

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - September 2018 (payment in October 2018)

Note: All amounts are expressed in the Croatian national currency (HRK). The thousands separator is a point and the decimal separator is a comma.

Type of pension	Number of beneficiaries	Average net pension	Average qualifying period (yy mm dd)	Average age (yy mm)	Not including international agreements					
					Number of beneficiaries	Average net pension	Average qualifying period (yy mm dd)	Average age (yy mm)	Net replacement rate in the Republic of Croatia	Proportion of beneficiaries in total pension beneficiaries according to the Pension Insurance Act
Pension beneficiaries entitled according to the Pension Insurance Act										
Old age pension	497163	2.622,31	31 08 04	74 07	411048	3.010,92	31 05 25	74 08	48,60	42,43
Old age pension for long-term insurees - Art. 35	24487	3.566,19	42 08 07	64 04	21279	3.776,70	42 08 12	64 03	60,96	2,20
Old age pension transformed from disability pension - Art. 58	83991	2.295,46	24 10 25	73 07	71823	2.605,68	24 06 06	73 06	42,06	7,41
Total old age pension	605641	2.615,14	31 01 29	74 01	504150	2.985,51	30 11 15	74 01	48,19	52,04
Early pension	191435	2.496,18	35 10 11	66 05	155790	2.797,04	35 07 20	66 00	45,15	16,08
Early pension because of the employer's bankruptcy - Art. 36	263	2.694,39	35 05 27	61 00	256	2.702,74	35 06 03	61 00	43,63	0,03
Overall old age	797339	2.586,61	32 03 16	72 03	660196	2.940,93	32 00 20	72 02	47,47	68,14
Disability pension	121369	1.973,53	22 01 12	60 07	114829	2.060,10	22 02 16	60 06	33,25	11,85
Survivor's pension	222264	1.989,21	28 02 26	72 06	193796	2.195,20	28 02 10	72 05	35,44	20,00
TOTAL	1140972	2.405,02	30 05 05	71 00	968821	2.687,36	30 01 14	70 10	43,38	
Average old age ZOMO pension with 40 or more years of qualifying period	100339	3.653,92	42 03 13	74 06	77581	4.461,11	42 02 27	74 04	72,01	
Total average ZOMO pension with 40 or more years of the qualifying period	182467	3.366,08	42 00 13	72 07	144975	3.975,88	42 00 07	72 07	64,18	14,96
Beneficiaries of the minimum pension retired according to ZOMO	246938	1.562,93	26 06 23	-	213464	1.697,89	26 02 04	-	27,41	22,03
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1753	6.805,54	37 05 12	-	1618	7.101,38	37 07 21	-	114,63	0,17

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

Type of pension	Number of beneficiaries	Average net pension	Average qualifying period (yy mm dd)	Average age (yy mm)	Not including international agreements					
					Number of beneficiaries	Average net pension	Average qualifying period (yy mm dd)	Average age (yy mm)	Net replacement rate in the Republic of Croatia	Proportion of NEW beneficiaries in the total of NEW pension beneficiaries according to the Pension Insurance Act
Pension beneficiaries entitled to pension FOR THE FIRST TIME in 2018 according to the Pension Insurance Act - NEW BENEFICIARIES										
Old age pension	14931	2.381,23	30 05 28	64 01	11886	2.829,51	30 10 16	63 11	45,67	39,18
Old age pension for long-term insurees - Art. 35	4643	3.560,71	42 06 27	62 00	4118	3.734,13	42 07 02	62 00	60,28	13,57
Total old age pension	19574	2.661,01	33 02 02	63 07	16004	3.062,28	33 08 08	63 05	49,43	52,75
Early pension	7094	2.565,20	37 00 03	59 05	6211	2.753,43	36 11 07	59 04	44,45	20,47
Early pension because of the employer's bankruptcy - Art. 36	31	2.791,61	35 09 20	59 00	31	2.791,61	35 09 20	59 00	45,06	0,10
Overall old age	26699	2.635,70	34 02 15	62 06	22246	2.975,67	34 07 10	62 03	48,03	73,33
Disability pension	2206	1.773,23	23 05 19	53 09	1983	1.913,08	23 07 20	53 05	30,88	6,54
Survivor's pension	7267	2.032,29	29 10 25	62 09	6109	2.299,93	30 00 10	61 11	37,13	20,14
TOTAL	36172	2.461,88	32 08 03	62 00	30338	2.770,15	32 11 15	61 07	44,72	

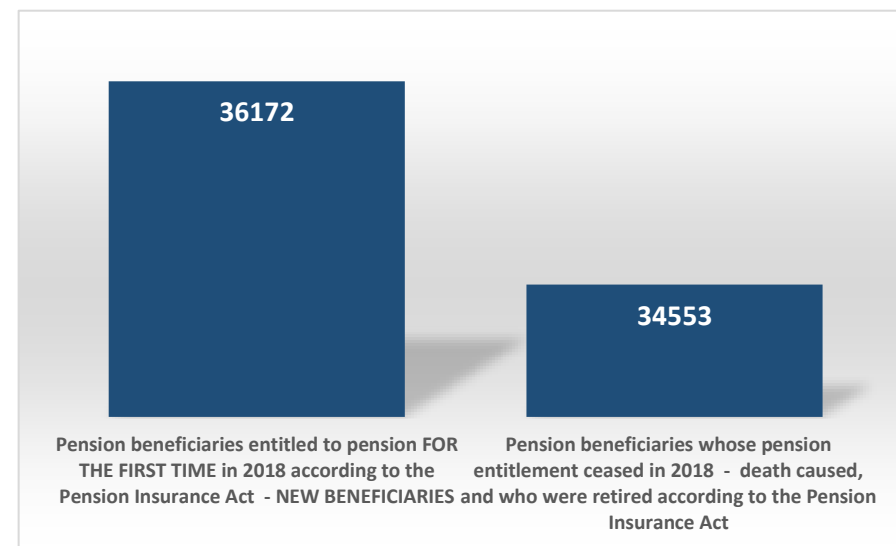
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

Type of pension	Number of beneficiaries	Average net pension	Average length of retirement (yy mm)
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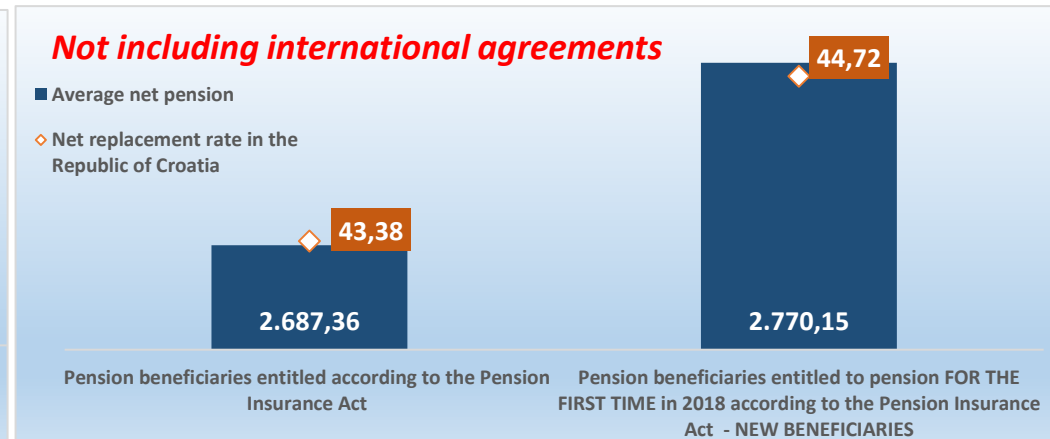
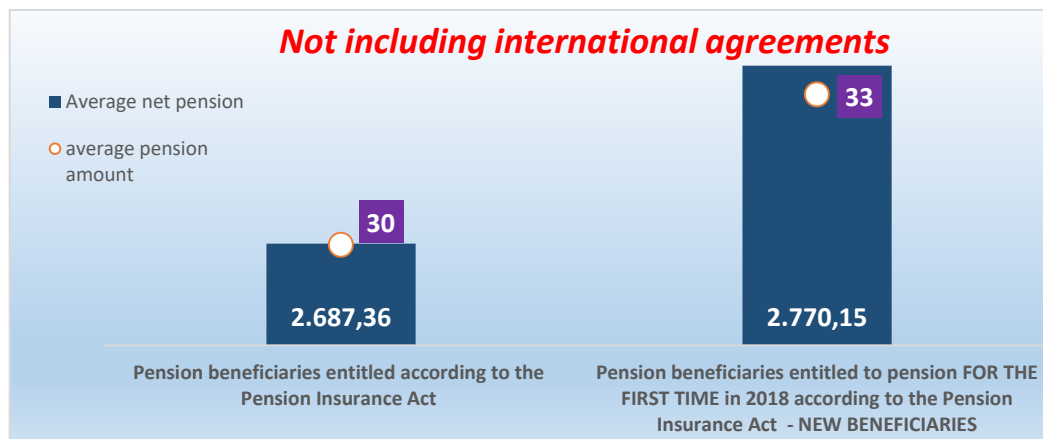
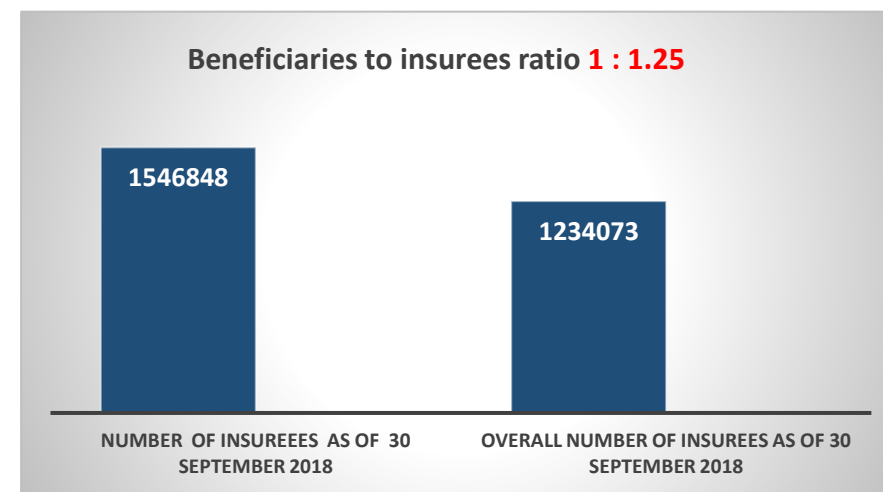
Pension beneficiaries whose pension entitlement ceased in 2018 - death caused, and who were retired according to the Pension Insurance Act

Old age	22063	2.417,02	21 01
Disability	3404	2.157,86	18 09
Survivor's	9086	2.092,00	18 02
TOTAL	34553	2.306,02	-

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).



NUMBER of insurees as of 30 September 2018	1546848
OVERALL number of insurees as of 30 September 2018	1234073
Beneficiaries to insurees ratio	1:1,25
Average net wage in the Republic of Croatia for September 2018 (source: State Bureau of Statistics)	6.195
Current value of pension (CVP), 1 July 2018	65,60
Minimum value of pension per 1 year of qualifying period, 1 July 2018	63,61
Total pension expenditure in 2018 - in HRK billions (plan)	38,90
Total expenditure for 2018, incl. child benefit - in HRK billions (plan)	40,70

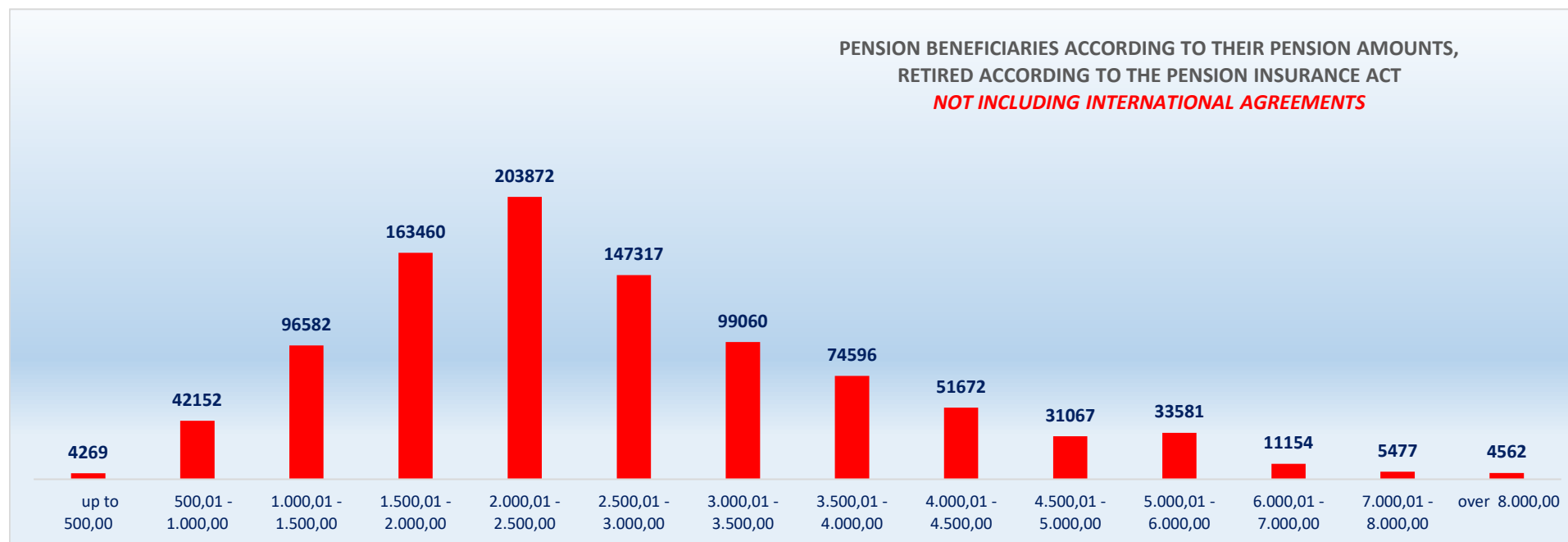


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 30 September 2018

Pension amounts	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period
up to 500,00	4269	335,80	15 06 23	927	290,92	16 03 17	2339	333,25	15 02 01	1003	383,24	15 10 02
500,01 - 1.000,00	42152	837,05	15 01 17	19784	835,45	16 01 08	5210	814,98	13 04 13	17158	845,58	14 06 23
1.000,01 - 1.500,00	96582	1.259,40	19 00 25	47343	1.253,15	19 03 06	18354	1.285,19	15 09 29	30885	1.253,66	20 08 18
1.500,01 - 2.000,00	163460	1.746,25	26 06 19	96435	1.742,20	27 01 12	31513	1.737,72	22 10 08	35512	1.764,82	28 03 18
2.000,01 - 2.500,00	203872	2.214,13	29 01 01	123918	2.218,38	30 03 20	29637	2.213,49	23 06 12	50317	2.204,04	29 04 18
2.500,01 - 3.000,00	147317	2.746,60	33 05 00	105200	2.753,46	34 05 01	16025	2.748,00	25 06 12	26092	2.718,08	34 02 20
3.000,01 - 3.500,00	99060	3.241,79	35 01 07	78766	3.244,94	35 06 22	6388	3.233,48	27 05 09	13906	3.227,78	35 11 05
3.500,01 - 4.000,00	74596	3.749,94	36 07 13	63280	3.749,85	36 11 16	2812	3.729,79	29 01 22	8504	3.757,27	36 04 22
4.000,01 - 4.500,00	51672	4.230,51	37 11 14	46194	4.231,52	38 02 23	1144	4.216,08	29 09 16	4334	4.223,52	36 11 09
4.500,01 - 5.000,00	31067	4.730,02	38 02 19	27860	4.729,64	38 05 18	599	4.726,70	29 06 22	2608	4.734,91	37 06 16
5.000,01 - 6.000,00	33581	5.435,80	38 01 03	30153	5.437,27	38 02 29	568	5.424,72	29 04 26	2860	5.422,56	38 02 17
6.000,01 - 7.000,00	11154	6.440,74	38 02 28	10593	6.440,85	38 03 12	156	6.440,53	30 00 10	405	6.438,09	40 04 29
7.000,01 - 8.000,00	5477	7.472,26	38 09 18	5276	7.476,27	38 09 25	63	7.389,79	28 10 03	138	7.356,73	42 08 17
over 8.000,00	4562	9.215,68	41 03 18	4467	9.212,03	41 04 13	21	9.405,65	30 01 18	74	9.382,02	40 04 18
TOTAL	968821	2.687,36	30 01 14	660196	2.940,93	32 00 20	114829	2.060,10	22 02 16	193796	2.195,20	28 02 10

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).



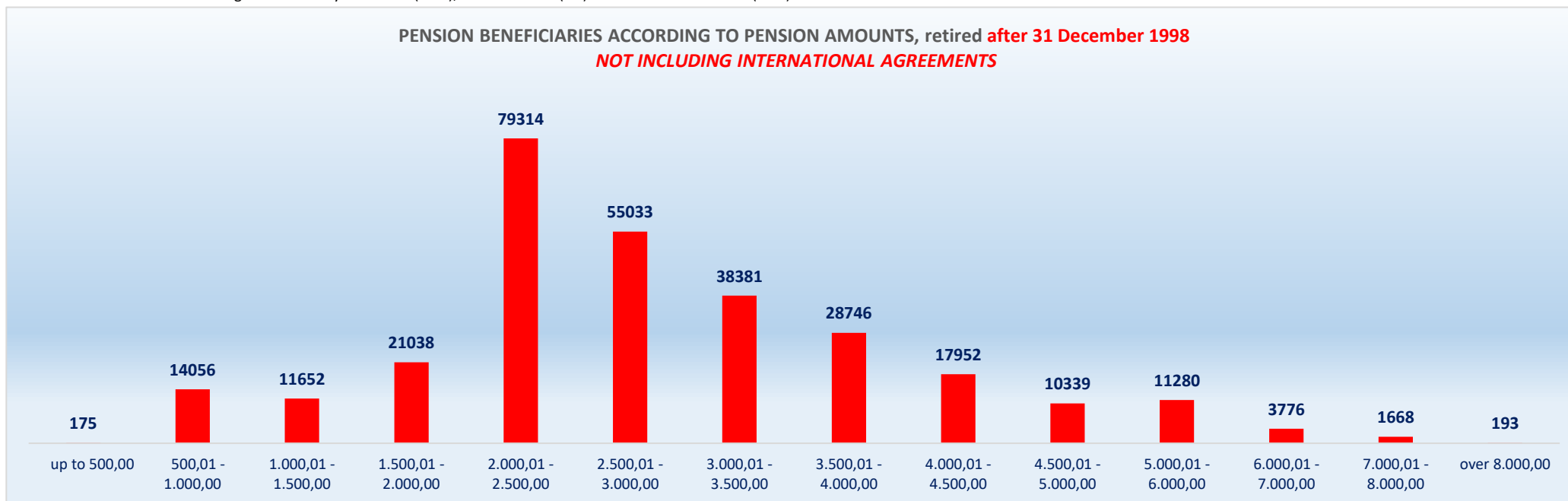
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 30 September 2018

Pension amounts	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period	Average pension	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period
up to 500,00	175	389,58	13 01 17	48	326,08	19 09 12	2	416,85	04 11 09	125	413,53	10 08 19
500,01 - 1.000,00	14056	758,63	15 04 18	10255	752,77	16 06 15	282	779,66	10 07 06	3519	774,01	12 04 20
1.000,01 - 1.500,00	11652	1.273,20	18 00 11	5564	1.279,35	18 11 21	618	1.291,47	12 01 10	5470	1.264,87	17 09 03
1.500,01 - 2.000,00	21038	1.776,83	22 08 13	12133	1.780,48	23 03 24	1454	1.788,31	15 10 19	7451	1.768,63	23 00 05
2.000,01 - 2.500,00	79314	2.174,31	25 00 24	50572	2.183,13	25 09 11	5379	2.153,87	15 05 05	23363	2.159,91	25 09 09
2.500,01 - 3.000,00	55033	2.754,14	31 11 15	44229	2.765,11	32 08 25	2879	2.752,30	21 02 08	7925	2.693,60	31 02 28
3.000,01 - 3.500,00	38381	3.248,77	32 11 09	32926	3.249,52	33 03 10	1762	3.275,96	23 07 09	3693	3.229,12	33 04 25
3.500,01 - 4.000,00	28746	3.751,73	34 04 02	25496	3.749,31	34 07 02	893	3.770,68	25 07 10	2357	3.770,76	34 02 28
4.000,01 - 4.500,00	17952	4.225,30	35 01 07	16380	4.225,44	35 03 13	447	4.229,29	26 09 21	1125	4.221,65	35 03 03
4.500,01 - 5.000,00	10339	4.728,79	35 02 01	9527	4.729,50	35 03 13	216	4.722,72	27 00 26	596	4.719,65	36 00 10
5.000,01 - 6.000,00	11280	5.433,94	35 01 13	10464	5.437,07	35 02 05	215	5.424,54	27 00 03	601	5.382,76	36 11 18
6.000,01 - 7.000,00	3776	6.438,40	35 06 08	3681	6.437,24	35 07 06	66	6.450,69	30 07 08	29	6.557,86	36 07 00
7.000,01 - 8.000,00	1668	7.510,83	36 03 20	1629	7.512,89	36 05 20	36	7.433,52	27 10 09	3	7.320,70	48 06 28
over 8.000,00	193	8.960,07	38 02 24	185	8.939,67	38 06 04	7	9.463,50	29 11 22	1	9.210,08	45 07 02
UKUPNO	293603	2.875,02	28 10 23	223089	3.050,34	30 03 20	14256	2.602,73	18 06 15	56258	2.248,80	25 08 10

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

PENSION BENEFICIARIES ACCORDING TO PENSION AMOUNTS, retired after 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS



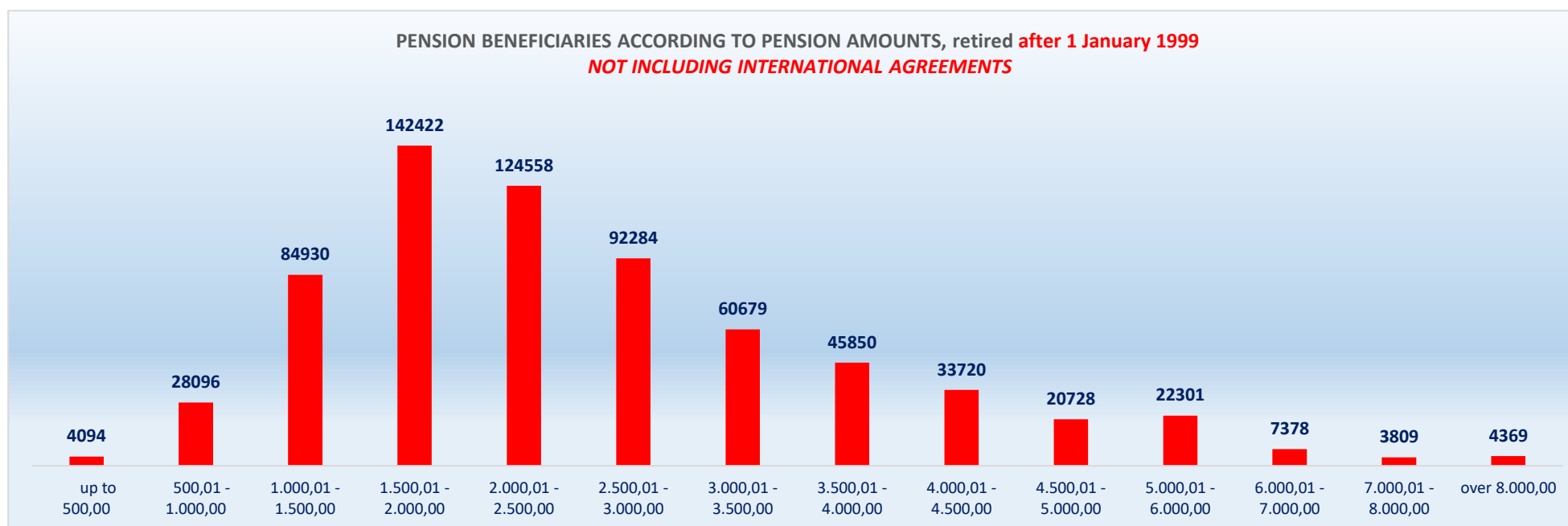
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 30 September 2018

Pension amounts	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period	Average pension	Average pension	Average qualifying period	No of beneficiaries	Average pension	Average qualifying period
up to 500,00	4094	333,51	15 08 02	879	289,00	16 01 02	2337	333,18	15 02 04	878	378,92	16 06 24
500,01 - 1.000,00	28096	876,28	15 00 01	9529	924,43	15 07 17	4928	817,01	13 06 11	13639	864,05	15 01 14
1.000,01 - 1.500,00	84930	1.257,51	19 02 18	41779	1.249,66	19 03 21	17736	1.284,97	15 11 16	25415	1.251,24	21 04 06
1.500,01 - 2.000,00	142422	1.741,73	27 01 13	84302	1.736,69	27 08 04	30059	1.735,28	23 02 06	28061	1.763,81	29 08 15
2.000,01 - 2.500,00	124558	2.239,49	31 08 00	73346	2.242,69	33 05 15	24258	2.226,71	25 03 26	26954	2.242,29	32 06 15
2.500,01 - 3.000,00	92284	2.742,10	34 03 16	60971	2.745,01	35 07 27	13146	2.747,05	26 05 06	18167	2.728,76	35 06 02
3.000,01 - 3.500,00	60679	3.237,37	36 05 11	45840	3.241,64	37 02 00	4626	3.217,30	28 06 27	10213	3.227,29	36 09 17
3.500,01 - 4.000,00	45850	3.748,81	38 00 06	37784	3.750,21	38 06 14	1919	3.710,77	30 05 03	6147	3.752,10	37 02 12
4.000,01 - 4.500,00	33720	4.233,28	39 05 09	29814	4.234,86	39 10 01	697	4.207,61	31 04 24	3209	4.224,17	37 06 10
4.500,01 - 5.000,00	20728	4.730,64	39 08 25	18333	4.729,71	40 01 07	383	4.728,94	30 10 03	2012	4.739,43	38 00 01
5.000,01 - 6.000,00	22301	5.436,74	39 07 08	19689	5.437,37	39 10 19	353	5.424,83	30 10 07	2259	5.433,15	38 06 19
6.000,01 - 7.000,00	7378	6.441,94	39 07 25	6912	6.442,77	39 08 22	90	6.433,08	29 07 15	376	6.428,86	40 08 19
7.000,01 - 8.000,00	3809	7.455,37	39 10 25	3647	7.459,91	39 10 15	27	7.331,48	30 01 21	135	7.357,53	42 06 29
over 8.000,00	4369	9.226,97	41 05 08	4282	9.223,80	41 05 28	14	9.376,73	30 02 19	73	9.384,37	40 03 21
UKUPNO	675218	2.605,76	30 08 00	437107	2.885,08	32 11 17	100573	1.983,19	22 08 14	137538	2.173,28	29 02 18

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

PENSION BENEFICIARIES ACCORDING TO PENSION AMOUNTS, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS



BENEFICIARIES WHOSE PENSIONS WERE APPROVED AND/OR DETERMINED UNDER SPECIAL REGULATIONS

situation: 30 September 2018

No	Type of beneficiary	No of beneficiaries	Average pension	Average qualifying period
0	1	2	3	4
1.	Authorised officials in internal affairs, judicial officers and workers engaged in demining work: a) authorised officials in internal affairs and the judiciary retired according to the regulations in force until entry in force of the Act on the Rights Arising from Pension Insurance of Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO)	9088	4.191,03	32 02 01
	b) police officers and authorized officials with special duties and authorizations within the security and intelligence system of the Republic of Croatia who retired according to the Act on the Rights Arising from Pension Insurance of Active Military Personnel, Police Officers and Authorised Officials (DVO, PS and OSO)	7547	4.086,60	33 11 22
	c) workers engaged in demining work	301	5.307,15	30 08 08
2.	Active military personnel - DVO	15028	3.779,13	30 05 18
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	5195	2.426,57	33 00 01
4.	Former political prisoners	3085	3.865,86	33 02 19
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members)	71304	5.752,90	18 08 07
6.	Pensions approved under general regulations and determined according to the Act on the Rights of Croatian Homeland War Veterans and their Family Members (ZOHBDR), in 2017 (Art. 27, 35, 48 and 49, paragraph 2)	36376	2.582,13	27 07 13
7.	Former Yugoslav People's Army members - JNA	6101	3.206,65	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	138	3.110,67	37 08 28
9.	National Liberation War veterans - NOR	11868	2.828,70	29 02 18
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	659	9.806,40	33 02 12
11.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	101	3.256,57	28 08 20
12.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	36	3.698,37	-
13.	Full members of the Croatian Academy of Sciences and Arts - HAZU	134	8.840,33	41 10 17
14.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	255	3.808,45	29 09 18
15.	Workers professionally exposed to asbestos	863	3.083,63	27 10 06
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	163	2.066,84	29 06 06
17.	Members of the Croatian Defence Council - HVO	6769	3.039,88	07 03 16
TOTAL		175011	-	-

