

## REVIEW OF KEY INFORMATION ON THE CURRENT SITUATION IN THE PENSION INSURANCE SYSTEM – FEBRUARY 2015.

TYPES OF PENSION SCHEMES	January 2015 (payment in February 2015)	
	TOTAL NUMBER OF BENEFICIARIES	AVERAGE PENSION AMOUNTS
Old age pension (ZOMO <sup>1</sup> )	504,770	2,471.07
Old age pension for long-term insurees (Art. 35 of ZOMO)	5,351	3,469.07
Early age pension (ZOMO)	161,457	2,331.40
Early age pension (Art. 36 of ZOMO – bankruptcy)	23	2,689.72
Invalidity pension (ZOMO)	228,491	1,964.34
Survivor's pension (ZOMO)	231,071	1,886.36
<b>TOTAL ZOMO</b>	<b>1,131,163</b>	<b>2,234.06</b>
Active military persons, police officers and authorized public officials	13,224	3,492.24
Croatian homeland war veterans and their family members	72,272	5,115.88
Croatian Defense Council (HVO)	6,894	2,803.02
<b>TOTAL</b>	<b>1,223,553</b>	<b>2,421.09</b>

STATUS AS OF:	31 December 2014	31 January 2015
	<b>NUMBER OF INSUREES</b>	1,397,400
<b>PENSION BENEFICIARIES AND INSUREES NUMBER RATIO</b>	1 : 1.14	1 : 1.13
Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the <b>total</b> number of ZOMO pension beneficiaries (%)	13.57	13.62
Share of <b>old-age</b> ZOMO pension beneficiaries with 40 and more years of qualifying period in the total number of ZOMO pension beneficiaries (%)	19.17	19.20

for January 2015 (payment in February 2015)	No of Beneficiaries	Average Pension before Tax and Surtax	Qualifying Period	<b>PENSION AMOUNTS - ZOMO</b> (for Jan.–payment in Feb. 2015)	No of Beneficiaries	Average Pension before Tax and Surtax
<b>Maximum Pension Amount</b>	1,612	6,099.36	37 05 19	do 500,00	89,763	236.08
<b>Minimum Pension Amount</b>	206,171	1,416.56	25 04 02	500,01 – 1.000,00	91,450	768.74
				1.000,01 – 1.500,00	134,304	1,273.57
				1.500,01 – 2.000,00	234,716	1,799.05
<b>Net salary in the Republic of Croatia for December 2014</b>			5,716	2.000,01 – 3.000,00	317,796	2,450.48
				3.000,01 – 4.000,00	160,467	3,444.93
<b>Current Pension Value</b>			60.92	4.000,01 – 5.000,00	65,304	4,422.52
<b>Current Pension Value (min.)</b>			59.05	5.000,01 – 6.000,00	24,540	5,391.10
Total pension expenditure in 2014 – in billion HRK			36.370	6.000,01 – 7.000,00	7,938	6,457.39
Total expenditure in 2014 – in billion HRK			36.840	7.000,01 – 8.000,00	3,354	7,416.74
				više od 8.000,00	1,531	8,813.08
				<b>TOTAL</b>	<b>1,131,163</b>	<b>2,234.06</b>

<sup>1</sup> ZOMO – Croatian Pension Insurance Act

PENSION BENEFICIARIES	For January (payment in February 2015)			
	Int'l agreements included		Int'l agreements excluded	
	HRK	%	HRK	%
Average ZOMO pension <b>in total</b> and its ratio to salary for December 2014	2,234.06	39.08	2,469.82	43.21
Average <b>old-age</b> ZOMO pension and its ratio to net salary for December 2014	2,437.22	42.64	2,752.55	48.16
Average <b>old-age</b> ZOMO pension <b>with 40 and more years of qualifying period</b> and its ratio to net salary for December 2014	3,381.53	59.16	4,087.32	71.51

AVERAGE QUALIFYING PERIOD OF THE PENSION BENEFICIARIES (as of 31 January 2015)	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)	AVERAGE QUALIFYING PERIOD OF PENSION BENEFICIARIES ENTITLED TO PENSION IN 2014*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	31 08 13	34 00 27	29 07 10	Old-age	31 01 13	31 04 08	30 10 16
Old-age for long-term insurees (Art. 35 of ZOMO)	42 10 11	42 10 28	42 04 17	Early old-age	36 06 10	38 00 02	35 00 15
Early old-age	35 07 21	38 00 03	33 01 00	Invalidity	23 01 05	23 08 19	21 05 20
Early old-age (Art. 36 of ZOMO - bankruptcy)	36 05 29	37 05 06	32 03 10	Survivor's	28 10 14	23 02 13	29 05 29
Invalidity	23 04 15	24 04 29	21 09 02	<b>TOTAL</b>	<b>32 00 13</b>	<b>33 04 19</b>	<b>30 10 16</b>
Survivor's	27 10 13	22 06 25	28 02 24				
<b>TOTAL</b>	<b>29 10 07</b>	<b>31 08 03</b>	<b>28 06 02</b>				

PENSION BENEFICIARY'S AVERAGE AGE (as of 31 January 2015)	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)	AVERAGE AGE OF PENSION BENEFICIARIES ENTITLED TO PENSION AS OF 2014*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age and early old-age	71 03	72 05	70 02	Old-age	64 03	65 04	63 00
Invalidity	64 00	64 02	63 08	Early old-age	59 06	61 06	57 05
Survivor's	71 03	47 07	72 11	Invalidity	53 09	54 07	51 06
<b>TOTAL</b>	<b>69 10</b>	<b>69 03</b>	<b>70 02</b>				

YEARS OF ENTITLEMENT TO PENSION BENEFIT*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)	BENEFICIARIES ENTITLED TO PENSION BENEFIT FOR THE FIRST TIME IN 2014*		
Old-age and early old-age	19 04	17 09	21 11	<b>TYPE OF PENSION</b>	No of beneficiaries	Average pension
Invalidity	20 08	18 06	26 00	Old-age	18,235	2,347.20
Survivor's	17 07	-	-	Old-age (Art. 35 of ZOMO – long-term insurees)	4,580	3,511.59
				Early old-age	13,432	2,254.44
				Early old-age (Art. 36 of ZOMO - bankruptcy)	11	2,456.12
				Invalidity	3,475	1,598.71
				Survivor's	11,793	1,818.26
				<b>TOTAL</b>	<b>51,526</b>	<b>2,255.00</b>

\*As of 31 December 2014

PENSION BENEFICIARIES WHOSE PENSION BENEFIT ENTITLEMENT CEASED IN 2014 AS A CONSEQUENCE OF DEATH*	
Number of beneficiaries	Average pension before tax and surtax
43,843	2,128.77