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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

Country	Austria	Belgium	Croatia	Cyprus	Czech Republic	Finland
Information up-to-date as at:	Jan. 1, 2006	Jan. 1, 2004	Jan. 1, 2005	Jan. 1, 2006	Jan. 1, 2006	Jan. 1, 2006
Declaration Date (end)	April <sup>1)</sup>	June <sup>1)</sup>	February <sup>1)</sup>	April <sup>1)</sup>	March <sup>1)</sup>	January <sup>1)</sup>
<b>Tax computation</b>						
<b>Cost to employer as % of Net Salary</b>	<b>200.78 %</b>	<b>277.59 %</b>	<b>274.60 %</b>	<b>146.14 %</b>	<b>217.74 %</b>	<b>231.92 %</b>
Cost to the employer	€113.100	€135.000	€119.489	€106.826	€135.000	€123.438
<b>Employers Social security</b>	<b>€13.100</b>	<b>€35.000</b>	<b>€19.489</b>	<b>€6.826</b>	<b>€35.000</b>	<b>€23.438</b>
Gross Salary	€100.000	€100.000	€100.000	€100.000	€100.000	€100.000
Employees Social Security	€9.375	€13.070	€22.661	€4.300	€12.500	€0
Income Tax	€34.295	€38.297	€33.825	€22.603	€25.500	€46.776
<b>Net Salary</b>	<b>€56.330</b>	<b>€48.633</b>	<b>€43.514</b>	<b>€73.097</b>	<b>€62.000</b>	<b>€53.224</b>
<b>Net Salary as % of Gross Salary</b>	<b>56.33 %</b>	<b>48.63 %</b>	<b>43.51 %</b>	<b>73.10 %</b>	<b>62.00 %</b>	<b>53.22 %</b>
<b>Taxation of Benefits in Kind</b>						
Company Car	Y	Y	Y	Y	Y	Y
Basis: Catalogue Cost	Y	N	N	Y	N	Y
Basis: Invoiced price	Y	N	Y	Y	Y	N
Calculation Method (% per annum or amount)	18.00 %	0.00 % <sup>2)</sup>	12.00 %	0.00 % <sup>2)</sup>	1.00 %	22.80 % <sup>2)</sup>
Petrol	N	N	N	N	Y	N
Other	N	N	N	N	Y	N
<b>Company Accommodation</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>N</b>	<b>Y</b>
Basis: % of rent paid	75.00 %	0.00 %	100.00 %	100.00 %	0.00 %	0.00 % <sup>3)</sup>
Utilities: Electricity, Taxes, etc	Y	Y	Y	Y	N	Y
<b>Insurance</b>	<b>Y</b>	<b>N</b>	<b>N</b>	<b>Y</b>	<b>N</b>	<b>N</b>
Company Pension Scheme	0.00 %	0.00 %	0.00 %	100.00 %	0.00 %	0.00 %

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**Salary taxes, Social Security and Expatriate taxation - 2006**

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Country	Austria	Belgium	Croatia	Cyprus	Czech Republic	Finland
Life, Invalidation, Surviving Spouse	100.00 % <sup>2)</sup>	0.00 %	0.00 % <sup>2)</sup>	100.00 %	0.00 %	0.00 %
<b>Share Options</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
Quoted (G= Grant ; E= Exercise)	E	G	G	E		G <sup>4)</sup>
Non-quoted (G= Grant ; E= Exercise)	E	G	G	E		G
<b>Mobile Phone</b>	<b>N</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
Purchase Cost	N	N	N	Y	Y	N
Call Cost (% = % Private Use )	0.00 %	0.00 %	0.00 %	0.00 % <sup>3)</sup>	0.00 %	0.00 %
<b>Meal &amp; Hotel Allowance</b>	<b>N</b>	<b>N</b>	<b>N</b>	<b>N</b>	<b>N</b>	<b>N</b>
Non Business Limit tax free per day	€26	€5	€23	€0	€0	€5
Business Limit	N	N	N	N	N	N
<b>Computers</b>	<b>N</b>	<b>Y</b>	<b>N</b>	<b>N</b>	<b>N</b>	<b>N</b>
Lap-top cost	N	EUR 180	N	N/A	N/A	N/A
Desk-top cost	N	EUR 180	N	N/A	N/A	N/A
Internet connection	N	EUR 60	N	N/A	N/A	N/A
<b>Personal Deductions (max)</b>						
<b>Total for Married 2 children</b>	<b>€0</b>	<b>€11.100</b>	<b>€9.624</b>	<b>€0</b>	<b>€14.300</b>	<b>€16.336</b>
Standard	€0	€5.660	€4.824	€0	€2.500	€3.550
Personal Loan interest	€0	€0	€0	€0	€0	€0
Mortgage Loan Interest	€0	€3.000 <sup>3)</sup>	€1.600 <sup>3)</sup>	€0	€11.000	€4.286 <sup>5)</sup>
Life, Medical, 3rd party Insurances	€0	€1.830	€1.600 <sup>4)</sup>	€0 <sup>4)</sup>	€400	€0
Pension Insurance	€0 <sup>3)</sup>	€610	€1.600 <sup>5)</sup>	€0 <sup>5)</sup>	€400	€8.500 <sup>6)</sup>
Investment/Savings allowances	€0	€0	€0	€0	€0	€0

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**Salary taxes, Social Security and Expatriate taxation - 2006**

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Country	Austria	Belgium	Croatia	Cyprus	Czech Republic	Finland
Education allowances	€0	€0	€0	€0	€0	€0
<b>Taxation of Benefits for Expatriates</b>						
Equity based compensation	Y	N	Y	Y	Y	Y
Home leave-cash	Y	N	Y	Y	Y	Y
Home leave air tickets and travel expenses	Y	N	Y	Y	Y	N
Relocation expenses (shipment & storage household goods)	N	N	Y	N	Y	N
Accommodation	Y	Y	Y	Y	Y	Y
Children's education	Y	N	Y	Y	Y	Y
tax on income paid by the employer (equalisation)	Y	N	Y	Y	Y	Y
Car expenses	Y	Y	Y	Y	Y	Y
Health care plan	Y	Y	Y	N	Y	N
<b>Taxation of personal income for expatriates</b>						
Interest	N	Y	N	Y	Y	N
Dividends	N	Y	N	Y	Y	N
Capital Gains - movable privately held assets	N	N	N	N	Y	N
Capital Gains - immovable privately held assets (real estate)	N	N	Y	Y	Y	N
Salary taxable < 183 days	N	N	Y	Y	Y	N
Travelling between home and your country	Y	N	Y	Y	Y	N
Special expatriate deduction (% or amount)	0.00 %	0.00 %	0.00 %	20.00 %	0.00 %	0.00 %

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**Salary taxes, Social Security and Expatriate taxation - 2006**

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Country	Austria	Belgium	Croatia	Cyprus	Czech Republic	Finland
Avoidance your country' social security contributions	Y	Y	Y	N	Y	Y
Entitlement to buy a house in your country	Y	Y	N	Y <sup>10</sup> )	Y	Y

**Notes:**

- Austria:**
- 1) April 30
  - 2) No taxation up to an amount of € 300
  - 3) Unlimited
  - 4) Please insert here your comments. Costs of an university study are deductible
  - 5) Please insert here your comments. travelling costs up to an amount of 2.421 € per year are deductible
  - 6) Please insert here your comments. A refund of 110€ per month is tax free. Costs supported by the employee are deductible up to 110 per month
  - 7) Provided there is a double taxation treaty with the home country and the centre of vital interest (tax home) is not in Austria
  - 8) Provided there is a double taxation treaty with the home country and the centre of vital interest (tax home) is not in Austria
  - 9) Provided there is a double taxation treaty with the home country and the centre of vital interest (tax home) is not in Austria
  - 10) Provided there is a double taxation treaty with the home country and the centre of vital interest (tax home) is not in Austria
  - 11) rent for allocation in Austria: max. 2.200 per month; travelling between home and Austria: EUR 2.100 p.a.; education costs for children: EUR 110 per month
- Belgium:**
- 1) June 30
  - 2) 5.000 km p.a.
  - 3) The mortgage interest realized in view of the purchase of an immovable asset are deductible from rental income. The mortgage interests realized to the acquisition as good as new, under construction or for the renovation of a main residence are deductible
  - 4) EUR 11,250
- Croatia:**
- 1) February 28
  - 2) Premium limited to EUR 140 per month
  - 3) Max. limit for all deductions - insurance, pension, and mortgage loan interest can be 1.600 EUR/yearly
  - 4) Max. limit for all deductions - insurance, pension, and mortgage loan interest can be 1.600 EUR/yearly
  - 5) Max. limit for all deductions - insurance, pension, and mortgage loan interest can be 1.600 EUR/yearly
  - 6) If private use
  - 7) If there are interest received from bank, then this income is not taxed. If it is received from a company, that income is taxed
  - 8) If sold within 3 years from the date of purchase
  - 9) If the tax is paid abroad
  - 10) Except if reciprocity

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**Salary taxes, Social Security and Expatriate taxation - 2006**

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- Cyprus:**
- 1) April 30
  - 2) Arbitrary
  - 3) % private use
  - 4) Up to one sixth of taxable income
  - 5) Up to one sixth of taxable income

- Czech Republic:**
- 1) March 31 or June 30

- Finland:**
- 1) January 31
  - 2) or 1.4% of the invoiced price + 240-250 euros / month
  - 3) euros/square meters
  - 4) When realized
  - 5) 100%
  - 6) 100%
  - 7) If it is a cash money or cash salary without any expenses
  - 8) If an expatriate stays less than 183 days, only tax at source will be taxed. Depending on a tax treaty

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**Salary taxes, Social Security and Expatriate taxation - 2006**

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Country	France	Germany	Gibraltar	Greece	Ireland	Isle of Man
Information up-to-date as at:	Jan. 1, 2005	Jan. 1, 2006	Feb. 26, 2005	Jan 1, 2006	April 3, 2006	Apl. 6. 2006
Declaration Date (end)	March <sup>1)</sup>	May <sup>1)</sup>	June <sup>1)</sup>	May <sup>1)</sup>	October <sup>1)</sup>	December
<b>Tax computation</b>						
<b>Cost to employer as % of Net Salary</b>	<b>196.42 %</b>	<b>173.76 %</b>	<b>155.96 %</b>	<b>220.41 %</b>	<b>159.16 %</b>	<b>131.41 %</b>
Cost to the employer	€142.798	€111.503	€101.935	€128.060	€112.045	€111.857
<b>Employers Social security</b>	<b>€42.798</b>	<b>€11.503</b>	<b>€1.935</b>	<b>€28.060</b>	<b>€12.045</b>	<b>€11.857</b>
Gross Salary	€100.000	€100.000	€100.000	€100.000	€100.000	€100.000
Employees Social Security	€20.885	€11.298	€1.532	€16.000	€3.743	€4.172
Income Tax	€6.413	€24.530	€33.107	€25.900	€25.860	€10.708
<b>Net Salary</b>	<b>€72.702</b>	<b>€64.172</b>	<b>€65.361</b>	<b>€58.100</b>	<b>€70.397</b>	<b>€85.120</b>
<b>Net Salary as % of Gross Salary</b>	<b>72.70 %</b>	<b>64.17 %</b>	<b>65.36 %</b>	<b>58.10 %</b>	<b>70.40 %</b>	<b>85.12 %</b>
<b>Taxation of Benefits in Kind</b>						
Company Car	Y	Y	Y	N	Y	Y <sup>1)</sup>
Basis: Catalogue Cost	N	Y	N	N	Y	N
Basis: Invoiced price	Y	N	N	N	N	Y
Calculation Method (% per annum or amount)	9.00 % <sup>2)</sup>	12.00 %	0.00 % <sup>2)</sup>	0.00 %	30.00 %	6030.00 % <sup>2)</sup>
Petrol	Y <sup>3)</sup>	N	Y	N	N	Y
Other	Y	N	Y	N	N	Y
<b>Company Accommodation</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
Basis: % of rent paid	0.00 % <sup>4)</sup>	100.00 %	100.00 %	100.00 %	100.00 % <sup>2)</sup>	100.00 %
Utilities: Electricity, Taxes, etc	Y	Y	Y	Y	Y	Y

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Country	France	Germany	Gibraltar	Greece	Ireland	Isle of Man
<b>Insurance</b>	Y	Y	N	N	Y	Y
Company Pension Scheme	0.00 % <sup>5)</sup>	0.00 %	0.00 % <sup>3)</sup>	0.00 %	0.00 %	0.00 %
Life, Invalidity, Surviving Spouse	0.00 % <sup>6)</sup>	100.00 %	0.00 % <sup>4)</sup>	0.00 %	100.00 %	100.00 %
<b>Share Options</b>	Y	Y	Y	N	Y	N
Quoted (G= Grant ; E= Exercise)	E	G	G	N/A	E	
Non-quoted (G= Grant ; E= Exercise)	E	G	G	N/A	E	
<b>Mobile Phone</b>	Y	N	Y	N	N	<sup>3)</sup> N
Purchase Cost	N	N	N	N	N	<sup>4)</sup> N
Call Cost (% = % Private Use )	0.00 %	0.00 %	0.00 % <sup>5)</sup>	0.00 %	0.00 %	100.00 %
<b>Meal &amp; Hotel Allowance</b>	N	Y	N	Y	N	<sup>5)</sup> Y <sup>3)</sup>
Non Business Limit tax free per day	€0	€24	€0	€0	€0	€0
Business Limit	N	N	N	N	Y	<sup>6)</sup> N
<b>Computers</b>	Y	N	N	N	N	<sup>7)</sup> N
Lap-top cost	%	N/A	N/A	N/A	N	<sup>8)</sup>
Desk-top cost	%	N/A	N/A	N/A	N	<sup>9)</sup>
Internet connection	%	N/A	N/A	N/A	N	<sup>10)</sup>
<b>Personal Deductions (max)</b>						
<b>Total for Married 2 children</b>	<b>€65.517</b>	<b>€24.231</b>	<b>€58.740</b>	<b>€24.900</b>	<b>€5.446</b>	<sup>11)</sup> <b>€38.233</b>
			<sup>6)</sup>			<sup>1)</sup>

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Country	France	Germany	Gibraltar	Greece	Ireland	Isle of Man
Standard	€35.828	€15.329	€8.137	€13.000	€4.430	€30.733
Personal Loan interest	€0	€0	€0	€0	€0	€0
Mortgage Loan Interest	€0	€0	€7.500	€7.500	€1.016	€7.500
Life, Medical, 3rd party Insurances	€0	€4.002	€18.087	€550	€0	€0
Pension Insurance	€19.323	€0	€16.666	€550	€0	€0
Investment/Savings allowances	€10.000	€2.740	€7.100	€0	€0	€0
Education allowances	€366	€2.160	€1.250	€3.300	€0	€0
<b>Taxation of Benefits for Expatriates</b>						
Equity based compensation	N	Y	Y	Y	Y	Y
Home leave-cash	Y	Y	Y	Y	Y	Y
Home leave air tickets and travel expenses	Y	Y	Y	Y	Y	Y
Relocation expenses (shipment & staorage household goods)	N	Y	N	Y	N	N
Accomodation	Y	Y	Y	Y	Y	Y
Children's education	N	Y	Y	Y	Y	Y
tax on income paid by the employer (equalisation)	Y	Y	Y	Y	Y	Y
Car expenses	Y	Y	Y	N	N	Y
Health care plan	Y	Y	Y	N	Y	Y
<b>Taxation of personal income for expatriates</b>						
						1

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Country	France	Germany	Gibraltar	Greece	Ireland	Isle of Man
Interest	Y	Y	Y	Y	Y	Y <sup>9)</sup>
Dividends	Y	Y	Y	Y	Y	Y <sup>2 0)</sup>
Capital Gains - movable privately held assets	Y	Y	N	Y	Y	N <sup>2 1)</sup>
Capital Gains - immovable privately held assets (real estate)	Y	Y	N	Y	Y	N <sup>2 2)</sup>
Salary taxable < 183 days	Y	Y	Y	Y	Y	Y <sup>2 3)</sup>
Travelling between home and your country	Y	Y <sup>1 2)</sup>	Y	Y	Y	Y
Special expatriate deduction (% or amount)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Avoidance your country' social security contributions	N	Y <sup>2)</sup>	Y	N	Y	Y <sup>2 4)</sup>
Entitlement to buy a house in your country	Y	Y	Y	Y	Y	Y

**Notes:**

- France:**
- 1) Delay expire on 31st March or on 15 April in case of declaration by internet
  - 2) 9% of the invoiced price
  - 3) If petrol is paid by the company for private use the rate of benefits in kind will be 12% instead 9%
  - 4) €130 per number of rooms / month
  - 5) Maximum € 19,323 per year for non obligatory pension scheme
  - 6) Maximum € 7,000 per year
  - 7) deducted from income tax with special condition
  - 8) maximum amount deductible from income tax with special conditions
  - 9) 25% of amount invested in capital of a new individual company with a maximum of 40 000 € deductible from tax
  - 10) Deducted form income tax
  - 11) Twice return tickets per year tax free
  - 12) Twice return tickets per year tax free

- Germany:**
- 1) May 31
  - 2) If social security treaty

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**Salary taxes, Social Security and Expatriate taxation - 2006**

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- Gibraltar:**
- 1) June 30
  - 2) Amount of private usage
  - 3) Deduction of premium up to 1/6 of the gross salary. Deduction from tax
  - 4) Deduction of premium up to 1/6 of the gross salary. Deduction from tax
  - 5) Private usage
  - 6) Married couples allowance £4850 plus first child's allowance £880
  - 7) 100% allowed if for purchase, improvement or development of property.
  - 8) 100% of mortgage interest allowable Special tax deduction too £11500 tax to be deducted which can be split into 5 years £4000 special house purchase deduction one off These have not been included in the mortgage loan interest
  - 9) medical insurance - £1000 = €1420 life insurance - max of 1/6 assessable income in this case it would be €16666 this also includes pension contributions. Medical care £1,000 per annum = €1,420
  - 10) max of 1/6 of assessable income
  - 11) Up to £5000 at 1.42 = €7100
  - 12) assuming educated in Gibraltar £875 = €1266.75 If educated abroad then £955 = €1385
  - 13) If used for business
- Greece:**
- 1) May 2
- Ireland:**
- 1) October 31
  - 2) If the property is owned by the employer, taxable benefit is current market rent or 8% of the market value of the property will be accepted
  - 3) to business use there is no BIK
  - 4) Benefit calculated on the private use %.
  - 5) Not taxable when on business, where allowance is below the limits set for the country being visited.
  - 6) Daily lunch limit is €14.34, when on business.
  - 7) Unless supplied for business use only and any private use is incidental to business use.
  - 8) Unless supplied for business use only and any private use is incidental to business use.
  - 9) Unless supplied for business use only and any private use is incidental to business use.
  - 10) Unless supplied for business use only and any private use is incidental to business use.
  - 11) Personal Reliefs are by way of credits against tax due, not as deduction from income
  - 12) Married credit: 3,160; Employee credit: 1,270; Total 4,430
  - 13) In calculating the taxable amount in respect of preferential loans the specified rate is 11% on non mortgage loans. The charge is on the difference between the interest on the loan at the specified rate and the interest actually paid on the loan for the year
  - 14) Relief is available at 20% for medical insurance only - given at source by insurance company.
  - 15) Relief depends on age, at age 50 maximum = 30% of salary
  - 16) Not taxable if within the same organisation and are reasonable.
  - 17) Private Expenses are taxable, but business expenses are not
  - 18) Relief may be available, @ 20% in respect of Medical Insurance.
  - 19) Resident non domiciled individuals are taxed on their Irish and UK source income and foreign income to the extent that it is remitted. Above is subject to treaty protection
  - 20) Resident and non domiciled individuals are liable to Income Tax on Irish and UK source income and foreign income remitted into

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Ireland. Above is subject to treaty protection.  
 21) Resident and non domiciled individuals are taxed on Irish and UK gains and other foreign gains to the extent that they are remitted. If non resident only liable to Irish CGT on Irish specified assets. Above is subject to Treaty protection  
 22) Resident and non domiciled individuals are liable to Irish capital gains tax on Irish and UK gains and other foreign gains remitted. If not resident only liable to Irish Capital Gains Tax on Irish specified assets. Subject to treaty protection  
 23) Yes unless treaty protection  
 24) If Social Security Treaty and confirmation of payment of home country Social Security is available.

**Isle of Man:** 1) Tax based on engine size we have assumed 1999cc  
 2) Based on engine size up to € 28173 then on price, up to € 42441 benefit in kind is € 6030  
 3) If on business trip, away from home town  
 4) First € 30733 Tax free personal allowance for married couple  
 5) Interest paid to residents of the Isle of Man and UK financial institutions

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

Country	Italy	Luxembourg	Malta	Netherlands	Portugal	Russia
Information up-to-date as at:	Jan 1, 2006	Jan. 1, 2006	Jan. 1, 2006	Jan. 1, 2006	Jan. 1, 2006	Jan. 1, 2006
Declaration Date (end)	March <sup>1)</sup>	March <sup>1)</sup>	June	April <sup>1)</sup>	March <sup>1)</sup>	April <sup>1)</sup>
<b>Tax computation</b>						
<b>Cost to employer as % of Net Salary</b>	<b>219.72 %</b>	<b>153.38 %</b>	<b>165.02 %</b>	<b>190.74 %</b>	<b>191.61 %</b>	<b>120.36 %</b>
Cost to the employer	€123.810	€110.319	€110.000	€106.150	€123.750	€104.715
<b>Employers Social security</b>	<b>€23.810</b>	<b>€10.319</b>	<b>€10.000</b>	<b>€6.150</b>	<b>€23.750</b>	<b>€4.715</b>
Gross Salary	€100.000	€100.000	€100.000	€100.000	€100.000	€100.000
Employees Social Security	€9.890	€10.810	€0	€1.658	€11.000	€0
Income Tax	€33.760	€17.263	€33.340	€42.690	€24.417	€13.000
<b>Net Salary</b>	<b>€56.350</b>	<b>€71.927</b>	<b>€66.660</b>	<b>€55.652</b>	<b>€64.583</b>	<b>€87.000</b>
<b>Net Salary as % of Gross Salary</b>	<b>56.35 %</b>	<b>71.93 %</b>	<b>66.66 %</b>	<b>55.65 %</b>	<b>64.58 %</b>	<b>87.00 %</b>
<b>Taxation of Benefits in Kind</b>						
Company Car	Y	Y	Y	Y	Y	N
Basis: Catalogue Cost	Y	Y	Y	Y	N	N
Basis: Invoiced price	N	N	N	N	Y	N
Calculation Method (% per annum or amount)	0.00 % <sup>2)</sup>	18.00 %	14.00 %	22.00 %	9.00 % <sup>2)</sup>	0.00 %
Petrol	N	N	Y	N	Y	N
Other	N	N	Y	N	Y	N
<b>Company Accommodation</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
Basis: % of rent paid	0.00 % <sup>3)</sup>	75.00 %	0.00 %	52.00 % <sup>2)</sup>	100.00 %	100.00 % <sup>2)</sup>
Utilities: Electricity, Taxes, etc	Y	Y	Y	Y <sup>3)</sup>	Y	Y

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

Country	Italy	Luxembourg	Malta	Netherlands	Portugal	Russia	
<b>Insurance</b>	Y	Y	N	N	Y	Y	3)
Company Pension Scheme	0.00 %	20.00 % <sup>2)</sup>	0.00 %	0.00 %	100.00 % <sup>3)</sup>	13.00 %	4)
Life, Invalidity, Surviving Spouse	100.00 % <sup>4)</sup>	20.00 % <sup>3)</sup>	0.00 %	0.00 %	100.00 %	13.00 %	5)
<b>Share Options</b>	Y <sup>5)</sup>	Y	Y	Y	Y	Y	
Quoted (G= Grant ; E= Exercise)	E	G		E	E	G	6)
Non-quoted (G= Grant ; E= Exercise)	E	E		E	E	G	7)
<b>Mobile Phone</b>	Y	N	Y	Y	Y	Y	
Purchase Cost	Y	N	N	N	N	N	
Call Cost (% = % Private Use )	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
<b>Meal &amp; Hotel Allowance</b>	Y	N	N	N	Y	Y	8)
Non Business Limit tax free per day	€5	€6	€0	€3	€6	€0	
Business Limit	N	N	Y	Y <sup>4)</sup>	Y <sup>4)</sup>	Y	9)
<b>Computers</b>	N	N	Y	N	Y	N	10)
Lap-top cost	N/A	N/A		N/A	N/A	N	
Desk-top cost	N/A	N/A		N/A	N/A	N	
Internet connection	N/A	N/A		N/A	N/A	N	
<b>Personal Deductions (max)</b>							
<b>Total for Married 2 children</b>	<b>€3.082</b>	<b>€22.480</b>	<b>€0</b>	<b>€9.490</b>	<b>€1.874</b>	<b>€30.365</b>	11)

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

Country	Italy	Luxembourg	Malta	Netherlands	Portugal	Russia
Standard	€1.104	€2.016	€0	€1.990	€695	€0
Personal Loan interest	€0	€2.688	€0	€0	€0	€0
Mortgage Loan Interest	€687	€6.000	€0	€7.500	€562	€0
Life, Medical, 3rd party Insurances	€0	€2.688	€0	€0	€0	€0
Pension Insurance	€1.291	€6.400	€0	€0	€0	€0
Investment/Savings allowances	€0	€2.688	€0	€0	€0	€29.253
Education allowances	€0	€0	€0	€0	€617	€1.112
<b>Taxation of Benefits for Expatriates</b>						
Equity based compensation	Y	Y	Y	Y	Y	Y
Home leave-cash	Y	Y	N	Y	Y	Y
Home leave air tickets and travel expenses	Y	Y	N	Y	Y	Y
Relocation expenses (shipment & staorage household goods)	Y	Y	N	Y	Y	Y
Accomodation	Y	Y	Y	Y	Y	Y
Children's education	Y	Y	Y	Y	Y	Y
tax on income paid by the employer (equalisation)	Y	Y	Y	Y	Y	N
Car expenses	Y	N	Y	Y	Y	N
Health care plan	N	Y	Y	Y	Y	Y
<b>Taxation of personal income for expatriates</b>						

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

Country	Italy	Luxembourg	Malta	Netherlands	Portugal	Russia
Interest	Y	Y	N	N	Y	Y
Dividends	Y	Y	N	N	Y	Y
Capital Gains - movable privately held assets	Y	Y	N	N	Y	Y
Capital Gains - immovable privately held assets (real estate)	Y	Y	Y	N	Y	Y
Salary taxable < 183 days	N	Y	<sup>5)</sup> N	N	Y	Y
Travelling between home and your country	Y	<sup>6)</sup> Y	N	N	Y	Y
Special expatriate deduction (% or amount)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Avoidance your country' social security contributions	N	Y	<sup>6)</sup> N	N	Y	<sup>8)</sup> Y
Entitlement to buy a house in your country	Y	Y	Y	Y	Y	Y

**Notes:**

- Italy:**
- 1) March 15
  - 2) 30% x kilometer cost
  - 3) Cadastral value
  - 4) Must be deduct from the gross tax
  - 5) Taxation on grant if the employee may use the option without any restriction
  - 6) It depends

- Luxembourg g:**
- 1) March 31
  - 2) On premium
  - 3) On premium
  - 4) If used for business
  - 5) See if double tax treaty
  - 6) If social security treaty

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

**Netherland** 1) April 15. This can be extended (mostly to professional offices) to march 1 st. of the year after that. So for example: income tax year  
s: 2003 has to be declared before april 1st. 2004, or when you got approval by the authorities, before march 1st. 2005.  
2) Max. 52%  
3) Max. 52%  
4) Max. 80 per employee  
5) 30% tax free compensation  
6) 30% tax free compensation  
7) 30% tax free compensation  
8) 30% tax free compensation  
9) 30% tax free compensation  
10) 30% tax free compensation  
11) 30% tax free compensation  
12) 30% tax free compensation  
13) 30% tax free compensation

**Portugal:** 1) March 15; April 30  
2)  $0,75\% \times (\text{Car cost} + \text{VAT}) \times 12 \text{ months}$   
3) If it is an individual insurance  
4) EUR 57.98  
5) 30% of expenses without no limit  
6) if higher, 5% of taxable income  
7) Only for the acquisition of a permanent habitation  
8) If there is a Social Security Treaty and if while are working in Portugal compulsory social security contributions are made

**Russia:** 1) April 30  
2) Income tax rate applicable  
3) Except for the cases when physical entity insurance is implemented through obligatory insurance agreements and through voluntary insurance agreements, when the latter provide compensation for damage to life, health and (or) medical expenses of the physica  
4) Income tax rate applicable  
5) Income tax rate applicable  
6) December 31 p.a.  
7) December 31 p.a.  
8) Except for business trips.  
9) Depends on country of business trip  
10) When computer is provided for production necessity.  
11) 1 EUR = 34,19 RUR on the 01/01/2004  
12) Deduction available after the year of apartment purchase (maximum 27, 000 EUR)  
13) Income received as insurance payments is deducted in the following cases: 1) Under obligatory insurance agreements in compliance with current legislation; 2) under voluntary long-term life insurance agreements timed no less than 5 years, that don't provid  
14) Income received as insurance payments is deducted under voluntary pension insurance agreements concluded with insurance companies (after the pension payments conditions are put in force in compliance with current legislation).  
15) maximum

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Salary taxes, Social Security and Expatriate taxation - 2006

A European Comparison

Country	Italy	Luxembourg	Malta	Netherlands	Portugal	Russia
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- Slovenia:**
- 1) March 31
  - 2) Every year we can lower invoicing price for 12,5% year depreciation. After 8 years and onward the basis is set at 10 % of purchase value of the car.
  - 3) Relation between private trips and business trips
  - 4) Company Acc. must be in the contract, rent is benefit in kind for employee
  - 5) Companies payments for additional pension insurance for employees up to 2291 € yearly are not considered as benefits in kind
  - 6) basis for this kind of benefit is fixed and amounts 13 € monthly
  - 7) For trips in foreign countries these amounts are higher and dependes on the country employee is traveling to
  - 8) includes 2.518 € standard deductions, 4.216 € deductions for 2 children and additional deduction in amount of 2.020 € for surviving spouse.
  - 9) Paid mortgage interests can be included in special deductions, which amount maximum 2% of the basis. Basis in our case is 86,929.70 €.
  - 10) Can be included in 2 % of special deductions.
  - 11) Additional pension insurance payments in maximum height of 2.337 € is tax deductible.
  - 12) Included in special deductions (Max. 2 % of the basis)
  - 13) Included in special deductions (Max. 2 % of the basis)
  - 14) If interests are achieved in Slovenia(have source in Slovenia) by resident of other EU country these interests are not taxable in Slovenia.
  - 15) If dividends are achieved in Slovenia(have source in Slovenia) this dividends are taxable in Slovenia.
  - 16) In case expatriate achieved income(profit) from the sale of predominant share in Slovenian company this profit is taxable in Slovenia(We are talking about predominant share if a person owns at least 10 % of the capital).
  - 17) If these gains are achieved from real estate located in Slovenia they are taxable in Slovenia
  - 18) Residents of other EU member states are in certain cases entitled to special deductions.

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

Country	Slovenia	Spain	Sweden	Switzerland	United Kingdom
Information up-to-date as at:	Jan. 1, 2006	Jan. 1, 2006	Jan. 1, 2006	Jan. 1, 2005	Apr. 6, 2006
Declaration Date (end)	March <sup>1)</sup>	June <sup>1)</sup>	May <sup>1)</sup>	April <sup>1)</sup>	January <sup>1)</sup>
<b>Tax computation</b>					
<b>Cost to employer as % of Net Salary</b>	<b>284.96 %</b>	<b>173.17 %</b>	<b>247.98 %</b>	<b>170.19 %</b>	<b>182.33 %</b>
Cost to the employer	€127.900	€110.622	€134.949	€115.202	€111.862
<b>Employers Social security</b>	<b>€27.900</b>	<b>€10.622</b>	<b>€34.949</b>	<b>€15.202</b>	<b>€11.862</b>
Gross Salary	€100.000	€100.000	€100.000	€100.000	€100.000
Employees Social Security	€24.089	€2.204	€625	€14.070	€5.050
Income Tax	€31.027	€33.914	€44.955	€18.240	€33.600
<b>Net Salary</b>	<b>€44.884</b>	<b>€63.882</b>	<b>€54.420</b>	<b>€67.690</b>	<b>€61.350</b>
<b>Net Salary as % of Gross Salary</b>	<b>44.88 %</b>	<b>63.88 %</b>	<b>54.42 %</b>	<b>67.69 %</b>	<b>61.35 %</b>
<b>Taxation of Benefits in Kind</b>					
Company Car	Y	Y	Y	Y	Y
Basis: Catalogue Cost	N	Y	Y	Y	Y
Basis: Invoiced price	Y <sup>2)</sup>	N	N	N	Y
Calculation Method (% per annum or amount)	22.50 %	20.00 %	0.00 %	0.00 % <sup>2)</sup>	35.00 % <sup>2)</sup>
Petrol	Y	N	Y	N	Y <sup>3)</sup>
Other	Y <sup>3)</sup>	Y	N	N	N
<b>Company Accommodation</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>	<b>Y</b>
Basis: % of rent paid	100.00 % <sup>4)</sup>	10.00 % <sup>2)</sup>	1.00 %	100.00 %	100.00 %
Utilities: Electricity, Taxes, etc	Y	Y	N	Y	Y

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

Country	Slovenia	Spain	Sweden	Switzerland	United Kingdom
<b>Insurance</b>	Y	N	N	Y	Y
Company Pension Scheme	0.00 % <sup>5)</sup>	0.00 % <sup>3)</sup>	0.00 %	100.00 %	0.00 % <sup>5)</sup>
Life, Invalidity, Surviving Spouse	100.00 %	0.00 %	0.00 %	100.00 %	10.00 % <sup>6)</sup>
<b>Share Options</b>	Y	Y	Y	Y	Y
Quoted (G= Grant ; E= Exercise)	E	E	G	G	G and E <sup>7)</sup>
Non-quoted (G= Grant ; E= Exercise)	E	E	E	G	G and E <sup>8)</sup>
<b>Mobile Phone</b>	N	N	Y	Y	N
Purchase Cost	N	N	N	N	N
Call Cost (% = % Private Use )	0.00 % <sup>6)</sup>	0.00 %	0.00 %	0.00 % <sup>3)</sup>	0.00 %
<b>Meal &amp; Hotel Allowance</b>	N	N	N	N	Y <sup>9)</sup>
Non Business Limit tax free per day	€15 <sup>7)</sup>	€0	€22	€0	€0
Business Limit	N	Y <sup>4)</sup>	N	N	N
<b>Computers</b>	N	N	N	N	N
Lap-top cost	N/A		N/A	N/A	N/A
Desk-top cost	N/A		N/A	N/A	N/A
Internet connection	N/A		Y	N/A	N/A
<b>Personal Deductions (max)</b>					
<b>Total for Married 2 children</b>	<b>€10.452</b>	<b>€12.100</b>	<b>€15.400</b>	<b>€19.972</b>	<b>€318.820</b>

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

Country	Slovenia	Spain	Sweden	Switzerland	United Kingdom
Standard	€8.754 <sup>8)</sup>	€12.100	€900	€1.772	€7.070
Personal Loan interest	€0	€0 <sup>5)</sup>	€0 <sup>2)</sup>	€0 <sup>4)</sup>	€0
Mortgage Loan Interest	€1.698 <sup>9)</sup>	€0	€7.500	€0 <sup>5)</sup>	€0
Life, Medical, 3rd party Insurances	€0 <sup>10)</sup>	€0	€0	€10.123	€0
Pension Insurance	€0 <sup>11)</sup>	€0 <sup>6)</sup>	€7.000	€0 <sup>6)</sup>	€311.750 <sup>10)</sup>
Investment/Savings allowances	€0 <sup>12)</sup>	€0	€0	€0 <sup>7)</sup>	€0
Education allowances	€0 <sup>13)</sup>	€0	€0	€8.077	€0
<b>Taxation of Benefits for Expatriates</b>					
Equity based compensation	Y	Y	Y <sup>3)</sup>	Y	Y <sup>11)</sup>
Home leave-cash	Y	Y	Y	Y	Y
Home leave air tickets and travel expenses	Y	N	Y	Y	N
Relocation expenses (shipment & storage household goods)	Y	N	Y	Y	Y <sup>12)</sup>
Accommodation	Y	Y	Y	Y	Y
Children's education	Y	Y	Y	Y	Y
tax on income paid by the employer (equalisation)	Y	Y	Y	Y	Y
Car expenses	Y	Y	Y	N	N <sup>13)</sup>
Health care plan	Y	Y <sup>7)</sup>	Y	Y	Y
<b>Taxation of personal income for expatriates</b>					
Interest	N <sup>14)</sup>	Y	Y	Y	N <sup>14)</sup>

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

Country	Slovenia	Spain	Sweden	Switzerland	United Kingdom
Dividends	Y	Y	Y	Y	N
Capital Gains - movable privately held assets	N	Y	Y	N	N
Capital Gains - immovable privately held assets (real estate)	Y	Y	Y	Y	N
Salary taxable < 183 days	Y	Y	Y	Y	Y
Travelling between home and your country	Y	Y	Y	Y	N
Special expatriate deduction (% or amount)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Avoidance your country' social security contributions	N	Y	Y	N	Y
Entitlement to buy a house in your country	Y	Y	Y	Y	Y

**Notes:**

- Spain:**
- 1) June 30
  - 2) of cadastral value
  - 3) Amounts paid
  - 4) EUR 52.91
  - 5) maximum base amounts to be deducted and after a ratio is applied between 16 and 10%
  - 6) Pension plan as long as this amount is allocated also as a benefit in kind
  - 7) UP TO 500 € per family member per year
  - 8) See double tax treaties

- Sweden:**
- 1) May 3
  - 2) No limit
  - 3) There are special rules for so called key persons
  - 4) See if double tax treaty
  - 5) It is also deductible
  - 6) If social security treaty

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison

- Switzerland:**
- 1) April 30
  - 2) To be evaluated
  - 3) To be evaluated
  - 4) 100%
  - 5) 100%
  - 6) 100%
  - 7) 0.3% of assets

- United Kingdom:**
- 1) January 05
  - 2) The rate is 15% for cars with CO2 emissions of 145g/km up to 35% for 245 g/km
  - 3) Taxable amount between €3,218 and €7,510 depending on CO2 emissions
  - 4) As a general rule, insurance paid for by the employer is taxable on the employee at normal income tax rates
  - 5) Usually tax free. A company pension scheme is tax free for the employees of the company.
  - 6) Normal rates 10%, 22% and 40%
  - 7) Unless tax approved scheme and option at market value
  - 8) Unless tax approved scheme and option at market value
  - 9) Travel expenses are tax-free
  - 10) From 6 April 2006, employees can contribute up to 100% of salary to a pension scheme, up to a maximum of €312,000 (three hundred and twelve thousand Euro)
  - 11) It depends if the equity based remuneration relates to work in Great Britain, then yes.
  - 12) Up to €11,920 exempt
  - 13) If used for business
  - 14) Interest earned on accounts outside Great Britain are exempt
  - 15) Dividends earned on shares in companies outside Great Britain are exempt
  - 16) Capital gains on assets outside Great Britain are exempt
  - 17) Capital gains in assets outside Great Britain are exempt. Capital gain on sale of own residence exempt.
  - 18) IF expatriate from other EU country or social security agreement - usually first 52 weeks exempt.

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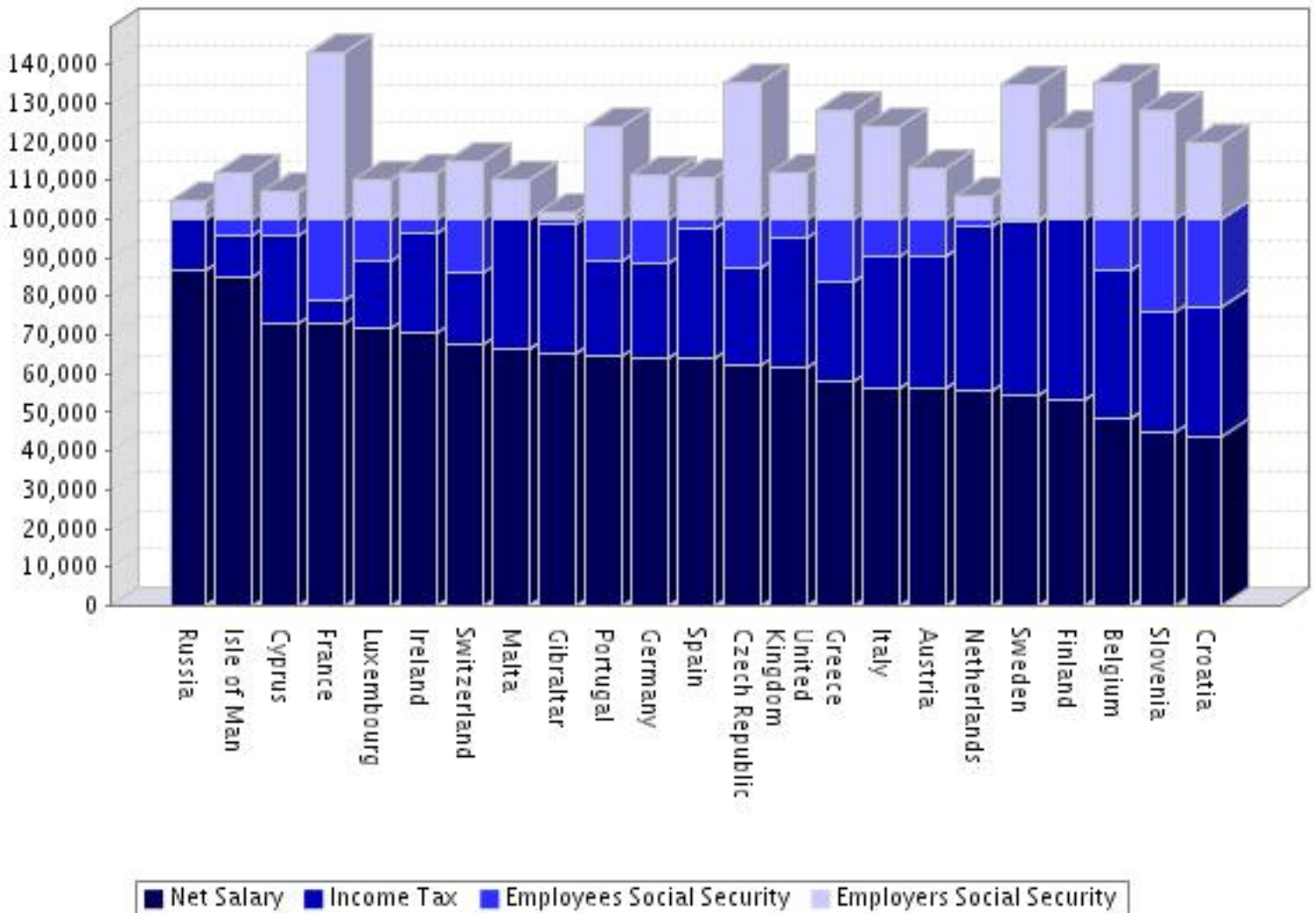
OVERVIEW TABLE

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**Salary taxes, Social Security and Expatriate taxation - 2006**

A European Comparison



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