serving/retired whose death results in the payment of a survivor's pension benefit. Given the level of gross expenditure as it stood at the end of October, a supplementary estimate of €1.6 million was sought and approved by the Oireachtas.

A.4 Additional allowances and gratuities in respect of established officers and payments in respect of transferred service

Estimate provision €128.720 million; outturn €124.117 million

The underspend of €4.6 million from the estimate was due to this subhead being impacted by the numbers entering and leaving the scheme and the grade mix, all of which can vary from year to year. Given the level of gross expenditure as it stood at the end of October, a supplementary estimate of €14.1 million was sought for subhead A.4 and approved by the Oireachtas.

A.5 Pensions, allowances and gratuities in respect of unestablished officers and their spouses and children and other pensions and payments in respect of transferred service

Estimate provision €22.500 million; outturn €27.009 million

Expenditure was higher than expected by €4.509 million due to the grade mix and number of retirees. Given the level of gross expenditure as it stood at the end of October, a supplementary estimate of €2.8 million was sought for subhead A.5 and approved by the Oireachtas.

A.8 Payments in respect of liability under Chapter 2C of the Taxes Consolidation Act 1997

Estimate provision €0.4 million; outturn €4.310 million

Expenditure was higher than expected by €3.910 million due to a payment for underpaid CET (€2.328 million), and associated interest (€468,744), for the period 2015 to 2023, together with a greater number of retirees paying income tax in 2024 compared to that provided for in the estimate. Given the level of expenditure as it stood at the end of October, a supplementary estimate of €3.6 million was sought for subhead A.8 and approved by the Oireachtas.

Note 4 Receipts

4.1 Appropriations-in-aid

		2024		2023
		Estimate provision €000	Realised €000	Realised €000
1	Receipts from the Social Welfare Consolidation Act 2005, Section 5(3) in respect of pension liability of staff		36,333	33,685
2	Receipts in respect of pension liability of staff on loan, etc.		1,040	689
3	Contribution to spouses' and children's pension scheme for civil servants and others		18,200	17,795
4	Receipts in respect of the contributory scheme introduced for established civil servants who were appointed on and after 6 April 1995 (circular 6/95)		41,600	44,644
5	Repayments of gratuities, etc.		500	80
6	Purchase of notional service		6,500	7,041
7	Single scheme contributions			
		<i>Original</i>		
		540,000		
		<i>Supplementary</i>		
		22,120		
		562,120	618,131	514,315
8	Miscellaneous	50	—	—
		666,343	726,644	618,249

Significant variations

The following outlines the reasons for significant variations in appropriations-in-aid (+/- 5% and €100,000).

2 Receipts in respect of pension liability of staff on loan, etc.

Estimate provision €1.040 million; realised €721,000

The shortfall of €319,000 was due to an over estimation of receipts of pension contributions of civil servants who are on loan from their parent department. It is difficult to predict the number of civil servants on loan year to year.

4 Receipts in respect of the contributory scheme introduced for Established Civil Servants who were appointed on and after 6 April 1995 (Circular 6/95)

Estimate provision €41.600 million; realised €46.571 million

Receipts were higher than anticipated by €4.971 million due to an underestimated level of receipts from the cohort of civil servants appointed on or after 6 April 1995, and before 1 January 2013, and who are members of the established scheme.

The level of contributions is affected by changes in the salary levels of this cohort which may increase in line with career progression.

6 Purchase of notional service

Estimate provision €6.500 million; realised €6.817 million

Receipts were higher than anticipated by €317,000 due to an increased purchase of notional service in 2024. This subhead is dependent on the numbers of civil servants purchasing notional service year on year. As a result, the estimate can be difficult to predict.

7 Single scheme contributions

Estimate provision €540 million; realised €618.131 million

Receipts were higher than anticipated by €78.131 million due to an increased number of new public servants commencing employment during 2024. A supplementary estimate of €22.1 million was sought and approved by the Oireachtas.

Note 5 Staffing and Remuneration

5.1 Staff

All staff employed in the administration and payment of superannuation charged to this Vote are paid from Vote 18 National Shared Services Office. Staff engaged on the formulation of superannuation policy are charged to Vote 11 Public Expenditure, National Development Plan Delivery and Reform.

5.2 Pensioners

A breakdown of the total numbers of pensioners in payment by heading at year end is set out below.

		2024	2023
A.1	Superannuation allowances, compensation allowances, pensions and certain children's allowances	25,455	24,192
A.2	Payments under the contributory pensions schemes for spouses and children of civil servants, members of the judiciary and court officers	3,184	3,144
A.3	Ex-gratia pensions for widows and children of civil servants, members of the judiciary and court officers	8	10
A.4	Additional allowances and gratuities in respect of established officers and payments in respect of transferred service	1,750	1,690
A.5	Pensions, allowances and gratuities in respect of unestablished officers and their spouses and children and other pensions and payments in respect of transferred service	4,241	4,269
A.6	Pension liabilities of former public service bodies payable under statute	3	3
		34,641	33,308

5.3 Pension payment agency services

Vote 12 makes pension payments, on an agency basis, to former staff of the bodies detailed below.

Name of body	Number of pensioners	Gross value 2024 €million
Vocational Education Committee/Institute of Technology/Education and Training Board pensions	14,217	404
FÁS/SOLAS pensions	1,454	33

Note The amounts paid are charged to Vote 26 Education and Vote 45 Further and Higher Education, Research, Innovation and Science.

5.4 Overpayment of pensions

Overpayments at year end were €291,322 (80 cases). All of these cases have recoupment plans in place.

The NSSO has provided Vote 12 with a list of 229 cases of write-offs under €250, with a combined value of €24,513.

5.5 Salary of Accounting Officer

The Accounting Officer for Vote 12 Superannuation and Retired Allowances is also the Accounting Officer for Vote 11 Public Expenditure, National Development Plan Delivery and Reform. His salary level is disclosed in the Appropriation Account for Vote 11.

Note 6 Miscellaneous

6.1 Abatement of pensions

The Pensions (Abatement) Act 1965, and the Public Service (Single Scheme and other Provisions) Act 2012, provide that the pensions of civil servants who are retained or re-employed after normal retirement age are abated as necessary, to ensure that their total pay in the period of retention or re-employment does not exceed the remuneration which they would have received if they had remained in the posts they had held on the last day of their reckonable service. The legislation also provides that such abatements may be waived at the discretion of the Minister for Public Expenditure, National Development Plan Delivery and Reform.

In 2024, the pensions of 48 retired civil servants were fully or partially abated. The total amount abated in 2024 was €394,952 (2023: €262,248).

6.2 Chargeable excess tax balances

Chargeable Excess Tax (CET) is a charge that may arise on the estimated value of personal pensions in excess of €2 million. There is provision in tax law for the pensions administrator to pay the tax and to recoup it over twenty years through deductions from pensions paid. The table below sets out transactions in relation to tax on the chargeable excess. The closing balance represents the amount yet to be recouped from pension payments.

	2024	2023
	€000	€000
Opening balance 1 January	2,702	1,911
CET payments in year	1,484	907
Less amounts recouped from pension payments	(176)	(116)
Closing balance 31 December	4,010	2,702