

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

TYPES OF PENSION SCHEMES	September 2015 (payment in October 2015)	
	TOTAL NUMBER OF BENEFICIARIES	AVERAGE PENSION AMOUNTS
Old age pension (ZOMO <sup>1</sup> )	502,888	2,471.13
Old age pension for long-term insurees (Art. 35 of ZOMO)	8,594	3,418.50
Old age pension transformed from disability pension (Art. 58 of ZOMO)	87,619	2,152.24
Early age pension (ZOMO)	167,675	2,331.24
Early age pension (Art. 36 of ZOMO – bankruptcy)	71	2,649.33
Invalidity pension (ZOMO)	135,903	1,843.67
Survivor's pension (ZOMO)	229,421	1,881.66
<b>TOTAL ZOMO</b>	<b>1,132,171</b>	<b>2,238.17</b>
Active military persons, police officers and authorized public officials	13,485	3,476.66
Croatian homeland war veterans and their family members	72,277	5,099.79
Croatian Defense Council (HVO)	6,850	2,804.12
<b>TOTAL</b>	<b>1,224,783</b>	<b>2,423.84</b>

STATUS AS OF:	31 August 2015	30 September 2015
<b>NUMBER OF INSUREES</b>	1,475,914	1,459,211
<b>PENSION BENEFICIARIES AND INSUREES NUMBER RATIO</b>	1:1.21	1:1.19
Share of total ZOMO pension beneficiaries with 40 and more years of qualifying period in the <b>total</b> number of ZOMO pension beneficiaries (%)	13.99	14.07
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 (%)	19.39	19.44

for September 2015 (payment in October 2015)	No of Beneficiaries	Average Pension before Tax and Surtax	Qualifying Period	<b>PENSION AMOUNTS - ZOMO</b> (for September – payment in October 2015)	No of Beneficiaries	Average Pension before Tax and Surtax
<b>Maximum Pension Amount</b>	1,637	6,119.80	37 06 02	up to 500.00	91,839	234.96
<b>Minimum Pension Amount</b>	212,637	1,426.26	25 07 03	500.01 – 1,000.00	91,194	770.50
				1,000.01 – 1,500.00	134,356	1,275.18
				1,500.01 – 2,000.00	231,962	1,798.66
				2,000.01 – 3,000.00	317,136	2,450.83
				3,000.01 – 4,000.00	160,930	3,446.23
				4,000.01 – 5,000.00	66,026	4,418.91
				5,000.01 – 6,000.00	25,490	5,386.03
				6,000.01 – 7,000.00	8,109	6,458.54
				7,000.01 – 8,000.00	3,486	7,415.70
				more than 8,000.00	1,643	8,806.80
				<b>TOTAL</b>	<b>1,132,171</b>	<b>2,238.17</b>

<b>Net salary in the Republic of Croatia for August 2015</b>	5,712
<b>Current Pension Value</b>	61.10
<b>Current Pension Value (min.)</b>	59.23
Total pension expenditure in 2015 (planned) – in billion HRK	36.548
Total expenditure in 2015 (planned) – in billion HRK	38.611

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

PENSION BENEFICIARIES	For September (payment in October 2015)			
	Int'l agreements included		Int'l agreements excluded	
	HRK	%	HRK	%
Average ZOMO pension <b>in total</b> and its ratio to salary for August 2015	2,238.17	39.18	2,481.11	43.44
Average <b>old-age</b> ZOMO pension and its ratio to net salary for August 2015	2,414.74	42.27	2,732.00	47.83
Average <b>old-age</b> ZOMO pension <b>with 40 and more years of qualifying period</b> and its ratio to net salary for August 2015	3,381.82	59.21	4,108.45	71.93
	Number of beneficiaries		Average pension	
Beneficiaries receiving a proportional share of their Croatian pension in Croatia, according to EU Regulations or international social security agreements (as of 30 June 2015)	156,140		743.06 kn	
Beneficiaries residing in the RoC, who receive their pension from abroad (data referring to 12 states that HZMO disposes with for 2014)	166,967		€ 287.82/2,177.02 kn	

AVERAGE QUALIFYING PERIOD OF THE PENSION BENEFICIARIES*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	31 08 21	34 00 00	29 08 20
Old-age for long-term insurees (Art. 35 of ZOMO)	42 09 17	42 10 10	42 02 05
Old age pens. transformed from disab. pens. (Art. 58 of ZOMO)	24 10 27	26 09 11	22 08 21
Early old-age	35 08 08	38 00 02	33 02 09
Early old-age (Art. 36 of ZOMO - bankruptcy)	35 08 05	37 00 26	32 10 17
Invalidity	22 04 01	23 00 27	20 11 05
Survivor's	27 11 11	22 09 01	28 03 18
<b>TOTAL</b>	<b>29 11 22</b>	<b>31 09 12</b>	<b>28 07 19</b>

PENSION BENEFICIARY'S AVERAGE AGE*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	73 10	74 10	72 11
Old-age for long-term insurees (Art. 35 of ZOMO)	62 10	63 00	61 11
Old age pens. transformed from disab. pens. (Art. 58 of ZOMO)	72 09	73 07	71 08
Early old-age	64 08	66 11	62 03
Early old-age (Art. 36 of ZOMO - bankruptcy)	59 08	61 00	56 11
Invalidity	59 00	59 10	57 05
Survivor's	71 09	52 00	73 01
<b>TOTAL</b>	<b>70 01</b>	<b>69 07</b>	<b>70 05</b>

YEARS OF ENTITLEMENT TO PENSION BENEFIT*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age and early old-age	20 05	18 08	23 03
Invalidity	19 00	17 05	24 02
Survivor's	18 00	-	-

AVERAGE QUALIFYING PERIOD OF PENSION BENEFICIARIES ENTITLED TO PENSION IN 2015*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	31 00 18	30 11 04	31 02 18
Old-age for long-term insurees (Art. 35 of ZOMO)	42 07 19	42 08 25	41 10 21
Early old-age	36 07 00	37 09 25	35 03 06
Early old-age (Art. 36 of ZOMO - bankruptcy)	35 11 09	37 02 11	32 10 02
Invalidity	23 03 25	23 10 18	21 08 23
Survivor's	29 01 10	23 03 29	29 08 23
<b>TOTAL</b>	<b>32 01 04</b>	<b>33 01 15</b>	<b>31 02 16</b>

AVERAGE AGE OF PENSION BENEFICIARIES ENTITLED TO PENSION AS OF 2015*	total (yy mm dd)	men (yy mm dd)	women (yy mm dd)
Old-age	63 09	64 07	62 10
Old-age for long-term insurees (Art. 35 of ZOMO)	61 09	61 10	60 07
Early old-age	59 01	60 10	57 03
Early old-age (Art. 36 of ZOMO - bankruptcy)	59 01	60 01	56 06
Invalidity	53 01	53 09	51 00
Survivor's	63 04	64 07	47 09
	<b>61 11</b>	<b>63 00</b>	<b>59 05</b>

BENEFICIARIES ENTITLED TO PENSION BENEFIT FOR THE FIRST TIME IN 2015*		
TYPE OF PENSION	No. of beneficiaries	Average pension
Old-age	13,351	2,252.52
Old-age for long-term insurees (Art. 35 of ZOMO)	2,841	3,360.26
Early old-age	8,357	2,223.13
Early old-age (Art. 36 of ZOMO - bankruptcy)	38	2,811.20
Invalidity	1,520	1,630.92
Survivor's	8,207	1,826.20
<b>TOTAL</b>	<b>34,314</b>	<b>2,208.20</b>

PENSION BENEFICIARIES WHOSE PENSION BENEFIT ENTITLEMENT CEASED IN 2015 AS A CONSEQUENCE OF DEATH*	
Number of beneficiaries	Average pension before tax and surtax
34,014	2,147.59

\*As of 30 September 2015