

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - December 2018 (payment in January 2019)

*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	497285	2.620,27	31 07 28	74 08	411046	3.008,95	31 05 24	74 09	48,05	42,35
Old age pension for long-term insurees - Art. 35	25970	3.565,81	42 08 04	64 06	22567	3.772,19	42 08 10	64 05	60,24	2,33
Old age pension transformed from disability pension - Art. 58	83767	2.295,57	24 10 23	73 07	71732	2.603,21	24 06 06	73 06	41,57	7,39
<b>Total old age pension</b>	<b>607022</b>	<b>2.615,91</b>	<b>31 02 06</b>	<b>74 01</b>	<b>505345</b>	<b>2.985,44</b>	<b>30 11 27</b>	<b>74 01</b>	<b>47,68</b>	<b>52,07</b>
Early pension	193492	2.497,03	35 10 17	66 07	157709	2.794,36	35 07 28	66 01	44,62	16,25
Early pension because of the employer's bankruptcy - Art. 36	285	2.681,12	35 05 19	61 01	278	2.688,48	35 05 24	61 01	42,93	0,03
<b>Overall old age</b>	<b>800799</b>	<b>2.587,21</b>	<b>32 03 26</b>	<b>72 03</b>	<b>663332</b>	<b>2.939,88</b>	<b>32 01 04</b>	<b>72 02</b>	<b>46,95</b>	<b>68,35</b>
Disability pension	120101	1.972,02	22 01 08	60 09	113635	2.058,30	22 02 11	60 08	32,87	11,71
Survivor's pension	222230	1.987,33	28 03 02	72 06	193517	2.194,97	28 02 15	72 05	35,05	19,94
<b>TOTAL</b>	<b>1143130</b>	<b>2.405,96</b>	<b>30 05 19</b>	<b>71 01</b>	<b>970484</b>	<b>2.688,12</b>	<b>30 02 01</b>	<b>70 11</b>	<b>42,93</b>	
Average old age ZOMO pension with 40 or more years of qualifying period	100644	3.664,26	42 03 23	74 06	78027	4.463,59	42 03 09	74 04	71,28	
Total average ZOMO pension with 40 or more years of the qualifying period	184959	3.372,72	42 00 20	72 07	147289	3.974,06	42 00 16	72 06	63,46	15,18
Beneficiaries of the minimum pension retired according to ZOMO	250918	1.565,68	26 07 16	-	216924	1.701,05	26 03 01	-	27,16	22,35
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1760	6.817,10	37 05 23	-	1625	7.112,92	37 08 07	-	113,59	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	21470	2.363,35	30 03 09	64 01	17137	2.801,05	30 07 02	63 11	44,73	40,05
Old age pension for long-term insurees - Art. 35	6019	3.557,98	42 06 28	62 01	5300	3.734,01	42 07 05	62 00	59,63	12,39
<b>Total old age pension</b>	<b>27489</b>	<b>2.624,93</b>	<b>32 10 28</b>	<b>63 08</b>	<b>22437</b>	<b>3.021,43</b>	<b>33 04 08</b>	<b>63 06</b>	<b>48,25</b>	<b>52,44</b>
Early pension	10125	2.542,77	36 11 18	59 05	8876	2.723,65	36 10 19	59 03	43,49	20,75
Early pension because of the employer's bankruptcy - Art. 36	54	2.657,87	35 07 17	58 08	54	2.657,87	35 07 17	58 08	42,44	0,13
<b>Overall old age</b>	<b>37668</b>	<b>2.602,89</b>	<b>34 00 00</b>	<b>62 06</b>	<b>31367</b>	<b>2.936,54</b>	<b>34 04 10</b>	<b>62 03</b>	<b>46,89</b>	<b>73,31</b>
Disability pension	2911	1.783,36	23 04 24	53 09	2601	1.935,09	23 06 10	53 05	30,90	6,08
Survivor's pension	10496	2.030,35	29 10 14	62 04	8816	2.299,58	29 11 17	61 05	36,72	20,61
<b>TOTAL</b>	<b>51075</b>	<b>2.438,52</b>	<b>32 06 17</b>	<b>62 00</b>	<b>42784</b>	<b>2.744,41</b>	<b>32 09 16</b>	<b>61 07</b>	<b>43,83</b>	

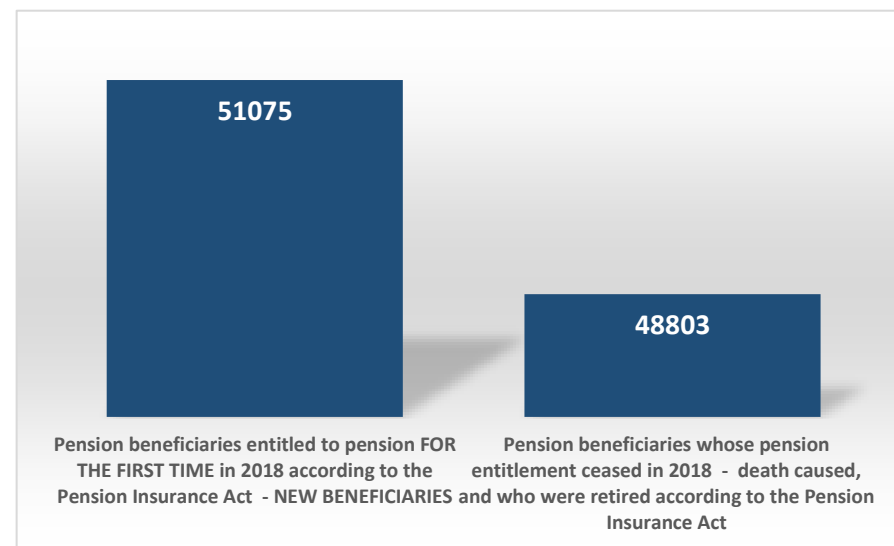
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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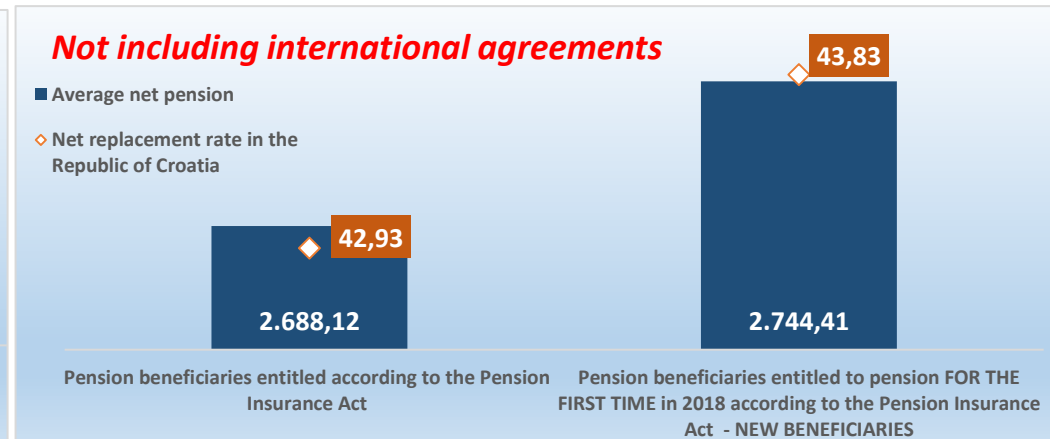
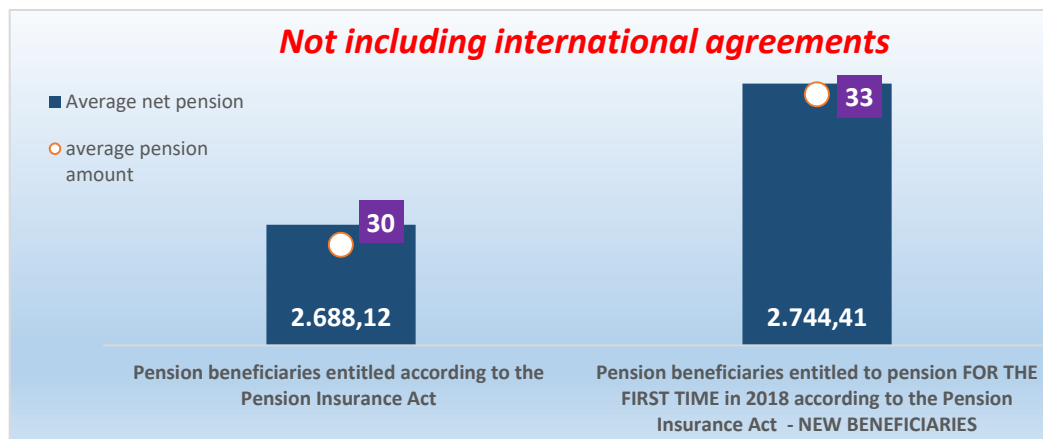
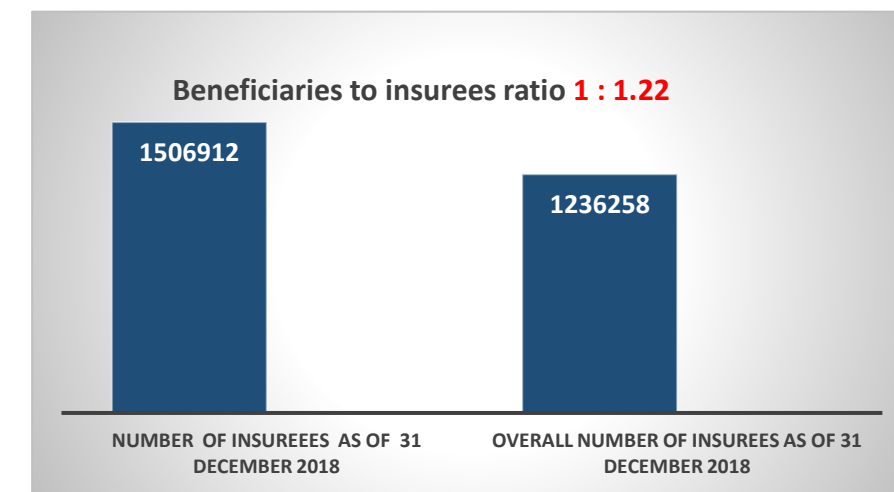
**Pension beneficiaries whose pension entitlement ceased in 2018 - death caused, and who were retired according to the Pension Insurance Act**

Old age	31127	2.389,44	21 01
Disability	5025	2.113,90	18 08
Survivor's	12651	2.086,13	18 02
<b>TOTAL</b>	<b>48803</b>	<b>2.282,44</b>	<b>-</b>

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



NUMBER of insureees as of 31 December 2018	1506912
OVERALL number of insurees as of 31 December 2018	1236258
Beneficiaries to insurees ratio	1:1,22
Average net wage in the Republic of Croatia for December 2018 (source: State Bureau of Statistics)	6.262
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

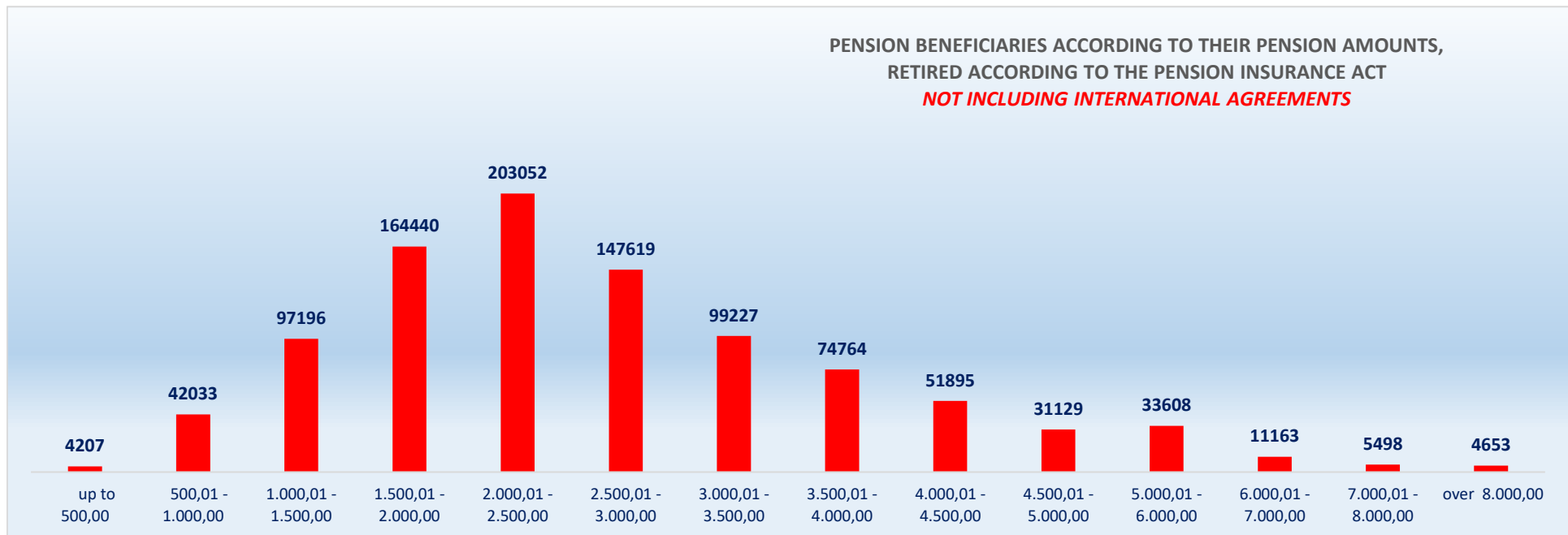


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT  
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 December 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	4207	334,93	15 05 22	938	288,96	16 03 14	2267	332,86	15 00 13	1002	382,67	15 09 03
500,01 - 1.000,00	42033	838,31	15 01 06	19635	837,48	16 01 00	5193	815,25	13 03 28	17205	846,22	14 06 13
1.000,01 - 1.500,00	97196	1.259,26	19 00 26	47973	1.253,13	19 03 02	18262	1.285,14	15 10 00	30961	1.253,49	20 08 18
1.500,01 - 2.000,00	164440	1.746,41	26 07 04	97595	1.742,45	27 01 27	31287	1.737,42	22 10 09	35558	1.765,21	28 03 25
2.000,01 - 2.500,00	203052	2.214,73	29 01 26	123904	2.218,98	30 04 15	29200	2.214,39	23 06 20	49948	2.204,38	29 05 04
2.500,01 - 3.000,00	147619	2.746,90	33 05 16	105742	2.753,59	34 05 14	15880	2.748,91	25 06 00	25997	2.718,45	34 03 11
3.000,01 - 3.500,00	99227	3.241,71	35 01 29	79057	3.244,86	35 07 14	6284	3.232,43	27 05 07	13886	3.228,02	35 11 14
3.500,01 - 4.000,00	74764	3.749,91	36 08 02	63502	3.749,91	37 00 04	2766	3.729,76	29 02 06	8496	3.756,47	36 05 02
4.000,01 - 4.500,00	51895	4.230,55	38 00 00	46425	4.231,60	38 03 14	1128	4.216,08	29 09 22	4342	4.223,11	36 11 12
4.500,01 - 5.000,00	31129	4.729,75	38 03 07	27923	4.729,35	38 06 04	578	4.727,22	29 06 15	2628	4.734,57	37 07 01
5.000,01 - 6.000,00	33608	5.435,73	38 01 19	30199	5.437,01	38 03 16	554	5.429,04	29 04 15	2855	5.423,50	38 02 04
6.000,01 - 7.000,00	11163	6.440,66	38 03 04	10587	6.440,84	38 03 17	154	6.438,38	29 11 11	422	6.436,92	40 05 17
7.000,01 - 8.000,00	5498	7.473,49	38 09 28	5296	7.477,49	38 10 02	61	7.406,19	28 07 05	141	7.352,32	42 11 02
over 8.000,00	4653	9.216,90	41 03 23	4556	9.213,16	41 04 18	21	9.405,65	30 01 18	76	9.388,98	40 04 09
<b>TOTAL</b>	<b>970484</b>	<b>2.688,12</b>	<b>30 02 01</b>	<b>663332</b>	<b>2.939,88</b>	<b>32 01 04</b>	<b>113635</b>	<b>2.058,30</b>	<b>22 02 11</b>	<b>193517</b>	<b>2.194,97</b>	<b>28 02 15</b>

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



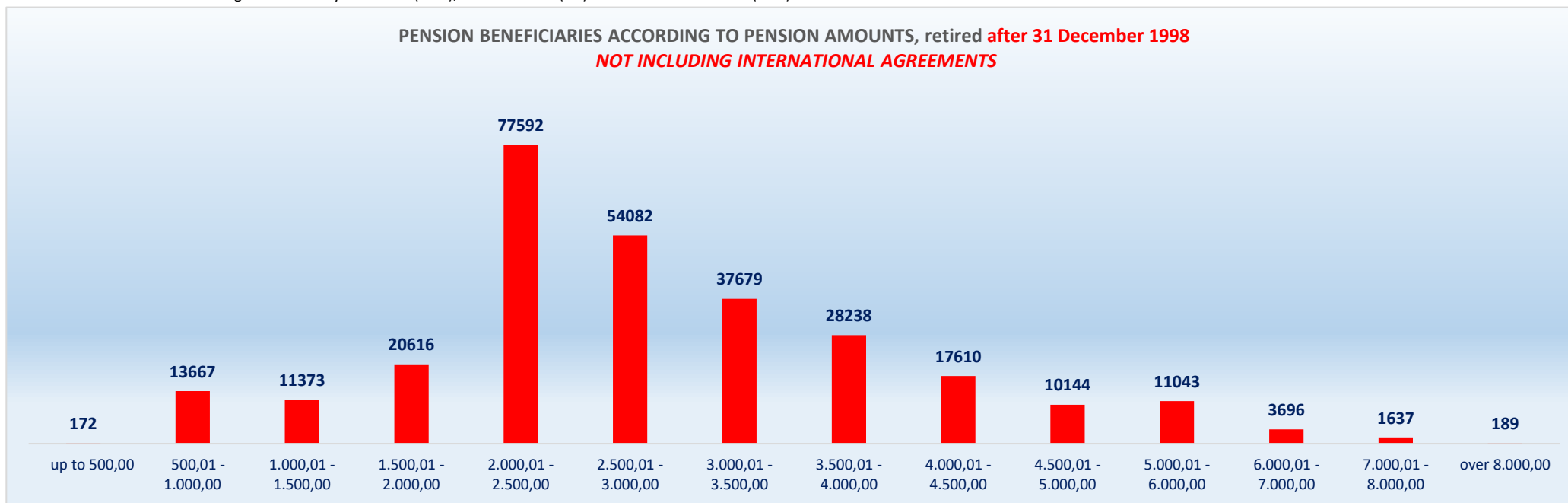
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 December 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	387,82	13 00 11	47	315,04	19 07 29	2	416,85	04 11 09	123	415,16	10 07 21
500,01 - 1.000,00	13667	758,68	15 04 09	9938	752,90	16 06 12	271	778,32	10 06 15	3458	773,77	12 04 10
1.000,01 - 1.500,00	11373	1.273,03	18 00 05	5433	1.279,50	18 11 17	600	1.291,73	12 00 28	5340	1.264,34	17 08 25
1.500,01 - 2.000,00	20616	1.777,24	22 08 10	11949	1.781,06	23 03 10	1373	1.788,79	15 09 09	7294	1.768,82	23 00 07
2.000,01 - 2.500,00	77592	2.174,56	25 00 18	49581	2.183,38	25 09 00	5155	2.154,10	15 04 01	22856	2.160,03	25 09 02
2.500,01 - 3.000,00	54082	2.754,46	31 11 11	43564	2.765,18	32 08 14	2775	2.753,30	21 01 12	7743	2.694,52	31 03 10
3.000,01 - 3.500,00	37679	3.248,45	32 11 07	32360	3.249,32	33 03 05	1700	3.274,12	23 07 29	3619	3.228,57	33 04 22
3.500,01 - 4.000,00	28238	3.751,68	34 03 23	25064	3.749,25	34 06 22	871	3.771,72	25 08 05	2303	3.770,64	34 02 18
4.000,01 - 4.500,00	17610	4.225,18	35 01 01	16080	4.225,42	35 03 06	436	4.227,91	26 09 26	1094	4.220,53	35 03 00
4.500,01 - 5.000,00	10144	4.728,45	35 01 19	9353	4.729,19	35 03 01	206	4.723,29	27 00 09	585	4.718,55	35 11 05
5.000,01 - 6.000,00	11043	5.433,82	35 00 29	10253	5.436,69	35 01 20	206	5.432,29	26 11 05	584	5.384,00	36 11 22
6.000,01 - 7.000,00	3696	6.438,14	35 05 20	3602	6.437,05	35 06 19	65	6.445,29	30 06 15	29	6.557,86	36 07 00
7.000,01 - 8.000,00	1637	7.511,47	36 03 02	1599	7.513,36	36 05 01	35	7.441,75	27 09 16	3	7.320,70	48 06 28
over 8.000,00	189	8.961,35	38 01 21	181	8.940,56	38 05 02	7	9.463,50	29 11 22	1	9.210,08	45 07 02
<b>UKUPNO</b>	<b>287738</b>	<b>2.876,74</b>	<b>28 10 22</b>	<b>219004</b>	<b>3.051,56</b>	<b>30 03 15</b>	<b>13702</b>	<b>2.606,91</b>	<b>18 05 29</b>	<b>55032</b>	<b>2.248,23</b>	<b>25 08 04</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**



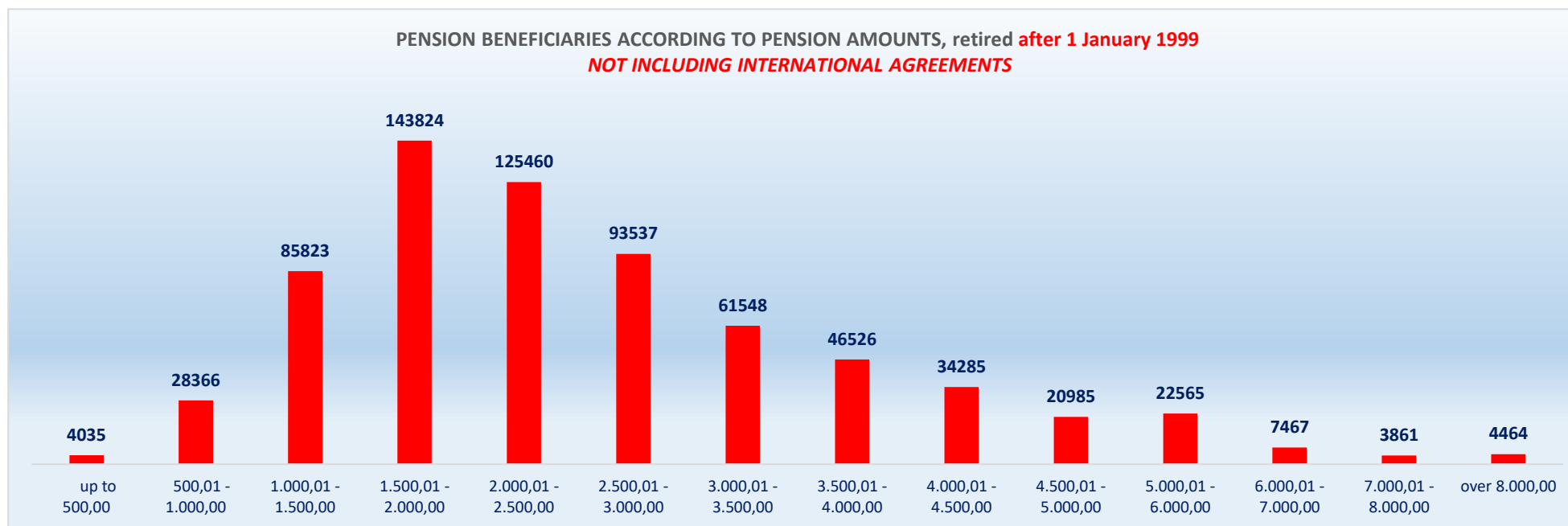
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 December 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	4035	332,68	15 07 01	891	287,58	16 01 04	2265	332,79	15 00 16	879	378,12	16 05 20
500,01 - 1.000,00	28366	876,67	14 11 26	9697	924,16	15 07 12	4922	817,29	13 05 24	13747	864,44	15 00 28
1.000,01 - 1.500,00	85823	1.257,44	19 02 17	42540	1.249,77	19 03 17	17662	1.284,91	15 11 17	25621	1.251,22	21 04 00
1.500,01 - 2.000,00	143824	1.741,99	27 01 24	85646	1.737,06	27 08 17	29914	1.735,06	23 02 02	28264	1.764,28	29 08 10
2.000,01 - 2.500,00	125460	2.239,57	31 08 16	74323	2.242,72	33 05 24	24045	2.227,31	25 03 21	27092	2.241,80	32 06 20
2.500,01 - 3.000,00	93537	2.742,53	34 04 03	62178	2.745,48	35 08 10	13105	2.747,98	26 04 16	18254	2.728,59	35 06 14
3.000,01 - 3.500,00	61548	3.237,59	36 06 01	46697	3.241,77	37 02 20	4584	3.216,97	28 06 06	10267	3.227,82	36 09 21
3.500,01 - 4.000,00	46526	3.748,84	38 00 24	38438	3.750,35	38 07 00	1895	3.710,48	30 05 05	6193	3.751,21	37 02 20
4.000,01 - 4.500,00	34285	4.233,31	39 05 22	30345	4.234,88	39 10 15	692	4.208,63	31 04 20	3248	4.223,97	37 06 07
4.500,01 - 5.000,00	20985	4.730,38	39 09 09	18570	4.729,43	40 01 17	372	4.729,40	30 09 21	2043	4.739,15	38 00 21
5.000,01 - 6.000,00	22565	5.436,66	39 07 19	19946	5.437,17	39 11 03	348	5.427,12	30 09 23	2271	5.433,65	38 05 29
6.000,01 - 7.000,00	7467	6.441,91	39 07 26	6985	6.442,80	39 08 21	89	6.433,33	29 06 03	393	6.427,99	40 09 04
7.000,01 - 8.000,00	3861	7.457,39	39 11 02	3697	7.461,98	39 10 20	26	7.358,31	29 08 06	138	7.353,01	42 09 16
over 8.000,00	4464	9.227,72	41 05 13	4375	9.224,43	41 06 03	14	9.376,73	30 02 19	75	9.391,37	40 03 13
<b>UKUPNO</b>	<b>682746</b>	<b>2.608,63</b>	<b>30 08 17</b>	<b>444328</b>	<b>2.884,84</b>	<b>32 11 28</b>	<b>99933</b>	<b>1.983,08</b>	<b>22 08 05</b>	<b>138485</b>	<b>2.173,81</b>	<b>29 02 16</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: 31 December 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	8991	4.189,88	32 01 28
		7607	4.088,04	34 00 24
		305	5.339,76	30 10 09
2.	Active military personnel - DVO	15104	3.781,03	30 05 25
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	4976	2.423,53	33 00 00
4.	Former political prisoners	3024	3.859,08	33 02 09
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members )	71259	5.743,79	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)	37452	2.586,85	27 09 08
7.	Former Yugoslav People's Army members - JNA	5988	3.203,25	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	141	3.108,24	37 09 10
9.	National Liberation War veterans - NOR	11416	2.828,67	29 03 04
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	665	9.792,98	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	138	8.848,83	41 09 07
14.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	255	3.808,45	29 09 18
15.	Workers professionally exposed to asbestos	869	3.074,51	27 09 23
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	162	2.055,68	29 05 04
17.	Members of the Croatian Defence Council - HVO	6765	3.037,15	07 03 02
<b>TOTAL</b>		<b>175254</b>	<b>-</b>	<b>-</b>

