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NORTH ATLANTIC COUNCIL

CONSEIL DE L'ATLANTIQUE NORD

NATO SANS CLASSIFICATION

9 janvier 2026

DOCUMENT
PO(2025)0386-AS1

RAPPORT DU COLLÈGE INTERNATIONAL DES AUDITEURS EXTERNES DE L'OTAN (IBAN) SUR L'AUDIT DES ÉTATS FINANCIERS 2024 DU RÉGIME DE PENSIONS COORDONNÉ DE L'OTAN

NOTE SUR LA SUITE DONNÉE

Le 9 janvier 2026, au terme d'une procédure d'accord tacite, le Conseil a pris note du rapport de l'IBAN cité en titre, il a approuvé la recommandation contenue dans la décision du Bureau de la planification et de la politique générale des ressources (RPPB) concernant ce rapport, et il a donné son accord pour que les états financiers 2024 du régime de pensions coordonné de l'OTAN, le rapport de l'IBAN et la décision du RPPB soient rendus publics.

(signé) Mark RUTTE
Secrétaire général

NB : La présente note fait partie du PO(2025)0386 et doit être placée en tête de ce document.

NHQD380617

NATO SANS CLASSIFICATION

18 décembre 2025

DOCUMENT
PO(2025)0386
Procédure d'accord tacite :
9 jan 2026 15:30

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À : Représentants permanents (Conseil)

De : Secrétaire général

RAPPORT DU COLLÈGE INTERNATIONAL DES AUDITEURS EXTERNES DE L'OTAN SUR L'AUDIT DES ÉTATS FINANCIERS 2024 DU RÉGIME DE PENSIONS COORDONNÉ DE L'OTAN

1. Vous trouverez en annexe la décision du Bureau de la planification et de la politique générale des ressources (RPPB) concernant le rapport de l'IBAN sur l'audit des états financiers 2024 du régime de pensions coordonné de l'OTAN[1], ainsi que la recommandation qu'il a formulée à l'intention du Conseil.

2. Je ne pense pas que ce dossier doive être examiné au Conseil. Par conséquent, **sauf avis contraire me parvenant d'ici au vendredi 9 janvier 2026 à 15h30**, je considérerai que le Conseil aura pris note du rapport de l'IBAN, approuvé la recommandation contenue dans la décision du RPPB, et donné son accord pour que les états financiers 2024 du régime de pensions coordonné de l'OTAN, le rapport de l'IBAN et la décision du RPPB soient rendus publics.

(signé) Mark RUTTE

1 annexe
2 pièces jointes

Original : anglais

[1] Également appelé « régime de pensions à prestations définies » (DBPS).

NHQD379798

ANNEXE 1
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**BUREAU DE LA PLANIFICATION
ET DE LA POLITIQUE GÉNÉRALE DES RESSOURCES**

**RAPPORT DU COLLÈGE INTERNATIONAL
DES AUDITEURS EXTERNES DE L'OTAN
SUR L'AUDIT DES ÉTATS FINANCIERS 2024
DU RÉGIME DE PENSIONS COORDONNÉ DE L'OTAN**

DÉCISION

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Référence :

A) IBA-A(2025)0098 (Rapport de l'IBAN)

Le Bureau de la planification et de la politique générale des ressources :

1. ayant examiné le rapport de l'IBAN sur l'audit des états financiers 2024 du régime de pensions coordonné de l'OTAN, et ayant pris connaissance des commentaires formulés par les gestionnaires de cette entité, constate que l'IBAN a émis une opinion sans réserve sur ces états financiers et sur la conformité pour l'exercice et qu'il a formulé deux observations, lesquelles n'ont pas eu d'incidence sur l'opinion émise ;

2. invite les gestionnaires du régime de pensions coordonné de l'OTAN à communiquer au Conseil, en même temps que leurs commentaires sur l'audit des états financiers de 2025, un plan d'action assorti d'échéances sur ce qui sera fait pour appliquer les recommandations relatives aux exercices 2019 et 2021 ; si, lors de cet audit, l'IBAN estime que les questions correspondantes, qui sont à traiter ou en cours de traitement depuis plus de trois ans, ont été traitées, il n'y aura pas lieu de communiquer de plan d'action ;

3. souscrit aux recommandations formulées par l'IBAN comme suite à ses observations et recommande au Conseil de donner son accord pour que les états financiers 2024 du régime de pensions coordonné de l'OTAN et le rapport de l'IBAN correspondant soient rendus publics.

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Note succincte
du Collège international des auditeurs externes de l'OTAN (IBAN)
à l'intention du Conseil sur l'audit des états financiers
du régime de pensions coordonné de l'OTAN,
également appelé « régime de pensions à prestations définies de l'OTAN » (DBPS),
pour l'exercice clos le 31 décembre 2024

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Le régime de pensions coordonné de l'OTAN, régime non financé à prestations définies, s'applique aux agents civils recrutés entre le 1er juillet 1974 et le 30 juin 2005. Il est souvent appelé « régime de pensions à prestations définies de l'OTAN » (DBPS). Les agents recrutés depuis le 1er juillet 2005 sont affiliés au régime de pensions à cotisations définies (DCPS).

Les pays membres de l'Alliance garantissent collectivement le versement des prestations dues au titre du DBPS. En 2024, l'actif net du régime a baissé de 7 465 euros (contre 10 953 euros en 2023).

L'IBAN a émis une opinion sans réserve sur les états financiers 2024 du DBPS ainsi que sur la conformité pour cet exercice.

L'IBAN a formulé deux observations, assorties de recommandations. Ces observations n'ont pas eu d'incidence sur l'opinion émise. Elles portent sur les points suivants :

1. Nécessité de renforcer les mécanismes de contrôle interne relatifs à l'établissement des états financiers

2. Nécessité de renforcer les mécanismes de contrôle interne relatifs à la base de données des bénéficiaires du DBPS, afin d'éviter tout versement de pension indu

L'IBAN a fait le point sur les suites données aux observations et recommandations formulées lors d'audits précédents, et il a constaté que trois questions étaient en cours de traitement.

Le rapport d'audit a été transmis au Secrétariat international, dont les commentaires ont ensuite été intégrés dans le document et sont accompagnés, le cas échéant, de la position de l'IBAN à leur sujet.

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4 novembre 2025

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COLLÈGE INTERNATIONAL DES AUDITEURS EXTERNES DE L'OTAN

RAPPORT SUR L'AUDIT DES ÉTATS FINANCIERS

DU RÉGIME DE PENSIONS COORDONNÉ DE L'OTAN

ÉGALEMENT APPELÉ « RÉGIME DE PENSIONS À PRESTATIONS DÉFINIES DE L'OTAN » (DBPS),

POUR L'EXERCICE CLOS LE 31 DÉCEMBRE 2024

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OPINION DE L'AUDITEUR EXTERNE À L'INTENTION DU CONSEIL DE L'ATLANTIQUE NORD

Audit des états financiers

Opinion sur les états financiers

Le Collège international des auditeurs externes de l'OTAN (IBAN) a audité les états financiers du régime de pensions coordonné de l'OTAN portant sur la période de 12 mois ayant pris fin le 31 décembre 2024. Diffusés sous la cote FC(2025)0033-REV1 et soumis à l'IBAN le 9 juillet 2025, ces états financiers se composent de l'état de la situation financière au 31 décembre 2024, de l'état de la performance financière, de l'état des variations de l'actif net/situation nette et du tableau des flux de trésorerie pour la période de 12 mois ayant pris fin le 31 décembre 2024, ainsi que d'un résumé des méthodes comptables importantes et d'autres notes explicatives. Ils contiennent en outre un rapport sur l'exécution du budget portant sur la même période de 12 mois.

L'opinion de l'IBAN est que les états financiers donnent une image fidèle et exacte de l'actif net disponible pour le service des prestations du régime de pensions coordonné de l'OTAN au 31 décembre 2024 ainsi que des variations de cet actif net au cours de la période ayant pris fin à cette date, en application des dispositions comptables et des normes de compte rendu du cadre comptable OTAN.

Justification de l'opinion émise sur les états financiers

Le Règlement financier de l'OTAN prévoit que l'audit externe des entités OTAN présentant des états financiers et des organismes OTAN établis en vertu du Traité de l'Atlantique Nord est effectué par l'IBAN.

L'IBAN a effectué son audit en se fondant sur les principes définis par l'Organisation internationale des institutions supérieures de contrôle des finances publiques (INTOSAI), comme le prévoit sa charte, et sur des normes conformes aux normes internationales des institutions supérieures de contrôle des finances publiques (ISSAI 2000-2899).

L'IBAN est indépendant, comme le prévoit le Code de déontologie de l'INTOSAI, et il s'est acquitté de ses responsabilités dans le respect des dispositions de ce code. Les responsabilités des membres de l'IBAN sont décrites de manière plus détaillée dans la section « Responsabilités de l'IBAN concernant l'audit des états financiers » et dans sa charte.

L'IBAN estime qu'il a obtenu par son audit les éléments probants nécessaires et suffisants pour lui permettre de formuler une opinion.

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Responsabilité de la direction concernant les états financiers

La responsabilité de la direction concernant les états financiers est définie dans le Règlement financier de l'OTAN. Les états financiers du régime de pensions coordonné de l'OTAN sont établis en application des dispositions comptables et des normes de compte rendu du cadre comptable OTAN tel qu'approuvé par le Conseil. Il incombe au contrôleur des finances de soumettre les états financiers à l'IBAN au plus tard le 31 mars qui suit la fin de l'exercice visé dans les états financiers.

Les états financiers sont signés par le chef de l'entité OTAN concernée et par le contrôleur des finances. En apposant leur signature sur ces documents, ceux-ci confirment que des mesures de gouvernance financière, des mécanismes de gestion des ressources, des contrôles internes et des systèmes d'information financière ont été mis en place et maintenus afin de garantir une utilisation efficace et efficiente des ressources.

Cette confirmation couvre l'élaboration, la mise en place et le maintien d'un ensemble de contrôles internes de nature à permettre l'établissement et la présentation d'états financiers qui soient auditables et exempts d'inexactitudes significatives, que celles-ci relèvent d'une fraude ou d'une erreur. Elle couvre aussi le compte rendu relatif à la capacité de l'entité à poursuivre son activité, la présentation, le cas échéant, des questions relatives à la continuité de l'activité, et l'application du principe comptable de continuité d'activité, à moins qu'il soit prévu de liquider l'entité ou de mettre un terme à son activité ou qu'il n'y ait pas moyen de faire autrement.

Responsabilités de l'IBAN concernant l'audit des états financiers

L'audit a pour objectif de permettre à l'IBAN d'obtenir une assurance raisonnable sur le point de savoir si les états financiers considérés dans leur ensemble sont exempts d'inexactitudes significatives, que celles-ci relèvent d'une fraude ou d'une erreur, et de formuler une opinion à leur sujet. L'assurance raisonnable correspond à un degré de certitude élevé, mais elle ne garantit pas qu'un audit effectué sur la base de normes conformes aux ISSAI permettra dans tous les cas de détecter les inexactitudes significatives. Les inexactitudes, qui peuvent résulter d'une fraude ou d'une erreur, sont considérées comme significatives lorsque l'on peut raisonnablement s'attendre à ce que, considérées isolément ou collectivement, elles influent sur les décisions économiques que les utilisateurs des états financiers prennent en se fondant sur ceux-ci.

Dans le cadre d'audits effectués sur la base de normes conformes aux ISSAI, les auditeurs font appel à leur jugement professionnel et à leur esprit critique tout au long de la planification et de la réalisation du travail. Cela nécessite de tenir compte des particularités que présentent les entités du secteur public. L'IBAN s'attache aussi :

- à recenser et à évaluer les risques d'inexactitudes significatives dans les états financiers, que celles-ci relèvent d'une fraude ou d'une erreur, à concevoir et à mettre en œuvre des procédures d'audit sensibles à ces risques ainsi qu'à obtenir par son audit les éléments probants nécessaires et suffisants pour lui permettre de formuler une opinion ; le risque de non-détection d'une inexactitude significative

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relevant d'une fraude est plus élevé que le risque de non-détection d'une inexactitude significative relevant d'une erreur, car la fraude peut résulter d'une collusion, d'une falsification, d'omissions intentionnelles, de fausses déclarations ou du contournement du contrôle interne ;

- à acquérir une connaissance du contrôle interne qui soit pertinente pour l'audit, le but étant d'élaborer des procédures d'audit qui soient adaptées à la situation considérée et non pas d'exprimer une opinion sur l'efficacité du système de contrôle interne de l'entité ;

- à déterminer si les méthodes comptables appliquées sont appropriées et si les estimations comptables et les informations connexes fournies par la direction sont raisonnables ;

- à se prononcer sur le caractère approprié ou non de l'utilisation du principe comptable de la continuité d'activité et à déterminer, à partir des éléments probants obtenus par l'audit, s'il existe une incertitude significative du fait d'événements ou de circonstances susceptibles de remettre fondamentalement en cause la capacité de l'entité à poursuivre son activité ; si l'IBAN juge qu'une telle incertitude existe, il est tenu d'appeler l'attention, dans son opinion, sur les informations correspondantes figurant dans les états financiers ou, si ces informations sont incomplètes, de formuler une opinion modifiée ; les conclusions de l'IBAN sont fondées sur les éléments probants en sa possession à la date d'établissement de son rapport d'audit ; il n'est toutefois pas exclu que l'entité soit amenée à cesser son activité en raison d'événements ou de circonstances futurs ;

- à évaluer la présentation générale, la structure et le contenu des états financiers, y compris les informations fournies, et à déterminer si les états financiers rendent compte fidèlement des opérations et des événements qui en font l'objet.

L'IBAN est tenu de communiquer avec les organes chargés de la gouvernance, et notamment de les informer du périmètre et du calendrier de la mission d'audit qu'il prévoit d'effectuer, des principales conclusions de l'audit et des lacunes significatives qu'il aura éventuellement constatées dans le contrôle interne au cours de l'audit.
L'opinion que l'IBAN formule à l'intention du Conseil de l'Atlantique Nord doit aider ce dernier à s'acquitter de son rôle. C'est la raison pour laquelle l'IBAN est responsable de ses travaux et de son opinion devant le seul Conseil.

Audit de conformité

Opinion sur la conformité

Sur la base des procédures qu'il a appliquées, l'IBAN estime que rien, dans son audit des états financiers, ne lui donne à penser que les fonds n'ont pas été employés aux bonnes fins – pour le règlement de dépenses autorisées – et en conformité avec le Règlement financier de l'OTAN et le Règlement du personnel civil de l'OTAN.

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Justification de l'opinion émise sur la conformité

L'IBAN a effectué l'audit de conformité en se fondant sur les principes définis par l'Organisation internationale des institutions supérieures de contrôle des finances publiques (INTOSAI), comme le prévoit sa charte, et sur des normes conformes aux normes internationales des institutions supérieures de contrôle des finances publiques (ISSAI 4000-4899).

L'IBAN estime qu'il a obtenu par son audit les éléments probants nécessaires et suffisants pour lui permettre de formuler une opinion.

Responsabilité de la direction concernant la conformité

Tous les membres du personnel – civils et militaires – de l'OTAN sont tenus de respecter le Règlement financier de l'OTAN ainsi que les règles et procédures financières qui s'y rattachent et les directives d'application particulières, dont le Règlement du personnel civil de l'OTAN fait partie.

Le secrétaire général est responsable et tenu comptable d'une saine gestion financière. Les organismes OTAN et les entités OTAN présentant des états financiers doivent administrer leurs finances en s'appuyant sur les principes suivants : adéquation, bonne gouvernance, obligation de rendre compte, transparence, gestion des risques et contrôle interne, audit interne, audit externe, prévention et détection des fraudes.

Responsabilité de l'IBAN concernant la conformité

Selon sa charte, en plus d'être chargé de fournir une assurance raisonnable quant à la question de savoir si les états financiers considérés dans leur ensemble sont exempts d'inexactitudes significatives, l'IBAN doit chaque année rendre au Conseil un avis indépendant lui assurant que les fonds ont été employés aux bonnes fins – pour le règlement de dépenses autorisées (adéquation) – et en conformité avec la réglementation en vigueur (régularité). Par « adéquation », on entend le respect des principes généraux régissant une gestion financière saine ainsi que la conduite des membres de l'administration. Par « régularité », on entend le respect de critères officiels tels que les règlements, règles et procédures applicables.

Il incombe ainsi à l'IBAN d'appliquer des procédures lui permettant d'obtenir en toute indépendance une assurance sur le point de savoir si les fonds ont été employés aux bonnes fins – pour le règlement de dépenses autorisées – et en conformité avec la réglementation en vigueur. De telles procédures prévoient notamment la prise en compte des risques de non-conformité significative.

Bruxelles, le 4 novembre 2025



Sébastien Lepers
Président

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OBSERVATIONS ET RECOMMANDATIONS

L'IBAN a formulé deux observations, assorties de recommandations. Ces observations n'ont pas eu d'incidence sur l'opinion émise au sujet des états financiers et de la conformité. Elles portent sur les points suivants :

1. Nécessité de renforcer les mécanismes de contrôle interne relatifs à l'établissement des états financiers

2. Nécessité de renforcer les mécanismes de contrôle interne relatifs à la base de données des bénéficiaires du DBPS, afin d'éviter tout versement de pension indu

L'IBAN a fait le point sur les suites données aux observations et recommandations formulées lors d'audits précédents, et il a constaté que trois questions étaient en cours de traitement.

Le rapport d'audit a été transmis au Secrétariat international, dont les commentaires ont ensuite été intégrés dans le document et sont accompagnés, le cas échéant, de la position de l'IBAN à leur sujet.

1. NÉCESSITÉ DE RENFORCER LES MÉCANISMES DE CONTRÔLE INTERNE RELATIFS À L'ÉTABLISSEMENT DES ÉTATS FINANCIERS

Contexte

1.1 Aux termes de l'IPSAS 1, à laquelle se réfère le cadre comptable OTAN (NAF), « *les états financiers doivent présenter une image fidèle de la situation financière, de la performance financière et des flux de trésorerie de l'entité. La présentation d'une image fidèle nécessite une représentation sincère des effets des transactions, autres événements et conditions[,suivant] les définitions et les critères de comptabilisation des actifs, des passifs, des produits et des charges exposés dans les IPSAS.* »

1.2 Selon l'article 6 du Règlement financier de l'OTAN (NFR), il incombe au contrôleur des finances d'exécuter les activités de l'entité OTAN qui concernent l'établissement du budget, la comptabilité et le compte rendu. Ainsi, le contrôleur des finances est notamment responsable du système de contrôle financier interne et de l'établissement des états financiers conformément au NAF.

1.3 L'une des fonctions principales de tout système de contrôle interne est de garantir l'existence de procédures appropriées pour l'établissement, l'examen et la présentation des états financiers. En effet, l'existence d'une procédure d'examen appropriée conditionne la possibilité d'obtenir une assurance raisonnable sur le point de savoir si les états financiers sont conformes au cadre de compte rendu applicable.

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1.4 Aux termes de l'article 12.2 du NFR, *« afin qu'il soit satisfait aux critères souhaités de contrôle interne, le contrôleur des finances veille à […] établir et tenir des registres comptables complets répertoriant tous les actifs et passifs »*. L'article 12.3 précise quant à lui que *« les activités de contrôle interne portent notamment sur […] la constitution de pistes d'audit adéquates ainsi que [sur] le maintien de la confidentialité, de l'intégrité et de la disponibilité des données dans les systèmes d'information »*.

1.5 Comme indiqué à l'article 24 du NFR, qui énonce les principes régissant l'annualité des budgets,

« 24.1 Les autorisations ne sont disponibles pour engagement que pendant l'exercice au titre duquel elles ont été ouvertes.

24.2 Les autorisations non engagées tombent en annulation en fin d'exercice. »

1.6 Dans sa décision relative au traitement des 42 millions d'euros (MEUR) perçus en 2011 au titre de la reprise de droits à pension dans le DBPS (BC-DS(2011)0055), le Comité des budgets a indiqué qu'il convenait de faire en sorte que les recettes soient appariées avec les dépenses : *« La meilleure approche consistera à faire en sorte que les recettes correspondent aux dépenses au moment où celles-ci se produisent, de manière à ce que, lorsque les agents concernés recevront leur pension, les montants correspondant aux droits qu'ils ont acquis à l'origine dans le système belge soient prélevés sur les liquidités ayant été transférées vers les comptes du DBPS dans ce but précis ; note que, concrètement, cette approche se traduira par une courbe en cloche s'étalant sur une longue période (environ 35 ans) et que cela serait parfaitement conforme aux exigences des IPSAS. »*

Constatations

1.7 L'IBAN a relevé une inexactitude significative dans les états financiers 2024 du DBPS qui lui avaient été soumis le 24 mars 2025. Cette inexactitude a été corrigée dans les états financiers rectifiés, soumis le 9 juillet 2025 (FC(2025)0033-REV1). Sans cette correction, les états financiers auraient contenu une erreur significative et présenté un manquement à la conformité qui auraient amené l'IBAN à émettre une opinion avec réserve à leur sujet ainsi que sur la conformité.

1.8 Dans la version initiale des états financiers, l'actif net disponible pour le service des prestations affichait un excédent net d'environ 7 MEUR, correspondant à la différence entre le déficit cumulé, de l'ordre de 3 MEUR, et l'excédent de l'exercice, de l'ordre de 10 MEUR, constitué pour approximativement 5 MEUR de produits financiers et pour 5 MEUR d'autorisations budgétaires non engagées annulables qui auraient dû tomber en annulation. Comme le Conseil n'a pas autorisé la constitution d'une réserve, l'excédent de 7 MEUR aurait dû être classé comme excédent restituable aux pays et non pas comme réserve au sein de l'actif net disponible pour le service des prestations, conformément à l'IPSAS 1 et à l'article 24 du NFR.

1.9 Le problème soulevé ici montre qu'il faut renforcer les mécanismes de contrôle interne relatifs à l'établissement des états financiers afin d'éviter toute inexactitude significative et tout manquement à la conformité.

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Recommandations

1.10 L'IBAN recommande aux gestionnaires du DPBS de veiller à s'appuyer, lors de l'établissement et de la présentation des états financiers, sur des mécanismes de contrôle interne appropriés concernant l'actif net disponible pour le service des prestations, afin qu'une assurance raisonnable puisse être obtenue quant à la conformité des états financiers avec le NAF et le NFR.

2. NÉCESSITÉ DE RENFORCER LES MÉCANISMES DE CONTRÔLE INTERNE RELATIFS À LA BASE DE DONNÉES DES BÉNÉFICIAIRES DU DBPS, AFIN D'ÉVITER TOUT VERSEMENT DE PENSION INDU

Contexte

2.1 Comme le stipule l'article 3 du NFR, qui porte sur la question de la responsabilité et sur l'obligation de rendre compte,

« le secrétaire général, les commandants suprêmes et les autres chefs d'organisme OTAN sont chargés d'assurer à tout moment une saine gestion financière et de mettre en place les mécanismes de gouvernance nécessaires à cet effet, tout en respectant leur obligation de rendre compte. Dans ce contexte, ils veillent notamment à mettre en place des mesures de gouvernance financière, des pratiques de gestion des ressources, des contrôles internes et des systèmes d'information financière, puis à les tenir à jour, afin de garantir une utilisation efficace et efficiente des ressources » (article 3.1).

2.2 L'article 11.1 du NFR, qui porte sur la gestion des risques, dispose ce qui suit :

« le secrétaire général, les commandants suprêmes, les commandants subordonnés, en vertu des pouvoirs qui leur sont délégués, et les autres chefs d'organisme OTAN : (a) veillent à ce que la réalisation des objectifs fixés par les pays puisse s'appuyer sur des procédures de gestion des risques conformes aux exigences d'efficacité, d'efficience et d'économie ; (b) déterminent, évaluent et atténuent les risques qui pèsent sur la réalisation de ces objectifs ».

2.3 Aux termes des paragraphes 2 à 4 de la disposition XI des règles et procédures financières (FRP),

« 2) Une place doit être faite, dans toute la mesure possible, à la gestion des risques dans la planification stratégique et opérationnelle, l'expédition des affaires courantes et la prise de décision à tous les niveaux de l'entité.
3) Le contrôleur des finances rend compte au chef d'organisme OTAN de la gestion des risques financiers.
4) Le contrôleur des finances fixe les normes en matière de gestion des risques financiers. Il prévoit notamment un cadre approprié de contrôle interne, qui est revu par le responsable contrôle interne. »

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2.4 Aux termes de l'article 12.1 du NFR, qui porte sur le contrôle interne,

« Le secrétaire général, les commandants suprêmes, les commandants subordonnés, en vertu des pouvoirs qui leur sont délégués, et les autres chefs d'organisme OTAN veillent à ce que les fonctions de gestion interne nécessaires soient en place pour assurer un contrôle interne efficace qui permette de fournir une assurance raisonnable quant à la réalisation par l'organisme OTAN des objectifs suivants :
(a) préserver l'actif ;
(b) vérifier l'exactitude et la fiabilité des données et registres comptables [...] ».

2.5 Aux termes de l'article 17 du NFR, qui porte sur le contrôle interne,

« 17.1 Le secrétaire général, les commandants suprêmes, les commandants subordonnés, en vertu des pouvoirs qui leur sont délégués, et les autres chefs d'organisme OTAN peuvent, par les soins du contrôleur des finances (désigné conformément à l'article 6) et après enquête approfondie, autoriser la décharge des pertes en argent liquide, en matériel et autres actifs à concurrence des sommes prescrites dans les règles et procédures financières adoptées par le comité financier concerné conformément à l'article 4.4. Un état global des sommes dont la décharge est prononcée figure dans les états financiers annuels.

17.2 L'autorisation de procéder à la décharge de pertes dépassant les sommes prescrites par les règles et procédures financières adoptées conformément à l'article 4.4 appartient au seul comité financier concerné. […] »

2.6 Eu égard au vieillissement des bénéficiaires du DBPS, l'IBAN a passé en revue les mécanismes de contrôle interne portant sur la base de données de ces bénéficiaires au 31 décembre 2024, vérifiant en particulier l'exactitude des données. L'Unité Pensions de l'OTAN (NPU), qui fait partie du Secrétariat international (SI), a mis en place un processus de contrôle interne qui doit permettre de s'assurer que les retraités ont encore droit à leur pension mensuelle. Ce processus repose principalement sur l'envoi d'un questionnaire annuel, en septembre de chaque année. Les retraités doivent remplir ce document en ligne et le signer électroniquement – ou le remplir sur papier, le signer et le renvoyer à la NPU (par e-mail éventuellement) – pour le 15 janvier de l'année suivante. En 2024, le SI a suspendu le versement des pensions des retraités qui, en mai, n'avaient pas répondu.

2.7 La NPU ne se repose pas seulement sur le questionnaire annuel. Elle s'appuie aussi sur des acteurs externes – banques (lorsqu'un compte a été fermé à la suite du décès du retraité) ou autorités fiscales du pays de résidence fiscale du retraité –, qui, sur une base volontaire, lui signalent les versements effectués au bénéfice de retraités décédés.

Constatations

<u>Faiblesses dans le contrôle interne, révélées par des inexactitudes dans la base de données des bénéficiaires du DBPS</u>

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2.8 Le 31 décembre 2024, 17 retraités n'avaient pas répondu au questionnaire annuel 2024. Certains ne répondaient plus depuis plusieurs années, parfois depuis huit ans. Dans la plupart de ces 17 cas, le versement de la pension avait été suspendu en mai 2024. Des recherches effectuées par la NPU et l'IBAN sur la base d'informations publiques ont montré que quatre retraités sur 17 seraient décédés avant le 31 décembre 2024 : un en 2017, un en 2021, un en 2022 et un en 2024. La somme totale versée à ces quatre retraités entre leur décès présumé et la suspension des versements est estimée à environ 114 000 EUR : un retraité a perçu 18 mensualités (86 359 EUR), deux en ont perçu trois (12 884 EUR et 10 945 EUR) et un en a perçu une (4 218 EUR).

2.9 Cette situation montre que s'en remettre uniquement au questionnaire annuel et aux notifications volontaires des banques et des autorités fiscales ne suffit pas pour s'assurer proactivement, dans un délai raisonnable, qu'aucun versement n'est effectué au bénéfice d'un retraité décédé. En effet, il est possible que ces entités, qui fournissent les informations voulues à titre volontaire, ne le fassent pas, en particulier lorsque le compte du retraité décédé est un compte commun ou est géré par un mandataire. Dans de tels cas, il est peu probable que la NPU soit informée promptement du décès. Il n'est donc pas certain que, si le questionnaire annuel ne lui est pas renvoyé, elle reçoive à temps les confirmations requises pour suspendre les versements dans un délai raisonnable.

2.10 La NPU considère que, si elle ne dispose pas de certificat officiel de décès, le retraité garde droit à sa pension, et ce droit reste comptabilisé dans les états financiers du DBPS. L'IBAN souligne l'importance de distinguer, d'une part, la comptabilisation dans les états financiers de passifs correspondant aux obligations en matière de pensions et, d'autre part, les mécanismes de contrôle interne nécessaires pour éviter tout versement à des retraités décédés. Vu le petit nombre de cas (17) dans lesquels elle n'a pas reçu de réponse, la NPU estime que la situation ne représente pas un risque important pour l'Organisation. Dès lors, en ce qui concerne le retraité qui n'a pas répondu au questionnaire depuis 2017 et qui serait décédé d'après les informations publiques, elle attend de disposer d'un certificat officiel de décès pour procéder à des contrôles supplémentaires visant à vérifier que l'intéressé a toujours droit à sa pension et pour prendre des mesures de recouvrement des 86 359 EUR qui lui ont été versés. Le risque de ne jamais récupérer cette somme s'en trouve accru.

2.11 L'IBAN constate que, comme la NPU attend très longtemps pour lancer les démarches de recouvrement des pensions indûment versées à des retraités décédés, même quand il existe des indices de décès, le risque de perte d'argent est élevé. Il constate aussi que, si la NPU réagit tardivement, c'est parce qu'elle attend de recevoir un certificat officiel de décès, ce qui, de son aveu même, peut prendre plusieurs années, voire une ou deux décennies. L'IBAN est d'avis que, vu le petit nombre de retraités concernés (17), il y aurait lieu que la NPU, sans renoncer à la règle du certificat officiel de décès, utilise les informations publiques disponibles pour vérifier de sa propre initiative si les retraités qui ne répondent pas au questionnaire sont toujours en vie et, lorsque cela se justifie, pour lancer les démarches de recouvrement des versements indus.

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2.12 L'IBAN estime que l'approche actuelle ne respecte pas pleinement les principes de saine gestion financière, de gestion des risques et de contrôle interne énoncés aux articles 3.1, 11.1 et 12.1 du NFR. En effet, la politique de la NPU consistant à attendre de disposer d'un certificat officiel de décès, même s'il existe des indices de décès, retarde le lancement des démarches de recouvrement des pensions indûment versées, ce qui crée un risque de perte d'argent qui devrait être officiellement inscrit dans le registre des risques du SI, en tant que risque assumé.

2.13 Compte tenu du vieillissement des retraités relevant du DBPS, l'IBAN est d'avis, de manière générale, que la NPU devrait renforcer les mécanismes de contrôle interne visant à vérifier si les retraités qui ne répondent pas au questionnaire ont toujours droit à leur pension et, en particulier, qu'elle devrait étudier plus avant les dossiers des quelques retraités qui n'ont pas rempli le questionnaire en 2024. Cela aiderait à garantir la détection et le recouvrement rapides des éventuels versements indus. Le renforcement de ces mécanismes est indispensable pour éviter les décaissements injustifiés et se mettre en conformité avec les articles 3.1, 11.1 et 12.1 du NFR, selon lesquels il faut assurer un contrôle interne efficace pour préserver l'actif, y compris la trésorerie.

Différences constatées entre la population des retraités dont fait état la NPU et les chiffres du Service international des rémunérations et des pensions (SIRP)

2.14 L'IBAN a constaté que les chiffres de la NPU et du SIRP concernant la population des retraités ne coïncidaient pas. Le SIRP est l'actuaire chargé de calculer en fin d'exercice l'obligation relative aux prestations à fournir au titre du DBPS. Entre autres différences, l'IBAN a constaté que deux retraités étaient enregistrés dans la base de données du SIRP mais pas dans celle du SI, qu'un parent du bénéficiaire d'une pension de survie et un retraité dont la pension avait été suspendue en fin d'exercice n'étaient pas inscrits dans la base de données du SIRP, et que quatre retraités décédés qui en avaient été supprimés faisaient encore partie de la population des retraités d'après la note 23 jointe aux états financiers établis par le SI.

2.15 Outre ces différences de chiffres, l'IBAN a constaté des différences de classement entre les données du SI et celles du SIRP. Le SI comptait neuf bénéficiaires de pensions d'ancienneté de plus que le SIRP, cinq bénéficiaires de pensions de survie de moins et un bénéficiaire de pension d'invalidité de plus.

2.16 Ces divergences tiennent au fait que le SIRP et le SI n'ont pas formellement procédé au rapprochement et à la validation de leurs données concernant le DBPS au 31 décembre 2024. Le SI n'a donc pas respecté l'article 12.1 du NFR, sur le contrôle interne, qui requiert de vérifier l'exactitude et la fiabilité des données et registres comptables.

Recommandations

2.17 L'IBAN recommande aux gestionnaires du DBPS de se conformer pleinement aux articles 3.1, 11.1 et 12.1 du NFR, qui portent sur le contrôle interne, et à cet effet :

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a) de procéder à des vérifications ciblées pour s'assurer que les quelques retraités qui, depuis longtemps, ne répondent plus au questionnaire annuel ont toujours droit à leur pension, afin d'éviter tout versement indu et de permettre le lancement rapide des démarches de recouvrement voulues ;

b) d'envoyer, dès l'expiration du délai de réponse, des rappels aux retraités qui ne renvoient pas le questionnaire et, à défaut de confirmation des droits à pension, de suspendre immédiatement les versements au lieu d'attendre cinq mois ou davantage comme en 2024 ;

c) de recouvrer les pensions versées indûment à des retraités décédés ou, à tout le moins, de consigner officiellement, dans le registre des risques du SI, l'acceptation du risque financier correspondant aux potentielles pertes d'argent ;

d) de vérifier le rapport annuel établi par l'actuaire et de le rapprocher des données présentées dans les états financiers du DBPS, afin d'assurer la cohérence entre ces deux sources d'information, et d'effectuer le suivi nécessaire auprès de l'actuaire.

SUITES DONNÉES AUX OBSERVATIONS ANTÉRIEURES

L'IBAN a fait le point sur les suites données aux observations formulées lors d'audits précédents. On trouvera dans le tableau ci-après un récapitulatif de ses recommandations et des mesures prises par l'entité (pour autant qu'elles aient été examinées par l'IBAN), ainsi que l'état de la question.

Une question est considérée comme étant « à traiter » lorsqu'aucun progrès notable n'a encore été réalisé en vue de son règlement. Une question est considérée comme étant « en cours de traitement » lorsque l'entité a commencé à mettre en œuvre la recommandation correspondante ou lorsque certains éléments de la recommandation (mais pas tous) ont été suivis d'effets. Une question est considérée comme étant « traitée » lorsque la recommandation correspondante a été mise en œuvre ou qu'elle a été rendue ou est devenue caduque. Lorsque la recommandation se subdivise en plusieurs éléments, l'état de la question est indiqué pour chacun d'eux dans la colonne « Mesures prises ».

OBSERVATION/RECOMMANDATION	MESURES PRISES PAR L'ENTITÉ	ÉTAT DE LA QUESTION
(1) Exercice 2023 **IBA-AR(2024)0012, paragraphe 1.13** **NÉCESSITÉ D'AMÉLIORER LA PRÉSENTATION DES SOLDES DE TRÉSORERIE DONT L'UTILISATION EST SOUMISE À RESTRICTIONS, AINSI QUE LES INFORMATIONS FOURNIES DANS LES NOTES AU SUJET DE CES SOLDES**		Question **en cours de traitement**.

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PO(2025)0386

OBSERVATION/RECOMMANDATION	MESURES PRISES PAR L'ENTITÉ	ÉTAT DE LA QUESTION
Recommandation de l'IBAN L'IBAN recommande aux gestionnaires du DBPS : a) dans l'état de la situation financière, de reclasser en actif à long terme le solde de trésorerie soumis à restrictions qui est actuellement présenté comme actif à court terme et, dans les notes jointes à l'état de l'actif net disponible pour le service des prestations, de mentionner ce solde et d'en préciser la nature ; b) de vérifier si le montant présenté dans les états financiers comme disponible pour le règlement de passifs futurs du DBPS correspond au montant réellement disponible et, si ce n'est pas le cas, de corriger l'écart.	L'IBAN a examiné la note jointe aux états financiers qui porte sur la trésorerie et équivalents, et il a constaté qu'elle donnait les informations voulues au sujet de la trésorerie soumise à restrictions. Par conséquent, il considère cette sous-question comme **traitée**. Le SI n'a pas encore vérifié si le montant présenté dans les états financiers comme étant disponible pour le règlement de passifs futurs du DBPS correspondait au montant réellement disponible, et il n'a donc pas encore pris de mesures correctrices visant à corriger l'éventuel écart. Sous-question **à traiter**.	
(2) Exercice 2021 **IBA-AR(2022)0023, paragraphe 3** **NÉCESSITÉ D'AMÉLIORER LES INFORMATIONS FOURNIES DANS LES NOTES AU SUJET DU NOMBRE DE BÉNÉFICIAIRES** **Recommandation de l'IBAN** L'IBAN recommande que l'Unité Pensions (qui fait partie du Secrétariat international), en collaboration avec le Bureau du contrôle financier, a) améliore l'efficacité des mécanismes de contrôle interne portant sur l'établissement des états financiers et évite ainsi, dans ces documents et les notes qui y sont jointes, les erreurs concernant le nombre de bénéficiaires du DBPS ; cela pourrait se faire moyennant l'élaboration d'une liste de contrôle qualité qui permettrait de documenter le travail de rapprochement entre le nombre de bénéficiaires mentionné dans les états financiers et la base de données relative aux retraités tenue par la Direction Ressources humaines ;	Sous-question **traitée** (voir IBA-AR(2024)0012).	Question **en cours de traitement**.

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OBSERVATION/RECOMMANDATION	MESURES PRISES PAR L'ENTITÉ	ÉTAT DE LA QUESTION
b) communique en temps voulu un document montrant comment les données relatives aux affiliés se répartissent entre les différents organismes OTAN, de façon à étayer les informations figurant dans les notes jointes aux états financiers.	Le SI n'a pas encore communiqué de tableau montrant comment les données relatives aux affiliés se répartissent entre les différents organismes OTAN. Les informations figurant dans les notes jointes aux états financiers ne sont donc pas étayées. Sous-question **à traiter**.	
(3) Exercice 2019 **IBA-AR(2021)0009, paragraphe 1** **NÉCESSITÉ D'AMÉLIORER LES INFORMATIONS PRÉSENTÉES DANS LES ÉTATS FINANCIERS OU MENTIONNÉES DANS LES NOTES QUI Y SONT JOINTES, AINSI QUE LE SUIVI Y AFFÉRENT, POUR CE QUI EST DES MONTANTS ÉCHUS À RECEVOIR OU À PAYER** **Recommandation de l'IBAN** L'IBAN recommande au Bureau du contrôle financier :		Question **en cours de traitement**.
a) d'indiquer, dans les notes jointes aux états financiers, quels sont les montants échus à recevoir ou à payer qui sont en souffrance depuis plus d'un an, depuis plus de deux ans et depuis plus de cinq ans ; l'utilisateur des états financiers du régime de pensions coordonné de l'OTAN bénéficiera ainsi d'une image plus fidèle de ces montants ;	L'IBAN a constaté que les notes jointes aux états financiers 2024 du DBPS n'indiquaient pas quels étaient les montants échus à recevoir ou à payer. Sous-question **à traiter**.	
b) d'achever, en collaboration avec le Bureau des affaires juridiques, l'analyse détaillée des montants échus à recevoir ou à payer, et déterminer quelles sont les mesures à prendre.	En 2023, le Bureau du contrôle financier (OFC) du SI a établi un mémorandum pour suite à donner dans lequel il fournit une première analyse des montants échus. En 2024, la Division Gestion exécutive du SI a reconnu qu'il fallait améliorer la qualité des informations fournies dans les notes, et elle a décidé de renforcer les processus et le suivi en collaboration avec l'OFC et le Bureau des affaires juridiques et avec l'aide de la NPU. L'IBAN refera le point sur l'application de cet élément de sa recommandation lors de l'audit des états financiers de 2025. Sous-question **en cours de traitement**.	

ANNEXE 1
PO(2025)0386

COMMENTAIRES OFFICIELS DU SECRÉTARIAT INTERNATIONAL (SI) SUR LE RAPPORT D'AUDIT ET POSITION DU COLLÈGE INTERNATIONAL DES AUDITEURS EXTERNES DE L'OTAN (IBAN)

OBSERVATION N° 1 :
NÉCESSITÉ DE RENFORCER LES MÉCANISMES DE CONTRÔLE INTERNE RELATIFS À L'ÉTABLISSEMENT DES ÉTATS FINANCIERS

Commentaires officiels du SI

D'accord.

L'OFC souscrit à la recommandation et s'attache à améliorer en permanence les mécanismes de contrôle interne relatifs à l'établissement des états financiers.

OBSERVATION N° 2 :
NÉCESSITÉ DE RENFORCER LES MÉCANISMES DE CONTRÔLE INTERNE RELATIFS À LA BASE DE DONNÉES DES BÉNÉFICIAIRES DU DBPS, AFIN D'ÉVITER TOUT VERSEMENT DE PENSION INDU

Commentaires officiels du SI

Partiellement d'accord.

Le SI a pris connaissance des observations et convient qu'il est indispensable de formaliser et de normaliser les procédures. Cela apportera de la clarté, et cela améliorera la transparence et le contrôle des processus.

La NPU estime que les procédures actuelles ne représentent pas de vrai risque pour l'Organisation. Néanmoins, elle s'appuiera sur les constatations de l'IBAN pour formaliser et améliorer par précaution le registre et la gestion des risques.

L'intégrité des données enregistrées dans le système informatique de gestion du personnel et des salaires intégré (PMIS) relève de la responsabilité conjointe des services RH de plusieurs organismes OTAN. Les RH travaillent en permanence à l'amélioration de leurs processus et des systèmes sur lesquels ceux-ci reposent, afin d'améliorer substantiellement la qualité globale des données.

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Position de l'IBAN

L'IBAN prend note de la position de la NPU, qui estime que les procédures actuelles ne représentent pas de vrai risque pour l'Organisation et que la gestion et le contrôle des données enregistrées dans le PMIS relèvent de la responsabilité conjointe des services RH de plusieurs organismes OTAN. Cependant, il souligne que cette évaluation des risques par la NPU devrait figurer dans le registre des risques du SI, comme il le recommande. Il maintient donc sa recommandation.

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SUITES DONNÉES AUX OBSERVATIONS ANTÉRIEURES

(1) Exercice 2023
IBA-AR(2024)0012, paragraphe 1.13
NÉCESSITÉ D'AMÉLIORER LA PRÉSENTATION DES SOLDES DE TRÉSORERIE DONT L'UTILISATION EST SOUMISE À RESTRICTIONS, AINSI QUE LES INFORMATIONS FOURNIES DANS LES NOTES AU SUJET DE CES SOLDES

Commentaires officiels du SI

Pas d'accord.

Le SI demande à l'IBAN de revoir son jugement et de considérer la question comme traitée, car le problème soulevé est résolu.

L'IBAN a recommandé que les fonds déposés sur certains comptes bancaires soient reclassés en « trésorerie soumise à restriction », comme actif à long terme. Le SI a pleinement appliqué cette recommandation.

Comme, dans les états financiers, les actifs/passifs à long terme ne sont pas présentés séparément des actifs/passifs à court terme, l'information relative au classement est fournie dans les notes.

Position de l'IBAN

L'IBAN constate que, dans une note jointe aux états financiers, le SI explique que le compte bancaire en question est destiné à recevoir des fonds dont l'utilisation est soumise à restrictions. Il a modifié l'état de la sous-question (a), qui est désormais considérée comme traitée.

(2) Exercice 2021
IBA-AR(2022)0023, paragraphe 3
NÉCESSITÉ D'AMÉLIORER LES INFORMATIONS FOURNIES DANS LES NOTES AU SUJET DU NOMBRE DE BÉNÉFICIAIRES

Commentaires officiels du SI

Recommandation b) : Pas d'accord.

L'intégrité des données enregistrées dans le système informatique de gestion du personnel et des salaires intégré (PMIS) relève de la responsabilité conjointe des services RH de tous les organismes OTAN. Les RH travaillent en permanence à l'amélioration de leurs processus et des systèmes sur lesquels ceux-ci reposent, afin d'améliorer substantiellement la qualité des données.

Position de l'IBAN

L'IBAN prend note des commentaires du SI et rappelle que l'organisme a souscrit à la recommandation dans les trois derniers rapports d'audit. Il souligne que c'est à lui qu'il incombe d'établir les états financiers du DBPS, y compris de fournir un tableau montrant comment les données relatives aux affiliés se répartissent entre les différents organismes OTAN, de façon à étayer les informations figurant dans les notes. Il considère donc que la sous-question b) reste à traiter.

(3) Exercice 2019
IBA-AR(2021)0009, paragraphe 1
NÉCESSITÉ D'AMÉLIORER LES INFORMATIONS PRÉSENTÉES DANS LES ÉTATS FINANCIERS OU MENTIONNÉES DANS LES NOTES QUI Y SONT JOINTES, AINSI QUE LE SUIVI Y AFFÉRENT, POUR CE QUI EST DES MONTANTS ÉCHUS À RECEVOIR OU À PAYER

Commentaires officiels du SI

D'accord.

Les RH sont tout à fait conscientes qu'il faut améliorer la transparence et l'exactitude des états financiers en indiquant précisément dans les notes à combien s'élèvent les montants échus à recevoir ou à payer. Elles détermineront quelles sont les ressources supplémentaires (personnel, outils, temps) dont elles ont besoin pour se mettre pleinement en conformité et reverront si nécessaire l'affectation de leurs ressources.

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GLOSSAIRE

En application de la norme internationale des institutions supérieures de contrôle des finances publiques (ISSAI) 2705, les opinions émises au sujet des états financiers et au sujet de la conformité peuvent être des opinions sans réserve, des opinions avec réserve, des déclarations d'abstention ou des opinions défavorables.

- L'IBAN émet une opinion sans réserve (*unqualified opinion*) lorsqu'il estime que les états financiers et le rapport sur l'exécution du budget sont exacts et lorsque rien ne lui donne à penser que les fonds n'ont pas été employés aux bonnes fins – pour le règlement de dépenses autorisées – et en conformité avec la réglementation en vigueur.

- L'IBAN émet une opinion avec réserve (*qualified opinion*) lorsque, d'une manière générale, il est satisfait de la présentation des états financiers mais que, pour certains éléments clés, il constate que les états n'ont pas été correctement établis ou que l'ampleur de l'audit a été limitée, ou lorsque des problèmes particuliers lui donnent à penser que les fonds n'ont pas été employés aux bonnes fins – pour le règlement de dépenses autorisées – et en conformité avec la réglementation en vigueur.

- L'IBAN se déclare dans l'impossibilité d'exprimer une opinion (*disclaimer of opinion*) lorsque l'ampleur de l'audit est extrêmement limitée – au point qu'il n'est pas en mesure d'exprimer une opinion – ou lorsque d'importantes incertitudes entourent les états financiers ou l'emploi des fonds.

- L'IBAN émet une opinion défavorable (*adverse opinion*) lorsqu'une erreur ou une anomalie présente dans les états financiers a des conséquences si étendues et si importantes que, selon lui, une réserve n'est pas suffisante pour faire apparaître le caractère trompeur ou incomplet des états financiers.

En application des normes d'audit, trois types de paragraphe peuvent figurer dans le rapport d'audit :

- Questions clés de l'audit (ISSAI 2701) – Paragraphe qui concerne des questions qui, selon le jugement professionnel de l'IBAN, sont les plus importantes parmi celles qui ressortent de l'audit des états financiers de la période considérée. Les questions clés de l'audit sont portées à l'attention du Conseil.

- Observation particulière (ISSAI 2706) – Paragraphe que l'IBAN ajoute dans la section « Opinion » du rapport d'audit afin d'appeler l'attention sur un élément présenté dans les états financiers dont l'importance est telle, selon lui, qu'il est indispensable à l'utilisateur pour sa compréhension de ces documents.

- Autre observation (ISSAI 2706) – Paragraphe que l'IBAN ajoute dans la section « Opinion » du rapport d'audit pour fournir des informations sur un élément autre que ceux présentés dans les états financiers qui, selon lui, est important pour la compréhension, par l'utilisateur, de l'audit, des responsabilités de l'auditeur ou du rapport d'audit.

International Board of Auditors for NATO
Collège international des auditeurs externes de l'OTAN
Brussels - Belgium

NATO UNCLASSIFIED

IBA-A(2025)0098
6 November 2025

To: Secretary General
(Attn: Chief of Staff and Director of the Office of the Secretary General)

Cc: NATO Permanent Representatives
Director General for Management and Deputy Chief of Staff
Financial Controller, International Staff
Chair, Resource Policy and Planning Board
Branch Head, Resource Management Branch, NATO Office of Resources
Private Office Registry

Subject: ***International Board of Auditors for NATO (IBAN) Audit Report on the audit of the NATO Coordinated Pension Scheme's (DBPS) Financial Statements for the year ended 31 December 2024 – IBA-AR(2025)0021***

IBAN submits herewith its approved Audit Report with a Summary Note for distribution to the Council.

IBAN's report sets out an unqualified opinion on the Financial Statements of the NATO Coordinated Pension Scheme and on compliance for financial year 2024.

Yours sincerely,

Sébastien Lepers
Chair

Attachments: As stated above.

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International Board of Auditors for NATO
1110 Brussels, Belgium
Email : mailbox.IBAN@hq.nato.int

IBA-AR(2025)0021

Summary Note for Council by the International Board of Auditors for NATO (IBAN) on the audit of the Financial Statements of the NATO Coordinated Pension Scheme (NCPS)

Also referred to as the NATO Defined Benefit Pension Scheme (DBPS) for the year ended 31 December 2024

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The NATO Coordinated Pension Scheme is an unfunded, defined benefit plan and applies to all NATO Staff recruited between 1 July 1974 and 30 June 2005. This Scheme is often referred to as the NATO Defined Benefit Pension Scheme (DBPS). Staff members recruited after 1 July 2005 are members of the Defined Contribution Pension Scheme (DCPS).

The NATO Member states jointly guarantee the payment of benefits. The total net decrease in net assets under the Pension Scheme for 2024 amounted to EUR 7,465 (EUR 10,953 for 2023).

IBAN issued an unqualified opinion on the Financial Statements and on compliance for the year ended 31 December 2024.

IBAN made two observations and recommendations. These observations do not impact the audit opinion on the Financial Statements and on compliance:

1. Need to strengthen internal controls over the preparation of the financial statements.

2. Need to strengthen internal controls over the NATO Coordinated Pension Scheme beneficiaries database to prevent undue pension payments.

IBAN followed up on the status of observations and recommendations from the previous years' audits and found that three remain in progress.

The Audit Report was issued to the International Staff whose comments have been included, with the IBAN's position on those comments where necessary.

IBA-AR(2025)0021

4 November 2025

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INTERNATIONAL BOARD OF AUDITORS FOR NATO

AUDIT REPORT ON THE FINANCIAL STATEMENTS OF THE

NATO COORDINATED PENSION SCHEME (NCPS)

ALSO REFERRED TO AS THE NATO DEFINED BENEFIT PENSION SCHEME (DBPS)

FOR THE YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXTERNAL AUDITOR'S REPORT TO THE NORTH ATLANTIC COUNCIL

Financial Statements

Opinion on the Financial Statements

The International Board of Auditors for NATO (IBAN) has audited the Financial Statements of NATO Coordinated Pension Scheme, for the 12-month period ended 31 December 2024, issued under document reference FC(2025)0033-REV1, and submitted to IBAN on 9 July. These Financial Statements comprise the Statement of Financial Position as at 31 December 2024, the Statement of Financial Performance, the Statement of Changes in Net Assets/Equity and the Statement of Cash Flow, for the 12-month period ended 31 December 2024, including a summary of significant accounting policies and other explanatory notes. In addition, the Financial Statements include a Budget Execution Statement for the 12-month period ended 31 December 2024.

In our opinion, the Financial Statements give a true and fair view of the Statement of Net Assets Available for Benefits of the NATO Coordinated Pension Scheme as at 31 December 2024, and of its Statement of Changes in Net Assets Available for Benefits for the period ended 31 December 2024, in accordance with accounting requirements and reporting standards consistent with the NATO Accounting Framework (NAF).

Basis for Opinion on the Financial Statements

In accordance with the NATO Financial Regulations (NFRs), external audit of the NATO bodies and reporting entities pursuant to the North Atlantic Treaty shall be performed by IBAN.

We have conducted our audit in accordance with the International Organisation of Supreme Audit Institutions (INTOSAI) Principles as per our Charter, and standards consistent with the International Standards of Supreme Audit Institutions (ISSAI 2000-2899).

We are independent in accordance with the INTOSAI Code of Ethics and we have fulfilled our other ethical responsibilities in accordance with these requirements. The responsibilities of the members of IBAN are more extensively described in the section «Auditor's Responsibilities for the Audit of the Financial Statements» and in our Charter.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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Management's Responsibility for the Financial Statements

Management's responsibility for the financial statements is laid down in the NFRs. The Financial Statements of NATO Coordinated Pension Scheme are drawn up in accordance with accounting requirements and reporting standards consistent with the NATO Accounting Framework as approved by the Council. The Financial Controller is responsible for submitting the Financial Statements for audit to IBAN not later than 31st March following the end of the financial year.

The Financial Statements are signed by the Head of the NATO reporting entity and the Financial Controller. In signing the Financial Statements, the Head of the NATO reporting entity and the Financial Controller confirm the establishment and maintenance of financial governance, resource management practices, internal controls and financial information systems to achieve the efficient and effective use of resources.

This confirmation covers the design, implementation and maintenance of internal controls relevant to the preparation and presentation of financial statements that are auditable and free from material misstatement, whether due to fraud or error. This also covers reporting on the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless there are plans to liquidate the entity or to cease its operations, or there is no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

The objectives of the audit are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes an opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with standards consistent with ISSAIs 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 these financial statements.

As part of an audit in accordance with standards consistent with ISSAIs, we exercise professional judgement and maintain professional scepticism throughout the planning and performance of the audit. This involves taking into account Considerations Specific to Public Sector Entities. We also:

- Identify and assess the risks of material misstatement of the financial statements, 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 our 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.

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- 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 entity's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of the use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We are required to communicate with the bodies charged with governance, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. Our Independent External Auditor's Report is prepared to assist North Atlantic Council in carrying out its role. We are therefore responsible solely to the North Atlantic Council for our work and the opinion we have formed.

Compliance

Opinion on Compliance

Based on the procedures we performed, nothing has come to our attention, as part of our audit of the Financial Statements that causes us to believe that funds have not been properly used for the settlement of authorised expenditure or are not in compliance with the NATO Financial Regulations and the NATO Civilian Personnel Regulations.

Basis for Opinion on Compliance

We have conducted our compliance audit in accordance with the International Organisation of Supreme Audit Institutions (INTOSAI) Principles as per our Charter,

and standards consistent with the International Standards of Supreme Audit Institutions (ISSAI 4000-4899).

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibility for Compliance

All NATO staff, military and civilian, are obligated to comply with the NATO Financial Regulations, associated Financial Rules and Procedures and internal implementing directives. These include the NATO Civilian Personnel Regulations.

The Secretary General is responsible and accountable for sound financial management. The financial administration of NATO bodies and reporting entities must incorporate the principles of propriety, sound governance, accountability, transparency, risk management and internal control, internal audit, external audit, and fraud prevention and detection.

Auditor's Responsibilities for Compliance

In addition to the responsibility to provide reasonable assurance about whether the financial statements as a whole are free from material misstatement, the IBAN Charter requires IBAN to provide independent assurance and report annually to the North Atlantic Council about whether funds have been properly used for the settlement of authorised expenditure (propriety) and are in compliance with the regulations in force (regularity). Propriety relates to the observance of the general principles governing sound financial management and the conduct of public officials. Regularity concerns the adherence to formal criteria such as relevant regulations, rules and procedures.

This responsibility includes performing procedures to obtain independent assurance about whether funds have been properly used for the settlement of authorized expenditure and whether they have been used in compliance with the regulations in force. Such procedures include consideration of the risks of material non-compliance.

Brussels, 4 November 2025



Sébastien Lepers
Chair

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OBSERVATIONS AND RECOMMENDATIONS

IBAN made two observations and recommendations. These observations do not impact the audit opinion on the Financial Statements and on compliance:

1. Need to strengthen internal controls over the preparation of the financial statements.

2. Need to strengthen internal controls over the NATO Coordinated Pension Scheme beneficiaries database to prevent undue pension payments.

IBAN followed up on the status of observations and recommendations from the previous years' audits and found that three remain in progress.

The Audit Report was issued to the NATO International Staff management whose comments have been included, with the IBAN's position on those comments where necessary.

1. NEED TO STRENGHTEN INTERNAL CONTROLS OVER THE PREPARATION OF THE FINANCIAL STATEMENTS

Reasoning

1.1 According to the NATO Accounting Framework (NAF), IPSAS 1, "*the Financial Statements shall present fairly the Financial Position, Financial Performance, and cash flows of an entity. Fair presentation requires the faithful representation of the effects of transactions, other events, and conditions in accordance with the definitions and recognition criteria for assets, liabilities, revenue, and expenses set out in IPSAS.*

1.2 Article 6 of the NATO Financial Regulations (NFRs) requires the Financial Controller to exercise the responsibility of budgeting, accounting and reporting activities of the NATO entity. This includes being responsible for the financial internal control system established, and for the preparation of the Financial Statements in accordance with the NATO Accounting Framework.

1.3 A key part of any system of internal control is to ensure adequate processes are in place for the preparation, review and reporting of the Financial Statements. Adequate review procedures are necessary to provide a reasonable basis for obtaining assurance that financial statements are prepared and presented in compliance with the applicable reporting framework.

1.4 Article 12.2 of the NFRs provides that in order to meet the desired internal control standards, the Financial Controller shall establish and maintain comprehensive accounting records of all assets and liabilities. Article 12.3 also states that internal control activities shall include (but not be limited to) adequate audit trails and data confidentiality, integrity and availability in information systems.

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1.5 Article 24 of the NFRs on the Principles of Annual Budget states that:

"24.1 Appropriations shall be available for commitment only during the financial year for which they have been approved.

24.2 Appropriations which have not been committed shall lapse at the end of the financial year."

1.6 The Budget Committee's decision BC-DS(2011)0055, regarding the initial inward transfer of pension rights to the NATO Coordinated Pension Scheme of EUR 42 million that occurred in 2011, states that the NATO Coordinated Pension Scheme revenue should match expenses: *"The best approach would be to match revenue with expenses when they occur so that, when the staff concerned receives their pensions, the amounts corresponding to their rights originally accrued in the Belgian system will be taken from the cash that had been transferred to the DBPS accounts for this very purpose; noted that in practice, this would result in a bell curve profile over a long period of time (approximately 35 years), and that this would be consistent with IPSAS requirements."*

Observations

1.7 IBAN identified a material misstatement in the 2024 NATO Coordinated Pension Scheme Financial Statements, which were initially submitted to IBAN on 24 March 2025. This misstatement was corrected in a resubmission of the Financial Statements on 9 July 2025 (FC(2025)0033-REV1). Without this correction, the 2024 NATO Coordinated Pension Scheme Financial statements would have included a material misstatement and non-compliance leading to a qualified audit opinion on the Financial Statements and on compliance.

1.8 In its initially submitted 2024 Financial Statements, the NATO Coordinated Pension Scheme reported Net Assets Available for Benefits that included a current-year surplus of approximately EUR 10 million (comprising of approximately EUR 5 million of financial revenue and EUR 5 million of lapsable uncommitted budget appropriations that should have lapsed) and an accumulated deficit of approximately EUR 3 million, yielding a net surplus in 2024 of approximately EUR 7 million. As no Reserve was authorised by Council, this amount of EUR 7 million should have been classified as a refundable surplus payable to Nations, rather than remaining as a Reserve within Net Assets Available for Benefits in accordance with NAF IPSAS 1 and Article 24 of the NFRs.

1.9 The situations described above demonstrate the need to strengthen internal controls over the preparation of the financial statements in order to prevent material misstatements and instances of non-compliance.

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Recommendations

1.10 IBAN recommends that the NATO Coordinated Pension Scheme ensure adequate internal control processes are in place regarding Net Assets Available for Benefits, for the preparation of the financial statements, to provide a reasonable basis for obtaining assurance that financial statements are prepared and presented in compliance with the NATO Accounting Framework and NATO Financial Regulations.

2. NEED TO STRENGHTEN INTERNAL CONTROLS OVER THE NATO COORDINATED PENSION SCHEME BENEFICIARIES DATABASE TO PREVENT UNDUE PENSION PAYMENTS

Reasoning

2.1 The NATO Financial Regulations (NFRs) Article 3.1 on Responsibility and Accountability includes the following guidance:

"The Secretary General, the Supreme Commanders and the other Heads of NATO bodies are responsible and accountable for sound financial management and shall put in place the necessary governance arrangements to ensure and maintain this. This shall include, but is not limited to, the establishment and maintenance of financial governance, resource management practices, internal controls and financial information systems to achieve the efficient and effective use of resources".

2.2 The NFRs Article 11.1 on Risk Management states that:

"The Secretary General, the Supreme Commanders, subordinate commanders by delegation and the other Heads of NATO bodies shall: (a) Ensure effective, efficient and economical risk management procedures are in place to support the achievement of objectives as set by the Nations. (b) Identify, assess and mitigate the risks to the achievement of these objectives".

2.3 According to FRP XI article 2 to 4:

"2) Risk management is to be considered in strategic and operational planning, day-to-day management and decision making at all levels in the organization, whenever possible
3) The Financial Controller will be responsible to the Head of the NATO body for financial risk management.
4) The Financial Controller will establish financial risk management standards. This will include an appropriate Internal Control framework to be reviewed by the Internal Control Officer."

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2.4 The NFRs Article 12.1 on Internal Control requires that:

"The Secretary General, the Supreme Commanders, subordinate commanders by delegation and the other Heads of NATO bodies shall ensure the necessary internal management functions are in place to support effective internal control, designed to provide reasonable assurance that the NATO body will achieve its objectives in the following categories:
(a) safeguard assets;
(b) verify the accuracy and reliability of accounting data and records (…)"

2.5 The NFRs Article 17 on Write off and donation states that:

"17.1 The Secretary General, the Supreme Commanders, Subordinate Commanders by delegation and the senior responsible officers of other NATO bodies through the Financial Controller (as assigned in article 6) may, after full investigation, authorise the write-off of losses of cash, stores and other assets up to the amounts prescribed in the Financial Rules and Procedures approved by the relevant finance committee pursuant to article 4.4. A global statement of such amounts written-off shall be reported in the Annual Financial Statements."

17.2 Authorization to write-off losses of amounts exceeding those prescribed by the Financial Rules and Procedures approved pursuant to article 4.4 is reserved to the relevant finance committee. […]"

2.6 IBAN conducted a review of the internal controls over the NATO Coordinated Pension Scheme beneficiaries database as of 31 December 2024, focusing on the data accuracy, given the aging profile of the NATO Coordinated Pension Scheme population. The International Staff (IS) Pension Unit's (PU) internal control process to confirm that pensioners remain entitled to receive monthly payments throughout the financial year relies primarily on issuing an annual questionnaire in September each year. Pensioners are required to complete this questionnaire online or by email, sign it, and return it to IS PU by 15 January of the following year. In 2024, IS suspended pension payments for pensioners who did not respond by May 2024.

2.7 In addition to the annual questionnaire process, IS PU also relies on external voluntary confirmations, either from the bank (in cases where an account is closed due to the pensioner's death) or the national tax authority of the pensioner's tax residence, to notify IS of payments made to a deceased pensioner.

Observations

<u>Internal control weaknesses identified in the accuracy of the NATO Coordinated Pension Scheme beneficiaries database</u>

2.8 As of 31 December 2024, 17 pensioners had not responded to the 2024 annual questionnaire and, in some cases, for up to eight years. Payments to most of them were paused in May 2024. Of these 17 pensioners, a review conducted with the

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IS PU and IBAN, based on publicly available information, revealed indications that four pensioners had passed away prior to 31 December 2024: one in 2017, one in 2021, one in 2022, and one in 2024. The total paid to these individuals after their presumed date of death, before payments were halted, is estimated at approximately EUR 114,000: one pensioner received 18 months of payments (EUR 86,359), two received three months (EUR 12,884 and EUR 10,945), and one received one month (EUR 4,218).

2.9 The situation described above illustrates that relying solely on the annual questionnaire and voluntary notifications from banks and tax authorities is insufficient to proactively ensure, within a reasonable timeframe, that no payments are made to deceased pensioners. Voluntary disclosures may not always be provided, particularly in cases involving joint bank accounts or power of attorney arrangements, making it unlikely that a pensioner's death will be promptly reported. As a result, the IS PU may not receive timely confirmation to suspend payments within a reasonable timeframe when no response is received through the annual questionnaire process.

2.10 The IS PU considers that, in the absence of an official death certificate, the entitlement to benefits remains valid and continues to be recognised in the financial statements. IBAN emphasises that it is important to distinguish between the recognition of liabilities related to pensions obligation in the financial statements and the internal controls necessary to prevent payments to deceased pensioners. Given the limited number (17) of unresponsive cases, the IS PU considers the associated risk to be remote. In practice, this means that under the current process, for the pensioner who has not responded to the questionnaire since 2017—and for whom publicly available information indicates death, the IS Pension Unit will not undertake additional controls to confirm entitlement or initiate recovery actions until an official death certificate is received, thereby increasing the risk of non-recovery of EUR 86,359.

2.11 IBAN notes an elevated risk of future cash losses due to delays in recovering undue pension payments to deceased individuals, even where indications of death exist. These delays arise from the IS PU’s practice of awaiting an official death certificate before initiating recovery, an event that, by the IS PU’s own acknowledgement, may take several years or even one to two decades. IBAN considers that, given the limited number of individuals concerned (17), it would be appropriate for the IS PU to complement the requirement for an official death certificate with the use of publicly available information, in order to proactively verify the status of non-responsive pensioners and, where warranted, initiate recovery actions for undue payments.

2.12 As a result of the above, IBAN believes that the current approach is not fully aligned with the principle of sound financial management, risk management and internal controls as prescribed in Article 3.1, 11.1 and 12.1 of the NATO Financial Regulations. Accordingly, the risk of cash losses from delayed recovery actions of undue pension payments, despite indications of death, arising from the IS PU’s policy

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of waiting for an official death certificate, should be formally recorded as an accepted cash-loss risk in the IS Risk Register.

2.13 Given the ageing NATO Coordinated Pension Scheme pensioner population, IBAN considers that the IS PU should strengthen its verification procedures for confirming the entitlement of non-responsive pensioners and conduct further verifications into the limited number of individuals who did not reply to the annual questionnaire process. This would help ensure that potential undue payments are identified and recovered in a timely manner. Reinforcing these internal controls is essential to prevent improper disbursements and to ensure compliance with Article 3.1, 11.1 and 12.1 of the NATO Financial Regulations, which requires adequate controls to safeguard assets, including cash disbursements.

Discrepancies between the pensioner population disclosed by the IS Pension Unit and that used by the International Service for Remunerations and Pensions (ISRP)

2.14 IBAN also identified discrepancies between the pensioner population disclosed by the IS Pension Unit and that used by the ISRP, the actuary responsible for determining the pension obligation at year-end for the NATO Coordinated Pension Scheme. These discrepancies include two pensioners included in the ISRP database but not identifiable in NATO IS records; one pensioner survivor relative missing from the ISRP database; one pensioner whose payments were paused as of year-end but who was not included in the ISRP data; and four deceased pensioners who had been removed from the ISRP database but remained in the NATO IS population disclosed in Note 23.

2.15 In addition to discrepancies in the total population, IBAN identified classification inconsistencies between the NATO IS and ISRP data. NATO IS assigned nine more individuals to the Retirement Pension category than ISRP, reported five fewer Survivor's Pensions, and one additional Invalidity Pension compared to ISRP.

2.16 The discrepancies result from the lack of a formal reconciliation and data validation process between the data held by ISRP and NATO IS for NATO Coordinated Pension Scheme as of 31 December 2024. This situation is non-compliant with Article 12.1 of the Internal Controls, which requires the verification of the accuracy and reliability of accounting data and records.

Recommendations

2.17 IBAN recommends that the NATO Coordinated Pension Scheme fully comply with Article 3.1, 11.1 and 12.1 on Internal Controls of the NATO Financial Regulations by:

a) Implementing targeted verifications to confirm continued entitlement for the small cohort of pensioners with prolonged non-response to the annual questionnaire process, to prevent undue payments and enable timely recovery action;

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b) Issuing prompt follow-ups to non-respondents immediately after the deadline and, if confirmation is not obtained, suspend payments without delay, rather than waiting five months or more, as observed in 2024;

c) Recovering undue payments made to deceased pensioners or, at a minimum, formally document the acceptance of the financial risk related to potential future cash losses in the IS Risk Register;

d) Reviewing the report prepared by the Actuary each year and reconciling it with the data presented in the NATO Coordinated Pension Scheme Financial Statements, ensuring consistency between the two sets of information and following up with the Actuary as necessary.

FOLLOW-UP OF PREVIOUS YEARS' OBSERVATIONS

IBAN followed up on the status of observations from the previous years' audit. The observations and recommendations, the actions taken by the auditee as reviewed by IBAN, and their status are summarised in the table below.

The Open status is used for recommendations that are open and for which no notable progress has been achieved to date. The In-progress status is used for open recommendations when the NATO Reporting Entity has started to implement the recommendation or when some (but not all) sub-recommendations are closed. The Closed status is used for recommendations that are closed because they have been implemented, are superseded, or have lapsed. In the case where there are sub-recommendations, the status related to each sub-recommendation is indicated in the Action Taken column.

OBSERVATION / RECOMMENDATION	ACTION TAKEN BY AUDITEE	STATUS
(1) NATO Coordinated Pension Scheme (DBPS) FY 2023 **IBA-AR(2024)0012, paragraph 1.13** **IMPROVEMENTS NEEDED IN THE PRESENTATION AND DISCLOSURE OF CASH BALANCES THAT ARE RESTRICTED FROM USE** **IBAN's Recommendation** IBAN recommends that the DBPS: a) Reclassify the amount of restricted cash currently presented as a current asset to non-current assets on the statement of Financial Position for the DBPS, and disclose the amount and nature of the restricted cash in the notes to the Statement of Net Assets Available for	IBAN reviewed the note in the Financial Statements on cash and cash equivalents and found that it includes appropriate information regarding restricted cash. As a result, IBAN considers this sub-	Observation **In-Progress.**

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OBSERVATION / RECOMMENDATION	ACTION TAKEN BY AUDITEE	STATUS
Benefits; b) Assess if there are any discrepancies between the funds presented in the financial statements as available for use against future DBPS liabilities, and the funds that are actually available for use; and correct for any discrepancies identified.	recommendation as **Closed**. NATO IS has not yet assessed whether discrepancies exist between the funds presented in the financial statements as available to meet future NATO Coordinated Pension Scheme liabilities and the funds actually available for use, nor has corrective action been taken where such discrepancies may exist. **Open.**	
(2) NATO Coordinated Pension Scheme (DBPS) FY 2021 **IBA-A(2022)0023, paragraph 3** **IMPROVEMENTS NEEDED IN THE DISCLOSURE OF THE NUMBER OF BENEFICIARIES** **IBAN's Recommendation** IBAN recommends that the International Staff Pensions Unit in cooperation with the Office of Financial Control: a) Improve the effectiveness of internal controls over the preparation of financial statements, in order to avoid errors in the financial statements and its notes related to number of DBPS beneficiaries. This can be achieved by developing a quality control checklist to document the reconciliation exercise between the number of DBPS beneficiaries in the financial statements and the underlying database of pensioners by the Human Resources Division. b) Provide, in a timely manner, the breakdown of affiliate data by NATO entity to support financial statements disclosure.	This sub-recommendation was closed in IBA-AR(2024)0012**.** A breakdown of affiliate data by NATO Reporting Entities to support financial statements disclosure was not provided. **Open.**	Observation **In-progress.**
(3) NATO Coordinated Pension Scheme (DBPS) FY 2019 **IBA-A(2021)0036, paragraph 1** **IMPROVEMENTS REQUIRED IN THE MONITORING, PRESENTATION AND DISCLOSURE OF OVERDUE ACCOUNTS RECEIVABLE AND PAYABLE**		Observation **In-progress.**

OBSERVATION / RECOMMENDATION	ACTION TAKEN BY AUDITEE	STATUS
IBAN's Recommendation IBAN recommends that the Office of the Financial Controller: a) Disclose the amount of overdue accounts receivable and payable in the notes to the financial statements for the amounts that are more than 1 year, more than 2 years and more than 5 years old. This will improve the fair disclosure of overdue accounts receivable and payable for the user of the Coordinated Pension Scheme's Financial Statements. b) Finalise the detailed analysis of the overdue accounts receivable and payable, jointly with the NATO Office of the Legal Advisor and determine the necessary actions to be taken.	IBAN noted that no disclosure of overdue accounts receivables and payables were made in the notes to the 2024 NATO Coordinated Pension Scheme Financial Statements. **Open.** The International Staff Office of the Financial Controller (IS OFC) prepared, in 2023, an Action Memo with a preliminary analysis of overdue accounts. In 2024, IS Executive Management recognised the importance of improving disclosure quality and agreed to strengthen processes and monitoring, in collaboration with the OFC and the Office of the Legal Advisor, with support from the NATO Pension Unit. IBAN will review progress on implementing this sub-recommendation as part of next year's audit. **In-progress.**	

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NATO COORDINATED PENSION SCHEME (DBPS) FORMAL COMMENTS ON THE AUDIT REPORT AND THE INTERNATIONAL BOARD OF AUDITORS (IBAN) POSITIONS

OBSERVATION 1:
NEED TO STRENGHTEN INTERNAL CONTROLS OVER THE PREPARATION OF THE FINANCIAL STATEMENTS

IS' Formal Comments

Agreed.

IS OFC confirms its agreement and commitment to the continuous improvement of its internal controls governing the preparation of the Financial Statements

OBSERVATION 2:
NEED TO STRENGHTEN INTERNAL CONTROLS OVER THE NATO COORDINATED PENSION SCHEME BENEFICIARIES DATABASE TO PREVENT UNDUE PENSION PAYMENTS

IS' Formal Comments

Partially agreed.

IS acknowledges the observation and concurs that the formalization and standardization of existing procedures are critical. This initiative will not only improve clarity but also ensure the transparency and effective monitoring of our processes.

While NATO Pension Unit's assessment indicates no substantial organizational risk from current procedures, the unit will leverage the IBAN findings to proactively formalize and improve its risk documentation and management processes.

The data integrity within the Personnel Management Information System (PMIS) is a shared responsibility across various NATO HR offices. HR remains committed to the continuous improvement of its processes and underlying systems to significantly enhance overall data quality.

IBAN's Position

IBAN takes note of the NATO Pension Unit's assessment that current procedures do not pose a substantial organisational risk, and that it considers that the management and oversight of the Personnel Management Information System (PMIS) constitutes a shared responsibility across various NATO Human

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Resources offices. Nonetheless, IBAN emphasises that such a risk assessment by the NATO Pension Unit should be reflected in the NATO IS Risk Register, as recommended. IBAN therefore maintains its recommendations.

FOLLOW-UP OF PREVIOUS YEARS' OBSERVATIONS

(1) NATO Coordinated Pension Scheme (DBPS) FY 2023
IBA-AR(2024)0012, paragraph 1.13
IMPROVEMENTS NEEDED IN THE PRESENTATION AND DISCLOSURE OF CASH BALANCES THAT ARE RESTRICTED FROM USE

IS' Formal Comments

Not agreed.

The IS proposes that the status of this finding be reconsidered and closed, as the underlying issue has been resolved.

The IBAN recommended that specific bank account funds be classified as restricted cash and reclassified as non-current assets, a recommendation the IS accepted and fully implemented.

Since the Financial Statements do not utilize a format that separates current and non-current assets/liabilities on the face of the statement, the necessary classification information is instead provided through disclosure in the accompanying notes.

IBAN's Position

IBAN acknowledges that NATO IS has provided a disclosure note explaining the nature of this specific bank account, for which the cash is restricted from use. The status of sub-recommendation (a) has been changed to Closed in this Audit Report.

(2) NATO Coordinated Pension Scheme (DBPS) FY 2021
IBA-A(2022)0023, paragraph 3
IMPROVEMENTS NEEDED IN THE DISCLOSURE OF THE NUMBER OF BENEFICIARIES

IS' Formal Comments

Recommendation b): Not agreed.

Data integrity within the Personnel Management Information System (PMIS) is a shared responsibility among the HR offices across all NATO bodies. HR

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is committed to the continuous improvement of its processes and underlying systems to significantly enhance data quality.

IBAN's Position

IBAN takes note of NATO IS's comments and recalls that NATO IS had already concurred with this recommendation in all previous years' audit reports. IBAN emphasises that the responsibility for the preparation of the DBPS Financial Statements, including the disclosure of a breakdown of affiliate data by NATO Reporting Entity to support the financial statement disclosures, rests with NATO IS. IBAN therefore maintains sub-recommendation b) as Open.

(3) NATO Coordinated Pension Scheme (DBPS) FY 2019
IBA-A(2021)0036, paragraph 1
IMPROVEMENTS REQUIRED IN THE MONITORING, PRESENTATION AND DISCLOSURE OF OVERDUE ACCOUNTS RECEIVABLE AND PAYABLE

IS' Formal Comments

Agreed.

HR recognizes the importance of enhancing the transparency and accuracy of the Financial Statements through the detailed disclosure of overdue accounts receivable and payable balances. To effectively implement this, HR will assess current resource allocations to determine the necessary additional workforce, tools, and time required for full compliance.

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GLOSSARY OF TERMS

In accordance with International Standards of Supreme Audit Institutions (ISSAI 2705), audit opinions on financial statements and on compliance can be unqualified, qualified, a disclaimer, or adverse:

- An unqualified opinion is when IBAN issues an opinion that the financial statements and budget execution report are stated fairly and that nothing has come to our attention that causes us to believe that funds have not been properly used for the settlement of authorised expenditure or are not in compliance with the rules and regulations.

- A qualified opinion means that IBAN was generally satisfied with the presentation of the financial statements, but that some key elements of the statements were not fairly stated or affected by a scope limitation, or specific issues have come to our attention that causes us to believe that funds have not been properly used for the settlement of authorised expenditure or are not in compliance with the rules and regulations.

- A disclaimer is issued when the audit scope is severely limited and IBAN cannot express an opinion, or when there are material uncertainties affecting the financial statements or the use of funds.

- An adverse opinion is issued when the effect of an error or disagreement is so pervasive and material to the financial statements that IBAN concludes that a qualification of the report is not adequate to disclose the misleading or incomplete nature of the financial statements.

In accordance with auditing standards, three types of paragraphs may also be communicated in the auditor's report:

- Key Audit Matters (ISSAI 2701): Those matters that, in IBAN's professional judgement, were of most significance in the audit of the financial statements of the current period. Key Audit Matters are addressed to Council.

- Emphasis of Matter (ISSAI 2706): If IBAN considers it necessary to draw users' attention to a matter presented or disclosed in the financial statements that, in our judgement, is of such importance that it is fundamental to users' understanding of the financial statements.

- Other Matter (ISSAI 2706): If IBAN considers it necessary to communicate a matter other than those that are presented or disclosed in the financial statements that, in our judgement, is relevant to users' understanding of the audit, the auditor's responsibilities or the auditor's report.

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NATO COORDINATED PENSION SCHEME
FINANCIAL STATEMENTS

For the year ended
31 December 2024

Annexes

1	Statement of Net Assets Available for Benefits
2	Statement of Changes in Net Assets Available for Benefits
3	Notes to the Financial Statements

Mark Rutte
Secretary General

Rui Miguel Mendes da Silva
Financial Controller

Annex 1 to
FC(2025)0033-REV1

NATO COORDINATED PENSION SCHEME

Statement of Net Assets Available for Benefits

(All amounts in EUR)	Notes	Current Year	Previous Year
		31-Dec-24	31-Dec-23
Assets			
Cash and cash equivalents	4	170,364,824.65	116,590,879.52
Staff member contributions receivable	5	258,293.83	36,571.45
Employer contributions receivable	6	4,233.82	4,298.30
Nation contributions receivable	7	121,198,581.15	150,905,779.15
Callable Deficit from Nations	7		2,672,165.96
Pension tax adjustment contributions receivable	8	43,976,284.45	43,255,545.54
Credit for past service to be refunded by staff	9	3,735.62	11,200.33
Advance cash interfunds receivable	10	0.00	0.00
Other	10	1,235,148.91	948,143.83
Total assets		**337,041,102.43**	**314,424,584.08**
Liabilities			
Contributions called for y+1	7	237,778,100.10	229,307,000.04
Voluntary advances	7	1,290,611.87	0.00
Refundable Surplus Pension to Nations	7	6,735,270.15	0.00
Pension tax adjustments called for y+1	8	45,792,400.00	40,920,200.00
Other	11	3,014,450.15	1,759,649.17
Total Liabilities		**294,610,832.27**	**271,986,849.21**
Net Assets Available for Benefits	12	**42,430,270.16**	**42,437,734.87**

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Annex 2 to
FC(2025)0033-REV1

THE NATO COORDINATED PENSION SCHEME

Statement of Changes in Net Assets Available for Benefits

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(All amounts in EUR)	Notes	Current Year	Previous Year
		31-Dec-24	31-Dec-23
Increase in net assets		**5,076,028.45**	**2,547,596.45**
Interest income	2,13	5,060,458.76	2,514,813.55
Transfers from other pension funds	14	0.00	0.00
Other	15	15,569.69	32,782.90
Contributions		**242,264,198.04**	**222,090,970.39**
Staff members	5	13,323,758.74	14,760,456.89
Employers	6	213,382.64	286,640.50
Nations	7	228,727,056.66	207,043,873.00
Tax adjustments	8	**40,842,353.51**	**40,867,298.35**
Total increase in net assets available for benefits		**288,182,580.00**	**265,505,865.19**
Decrease in net assets		**237,940,255.09**	**226,302,098.97**
Pension benefits	17	237,282,037.31	225,794,376.92
Other costs	2,16	487,346.20	371,763.60
Bank costs	2,13	170,871.58	135,958.45
Tax adjustments	8	**40,842,353.51**	**40,867,298.35**
Total decrease in net assets available for benefits		**278,782,608.60**	**267,169,397.32**
Net change for the year		-7,464.71	-10,952.52
Net assets available for benefits, beginning of year		42,437,734.87	42,448,687.39
Net assets available for benefits, end of year		**42,430,270.16**	**42,437,734.87**

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EXPLANATORY NOTES TO THE 2024 FINANCIAL STATEMENTS OF THE NATO COORDINATED PENSION SCHEME

NOTE 1: GENERAL INFORMATION

Description

The NATO Coordinated Pension Scheme is a defined benefit retirement plan that applies to NATO staff recruited between 1 July 1974 and 30 June 2005. NATO staff recruited before 1 July 1974 participated in the NATO Provident Fund, a defined contribution retirement plan. NATO staff recruited after 30 June 2005 are participants in the NATO Defined Contribution Pension Scheme (DCPS), also a defined contribution retirement plan.

NATO IS operates the Coordinated Pension Scheme for all NATO staff. This Scheme is often referred to as the NATO Defined Benefit Pension Scheme, and is hereafter referred to as the NATO DBPS.

The NATO DBPS is coordinated with five other international organizations, namely:

- The Organization for Economic Co-operation and Development (OECD)
- The Council of Europe (CoE)
- The European Space Agency (ESA)
- The European Centre for Medium-Range Weather Forecasts (ECMWF)
- The European Organization for the Exploitation of Meteorological Satellites (EUMETSAT)

These Coordinated Organizations apply a common set of rules concerning the present defined benefit retirement plan. These rules are initiated and recommended by the Coordinating Committee on Remuneration and are approved by the North Atlantic Council. They are embedded in the NATO Civilian Personnel Regulations (CPRs), Annex IV.

The scheme includes provisions for retirement, invalidity, survivor, orphan and dependent's pensions. Benefits paid are usually calculated as a proportion of the staff member's final salary, based on the number of reckonable years of service. NATO civilian staff recruited between 1 July 1974 and 30 June 2005 become eligible for a retirement pension after 10 years of service; those who depart before 10 years of service receive a leaving allowance. The details of the conditions and entitlements of each component of the NATO DBPS are laid down in Annex IV of the CPRs.

Financing Policy

The benefits of the NATO DBPS are paid from annual budgets approved by the North Atlantic Council. Funding sources consist of compulsory contributions from active staff, employer contributions of certain NATO bodies, and, as a balancing resource, budgetary contributions by NATO member Nations. Contrary to most, if not all, of the other Co-ordinated Organizations, NATO has not set aside funds to be invested to fund future costs and, therefore, NATO's funding of the Coordinated Pension Scheme is on a pay-as-you-go basis.

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Staff Contributions

The rate of the staff contribution is set in order to represent the cost, in the long term, of one-third of the benefits provided at the coordinated level. Therefore, this rate is not specific to NATO; it is the same for all the Coordinated Organizations.

The staff contribution rate is adjusted in accordance with the result of an actuarial study, which is carried out every 5 years. This rate has been increasing over time. It was 7.0% from the inception of the scheme until it was brought to 8.0% in 1995. The rate was further increased to 8.3% in 2000 and to 8.9% in 2005.

As of 1 January 2010, contributions to the NATO DBPS from serving staff increased from 8.9% to 9% of their basic salary, further to a change in the method used to calculate such rates in order to take account of the closure of the pension scheme in certain Coordinated Organizations. The rate was further increased to 9.5% as from 1 January 2015.

From January 2020 the staff contribution rate is 11.8%. At the same time the annual pension payment adjustments are no longer connected to the serving staff salary increase, which has been the rule since the inception of the scheme. Instead, the DBPS annual pension payments shall be adjusted in accordance with revaluation coefficients based on the consumer price index for the country of the scale used.

Employer contributions

In specific cases, and in particular for a few NATO activities, limited either in time or in numbers of personnel, or with a specific financial basis, Nations decided that the pension liability is best discharged through a contribution equal to twice the staff contribution rate from the annual budget of the concerned activity or NATO entity (BC-WP(83)3(Revised) paragraph 5(1) and C-M(83)34). This contribution is considered as an employer's contribution. This contribution, together with the staff's, is deemed to provide the necessary funds for the subsequent pensions liability of the entities concerned. Employer contributions are due from the following NATO bodies: the Munitions Safety Information Analysis Centre (MSIAC), the NATO Naval Forces Sensor and Weapon Accuracy Check Sites (FORACS), the NATO Battlefield Information Collection and Exploitation Systems (BICES) Agency.

Nations' contributions

The member states jointly guarantee the payment of benefits. Should a country, being a member or ex-member of the Organization, fail to comply with its obligations, the other countries shall meet the cost thereof in proportion to their contributions to the budget of the Organization as fixed annually from and after the said country's default (article 40.4 of Civilian Personnel Regulations, Annex IV).

Contributions from member states are called once a year based on the authorized annual budgets. They are calculated as the difference between the anticipated benefits due for the year under review and the main sources of funding, primarily staff contributions and employer's contributions. The NATO DBPS is funded through two separate budgets approved by the North Atlantic Council, one for the International Staff and the other for the Military Budget, which includes NATO agencies.

The related calls for contributions are issued in advance, usually towards the end of the preceding year. Costs are shared among NATO member countries based on the cost-shares

applicable to the NATO body for which the staff member worked before he/she became a beneficiary of the scheme. In practice, the annual call is based on a weighted average of each NATO body's cost-share weighted by the related pension costs as per the latest available financial statements.

Management of the DBPS

Administrative services and secretarial support are provided by the Pensions Unit of NATO-IS Human Resources. The Pensions Unit assesses the entitlement to benefits payable under the DBPS for the whole NATO community. Financial services are provided by the NATO-IS Office of Financial Control (OFC). The OECD's International Service for Remunerations and Pensions (ISRP) provides overall support concerning the global NATO DBPS (actuarial studies, adjustment calculations, etc.).

An Administrative Committee on Pensions of the Coordinated Organizations (CAPOC) was set up to ensure that provisions of the Pension Scheme Rules are uniformly applied at the coordinated level. Copies of the meeting minutes can be found in the IS/EM-HR Pensions Unit.

None of the above-mentioned management services provided by NATO and the ISRP is charged to the NATO DBPS (see note on Related Parties).

Pension Tax Adjustment

The recipient of a pension is entitled to an adjustment applying to the member country of the organization in which the pension and adjustment relating thereto are chargeable to income taxes under the tax regulations in force in that country. This adjustment (sometimes referred to as "tax adjustment") concerns members of the NATO DBPS and of the DCPS. The adjustment equals 50% of the amount by which the recipient's pension would theoretically need to be increased, so that the net pension balance remaining after deduction of the amount of national income tax (or taxes) would correspond to the amount of the pension calculated in accordance with the rules of the NATO DBPS or of the DCPS.

The adjustment is borne by the country in which the recipient is subject to taxes on income for the period considered and, therefore, separate accounts are drawn up for each individual country.

For practical reasons, the operations relating to the adjustment of pensions are included in the present financial statements rather than in a separate set of financial statements.

A specific call for contributions is issued to the countries concerned.

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NOTE 2: SIGNIFICANT ACCOUNTING POLICIES

DBPS applies the NATO IS Accounting Policies which have been published through ON(2021)0079 and updated through FC(CAF)(2023)0001.

Declaration of conformity

The financial statements of the NATO DBPS have been prepared in accordance with the NATO Financial Regulations and International Accounting Standard 26 (IAS 26), "Accounting and Reporting by Retirement Benefit Plans". The NATO Accounting Framework, which is an adapted version of the International Public Sector Accounting Standards (IPSAS), does not have a specific standard for accounting and reporting by retirement benefit plans.

The accounting system used by the NATO DBPS is accrual based.

The financial statements summarize the transactions, net assets available for benefits and the changes in net assets available for benefits. In accordance with IAS 26, the actuarial present value of promised retirement benefits of the NATO DBPS is presented in Note 3.

Basis of presentation

The financial statements have been prepared on a going-concern basis: the NATO DBPS will continue in operation for the foreseeable future.

The amounts shown in these financial statements are presented in EUR.

Changes in accounting policy

None in 2024.

Restatement of financial statements of previous year

The current year result linked to the budgetary process has been reported under Net Assets Available for Benefits. However, the surplus should be returned to Nations while a potential deficit is called from Nations. A reclassification was made from Net Assets Available for Benefits to Deficit Callable from Nations.

The change above has also an impact on the Statement of Changes in Net Assets Available for Benefits.

Below tables provide an overview of the impact on the 2023 restated Statement of Net Assets Available for Benefits and Statement of Changes in Net Assets Available for Benefits for comparative purposes:

(All amounts in EUR)	Notes	REPORTED 2023	RESTATED 2023	DIFFERENCE
Assets				
Cash and cash equivalents	4	116,590,879.52	116,590,879.52	-
Financial assets held by NATO International Staff		-	-	-
Staff member contributions receivable	5	36,571.45	36,571.45	-
Employer contributions receivable	6	4,298.30	4,298.30	-
Nation contributions receivable	7	150,905,779.15	150,905,779.15	-
Callable Deficits to Nations	7	-	2,672,165.96	-2,672,165.96
Pension tax adjustment contributions receivable	8	43,255,545.54	43,255,545.54	-
Credit for past service to be refunded by staff	9	11,200.33	11,200.33	-
Other	10	948,143.83	948,143.83	-
Total assets		**311,752,418.12**	**314,424,584.08**	**-2,672,165.96**
Liabilities				
Contributions called for y+1	7	229,307,000.04	229,307,000.04	-
Pension tax adjustments called for y+1	8	40,920,200.00	40,920,200.00	-
Other	11	1,759,649.17	1,759,649.17	-
Total Liabilities		**271,986,849.21**	**271,986,849.21**	**0.00**
Net Assets Available for Benefits	12	**39,765,568.91**	**42,437,734.87**	**-2,672,165.96**

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(All amounts in EUR)	Notes	REPORTED 2023	RESTATED 2023	DIFFERENCE
Increase in net assets		**2,547,596.45**	**2,547,596.45**	**-**
Interest income	2,13	2,514,813.55	2,514,813.55	-
Transfers from other pension funds	14	-	-	-
Other	15	32,782.90	32,782.90	-
Contributions		**222,090,970.39**	**222,090,970.39**	**-**
Staff members	5	14,760,456.89	14,760,456.89	-
Employers	6	286,640.50	286,640.50	-
Nations	7	207,043,873.00	207,043,873.00	-
Regularizations		-	-	
Tax adjustments	8	**40,867,298.35**	**40,867,298.35**	**-**
Total increase in net assets available for benefits		**265,505,865.19**	**265,505,865.19**	**-**
Decrease in net assets		**226,302,098.97**	**226,302,098.97**	**-**
Pension benefits	17	225,794,376.92	225,794,376.92	-
Other costs	2,16	371,763.60	371,763.60	-
Deficit to be Called				
Tax adjustments	8	**40,867,298.35**	**40,867,298.35**	**-**
Total decrease in net assets available for benefits		**267,169,397.32**	**267,169,397.32**	**-**
Net change for the year		- 1,663,532.13	- 10,952.52	- 1,652,579.61
Net assets available for benefits, beginning of year		41,429,101.04	42,448,687.39	- 1,019,586.35
Net assets available for benefits, end of year		**39,765,568.91**	**42,437,734.87**	**- 2,672,165.96**

Use of estimates

In the application of accounting policies judgments, estimates and assumptions are made about carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. Estimates include, but are not limited to, the long-term obligation of the NATO DBPS and receivables.

Foreign currency transactions

NATO entities pay their staff's contributions in various currencies (EUR mostly, GBP, USD, NOK, PLN and HUF) normally in the bank accounts denominated in the same currency. Contributions from the Nations to the pension budget and for the pension tax adjustment are exclusively called in EUR at the year-end for the following year and received in the EUR bank account.

Benefits are paid in various currencies. Benefits are calculated by reference to salary scales applicable to the country of the staff member's last posting. However, the staff member may opt for the scale applicable to another country if the former staff member settles subsequently: in a member country of one of the Coordinated Organizations of which he is a national, or in a member country of one of the Coordinated Organizations of which his spouse is a national, or in a country where he/she has served at least five years in one of the organizations of the Coordinated Organizations. Consequently, payments are made in a variety of currencies such as EUR, AUD, CAD, CHF, DKK, GBP, NOK, NZD, SEK, THB, TRY and USD.

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Foreign currency transactions are accounted for at the NATO exchange rates prevailing on the date of transactions. The monetary assets and liabilities at year-end are reported in EUR using the NATO rates of exchange that were applicable at year-end. Profit and loss resulting from the settlement of such transactions and from the revaluation at the reporting dates of monetary assets and liabilities denominated in foreign currencies are recognized as expenses and revenues.

Cash and Cash Equivalents

Cash and cash equivalents are defined as short-term assets. They include cash in banks, term deposits and other short-term highly liquid investments that are readily convertible to a known amount of cash.

Financial Investments

Financial investments with a fixed redemption value, acquired with the intention to be held to maturity, matching DBPS obligations or parts thereof, are recognized at ultimate redemption value.

Receivables

Receivables are stated at their book value. No allowance for loss is recorded for receivables relating to NATO bodies' statutory contributions or to national contributions.

Payables

Payables are amounts due to third parties based on rights acquired by staff or pensioners, or services provided that remain unpaid. This includes, as required, an estimate of the related accrued obligation for rights not liquidated, or services provided but not yet invoiced.

Financial instruments

The NATO DBPS uses non-derivative financial instruments as part as its normal operations. These financial elements include current bank accounts and deposit accounts.

Credit risk

The NATO DBPS incurs credit risks from cash, cash equivalents, and receivables.

Credit risk on cash and cash equivalents is managed by holding current accounts and short term highly liquid deposits that are readily convertible to a known amount of cash held with registered banking institutions with the following ratings (long term).

BANK NAME	COUNTRY OF HQ	LONG TERM RATINGS					
		FITCH		S&P GLOBAL		MOODY'S	
		Rating	Outlook	Rating	Outlook	Rating	Outlook
ING Belgium SA/NV	Belgium	AA-	Stable	N/A		Aa3	Stable
BNP Paribas Fortis SA/NV	Belgium	A+	Stable	A+	Stable	Aa3	Stable
Crédit Agricole IDF	France	N/A		A+	Stable	Aa3	Stable
Crédit Mutuel ARKEA	France	A+	Stable	N/A		Aa3	Stable
Wells Fargo Bank N.A.	US	AA-	Stable	A+	Stable	Aa1	Stable
Intesa San Paolo Bank Lux. S.A.	Luxembourg	N/A		N/A		Baa1	Stable

Credit risk is also managed by maintaining control procedures over receivables. These consist essentially of contributions due from NATO member countries. This risk is considered limited since these countries are generally considered creditworthy. Similarly, the risk linked to employer or staff contributions due from NATO bodies is considered limited since these bodies are directly funded by member Nations or indirectly in the case of customer funding.

The NATO Coordinated Pension Scheme holds a bank account with AION but without significant cash holdings.

Currency risk

The NATO DBPS is exposed to foreign currency exchange risk arising from fluctuations in currency rates. The scheme receives contributions in EUR from member Nations. It receives mostly EUR but also GBP, USD, NOK, PLN and DKK from NATO bodies. As explained above, benefits due to participants in the scheme are in various currencies. Payments are made mainly in EUR. Foreign currencies are purchased as needed on a monthly basis keeping foreign currency holdings at a minimum. There is therefore very little currency risk because cash and cash equivalent balances on bank accounts in foreign currencies are always a small percentage of the cash and cash equivalents.

The table below provides a breakdown of the DBPS pension related payments by currency during 2024.

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Currency	Percentage/EUR
EUR	85.99%
GBP	7.37%
USD	3.35%
CAD	0.95%
DKK	0.93%
NOK	0.81%
TRY	0.29%
CHF	0.08%
AUD	0.08%
THB	0.05%
MXN	0.04%
NZD	0.02%
SEK	0.02%
CZK	0.02%
PLN	0.01%
Total	**100.00%**

The calls for contributions from Nations related to Pension Adjustments are in EUR. Pension Adjustments paid to pensioners are primarily in EUR. There is therefore very little currency risk.

Liquidity risk

A liquidity risk could arise from an unforeseen short-term liquidity requirement. There is a very limited exposure to liquidity risk because contributions ensure funding commensurate with budgeted benefit disbursements and are called in advance, and because member states jointly guarantee the funding of this pension scheme. Some limited risk could be due to the validity of forecasts used for the NATO DBPS budget formulation. However, history shows that this process results in surpluses.

The outflows of cash follow fairly regular paths and so do the staff and employer contributions but the latter are of a smaller amount. While the timing of member Nations' contributions is not entirely predictable, staff and employer contributions as well as benefit outflows are very stable. The budgetary surplus shields NATO DBPS from liquidity risk.

Cash, cash equivalents, and capital-guaranteed financial investments (if any) are managed to avoid liquidity risk.

The calls for contributions related to the Pension Tax Adjustments tend to be lower than the actual requirement due to difficulties in making accurate forecasts. This situation generates a liquidity risk that is managed through the excess cash on the DBPS side.

Interest rate risk

The scheme is restricted from entering into borrowings and therefore, there is no related interest rate risk.

Market risk

At the end of 2024, DBPS was not exposed to market risks.

NOTE 3: ACTUARIAL VALUATION

The ISRP Actuarial Study Introduction

The International Service for Remunerations and Pensions (ISRP) is an organization that provides statistical, mathematical and actuarial support to the following organizations:

- North Atlantic Treaty Organization (NATO)
- Council or Europe (CoE)
- Organization for Economic Cooperation and Development (OECD)
- European Space Agency (ESA)
- European Centre for Medium-Range Weather Forecast (ECMWF)
- European Organization for the Exploitation of Meteorological Satellites (EUMETSAT)

In accordance with the requirements of the Letter of Mission (LM/SIRP/NATO(2012)35) signed by NATO and the ISRP, the latter performed an actuarial study aiming at:

- Estimating the accrued pension and medical coverage liabilities at 31 December 2024 according to the International Public Sector Accounting Standards (IPSAS); and
- Producing the IPSAS accounting disclosures related to these liabilities.

The study is based on comprehensive data of the affiliated population at the end of 2024 provided to ISRP by NATO.

NATO has also supplied data regarding DBPS cash flows over 2024.

NATO believes that the results of this report represent a reasonable measure of the DBPS underlying liabilities.

The previous full valuation was performed as at 31 December 2023.

The study has been conducted in accordance with generally accepted actuarial practices, in close collaboration with NATO. Whilst the report complies with IPSAS 39, NATO DBPS financial statements are prepared under IAS 26.

Actuarial Valuation Method

ISRP used the Projected Unit Credit approach. This method sees each period of service as giving rise to an additional unit of benefit entitlement and measures each unit separately to build up the final obligation. In addition, where the amount of a benefit is a constant proportion of final salary for each accrued unit of rights, future salary increases will affect the amount required to settle the obligation, therefore the method requires projecting a member’s salary.

Only the rights accrued up to the valuation date have been taken into account. The rights of employees with less than 10 years of service are taken into account proportionally.

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Actuarial Assumptions

Actuarial assumptions can be classified as either financial or demographic assumptions. Financial assumptions impact the amount of benefits to be paid over time and the net present value whilst demographic assumptions reflect the likelihood of payment and factors internal to NATO.

The below financial assumptions were considered:

Assumption	Assumption as at 31 December 2023	Assumption as at 31 December 2024
Discount Rate		
- Pension Schemes	2.31%	2.53%
Price Inflation	2.00%	2.00%
- Salary Inflation	2.24%	1.92%
Pension Increase Rate	2.00%	2.00%

The discount rate used was the Euro area AAA Government Yield Curve, expressed in euros, as published by the European Central bank, as at 31 December 2024. The change in discount rate is due to the change in financial market conditions over 2024.

In accordance with past practice, as a long-term inflation rate, the European Central Bank's long-term inflation rate target of 2.0% is used.

Salary inflation is calculated as a 0.08% decrease to the derived rate of inflation as used in the most recent actuarial study of the contribution rate for the Co-Ordinated Organizations.

The pension increase rate is in line with price inflation. As at 31 December 2024, the pension increase rate assumption is set equal to the inflation assumption of 2.0%.

Demographic Assumptions

The demographics at this year-end are the same as those used for the previous year-end.

Mortality tables are a set of probabilities of a person dying within the year at a specific age and are an important assumption for the calculation of pension obligations. The ISRP have produced mortality tables specific to international civil servants based in Europe since 2008 in order to have more appropriate results, compared to national or regional tables, on the life expectancy of the relevant population. This series of tables is known as the International Civil Servants Life Table (ICSLT).

Set out below is a comparison of life expectancies based on the ICSLT 2018 mortality table projected from 2023 and the ICSLT 2023 projected from 2024:

	ICSLT 2023 (2023 Projection)	ICSLT 2023 (2024 Projection)
Males		
60 year old	28.1	28.2
40 year old now at 60	28.8	28.8
Females		
60 year old	30.5	30.6
40 year old now at 60	31.0	31.0

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Other demographic assumptions taken into consideration are:

- Turnover
- Probability to retire
- Probability of becoming invalid
- Career progression
- Probability of being married
- Age difference in couples
- Age of pension suspension for Orphans
- Family allowances

Results for DBPS current obligation.

The DBPS obligation as estimated at the end year 2024 is KEUR 6,261,888. It has increased by approximately 3% compared to the 2023 year-end.

The change in the liability during 2024 can be summarized as follows:

(amount in KEUR)	2024
Obligation at 1 January 2024	6,423,791
Interest Cost	145,649
Current Service Cost	73,055
Benefits Paid	(237,282)
Actuarial (Gains)/Losses	(143,324)
Obligation at 31 December 2024	**6,261,888**

Overall, the pension obligation has decreased by KEUR 161,903 during 2024. This is principally due to expected development in a closed scheme (increased benefit payments and decreased cost of new accrued rights), an increase in the discount rate and a decrease in the salary inflation assumption. These impacts were partially offset by actuarial losses due to membership experience.

The breakdown of the pension obligation by member status at 31 December 2024 is shown below:

(amount in KEUR)	2024
Actives	1,585,805
Deferreds	61,177
Pensioners	4,614,907
Obligation at 31 December 2024	**6,261,888**

An actuarial gain of KEUR 143,324 occurred during 2024. This is explained by a number of factors, including the updated population, change in the discount rate, and change in demographic assumptions (Article 8 coefficients and real salary inflation rate).

The analysis of the impact of the actuarial loss is as follows:

Impact of change in …	Type of Loss/(Gain)	Amount KEUR	% of 2024 YE Liability
Population	Experience	105,353	1.7%
Real salary inflation	Financial	(45,311)	-0.7%
Article 8 coefficients	Financial	896	0.0%
Discount rate	Financial	(204,262)	-3.3%
Total actuarial loss/(gain)		**(143,324)**	**-2.3%**

NOTE 4: CASH AND CASH EQUIVALENTS

Separate bank accounts are held in various currencies (AUD, CAD, CHF, DKK, EUR, GBP, NOK and USD), namely for those currencies that represent most of the pensions paid, in order to ensure the recurring foreign currency payments. However, payments are also made in other currencies (e.g. NZD, SEK, TRY), but these are usually made from the EUR bank account.

Some cash is also held on account of third parties. These funds belong to Nations, members of former NAMSA (now NSPA), who decided that amounts credited to them further to the transfer of staff from the Provident Fund to the DBPS (validation costs) would be kept at their disposal. (see Note 11).

DBPS holds EUR 13,813.46 cash with the AION Bank. These funds are restricted from use as a result of judicial proceedings. Consequently, NATO-IS is not authorised to make transactions to, or from this bank account, nor is it authorised to close it.

The below table provides an overview of DBPS's cash holdings (incl. short-term deposits) as of 31 December 2024:

(amounts in EUR)	
2024	**2023**
170,364,824.65	116,590,879.52

In the table below, we provide comparative data for the short-time deposits held over two consecutive years:

(amounts in EUR)	
2024	**2023**
47,000,000.00	30,000,000.00

NOTE 5: STAFF MEMBER CONTRIBUTIONS

Staff member contributions are paid monthly by the NATO payroll centers. Since 1 January 2020 the staff contribution rate is 11.8% of basic salary while this was 9.0% until the end of 2019. Since 2022, staff contributions resume the downward trend due to reduced staff contributing to the DBPS and newly recruited staff joining only the DCPS.

Outstanding amounts at year-end (Receivables) are linked to contributions due on staff salaries for December from several NATO entities, which were all received in early 2025.

The below chart provides an overview of the staff contributions over the last two consecutive years:

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(amounts in EUR)	2024	2023
CIVIL	2,692,892.75	3,082,967.16
MILITARY	10,630,865.99	11,677,489.73
Total	**13,323,758.74**	**14,760,456.89**

NOTE 6: EMPLOYER CONTRIBUTIONS

Employer contributions are due from the following NATO bodies: FORACS, and the NATO BICES Agency. The Employer contributions are paid monthly.

The below chart provides an overview of the employer's contributions over the last two consecutive years:

(amounts in EUR)	2024	2023
CIVIL	50,805.84	51,579.60
MILITARY	162,576.80	235,060.90
Total	**213,382.64**	**286,640.50**

The reduction in contributions stems from the continued decrease in active contributors of FORACS and the NATO BICES Agency.

NOTE 7: NATION CONTRIBUTIONS

Contributions due from NATO Member Nations to fund the NATO DBPS of a given budget year are called once per year, towards the end of the preceding year. In accordance with Article XXIX 8) of the NATO Financial Rules and Procedures, amounts called are to be paid in principle within a period of one month after receipt of the request. Amounts recognized are those amounts called.

The DBPS call for contributions is a single call issued towards the end of the year. It includes an advance on next year's pension budget and takes into account the previous year's surplus or deficit, and it also regularizes any adjustments done in the course of the budget year such as budget revisions.

The amounts called at year-end as advances for the following year (Liabilities) are:

Budget called in Y-1 (EUR)			
2025		2024	
CIVIL	MILITARY	CIVIL	MILITARY
58,333,100.00	179,445,000.00	58,284,000.00	171,023,000.00
237,778,100.00		229,307,000.00	

In terms of execution (Statements of Changes in Net Assets Available for Benefits), below a reconciliation is provided between the calls and the costs recognized against nations contributions.

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(amounts in EUR)		2024	2023
CIVIL	**Call Y**	58,284,000.00	49,775,400.00
	Regul revised call Y	0.00	3,551,036.00
	Regul call Y-1	-579,943.34	-38,158.04
	Total	**57,704,056.66**	**53,288,277.96**
MILITARY	**Call Y**	171,023,000.00	152,850,000.00
	Regul revised call Y	0.00	0.00
	Regul call Y-1	0.00	905,595.04
	Total	**171,023,000.00**	**153,755,595.04**
Rounding difference		0.00	0.00
TOTAL		**228,727,056.66**	**207,043,873.00**

Uncollected budgetary contributions from Nations (Receivables) relate mainly to the call for the 2025 pension budget.

Hereunder is a breakdown of such outstanding contributions as at 31 December 2024:

Country	Amount (EUR)
ALBANIA	150,412.02
BELGIUM	5,882,656.28
BULGARIA	201,691.15
CZECHIA	582,658.29
FINLAND	-1,216.07
FRANCE	20,916,800.16
ICELAND	71,180.84
ITALY	18,551,933.49
LUXEMBOURG	589,630.38
NAMFI	25,073.92
NETHERLANDS	7,185,301.91
NORWAY	4,299,242.85
PORTUGAL	1,422,800.78
ROMANIA	677,577.09
SPAIN	8,219,321.78
SWEDEN	-6,688.25
TÜRKIYE	5,662,322.80
UNITED STATES	46,767,881.73
Total	**121,198,581.15**

During 2024 three Member Nations made voluntary Contributions for a total amount of EUR 1,290,611.87.

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The result at year-end is the difference between the final approved budgets and actual amounts required to ensure the payment of benefits due for the period covered by these financial statements.

The result is taken into account, as an additional funding requirement or as a deduction, in the assessment of the net contributions to be called from member Nations for the budgets of the second year after the reporting period (the surplus at the end of 2024 will be returned to Nations with the call for the 2026 budget to be issued end 2025).

Below table provides an overview of the accumulated surplus for two consecutive years.

(amounts in EUR)	**2024**	**2023**
Accumulated Surplus at End of Year	6,735,270.15	-2,672,165.96
Total	**6,735,270.15**	**-2,672,165.96**

NOTE 8: PENSION TAX ADJUSTMENT

For practical reasons, the operations relating to the adjustment of pensions for national taxation on NATO pensions income are included in the present financial statements. Members of the DCPS are also entitled to such an adjustment. DCPS related payments are a fraction and therefore are included on DBPS's Tax adjustment call and advanced by the DBPS.

The adjustment is paid monthly by way of advance at the same time as the pension.

The following table provides the breakdown of actual payments by country for Pension Tax Adjustments as disclosed under the Statement of Changes of Net Assets Available for Benefits:

Country (amounts in EUR)	**2024**	**2023**
BELGIUM	18,722,980.11	19,389,325.16
CANADA	375,946.83	387,869.76
CZECHIA	192.81	1,840.98
DENMARK	571,494.51	655,639.45
FINLAND	8,400.00	0.00
FRANCE	1,756,942.51	1,705,072.00
GERMANY	3,645,186.00	3,388,141.00
GREECE	456,614.78	331,333.00
ICELAND	62,991.00	71,482.00
ITALY	3,410,120.00	3,265,665.00
LUXEMBOURG	2,582,968.00	2,726,079.00
NETHERLANDS	4,095,114.00	4,093,266.00
NORWAY	408,636.48	408,196.17
POLAND	10,021.24	18,456.11
PORTUGAL	361,813.22	304,515.00
SPAIN	715,194.03	668,170.00
UNITED KINGDOM	2,709,262.38	2,648,035.79
UNITED STATES	584,510.09	615,707.27
DCPS transfers	363,965.52	188,504.66
Total	**40,842,353.51**	**40,867,298.35**

The DCPS tax adjustments, as mentioned in the table above, can be broken down per country as follows:

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DCPS tax adjustments breakdown (amounts in EUR)		
Country (amounts in EUR)	**2024**	**2023**
BELGIUM	157,944.00	44,294.00
CANADA	16,420.53	29,966.76
GERMANY	33,073.00	28,202.00
SPAIN	7,129.00	5,326.00
FRANCE	1,388.00	1,200.00
UNITED KINGDOM	41,369.01	13,601.69
GREECE	5,280.00	7,380.00
ITALY	21,346.00	12,952.00
LUXEMBOURG	35,234.00	9,112.00
NETHERLANDS	25,380.00	24,933.00
NORWAY	6,772.03	6,734.45
POLAND	2,083.48	1,214.02
PORTUGAL	4,620.00	0.00
UNITED STATES	5,926.47	3,588.74
Total	**363,965.52**	**188,504.66**

Pension Adjustment amounts paid to pensioners as reported in euro in the tables above are impacted by a variety of factors, among which: exchange rates, number of pensioners having their tax residence in a given country (which may be different from their country of origin or the country in which the NATO entity for which staff worked is located), household/family situation, level of the pension itself, national taxation policies, etc. As a consequence, amounts due by individual Nations may vary from one year to the other and are not related to their cost shares of the NATO entity for which staff worked.

Contributions due by Nations concerned to fund the Pension Adjustment of a given budget year are called towards the end of the preceding year. In accordance with Article XXIX 8) of the NATO Financial Rules and Procedures, amounts called are to be paid in principle within one month after receipt of the request. Amounts recognized are those amounts called.

Advances on the next year's payments of the pension adjustment are called towards the end of the current year. At year end the balance of advances (Liabilities) were:

DBPS budget called in Y-1 (EUR)			
2025		**2024**	
CIVIL	**MILITARY**	**CIVIL**	**MILITARY**
15,352,900.00	30,439,500.00	14,737,000.00	26,183,200.00
45,792,400.00		40,920,200.00	

The table below provides an overview of Nations' amounts due (Assets) in terms of tax adjustments at year-end.

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Country	Amount (EUR)
BELGIUM	23,233,861.00
CANADA	240,667.16
CZECHIA	2,840.98
FRANCE	1,895,225.00
GERMANY	4,238,197.00
GREECE	364,890.00
ITALY	3,575,797.00
LUXEMBOURG	3,784,420.00
NETHERLANDS	5,385,287.00
NORWAY	52,077.49
POLAND	22,017.16
PORTUGAL	215,104.00
SPAIN	439,259.00
UNITED STATES	881,751.44
Total	**44,331,394.23**

By the end of 2024 the difference between what is called from nations and what is paid to pensioners induced an accumulated surplus of EUR 355,109.78.

Nations' amount due in terms of tax adjustments at year-end, classified in the Statement of Net Assets Available for Benefits as Pension Tax Adjustment Contributions Receivable, amounts to EUR 44,331,394.23.

Consequently, the total of Nations' amounts due in terms of tax adjustments at year-end totals to EUR 43,976,284.45.

NOTE 9: CREDIT FOR PAST SERVICE TO BE REFUNDED BY STAFF

This relates to amounts due from staff who had left the Organization and were paid a leaving allowance but who were later re-employed by the Organization or to staff who retroactively became members of the Coordinated Scheme further to NATO Administrative Tribunal decisions.

The table below provides an overview of such receivables in EUR for the last two consecutive years:

(amounts in EUR)

2024	2023
3,735.62	11,200.33

NOTE 10: OTHER ASSETS

Other Assets include for 712,380.23 EUR pending claims from pensioners and 363,965.52 EUR for tax adjustments due from the DCPS.

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NOTE 11: OTHER LIABILITIES

These correspond to amounts relating to unrealized financial result, life insurance capital due and other miscellaneous amounts due to be regularized (including reimbursement to the DCPS of amounts paid in relation to Pension Adjustments and pensions not yet paid), and some accruals.

This item also includes funds held on behalf of certain Nations corresponding to their share of former NAMSA (now NSPA) staff members' validation costs, which date back to the date when the DBPS was established. By that time, staff who decided to transfer from the Provident Fund had to return the value of their accounts to the DBPS. The related holdings were returned to the Nations but certain Nations decided to keep the funds in the DBPS accounts. The total amount of 58,980.38 EUR remained unchanged in 2024.

NOTE 12: NET ASSETS AVAILABLE FOR BENEFITS

The net assets available for benefits at year-end correspond essentially to the inward transfer of pension rights and credit for past service by staff. As explained in the introductory note on the funding of the DBPS, contrary to most, if not all, of the other Coordinated Organizations, NATO has not set aside funds to be invested to fund future costs and, therefore, NATO's funding of the Coordinated Pension Scheme is on a pay-as-you-go basis.

(amounts in EUR)	**2024**	**2023**
Credits for Past Services	3,735.62	11,200.33
Pensions Rights transferred to DBPS	42,426,534.54	42,426,534.54
Total	**42,430,270.16**	**42,437,734.87**

NOTE 13: INTERESTS EARNED AND BANK COSTS

This corresponds to expenses and revenues related to financial operations, interests earned on cash holdings and bank charges paid on transactions.

The table below provides an overview of these costs and revenues over the last two consecutive years:

(amounts in EUR)	**2024**	**2023**
Bank Charges	170,871.58	135,958.45
Financial Income	5,060,458.76	2,514,813.55

NOTE 14: INWARD TRANSFER OF PENSION RIGHTS FROM PENSION SYSTEMS

The NATO Civilian Personnel Regulations (Annex IV, Article 12) provide that staff may, under certain circumstances, arrange for payment to the Organization of any amounts corresponding to the retirement pension rights accrued under the pension scheme to which the staff member was previously affiliated as far as that scheme allows such a transfer. Agreements can be signed with other pension systems to establish the conditions under which such transfers apply to staff in given conditions.

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Until the end of 2022, the DBPS received EUR 42,426,534.54 of inward transfers.

No inward transfers occurred during 2024 leaving the accumulated balance unchanged.

In consideration of the fact that these inward transfers of rights are evaluated at the actuarial value of future benefits due to the concerned staff, the corresponding amounts have been considered as a net asset available for future benefits. They have also been included in the actuarial value of the future obligation of the NATO DBPS.

The Budget Committee approved, per BC-DS(2011)0055, that the related budgetary receipts be applied not as a lump sum to the current year but rather spread over time and should offset expenses when they occur.

NOTE 15: OTHER INCREASES IN NET ASSETS

This corresponds mainly to realized exchange gains and other miscellaneous revenues.

NOTE 16: OTHER DECREASES IN NET ASSETS

This corresponds mainly to realized exchange losses and other miscellaneous expenses.

NOTE 17: PENSION BENEFITS

The table below provides a breakdown of payments according to the nature of pensions paid in 2024 per budget:

(amounts in EUR)	Civil	Military	Total
Retirement Pensions	44,138,187.07	131,308,533.63	175,446,720.70
Survivor's Pensions	7,010,458.94	24,600,036.24	31,610,495.18
Orphan Pensions	113,730.76	607,047.14	720,777.90
Invalidity Pension	5,134,850.20	13,797,109.51	18,931,959.71
Family Allowance	2,355,336.46	8,216,747.36	10,572,083.82
Total Pension Benefits	**58,752,563.43**	**178,529,473.88**	**237,282,037.31**

NOTE 18: CONTINGENT ASSETS

Nothing to report.

NOTE 19: CONTINGENT LIABILITIES

There are no material contingent liabilities arising from legal actions and claims that are likely to result in significant liability to the NATO DBPS.

NOTE 20: SEGMENT INFORMATION

Although there are only two main sources of funding (Civil Budget and Military Budgets), each of the NATO bodies has its own individual funding cost share which is taken into account when calculating the final contributions for each individual country.

Segment information is developed in the following tables to show income and expenditure by NATO body (i.e. the NATO body that was the last employer of the retired staff member on the expense side, and the NATO body that is currently employing the contributing staff member on the revenue side).

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SEGMENT TABLE NATO BODIES 2024 (1/2)	ACO-ACT	ACO-ACT (16N)	ACO-ACT (17N)	BGOH (2N)	BGOH (8N)	BGOH (9N)	CEPMA (6N)	CEPMA (7N)	CEPMA (8N)	Ex NACISA (14N)	IMS
PAYMENTS / PAIEMENTS											
Retirement Pension / Pension d'Ancienneté	29,902,349.16	23,947,282.46	384,266.04	409,342.65	42,232.26	991,099.13	30,845.44	180,978.97	1,576,731.55	593,214.97	5,985,071.69
Survivor Pension / Pension de Survie	8,157,721.03	3,242,033.93	0.00	39,072.28	8,931.15	440,111.41	2,556.03	13,851.85	843,795.60	769,316.69	643,637.50
Orphans Pension / Pension d'Orphelins	100,744.50	36,598.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invalidity Pension / Pension d'Invalidité	2,191,501.39	4,675,012.84	0.00	106,041.21	6,317.23	159,250.04	0.00	17,795.44	120,812.96	0.00	635,213.45
Family Allowance / Allocations Familiales	1,722,584.98	1,846,571.12	18,201.56	37,982.91	2,781.40	49,503.89	2,557.79	11,429.88	84,013.35	25,735.95	298,782.43
Leaving Allowance / Allocations de Départ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Validation Costs Paid / Coûts de Validation payés	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Miscellaneous / Divers	109,071.34	87,484.10	1,043.32	1,535.79	156.22	4,251.30	93.22	580.82	6,805.74	3,598.82	19,604.90
Total Payments / Paiements	**42,183,972.40**	**33,834,982.54**	**403,510.92**	**593,974.84**	**60,418.26**	**1,644,215.77**	**36,052.48**	**224,636.96**	**2,632,159.20**	**1,391,866.43**	**7,582,309.97**
RECEIPTS / RECETTES											
Staff Contributions / Contributions des Agents	1,736,232.85	1,301,762.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	520,460.32
Employer Contributions / Contributions de l'Employeur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162,576.80
Validation Costs Received / Coûts de Validation reçus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interests,Profit &Loss / Intérêts,Pertes & Profits	649,039.15	486,625.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	255,333.17
Miscellaneous / Divers	-3,229.08	-2,421.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1,270.33
Contributions due by Staff Center	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Receipts / Recettes	**2,382,042.92**	**1,785,967.04**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**937,099.96**
Funding Requirement / Besoin de financement	**39,801,929.47**	**32,049,015.49**	**403,510.92**	**593,974.84**	**60,418.26**	**1,644,215.77**	**36,052.48**	**224,636.96**	**2,632,159.20**	**1,391,866.43**	**6,645,210.01**

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SEGMENT TABLE NATO BODIES 2024 (2/2)	IS	NAHEMA (5N)	NAMEADSMA (2N)	NAMMA (3N)	NAPMA (16N)	NCIA	NEFMA (4N)	NETMA (4N)	NSPA	Total
PAYMENTS / PAIEMENTS										
Retirement Pension / Pension d'Ancienneté	44,138,187.07	77,962.20	0.00	16,857.75	2,621,823.41	30,745,650.84	72,072.72	821,061.78	32,909,690.61	175,446,720.70
Survivor Pension / Pension de Survie	7,010,458.94	0.00	0.00	67,342.86	667,843.71	3,461,405.35	173,924.40	288,561.84	5,779,930.61	31,610,495.18
Orphans Pension / Pension d'Orphelins	113,730.76	0.00	0.00	0.00	0.00	230,172.38	0.00	1,582.07	237,950.10	720,777.90
Invalidity Pension / Pension d'Invalidité	5,134,850.20	0.00	0.00	0.00	486,570.24	1,735,210.69	65,761.20	183,209.73	3,414,413.09	18,931,959.71
Family Allowance / Allocations Familiales	2,355,336.46	4,903.56	0.00	538.40	171,992.95	2,000,976.93	0.00	37,387.71	1,900,802.55	10,572,083.82
Leaving Allowance / Allocations de Départ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Validation Costs Paid / Coûts de Validation payés	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Miscellaneous / Divers	152,305.07	214.81	0.00	219.67	10,235.05	98,957.46	808.18	3,452.45	114,691.18	615,109.44
Total Payments / Paiements	**58,904,868.50**	**83,080.57**	**0.00**	**84,958.68**	**3,958,465.36**	**38,272,373.65**	**312,566.50**	**1,335,255.58**	**44,357,478.14**	**237,897,146.75**
RECEIPTS / RECETTES										
Staff Contributions / Contributions des Agents	2,692,892.75	0.00	0.00	0.00	101,514.99	3,972,983.57	0.00	0.00	2,997,911.55	13,323,758.74
Employer Contributions / Contributions de l'Employeur	50,805.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213,382.64
Validation Costs Received / Coûts de Validation reçus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interests,Profit &Loss / Intérêts,Pertes & Profits	1,025,650.33	0.00	0.00	0.00	37,948.37	1,485,182.06	0.00	0.00	1,120,680.31	5,060,458.76
Miscellaneous / Divers	0.00	0.00	0.00	0.00	-188.80	-7,389.03	0.00	0.00	-5,575.57	-20,073.85
Contributions due by Staff Center	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Receipts / Recettes	**3,769,348.92**	**0.00**	**0.00**	**0.00**	**139,274.56**	**5,450,776.60**	**0.00**	**0.00**	**4,113,016.29**	**18,577,526.29**
Funding Requirement / Besoin de financement	**55,135,519.57**	**83,080.57**	**0.00**	**84,958.68**	**3,819,190.80**	**32,821,597.05**	**312,566.50**	**1,335,255.58**	**40,244,461.85**	**219,319,620.46**

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NOTE 21: BUDGET EXECUTION

Presently the NATO DBPS budgets are not made available to the public. The following table compares approved budgets and actuals:

Budget Execution 2024

(amounts in EUR)	Initial Budget	Revised Budget	Actuals	Difference
	(a)	(b)	(c)	(b-c)
CIVIL BUDGET				
PAYMENTS / PAIEMENTS				
Retirement Pension / Pension d'Ancienneté	44,866,996.00	44,866,996.00	44,138,187.07	728,808.93
Survivor Pension / Pension de Survie	7,075,352.00	7,075,352.00	7,010,458.94	64,893.06
Orphans Pension / Pension d'Orphelins	108,058.00	108,058.00	113,730.76	-5,672.76
Invalidity Pension / Pension d'Invalidité	5,881,272.00	5,881,272.00	5,134,850.20	746,421.80
Family Allowance / Allocations Familiales	2,354,444.00	2,354,444.00	2,355,336.46	-892.46
Leaving Allowance / Allocations de Départ	0.00	0.00	0.00	0.00
Validation Costs Paid / Coûts de Validation payés	0.00	0.00	0.00	0.00
Miscellaneous / Divers	0.00	0.00	152,305.07	-152,305.07
Total Payments / Paiements	60,286,122.00	60,286,122.00	58,904,868.50	1,381,253.50
RECEIPTS / RECETTES				
Staff Contributions / Contributions des Agents	1,968,667.00	1,968,667.00	2,692,892.75	-724,225.75
Employer Contributions / Contributions de l'Employeur	33,455.00	33,455.00	50,805.84	-17,350.84
Validation Costs Received / Coûts de Validation reçus	0.00	0.00	0.00	0.00
Interests,Profit &Loss / Intérêts,Pertes & Profits	0.00	0.00	1,025,650.33	-1,025,650.33
Miscellaneous / Divers	0.00	0.00	0.00	0.00
Contributions due by Staff Center	0.00	0.00	0.00	0.00
Total Receipts / Recettes	2,002,122.00	2,002,122.00	3,769,348.92	-1,767,226.92
Funding Requirement / Besoin de financement	**58,284,000.00**	**58,284,000.00**	**55,135,519.57**	**3,148,480.43**
MILITARY BUDGETS				
PAYMENTS / PAIEMENTS				
Retirement Pension / Pension d'Ancienneté	131,444,000.00	131,444,000.00	131,308,533.63	135,466.37
Survivor Pension / Pension de Survie	24,700,000.00	24,700,000.00	24,600,036.24	99,963.76
Orphans Pension / Pension d'Orphelins	557,000.00	557,000.00	607,047.14	-50,047.14
Invalidity Pension / Pension d'Invalidité	16,941,000.00	16,941,000.00	13,797,109.51	3,143,890.49
Family Allowance / Allocations Familiales	8,179,000.00	8,179,000.00	8,216,747.36	-37,747.36
Leaving Allowance / Allocations de Départ	0.00	0.00	0.00	0.00
Validation Costs Paid / Coûts de Validation payés	0.00	0.00	0.00	0.00
Miscellaneous / Divers	350,000.00	350,000.00	462,804.38	-112,804.38
Total Payments / Paiements	182,171,000.00	182,171,000.00	178,992,278.26	3,178,721.74
RECEIPTS / RECETTES				
Staff Contributions / Contributions des Agents	10,996,000.00	10,996,000.00	10,630,865.99	365,134.01
Employer Contributions / Contributions de l'Employeur	152,000.00	152,000.00	162,576.80	-10,576.80
Validation Costs Received / Coûts de Validation reçus	0.00	0.00	0.00	0.00
Interests,Profit &Loss / Intérêts,Pertes & Profits	0.00	0.00	4,034,808.43	-4,034,808.43
Miscellaneous / Divers	0.00	0.00	-20,073.85	20,073.85
Total Receipts / Recettes	11,148,000.00	11,148,000.00	14,808,177.37	-3,660,177.37
Funding Requirement / Besoin de financement	**171,023,000.00**	**171,023,000.00**	**164,184,100.89**	**6,838,899.11**
TOTAL CIVIL + MILITARY BUDGETS				
TOTAL Funding Requirement	**229,307,000.00**	**229,307,000.00**	**219,319,620.46**	**9,987,379.54**

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Miscellaneous payments and receipts are financial and miscellaneous expenses and revenues linked to the payment of pension benefits and to the receipt of pension contributions. Examples of these costs/revenues are:

TYPES OF DBPS FINANCIAL AND MISCELLANEOUS REVENUES/EXPENSES	
FINANCIAL	Realized exchange gains and losses
	Bank interests and charges
	Rounding differences (minor)
	Payment differences (minor)
MISCELLANEOUS	General admin support expenses
	Miscellaneous income

These miscellaneous expenses and revenues are allocated between civil and military budgets following the proportion of civil and military payments and receipts in the total amounts.

Only the expenses (whether from civil or military budget) incur financial and miscellaneous revenues and costs. For this reason, all revenues/costs have been dispatched on the payments, except for the realized exchange gains and losses. Those are prorated separately because they also regard the military budget receipts (agency contributions received in currency). No revenue/cost is prorated on civil budget receipts because all contributions are received in euros.

The chart below shows details of these proratas:

	Result to split	Payments		Receipts	
		CIV	MIL	CIV	MIL
		58,752,563.43	**178,529,473.88**	**2,743,698.59**	**10,793,442.79**
Prorata 1		25%	75%		
Realized financial non-exchange and miscellaneous costs	173,807.85	43,035.95	130,771.90		
Prorata 2		24%	72%		4%
Realized financial exchange costs	461,375.44	109,269.12	332,032.47		20,073.85
Prorata 3				20%	80%
Realized financial income	5,060,458.76			1,025,650.33	4,034,808.43
Totals		**152,305.07**	**462,804.38**	**1,025,650.33**	**4,014,734.58**

The “actual amounts” referred to by IPSAS 24 (“amounts that result from execution of the budget”) are considered to be the commitment of credits. In the case of the NATO DBPS, there are no differences between the budget and accounting bases. The notion of commitments used for the NATO DBPS budget execution corresponds to expenses incurred during the course of the year. In this respect, the NATO DBPS budget should be considered as prepared and executed on an accrual basis. There are no timing or entity differences.

The table below provides comparative data about the approved budgets and revised budgets for the two last consecutive years:

(amounts in EUR)	2024		2023	
	CIV	MIL	CIV	MIL
Budget called in Y-1	58,284,000.00	171,023,000.00	49,775,400.00	152,850,000.00
	229,307,000.00		202,625,400.00	
Regularization in Y	0.00	0.00	3,551,036.00	0.00
	0.00		3,551,036.00	
Revised budget in Y	58,284,000.00	171,023,000.00	53,326,436.00	152,850,000.00
	229,307,000.00		206,176,436.00	

The difference between approved budgets and actuals for both the Civil Budget and the Military Budgets mainly concern the following items: invalidity pensions and staff contributions. Invalidity pensions do not follow regular evolution paths and prove to be more difficult to anticipate. Newly recruited staff are automatically members of the DCPS. Consequently, the number of staff contributing to the NATO DBPS is declining. The impact of this trend has proven difficult to forecast. Approved budgets are based on a principle of prudence and therefore there is a tendency to underestimate revenue.

NOTE 22: RELATED PARTY TRANSACTIONS AND KEY MANAGEMENT PERSONNEL

During 2024, there have been the following related party transactions:

Administrative Expenses

Administrative expenses in relation to the NATO DBPS are not recognized in these financial statements, the management of all pension schemes is performed by NATO IS.

NATO's contribution towards the annual administrative costs of the International Service for Remunerations and Pensions (ISRP which took over, among others, the activities of the former Joint Pensions Administrative Section) paid to the OECD in 2024 was EUR 122,194.42.

These administrative expenses are charged to the NATO Civil Budget, which includes the IS. In the framework of the Human Resource Shared Services process applied by NATO IS to all of the other NATO bodies to which such kind of services are provided, NATO-IS charges these expenses to the other individual NATO bodies in proportion to the number of NATO established posts. The related income is returned to NATO member Nations as a deduction to the Civil Budget contributions called from them.

Key Management Personnel

For the purposes of these financial statements, Key Management Personnel are considered to be the NATO-IS Assistant Secretary General for Executive Management and the Financial Controller. Their remuneration is totally covered by the NATO International Staff.

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NOTE 23: STATISTICAL INFORMATION

The following table provides information concerning the number of beneficiaries in the NATO Coordinated Pension Scheme.

Year	Retirement Pensions	Survivor and Reversion Pensions	Orphan's and Dependant's Pensions	Invalidity Pensions	Total
1995	830	330	88	155	1,403
1996	878	340	91	168	1,477
1997	926	374	97	188	1,585
1998	967	395	98	202	1,662
1999	1,020	409	104	224	1,757
2000	1,096	424	96	229	1,845
2001	1,134	432	102	248	1,916
2002	1,187	448	98	275	2,008
2003	1,243	461	103	293	2,100
2004	1,344	479	96	313	2,232
2005	1,417	500	99	336	2,352
2006	1,469	515	96	379	2,459
2007	1,548	515	90	406	2,559
2008	1,629	523	77	419	2,648
2009	1,715	537	79	452	2,783
2010	1,838	543	71	472	2,924
2011	1,950	561	68	480	3,059
2012	2,023	592	72	480	3,167
2013	2,149	609	64	491	3,313
2014	2,272	624	59	470	3,425
2015	2,380	652	58	459	3,549
2016	2,589	665	65	439	3,758
2017	2,665	684	58	436	3,843
2018	2,759	699	53	432	3,943
2019	2,863	699	41	414	4,017
2020	2,940	717	37	412	4,106
2021	3,024	731	37	389	4,181
2022	3,103	748	46	381	4,278
2023	3,192	770	44	358	4,364
2024	3,244	810	40	336	4,430

List of acronyms:

BICES:	Battlefield Information Collection and Exploitation Systems Agency
CPR:	Civilian Personnel Regulations
DCPS:	Defined Contribution Pension Scheme
DBPS:	Defined Benefit Pension Scheme
FORACS:	NATO Naval Forces Sensor and Weapons Accuracy Check Sites
IPSAS:	International Public Sector Accounting Standards
IS:	International Staff
ISRP:	International Service for Remunerations and Pensions
MSIAC:	Munitions Safety Information Analysis Centre
NSPA:	NATO Support Agency
OECD:	Organization for Economic Co-operation and Development
OFC:	Office of Financial Control

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