

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - October 2018 (payment in November 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	497715	2.621,17	31 08 03	74 07	411307	3.010,75	31 05 26	74 08	47,93	42,43
Old age pension for long-term insurees - Art. 35	25050	3.564,28	42 08 06	64 05	21761	3.774,08	42 08 10	64 04	60,09	2,25
Old age pension transformed from disability pension - Art. 58	84035	2.294,64	24 10 24	73 07	71866	2.604,65	24 06 05	73 06	41,47	7,41
Total old age pension	606800	2.614,88	31 02 02	74 01	504934	2.985,85	30 11 20	74 01	47,54	52,09
Early pension	192217	2.495,78	35 10 13	66 06	156466	2.795,96	35 07 23	66 00	44,51	16,14
Early pension because of the employer's bankruptcy - Art. 36	269	2.693,35	35 06 01	61 01	262	2.701,48	35 06 07	61 01	43,01	0,03
Overall old age	799286	2.586,27	32 03 20	72 03	661662	2.940,83	32 00 25	72 02	46,82	68,26
Disability pension	120845	1.972,49	22 01 10	60 08	114320	2.059,22	22 02 13	60 07	32,78	11,79
Survivor's pension	221882	1.988,70	28 03 06	72 07	193327	2.195,73	28 02 18	72 06	34,96	19,94
TOTAL	1142013	2.405,22	30 05 12	71 01	969309	2.688,25	30 01 22	70 10	42,80	
Average old age ZOMO pension with 40 or more years of qualifying period	100629	3.655,49	42 03 17	74 06	77820	4.462,50	42 03 01	74 04	71,05	
Total average ZOMO pension with 40 or more years of the qualifying period	183585	3.366,76	42 00 16	72 07	145887	3.975,55	42 00 10	72 07	63,29	15,05
Beneficiaries of the minimum pension retired according to ZOMO	248287	1.563,83	26 07 02	-	214584	1.699,25	26 02 15	-	27,05	22,14
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1758	6.803,70	37 06 01	-	1623	7.098,47	37 08 12	-	113,01	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	17267	2.387,63	30 05 16	64 01	13800	2.829,17	30 09 29	63 11	45,04	39,77
Old age pension for long-term insurees - Art. 35	5153	3.555,67	42 06 29	62 01	4560	3.727,50	42 07 03	62 00	59,35	13,14
Total old age pension	22420	2.656,09	33 01 08	63 08	18360	3.052,28	33 07 06	63 06	48,60	52,91
Early pension	8114	2.552,28	36 11 23	59 05	7105	2.737,12	36 10 24	59 03	43,58	20,48
Early pension because of the employer's bankruptcy - Art. 36	35	2.744,85	35 10 13	58 11	35	2.744,85	35 10 13	58 11	43,70	0,10
Overall old age	30569	2.628,64	34 01 22	62 06	25500	2.964,05	34 06 11	62 03	47,19	73,49
Disability pension	2431	1.778,48	23 05 25	53 10	2178	1.925,56	23 07 19	53 06	30,66	6,28
Survivor's pension	8356	2.032,87	29 10 11	62 07	7021	2.303,29	29 11 28	61 09	36,67	20,23
TOTAL	41356	2.458,29	32 07 23	62 00	34699	2.765,17	32 11 01	61 07	44,02	

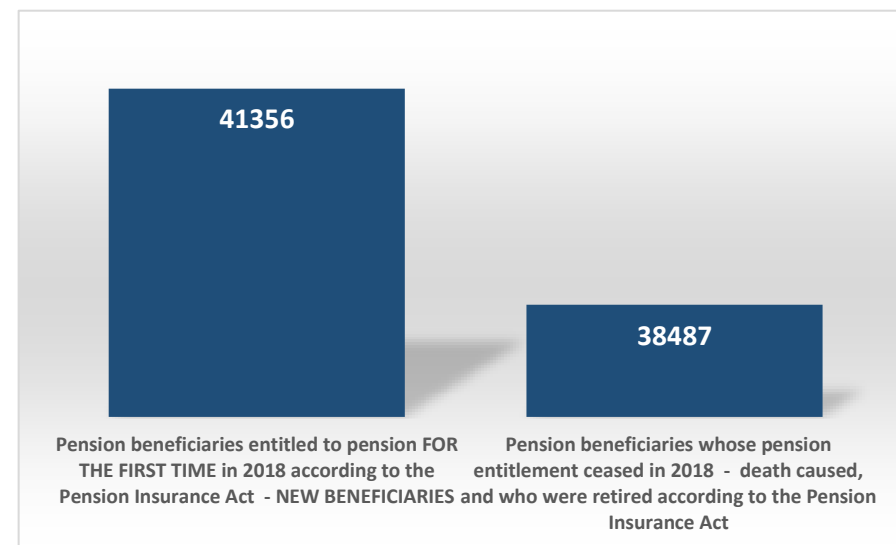
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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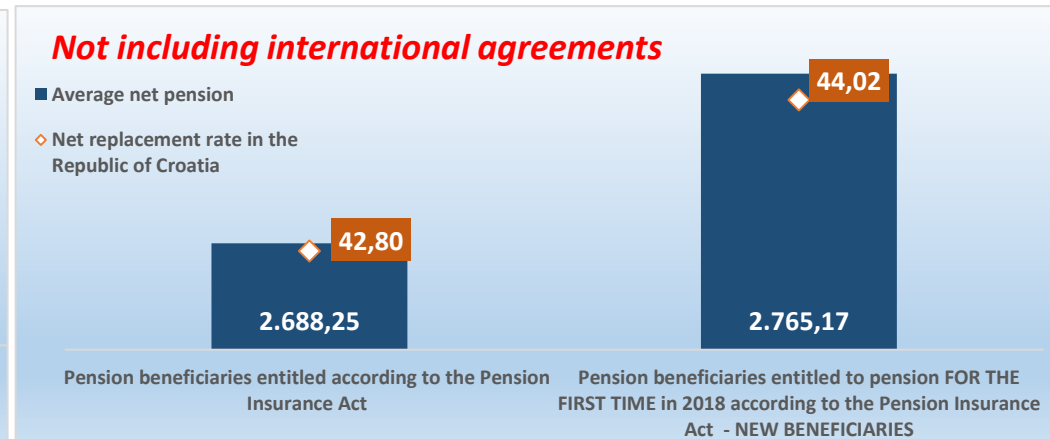
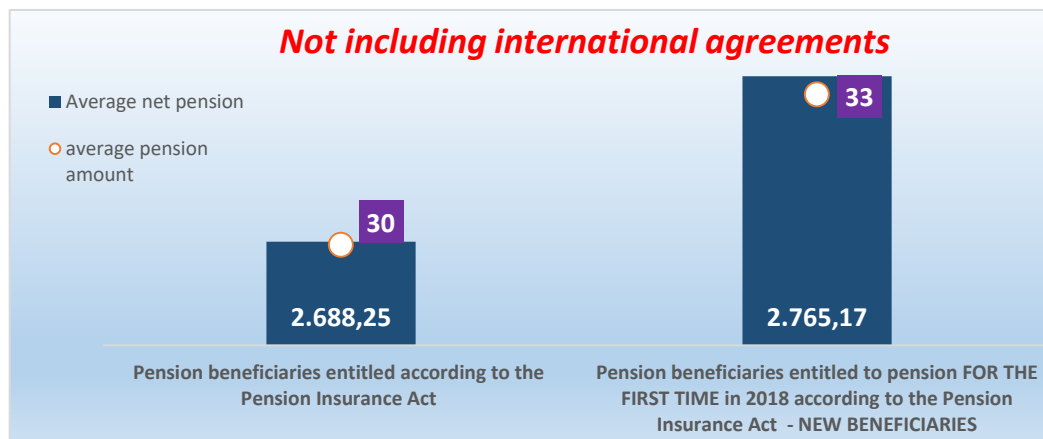
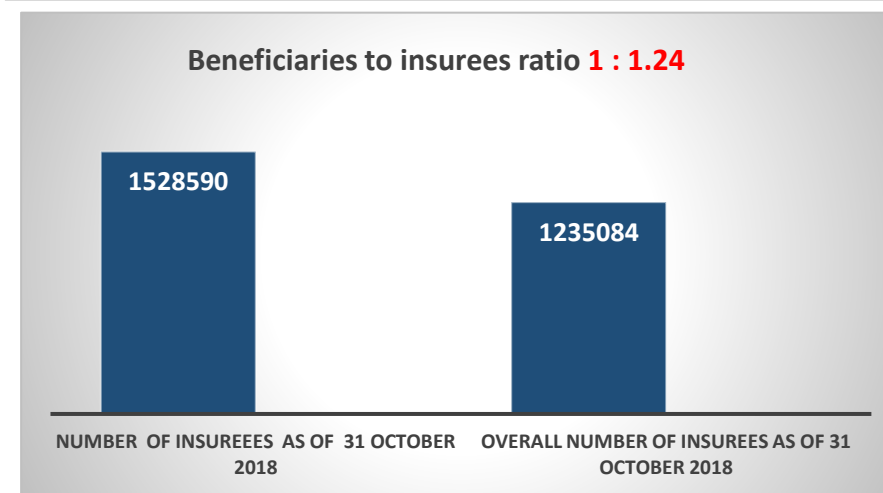
Pension beneficiaries whose pension entitlement ceased in 2018 - death caused, and who were retired according to the Pension Insurance Act

Old age	24575	2.409,20	21 00
Disability	3857	2.143,44	18 10
Survivor's	10055	2.091,91	18 02
TOTAL	38487	2.299,67	-

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



NUMBER of insurees as of 31 October 2018	1528590
OVERALL number of insurees as of 31 October 2018	1235084
Beneficiaries to insurees ratio	1:1,24
Average net wage in the Republic of Croatia for October 2018 (source: State Bureau of Statistics)	6.281
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

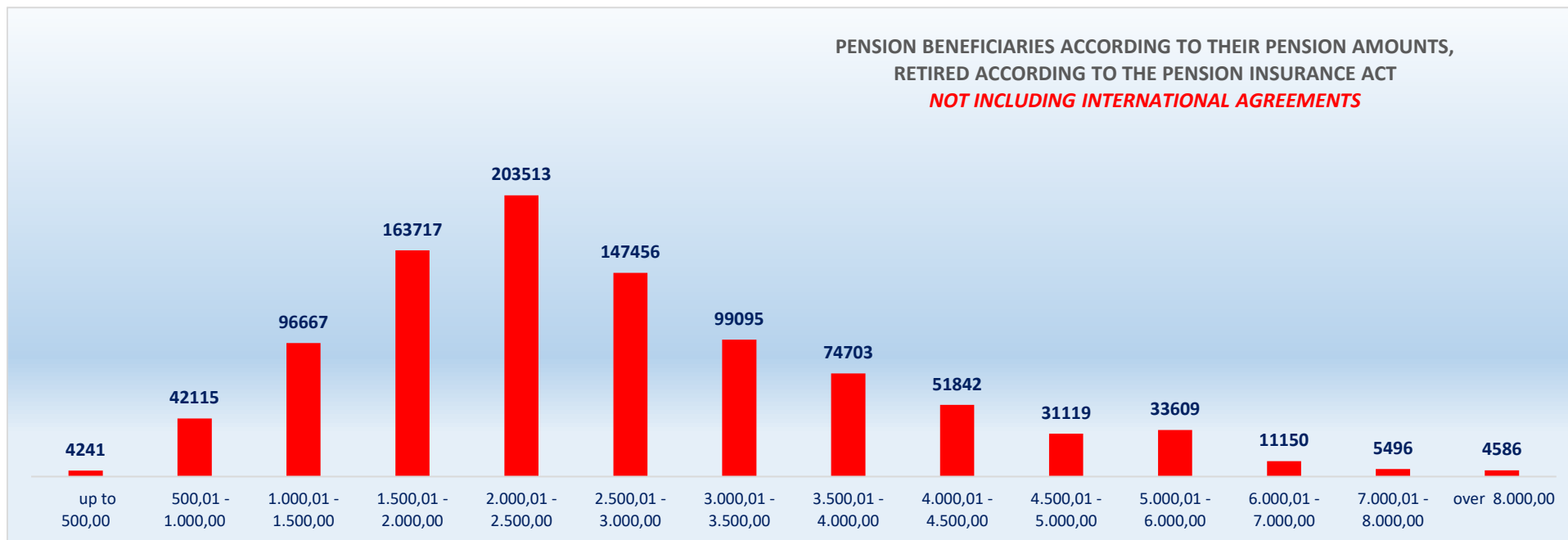


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 October 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	4241	335,15	15 06 21	931	289,77	16 03 11	2310	333,05	15 01 21	1000	382,24	15 10 16
500,01 - 1.000,00	42115	837,54	15 01 14	19733	835,86	16 01 05	5190	815,67	13 04 05	17192	846,08	14 06 21
1.000,01 - 1.500,00	96667	1.259,39	19 00 27	47589	1.253,26	19 03 05	18326	1.285,14	15 09 27	30752	1.253,52	20 08 27
1.500,01 - 2.000,00	163717	1.746,36	26 06 26	96873	1.742,28	27 01 18	31417	1.737,78	22 10 09	35427	1.765,11	28 03 26
2.000,01 - 2.500,00	203513	2.214,27	29 01 09	123936	2.218,52	30 03 26	29460	2.213,77	23 06 15	50117	2.204,06	29 04 27
2.500,01 - 3.000,00	147456	2.746,70	33 05 07	105451	2.753,52	34 05 06	15969	2.748,22	25 06 10	26036	2.718,12	34 03 01
3.000,01 - 3.500,00	99095	3.241,85	35 01 16	78886	3.245,01	35 07 00	6340	3.232,99	27 05 00	13869	3.227,95	35 11 14
3.500,01 - 4.000,00	74703	3.749,97	36 07 20	63429	3.749,95	36 11 22	2779	3.729,70	29 01 28	8495	3.756,76	36 05 00
4.000,01 - 4.500,00	51842	4.230,60	37 11 22	46359	4.231,60	38 03 01	1136	4.216,19	29 10 00	4347	4.223,74	36 11 06
4.500,01 - 5.000,00	31119	4.730,00	38 02 26	27910	4.729,59	38 05 24	593	4.727,65	29 06 12	2616	4.734,93	37 06 28
5.000,01 - 6.000,00	33609	5.435,74	38 01 09	30190	5.437,17	38 03 03	564	5.426,63	29 05 04	2855	5.422,42	38 02 27
6.000,01 - 7.000,00	11150	6.440,85	38 03 02	10589	6.440,92	38 03 16	154	6.439,00	29 11 21	407	6.439,70	40 04 15
7.000,01 - 8.000,00	5496	7.473,13	38 09 20	5295	7.477,24	38 09 26	61	7.397,36	28 08 14	140	7.350,98	42 08 08
over 8.000,00	4586	9.217,26	41 03 23	4491	9.213,38	41 04 17	21	9.405,65	30 01 18	74	9.398,93	40 06 16
TOTAL	969309	2.688,25	30 01 22	661662	2.940,83	32 00 25	114320	2.059,22	22 02 13	193327	2.195,73	28 02 18

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



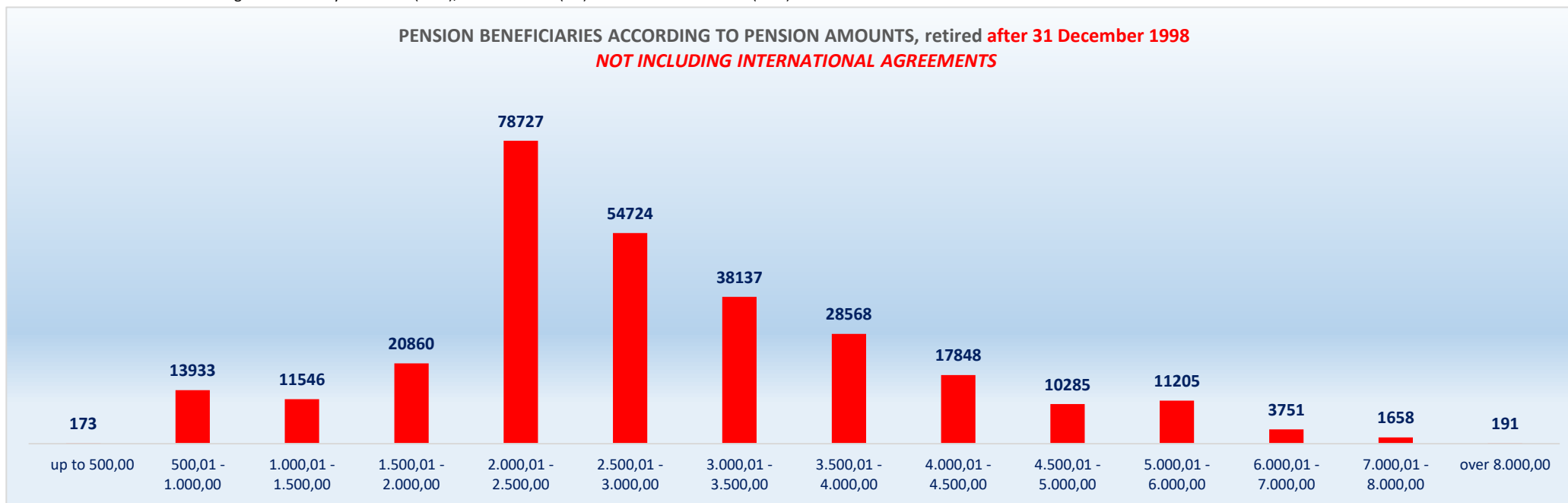
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 October 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	173	388,69	13 00 01	46	319,95	19 06 17	2	416,85	04 11 09	125	413,53	10 08 19
500,01 - 1.000,00	13933	758,58	15 04 15	10163	752,75	16 06 14	279	779,33	10 06 17	3491	773,90	12 04 15
1.000,01 - 1.500,00	11546	1.273,11	18 00 11	5515	1.279,34	18 11 21	611	1.291,66	12 01 00	5420	1.264,68	17 09 05
1.500,01 - 2.000,00	20860	1.776,91	22 08 18	12063	1.780,61	23 03 21	1423	1.788,50	15 10 01	7374	1.768,63	23 00 21
2.000,01 - 2.500,00	78727	2.174,33	25 00 21	50253	2.183,12	25 09 04	5282	2.154,15	15 04 20	23192	2.159,85	25 09 08
2.500,01 - 3.000,00	54724	2.754,22	31 11 14	44019	2.765,08	32 08 21	2834	2.752,89	21 01 22	7871	2.693,92	31 03 00
3.000,01 - 3.500,00	38137	3.248,61	32 11 08	32736	3.249,37	33 03 09	1740	3.275,29	23 07 07	3661	3.229,13	33 04 21
3.500,01 - 4.000,00	28568	3.751,72	34 04 00	25355	3.749,31	34 06 28	879	3.770,79	25 07 18	2334	3.770,72	34 03 00
4.000,01 - 4.500,00	17848	4.225,28	35 01 05	16288	4.225,44	35 03 11	441	4.227,96	26 10 04	1119	4.221,90	35 03 05
4.500,01 - 5.000,00	10285	4.728,86	35 01 27	9476	4.729,51	35 03 09	214	4.724,58	27 00 00	595	4.720,02	36 00 08
5.000,01 - 6.000,00	11205	5.433,77	35 01 10	10400	5.436,85	35 02 00	211	5.427,22	26 11 21	594	5.382,19	37 00 02
6.000,01 - 7.000,00	3751	6.438,36	35 06 05	3657	6.437,29	35 07 03	65	6.445,29	30 06 15	29	6.557,86	36 07 00
7.000,01 - 8.000,00	1658	7.511,82	36 03 12	1620	7.513,69	36 05 11	35	7.441,75	27 09 16	3	7.320,70	48 06 28
over 8.000,00	191	8.952,37	38 02 04	183	8.931,41	38 05 14	7	9.463,50	29 11 22	1	9.210,08	45 07 02
UKUPNO	291606	2.875,88	28 10 24	221774	3.050,82	30 03 18	14023	2.603,75	18 06 04	55809	2.249,08	25 08 12

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



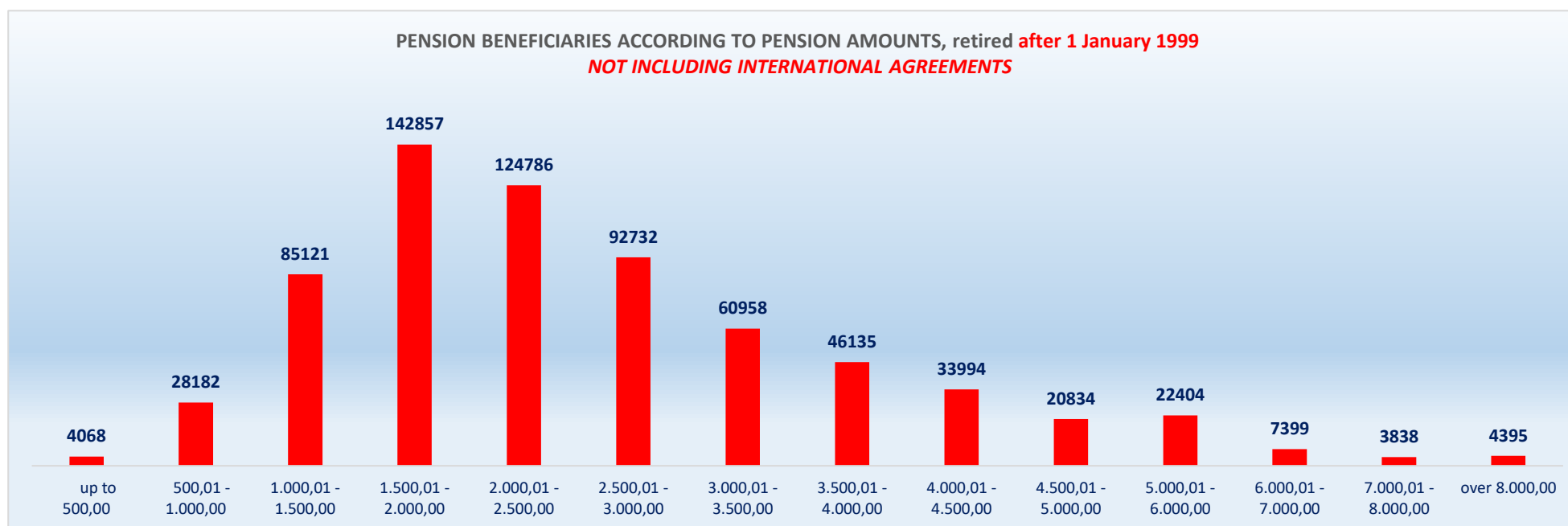
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 October 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	4068	332,87	15 08 01	885	288,20	16 01 05	2308	332,97	15 01 24	875	377,77	16 07 11
500,01 - 1.000,00	28182	876,58	15 00 03	9570	924,13	15 07 15	4911	817,74	13 06 03	13701	864,47	15 01 09
1.000,01 - 1.500,00	85121	1.257,53	19 02 19	42074	1.249,85	19 03 20	17715	1.284,91	15 11 14	25332	1.251,14	21 04 16
1.500,01 - 2.000,00	142857	1.741,90	27 01 18	84810	1.736,83	27 08 09	29994	1.735,38	23 02 05	28053	1.764,19	29 08 17
2.000,01 - 2.500,00	124786	2.239,48	31 08 06	73683	2.242,66	33 05 17	24178	2.226,80	25 03 23	26925	2.242,14	32 06 27
2.500,01 - 3.000,00	92732	2.742,26	34 03 23	61432	2.745,24	35 08 02	13135	2.747,22	26 05 02	18165	2.728,61	35 06 14
3.000,01 - 3.500,00	60958	3.237,62	36 05 20	46150	3.241,91	37 02 08	4600	3.216,99	28 06 13	10208	3.227,53	36 09 27
3.500,01 - 4.000,00	46135	3.748,88	38 00 13	38074	3.750,37	38 06 19	1900	3.710,69	30 05 02	6161	3.751,47	37 02 19
4.000,01 - 4.500,00	33994	4.233,40	39 05 15	30071	4.234,94	39 10 07	695	4.208,71	31 05 02	3228	4.224,38	37 06 03
4.500,01 - 5.000,00	20834	4.730,56	39 09 01	18434	4.729,63	40 01 11	379	4.729,38	30 10 00	2021	4.739,31	38 00 11
5.000,01 - 6.000,00	22404	5.436,73	39 07 12	19790	5.437,34	39 10 23	353	5.426,28	30 10 20	2261	5.432,99	38 06 28
6.000,01 - 7.000,00	7399	6.442,12	39 07 27	6932	6.442,84	39 08 25	89	6.434,40	29 06 20	378	6.430,63	40 08 04
7.000,01 - 8.000,00	3838	7.456,42	39 10 26	3675	7.461,16	39 10 16	26	7.337,61	29 11 07	137	7.351,64	42 06 20
over 8.000,00	4395	9.228,77	41 05 13	4308	9.225,36	41 06 02	14	9.376,73	30 02 19	73	9.401,52	40 05 21
UKUPNO	677703	2.607,51	30 08 08	439888	2.885,39	32 11 21	100297	1.983,09	22 08 11	137518	2.174,09	29 02 25

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: 31 October 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)	9059	4.190,90	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)	7554	4.088,48	34 00 04
	c) workers engaged in demining work	297	5.342,74	30 10 05
2.	Active military personnel - DVO	15049	3.779,33	30 05 24
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	5122	2.425,53	33 00 02
4.	Former political prisoners	3070	3.861,23	33 02 17
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members)	71255	5.748,17	18 08 09
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)	36710	2.584,34	27 08 05
7.	Former Yugoslav People's Army members - JNA	6065	3.204,57	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	141	3.098,49	37 07 29
9.	National Liberation War veterans - NOR	11711	2.828,58	29 02 27
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	662	9.799,70	33 02 07
11.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	100	3.235,68	28 06 21
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	8.850,69	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	864	3.081,27	27 09 22
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	162	2.058,79	29 04 24
17.	Members of the Croatian Defence Council - HVO	6767	3.037,83	07 03 20
TOTAL		175013	-	-

