

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - November 2018 (payment in December 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
<b>Pension beneficiaries entitled according to the Pension Insurance Act</b>										
Old age pension	497434	2.621,71	31 08 01	74 08	411302	3.010,06	31 05 25	74 08	48,03	42,40
Old age pension for long-term insurees - Art. 35	25562	3.565,08	42 08 06	64 05	22212	3.773,04	42 08 11	64 04	60,20	2,29
Old age pension transformed from disability pension - Art. 58	83925	2.295,49	24 10 25	73 07	71826	2.604,31	24 06 06	73 06	41,56	7,40
<b>Total old age pension</b>	<b>606921</b>	<b>2.616,34</b>	<b>31 02 05</b>	<b>74 01</b>	<b>505340</b>	<b>2.985,93</b>	<b>30 11 24</b>	<b>74 01</b>	<b>47,65</b>	<b>52,09</b>
Early pension	192827	2.496,43	35 10 15	66 06	157074	2.795,02	35 07 25	66 01	44,60	16,19
Early pension because of the employer's bankruptcy - Art. 36	278	2.688,06	35 06 03	61 01	271	2.695,79	35 06 09	61 01	43,02	0,03
<b>Overall old age</b>	<b>800026</b>	<b>2.587,46</b>	<b>32 03 23</b>	<b>72 03</b>	<b>662685</b>	<b>2.940,56</b>	<b>32 00 29</b>	<b>72 02</b>	<b>46,92</b>	<b>68,31</b>
Disability pension	120420	1.972,33	22 01 09	60 09	113944	2.058,60	22 02 12	60 07	32,85	11,75
Survivor's pension	222086	1.987,64	28 03 02	72 06	193441	2.195,00	28 02 15	72 06	35,02	19,94
<b>TOTAL</b>	<b>1142532</b>	<b>2.406,03</b>	<b>30 05 16</b>	<b>71 01</b>	<b>970070</b>	<b>2.688,29</b>	<b>30 01 26</b>	<b>70 10</b>	<b>42,90</b>	
Average <b>old age</b> ZOMO pension with 40 or more years of qualifying period	100624	3.662,22	42 03 20	74 06	77973	4.463,59	42 03 05	74 04	71,22	
<b>Total average ZOMO pension with 40 or more years of the qualifying period</b>	<b>184266</b>	<b>3.371,02</b>	<b>42 00 18</b>	<b>72 07</b>	<b>146644</b>	<b>3.975,17</b>	<b>42 00 13</b>	<b>72 06</b>	<b>63,43</b>	<b>15,12</b>
Beneficiaries of the <b>minimum</b> pension retired according to ZOMO	249659	1.564,79	26 07 08	-	215844	1.699,94	26 02 22	-	27,13	22,25
Beneficiaries of the <b>maximum</b> pension retired according to the Maximum Pension Act	1757	6.807,50	37 05 24	-	1622	7.103,07	37 08 08	-	113,34	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
<b>Pension beneficiaries entitled to pension FOR THE FIRST TIME in 2018 according to the Pension Insurance Act - NEW BENEFICIARIES</b>										
Old age pension	19513	2.376,97	30 04 18	64 01	15613	2.813,91	30 08 11	63 11	44,90	40,17
Old age pension for long-term insurees - Art. 35	5613	3.554,49	42 07 01	62 01	4956	3.727,93	42 07 04	62 00	59,49	12,75
<b>Total old age pension</b>	<b>25126</b>	<b>2.640,02</b>	<b>33 00 01</b>	<b>63 08</b>	<b>20569</b>	<b>3.034,14</b>	<b>33 05 08</b>	<b>63 06</b>	<b>48,41</b>	<b>52,92</b>
Early pension	9036	2.548,05	36 11 24	59 05	7909	2.731,74	36 10 25	59 03	43,59	20,35
Early pension because of the employer's bankruptcy - Art. 36	47	2.705,16	35 09 23	58 10	47	2.705,16	35 09 23	58 10	43,17	0,12
<b>Overall old age</b>	<b>34209</b>	<b>2.615,82</b>	<b>34 00 20</b>	<b>62 06</b>	<b>28525</b>	<b>2.949,75</b>	<b>34 04 27</b>	<b>62 04</b>	<b>47,07</b>	<b>73,39</b>
Disability pension	2690	1.779,50	23 05 06	53 10	2407	1.928,10	23 06 26	53 07	30,77	6,19
Survivor's pension	9455	2.024,26	29 09 28	62 05	7935	2.292,75	29 11 09	61 07	36,58	20,42
<b>TOTAL</b>	<b>46354</b>	<b>2.446,62</b>	<b>32 06 26</b>	<b>62 00</b>	<b>38867</b>	<b>2.752,35</b>	<b>32 09 25</b>	<b>61 07</b>	<b>43,92</b>	

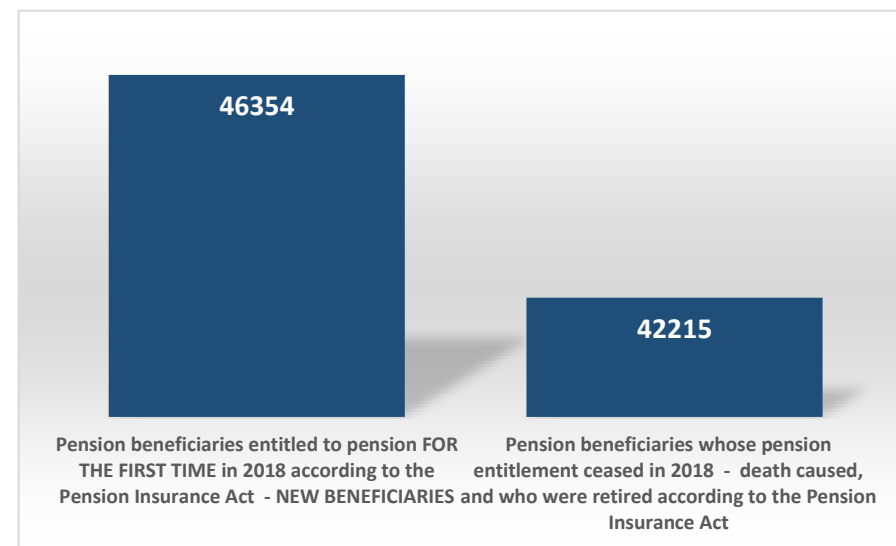
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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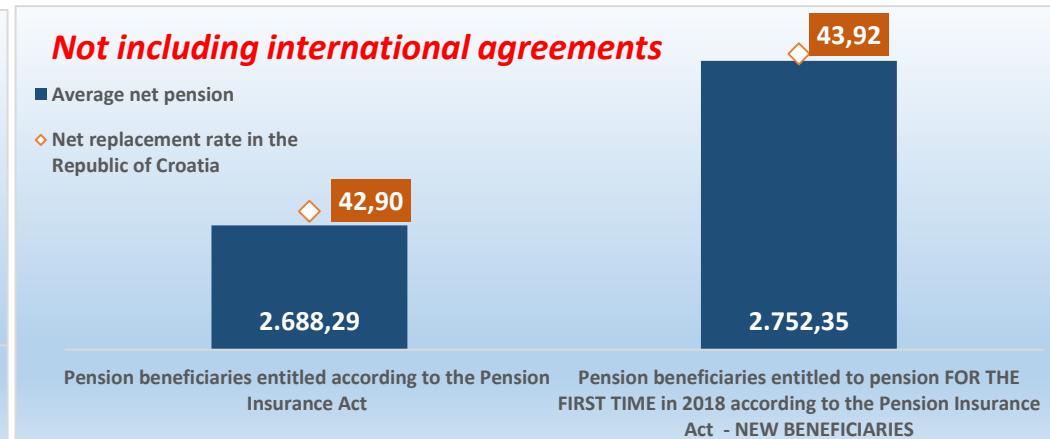
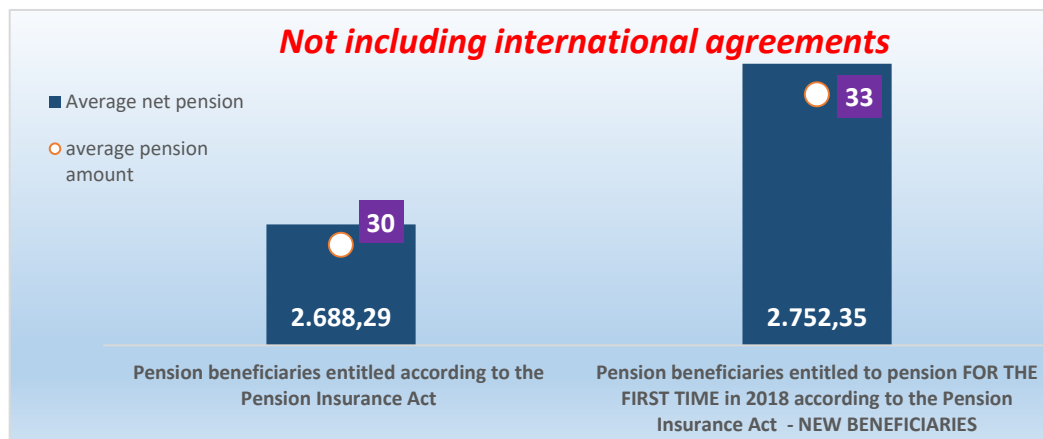
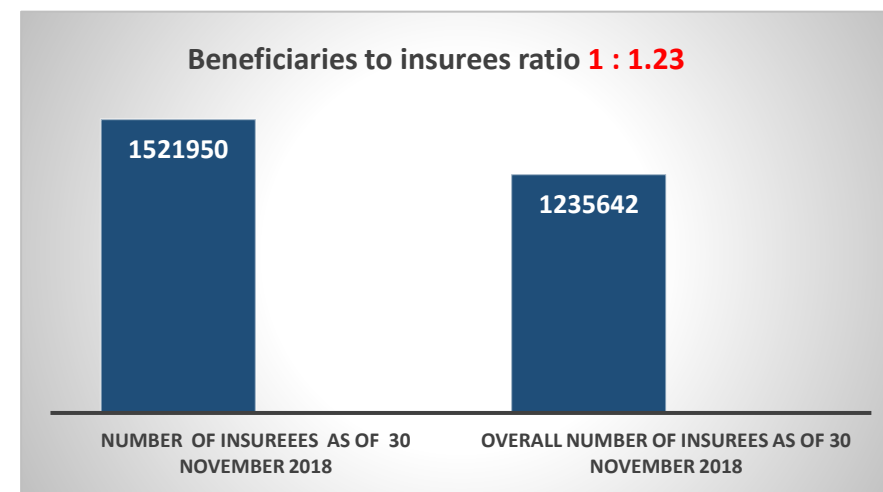
**Pension beneficiaries whose pension entitlement ceased in 2018 - death caused, and who were retired according to the Pension Insurance Act**

Old age	26895	2.397,92	21 00
Disability	4290	2.134,27	18 09
Survivor's	11030	2.089,28	18 01
<b>TOTAL</b>	<b>42215</b>	<b>2.290,49</b>	<b>-</b>

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



NUMBER of insurees as of 30 November 2018	<b>1521950</b>
OVERALL number of insurees as of 30 November 2018	<b>1235642</b>
Beneficiaries to insurees ratio	<b>1:1,23</b>
Average net wage in the Republic of Croatia for November 2018 (source: State Bureau of Statistics)	<b>6.267</b>
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

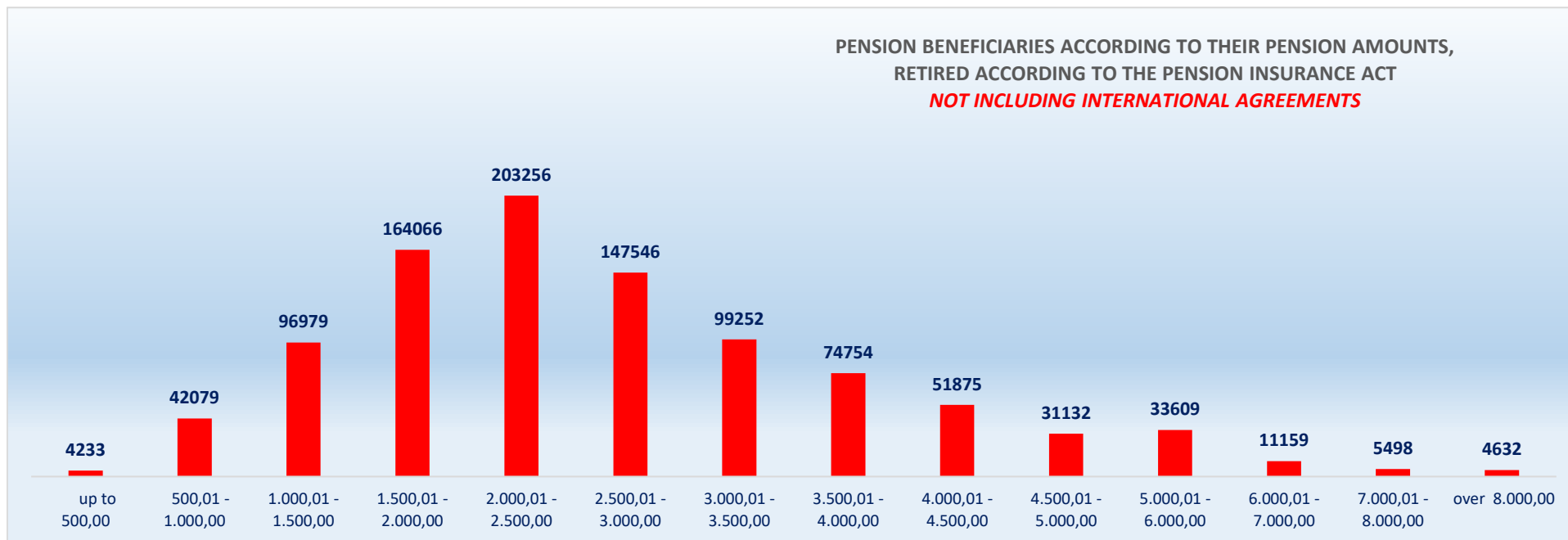


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT  
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 30 November 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	4233	334,87	15 06 14	943	288,79	16 03 16	2291	333,00	15 01 11	999	382,65	15 10 02
500,01 - 1.000,00	42079	837,96	15 01 08	19691	836,77	16 01 01	5191	815,30	13 04 03	17197	846,16	14 06 13
1.000,01 - 1.500,00	96979	1.259,19	19 00 25	47795	1.253,03	19 03 02	18294	1.284,92	15 10 00	30890	1.253,48	20 08 20
1.500,01 - 2.000,00	164066	1.746,37	26 06 29	97231	1.742,36	27 01 23	31329	1.737,64	22 10 08	35506	1.765,05	28 03 23
2.000,01 - 2.500,00	203256	2.214,50	29 01 17	123933	2.218,76	30 04 05	29321	2.214,09	23 06 17	50002	2.204,19	29 05 00
2.500,01 - 3.000,00	147546	2.746,80	33 05 12	105594	2.753,56	34 05 10	15930	2.748,53	25 06 05	26022	2.718,29	34 03 08
3.000,01 - 3.500,00	99252	3.241,83	35 01 23	79037	3.244,97	35 07 08	6315	3.232,78	27 05 09	13900	3.228,11	35 11 10
3.500,01 - 4.000,00	74754	3.749,95	36 07 28	63500	3.749,93	37 00 00	2766	3.729,72	29 01 27	8488	3.756,64	36 05 04
4.000,01 - 4.500,00	51875	4.230,67	38 00 00	46408	4.231,70	38 03 08	1129	4.215,60	29 09 18	4338	4.223,64	36 11 12
4.500,01 - 5.000,00	31132	4.729,85	38 03 01	27926	4.729,44	38 05 29	585	4.728,00	29 06 15	2621	4.734,63	37 06 27
5.000,01 - 6.000,00	33609	5.435,47	38 01 14	30201	5.436,80	38 03 10	557	5.428,23	29 04 24	2851	5.422,72	38 02 15
6.000,01 - 7.000,00	11159	6.440,65	38 03 04	10590	6.440,78	38 03 17	154	6.441,27	29 11 07	415	6.437,00	40 05 09
7.000,01 - 8.000,00	5498	7.472,65	38 09 21	5298	7.476,59	38 09 28	61	7.406,19	28 07 05	139	7.351,86	42 06 25
over 8.000,00	4632	9.217,35	41 03 24	4538	9.213,34	41 04 18	21	9.405,65	30 01 18	73	9.412,17	40 06 01
<b>TOTAL</b>	<b>970070</b>	<b>2.688,29</b>	<b>30 01 26</b>	<b>662685</b>	<b>2.940,56</b>	<b>32 00 29</b>	<b>113944</b>	<b>2.058,60</b>	<b>22 02 12</b>	<b>193441</b>	<b>2.195,00</b>	<b>28 02 15</b>

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



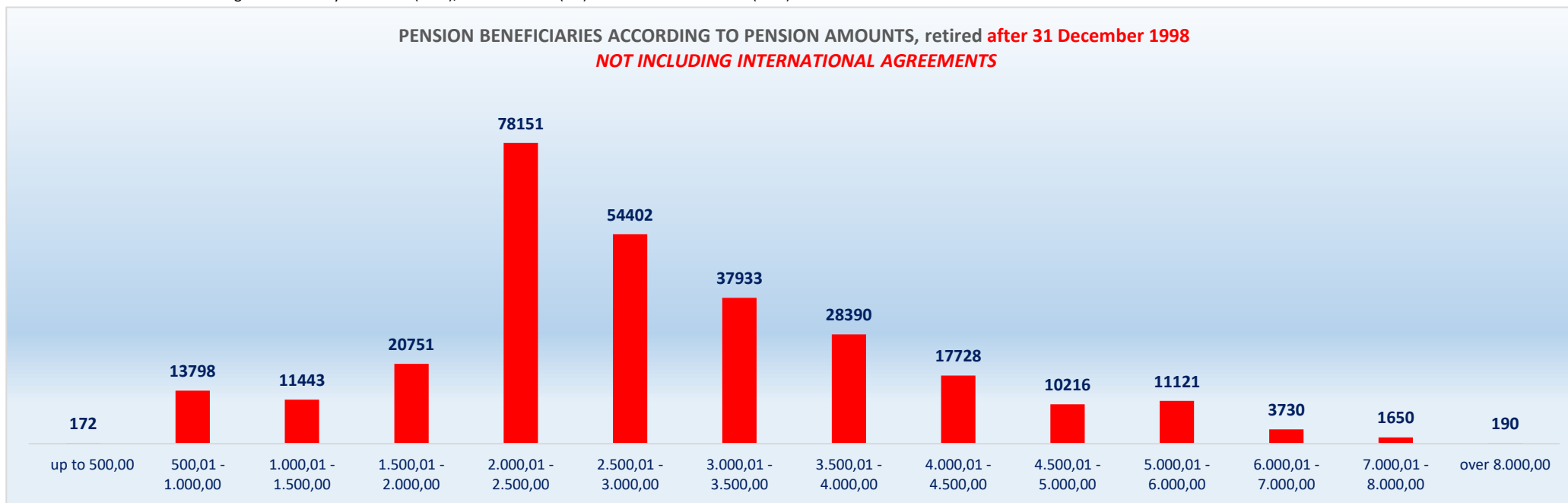
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 30 November 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	172	385,97	13 01 29	47	313,53	19 09 08	2	416,85	04 11 09	123	413,15	10 09 12
500,01 - 1.000,00	13798	758,71	15 04 11	10043	752,86	16 06 12	275	778,66	10 06 13	3480	774,02	12 04 11
1.000,01 - 1.500,00	11443	1.272,90	18 00 05	5467	1.279,34	18 11 16	603	1.291,26	12 00 22	5373	1.264,29	17 08 27
1.500,01 - 2.000,00	20751	1.777,04	22 08 13	12012	1.780,83	23 03 16	1396	1.788,51	15 09 16	7343	1.768,65	23 00 12
2.000,01 - 2.500,00	78151	2.174,48	25 00 19	49924	2.183,27	25 09 01	5206	2.154,18	15 04 09	23021	2.160,00	25 09 06
2.500,01 - 3.000,00	54402	2.754,30	31 11 13	43784	2.765,15	32 08 18	2808	2.752,49	21 01 17	7810	2.694,12	31 03 06
3.000,01 - 3.500,00	37933	3.248,58	32 11 06	32566	3.249,36	33 03 05	1723	3.274,98	23 07 21	3644	3.229,09	33 04 21
3.500,01 - 4.000,00	28390	3.751,73	34 03 27	25202	3.749,28	34 06 26	873	3.771,38	25 07 19	2315	3.770,97	34 02 26
4.000,01 - 4.500,00	17728	4.225,23	35 01 04	16187	4.225,48	35 03 10	437	4.227,70	26 09 23	1104	4.220,65	35 03 00
4.500,01 - 5.000,00	10216	4.728,70	35 01 21	9415	4.729,37	35 03 03	209	4.725,45	26 11 18	592	4.719,12	35 11 11
5.000,01 - 6.000,00	11121	5.433,83	35 01 05	10326	5.436,76	35 01 25	207	5.431,07	26 11 13	588	5.383,31	37 00 01
6.000,01 - 7.000,00	3730	6.438,75	35 05 29	3636	6.437,68	35 06 28	65	6.445,29	30 06 15	29	6.557,86	36 07 00
7.000,01 - 8.000,00	1650	7.511,43	36 03 09	1612	7.513,30	36 05 08	35	7.441,75	27 09 16	3	7.320,70	48 06 28
over 8.000,00	190	8.956,73	38 02 04	182	8.935,84	38 05 15	7	9.463,50	29 11 22	1	9.210,08	45 07 02
<b>UKUPNO</b>	<b>289675</b>	<b>2.876,49</b>	<b>28 10 23</b>	<b>220403</b>	<b>3.051,44</b>	<b>30 03 16</b>	<b>13846</b>	<b>2.605,39</b>	<b>18 06 01</b>	<b>55426</b>	<b>2.248,54</b>	<b>25 08 08</b>

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**



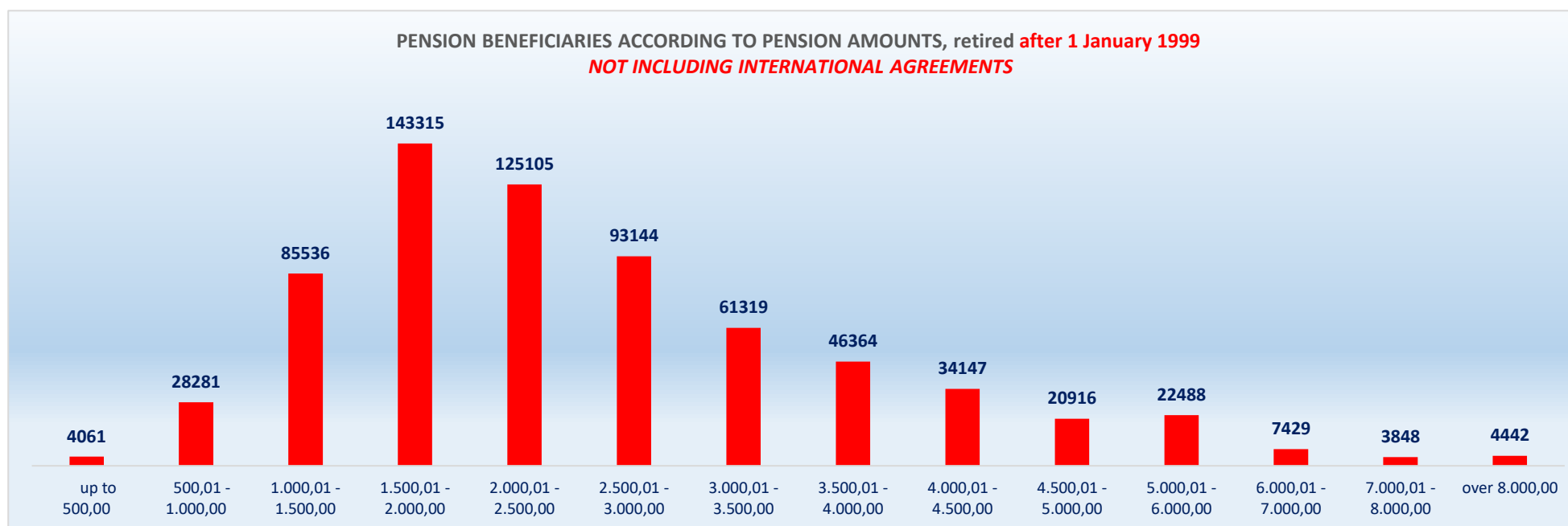
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 30 November 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	4061	332,70	15 07 21	896	287,49	16 01 05	2289	332,92	15 01 14	876	378,36	16 06 16
500,01 - 1.000,00	28281	876,62	14 11 27	9648	924,10	15 07 12	4916	817,35	13 06 00	13717	864,46	15 00 29
1.000,01 - 1.500,00	85536	1.257,36	19 02 17	42328	1.249,63	19 03 17	17691	1.284,70	15 11 17	25517	1.251,21	21 04 05
1.500,01 - 2.000,00	143315	1.741,93	27 01 21	85219	1.736,94	27 08 13	29933	1.735,26	23 02 04	28163	1.764,11	29 08 11
2.000,01 - 2.500,00	125105	2.239,50	31 08 10	74009	2.242,70	33 05 20	24115	2.227,02	25 03 20	26981	2.241,90	32 06 23
2.500,01 - 3.000,00	93144	2.742,42	34 03 29	61810	2.745,36	35 08 06	13122	2.747,69	26 04 23	18212	2.728,66	35 06 17
3.000,01 - 3.500,00	61319	3.237,65	36 05 27	46471	3.241,88	37 02 16	4592	3.216,95	28 06 16	10256	3.227,76	36 09 18
3.500,01 - 4.000,00	46364	3.748,86	38 00 22	38298	3.750,36	38 06 27	1893	3.710,51	30 05 01	6173	3.751,27	37 02 23
4.000,01 - 4.500,00	34147	4.233,50	39 05 19	30221	4.235,03	39 10 11	692	4.207,96	31 04 16	3234	4.224,66	37 06 10
4.500,01 - 5.000,00	20916	4.730,41	39 09 06	18511	4.729,47	40 01 15	376	4.729,41	30 10 08	2029	4.739,15	38 00 18
5.000,01 - 6.000,00	22488	5.436,28	39 07 16	19875	5.436,83	39 10 28	350	5.426,55	30 10 02	2263	5.432,96	38 06 11
6.000,01 - 7.000,00	7429	6.441,61	39 07 28	6954	6.442,41	39 08 24	89	6.438,32	29 05 27	386	6.427,92	40 08 27
7.000,01 - 8.000,00	3848	7.456,02	39 10 24	3686	7.460,53	39 10 17	26	7.358,31	29 08 06	136	7.352,54	42 05 06
over 8.000,00	4442	9.228,50	41 05 13	4356	9.224,94	41 06 03	14	9.376,73	30 02 19	72	9.414,98	40 05 05
<b>UKUPNO</b>	<b>680395</b>	<b>2.608,17</b>	<b>30 08 13</b>	<b>442282</b>	<b>2.885,30</b>	<b>32 11 25</b>	<b>100098</b>	<b>1.982,96</b>	<b>22 08 08</b>	<b>138015</b>	<b>2.173,49</b>	<b>29 02 18</b>

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 November 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: <b>a)</b> 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)  <b>b)</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)  <b>c)</b> workers engaged in demining work	9025	4.189,64	32 01 28
		7591	4.089,14	34 00 18
		302	5.348,67	30 10 07
2.	Active military personnel - DVO	15085	3.779,55	30 05 26
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	5036	2.424,56	33 00 03
4.	Former political prisoners	3054	3.862,50	33 02 16
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members )	71265	5.745,39	18 08 08
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)	37106	2.585,96	27 08 26
7.	Former Yugoslav People's Army members - JNA	6025	3.204,24	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	140	3.105,75	37 10 03
9.	National Liberation War veterans - NOR	11545	2.830,06	29 03 00
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	665	9.793,13	33 02 11
11.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	101	3.222,16	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	137	8.876,90	41 09 29
14.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	255	3.808,45	29 09 18
15.	Workers professionally exposed to asbestos	867	3.079,59	27 09 23
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	163	2.062,18	29 05 04
17.	Members of the Croatian Defence Council - HVO	6760	3.036,36	07 03 13
<b>TOTAL</b>		<b>175158</b>	<b>-</b>	<b>-</b>

