

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - January 2019 (payment in February 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
Pension beneficiaries entitled according to the Pension Insurance Act										
Old age pension	497357	2.619,58	31 07 27	74 08	410776	3.010,11	31 05 23	74 08	47,03	42,28
Old age pension for long-term insurees - Art. 35	27006	3.566,64	42 08 06	64 06	23514	3.769,86	42 08 12	64 05	58,90	2,42
Old age pension transformed from disability pension - Art. 58	83479	2.295,21	24 10 23	73 08	71451	2.603,86	24 06 06	73 07	40,69	7,35
Total old age pension	607842	2.617,11	31 02 13	74 01	505741	2.988,04	31 00 01	74 01	46,69	52,06
Early pension	195050	2.498,20	35 10 22	66 07	159174	2.793,74	35 08 04	66 01	43,65	16,38
Early pension because of the employer's bankruptcy - Art. 36	288	2.682,10	35 05 18	61 02	281	2.689,41	35 05 24	61 01	42,02	0,03
Overall old age	803180	2.588,26	32 04 04	72 03	665196	2.941,42	32 01 14	72 02	45,96	68,47
Disability pension	119670	1.971,29	22 01 04	60 10	113197	2.057,94	22 02 08	60 08	32,16	11,65
Survivor's pension	221936	1.986,47	28 03 03	72 06	193092	2.195,42	28 02 15	72 06	34,30	19,88
TOTAL	1144786	2.407,10	30 05 27	71 01	971485	2.690,20	30 02 10	70 11	42,03	
Average old age ZOMO pension with 40 or more years of qualifying period	100690	3.665,41	42 03 27	74 06	78026	4.467,10	42 03 14	74 04	69,80	
Total average ZOMO pension with 40 or more years of the qualifying period	186194	3.374,37	42 00 23	72 06	148329	3.974,41	42 00 19	72 05	62,10	15,27
Beneficiaries of the minimum pension retired according to ZOMO	252482	1.568,16	26 08 05	-	218242	1.704,04	26 03 23	-	26,63	22,46
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1767	6.821,90	37 05 14	-	1629	7.127,88	37 07 25	-	111,37	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 2019 according to the Pension Insurance Act - NEW BENEFICIARIES										
Old age pension	1389	2.231,85	30 03 22	63 09	1058	2.737,47	30 09 25	63 05	42,77	26,19
Old age pension for long-term insurees - Art. 35	976	3.577,67	42 09 27	62 03	909	3.652,19	42 09 28	62 03	57,07	22,50
Total old age pension	2365	2.787,25	35 00 22	63 02	1967	3.160,19	35 11 10	62 11	49,38	48,69
Early pension	1406	2.687,66	37 07 12	59 02	1310	2.780,96	37 07 10	59 01	43,45	32,43
Early pension because of the employer's bankruptcy - Art. 36	1	3.916,67	35 00 01	60 00	1	3.916,67	35 00 01	60 00	61,20	0,02
Overall old age	3772	2.750,43	36 00 16	61 08	3278	3.008,87	36 07 18	61 04	47,01	81,14
Disability pension	188	1.664,70	22 06 06	53 07	159	1.878,75	22 09 11	53 03	29,36	3,94
Survivor's pension	729	2.027,13	30 04 09	62 04	603	2.308,19	30 04 05	61 07	36,07	14,93
TOTAL	4689	2.594,45	34 07 01	61 05	4040	2.859,81	35 01 05	61 01	44,68	

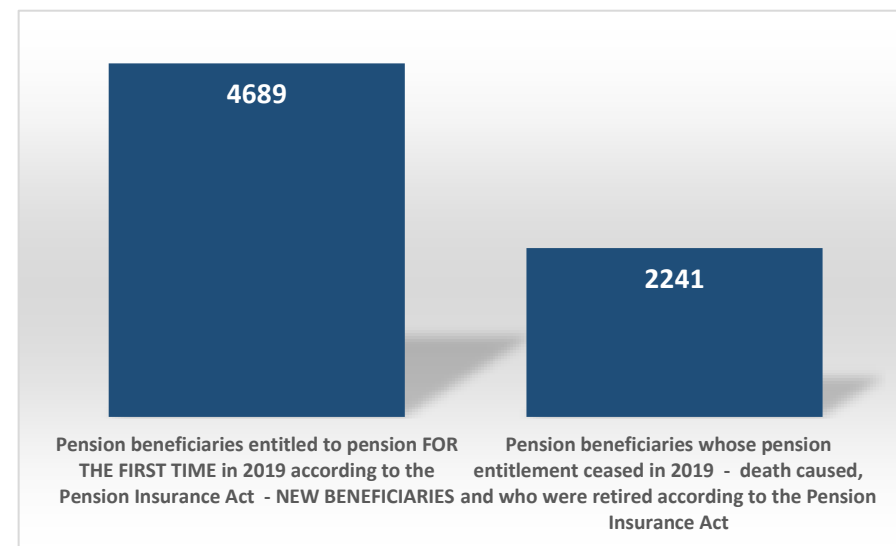
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

Type of pension	Number of beneficiaries	Average net pension	Average length of retirement (yy mm)
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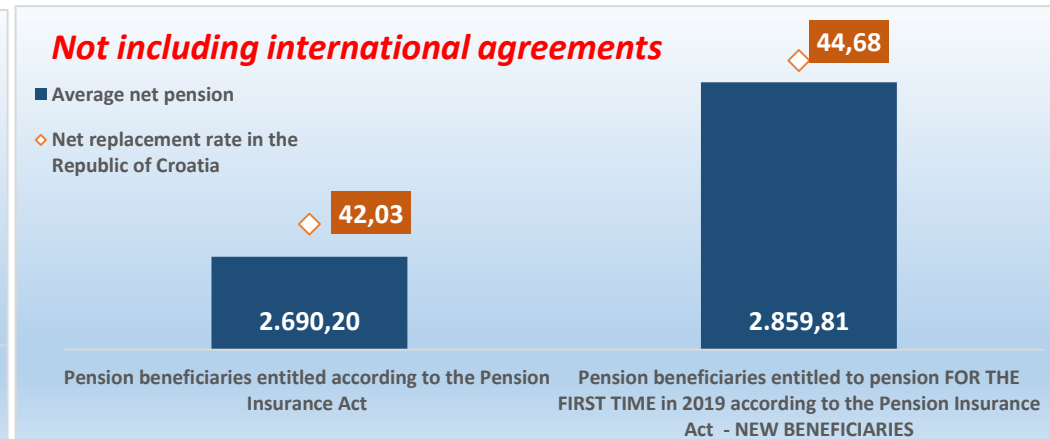
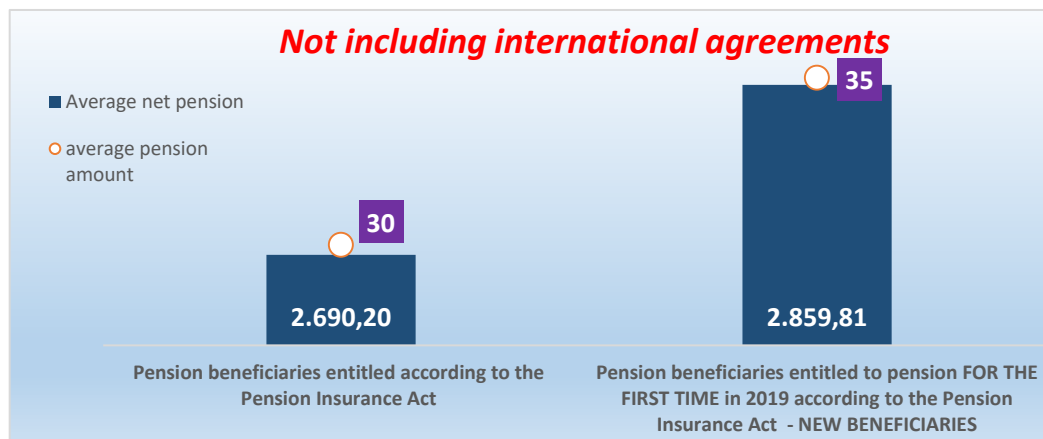
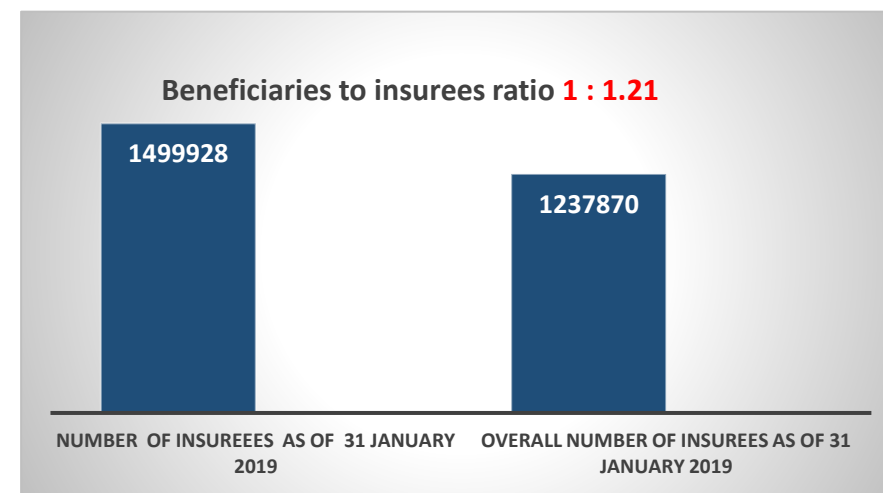
Pension beneficiaries whose pension entitlement ceased in 2019 - death caused, and who were retired according to the Pension Insurance Act

Old age	1501	2.501,32	21 10
Disability	180	2.195,50	18 01
Survivor's	560	2.074,68	18 07
TOTAL	2241	2.370,14	-

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



NUMBER of insurees as of 31 January 2019	1499928
OVERALL number of insurees as of 31 January 2019	1237870
Beneficiaries to insurees ratio	1:1,21
Average net wage in the Republic of Croatia for January 2019 (source: State Bureau of Statistics)	6.400
Current value of pension (CVP), 1 January 2019	66,35
Minimum value of pension per 1 year of qualifying period, 1 January 2019	64,34
Total pension expenditure in 2019 - in HRK billions (plan)	40,10
Total expenditure for 2019, incl. child benefit - in HRK billions (plan)	42,30

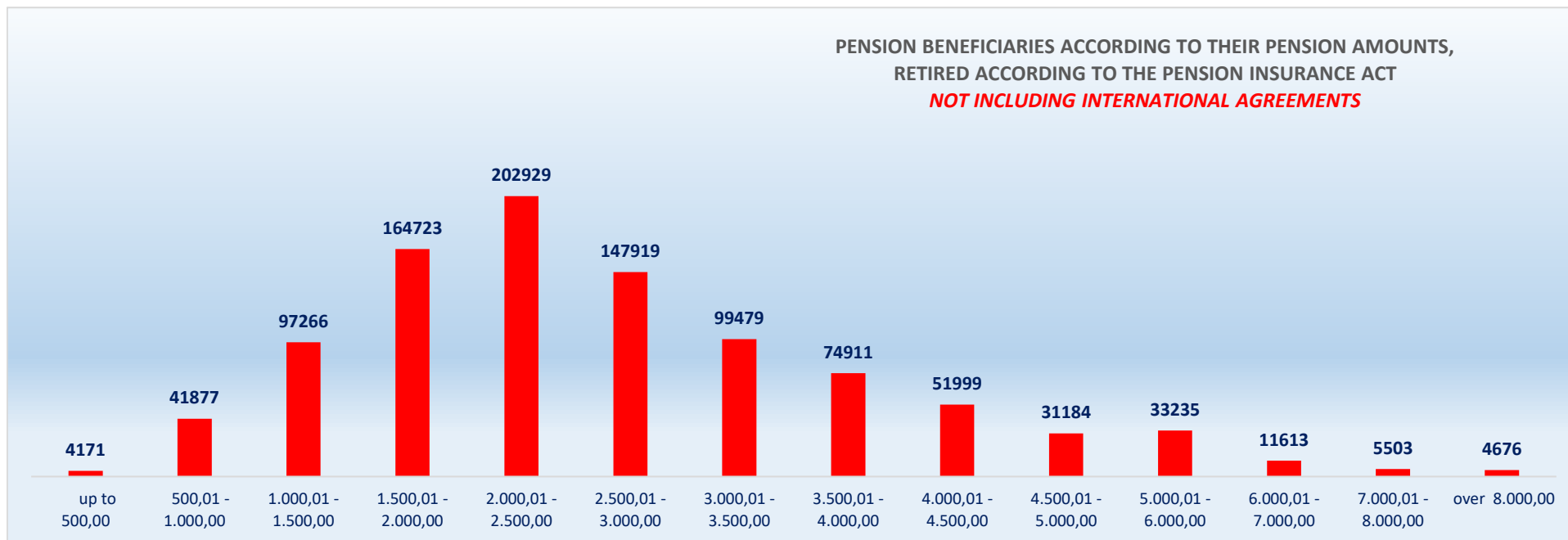


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 January 2019

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	4171	334,63	15 05 06	939	288,64	16 03 08	2230	332,61	14 11 17	1002	382,23	15 09 03
500,01 - 1.000,00	41877	838,79	15 01 03	19516	838,31	16 00 28	5191	815,17	13 03 23	17170	846,47	14 06 11
1.000,01 - 1.500,00	97266	1.259,28	19 00 23	48089	1.253,14	19 03 01	18233	1.285,16	15 09 27	30944	1.253,56	20 08 12
1.500,01 - 2.000,00	164723	1.746,61	26 07 10	98009	1.742,79	27 02 06	31186	1.737,36	22 10 06	35528	1.765,27	28 03 28
2.000,01 - 2.500,00	202929	2.215,06	29 02 09	124128	2.219,43	30 05 01	29042	2.214,41	23 06 20	49759	2.204,55	29 05 07
2.500,01 - 3.000,00	147919	2.747,09	33 05 25	106174	2.753,72	34 05 23	15840	2.749,07	25 06 01	25905	2.718,73	34 03 15
3.000,01 - 3.500,00	99479	3.241,73	35 02 11	79366	3.244,82	35 07 27	6254	3.232,44	27 05 10	13859	3.228,21	35 11 13
3.500,01 - 4.000,00	74911	3.749,93	36 08 14	63692	3.749,95	37 00 11	2744	3.730,11	29 02 01	8475	3.756,21	36 05 09
4.000,01 - 4.500,00	51999	4.230,58	38 00 08	46557	4.231,66	38 03 23	1115	4.215,96	29 09 15	4327	4.222,80	36 11 11
4.500,01 - 5.000,00	31184	4.729,58	38 03 12	27991	4.729,15	38 06 10	577	4.727,58	29 06 21	2616	4.734,67	37 06 29
5.000,01 - 6.000,00	33235	5.452,57	38 01 26	29874	5.452,83	38 03 23	543	5.440,98	29 04 28	2818	5.452,03	38 02 09
6.000,01 - 7.000,00	11613	6.426,25	38 03 03	10981	6.427,34	38 03 19	160	6.414,41	29 07 13	472	6.404,92	40 02 02
7.000,01 - 8.000,00	5503	7.473,54	38 10 02	5301	7.477,49	38 10 08	61	7.406,65	28 07 05	141	7.353,90	42 09 15
over 8.000,00	4676	9.214,88	41 03 27	4579	9.211,16	41 04 21	21	9.405,65	30 01 18	76	9.386,20	40 05 18
TOTAL	971485	2.690,20	30 02 10	665196	2.941,42	32 01 14	113197	2.057,94	22 02 08	193092	2.195,42	28 02 15

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



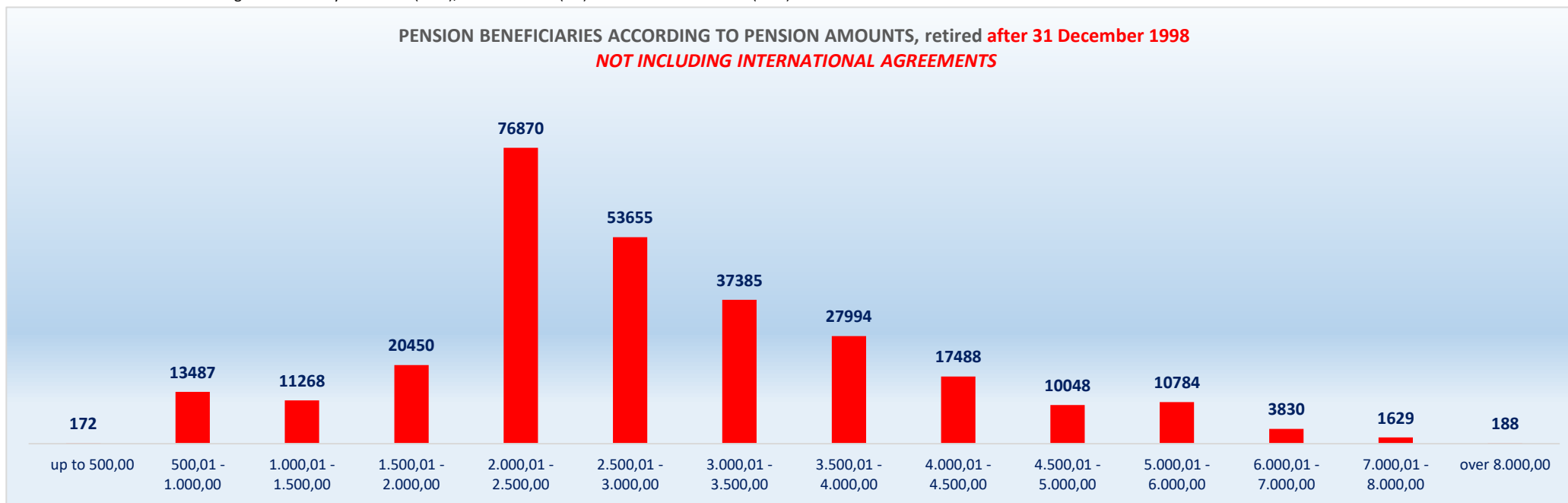
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 January 2019

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	386,48	13 01 11	48	314,02	19 08 10	2	416,85	04 11 09	122	414,50	10 08 01
500,01 - 1.000,00	13487	758,76	15 04 04	9789	752,95	16 06 12	269	778,13	10 06 09	3429	773,83	12 04 02
1.000,01 - 1.500,00	11268	1.273,06	18 00 01	5369	1.279,70	18 11 16	598	1.291,75	12 00 29	5301	1.264,23	17 08 20
1.500,01 - 2.000,00	20450	1.777,56	22 08 09	11847	1.781,31	23 03 10	1360	1.789,09	15 09 04	7243	1.769,26	23 00 07
2.000,01 - 2.500,00	76870	2.174,67	25 00 15	49111	2.183,61	25 08 27	5094	2.153,78	15 03 23	22665	2.160,01	25 08 29
2.500,01 - 3.000,00	53655	2.754,50	31 11 08	43243	2.765,17	32 08 10	2747	2.753,44	21 01 03	7665	2.694,66	31 03 13
3.000,01 - 3.500,00	37385	3.248,28	32 11 05	32110	3.249,18	33 03 02	1683	3.273,90	23 07 17	3592	3.228,27	33 04 18
3.500,01 - 4.000,00	27994	3.751,58	34 03 20	24854	3.749,09	34 06 18	865	3.772,80	25 08 07	2275	3.770,74	34 02 16
4.000,01 - 4.500,00	17488	4.225,29	35 00 29	15970	4.225,54	35 03 04	432	4.227,66	26 10 09	1086	4.220,71	35 02 28
4.500,01 - 5.000,00	10048	4.727,97	35 01 10	9270	4.728,67	35 02 22	204	4.723,37	27 00 04	574	4.718,39	35 10 26
5.000,01 - 6.000,00	10784	5.448,89	35 00 27	10011	5.450,53	35 01 16	200	5.450,33	26 10 18	573	5.419,80	37 00 00
6.000,01 - 7.000,00	3830	6.421,98	35 05 02	3729	6.421,28	35 06 01	66	6.431,29	30 02 16	35	6.478,73	36 07 02
7.000,01 - 8.000,00	1629	7.511,29	36 02 28	1591	7.513,18	36 04 27	35	7.441,75	27 09 16	3	7.320,70	48 06 28
over 8.000,00	188	8.966,27	38 02 00	180	8.945,58	38 05 11	7	9.463,50	29 11 22	1	9.210,08	45 07 02
UKUPNO	285248	2.878,52	28 10 21	217122	3.053,93	30 03 14	13562	2.606,95	18 05 21	54564	2.248,03	25 08 00

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



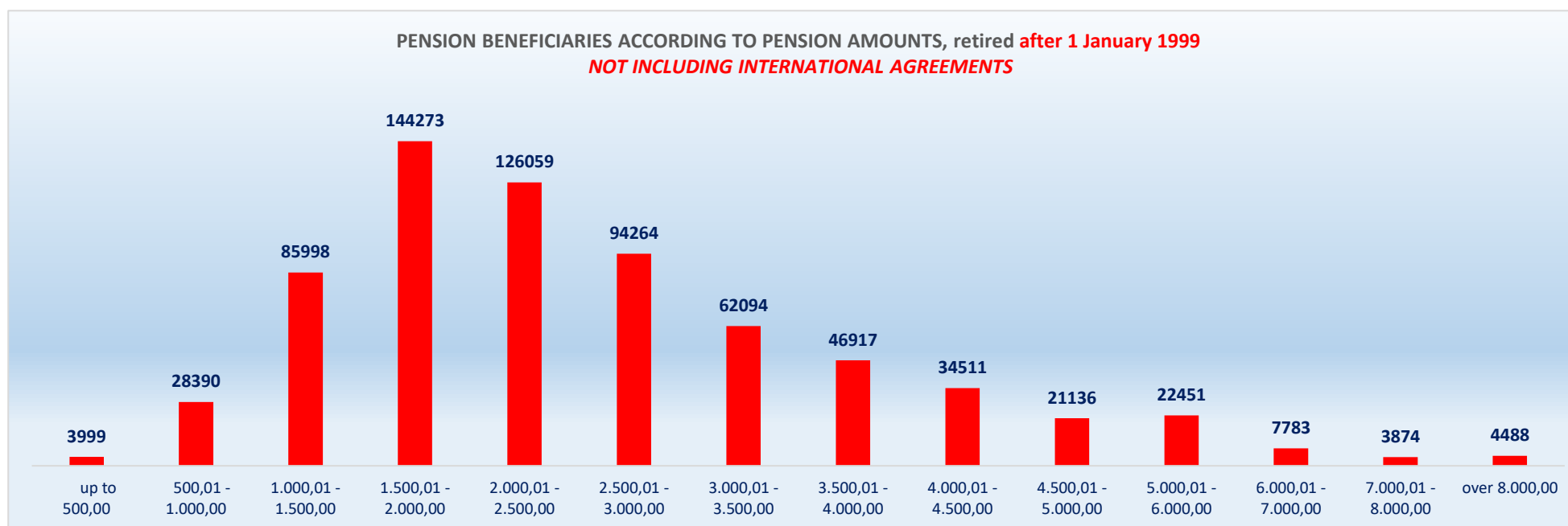
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 January 2019

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	3999	332,40	15 06 13	891	287,27	16 00 26	2228	332,53	14 11 20	880	377,76	16 05 17
500,01 - 1.000,00	28390	876,81	14 11 24	9727	924,22	15 07 11	4922	817,19	13 05 19	13741	864,60	15 00 26
1.000,01 - 1.500,00	85998	1.257,47	19 02 14	42720	1.249,81	19 03 16	17635	1.284,94	15 11 13	25643	1.251,35	21 03 23
1.500,01 - 2.000,00	144273	1.742,22	27 01 29	86162	1.737,49	27 08 24	29826	1.735,00	23 01 29	28285	1.764,25	29 08 10
2.000,01 - 2.500,00	126059	2.239,69	31 08 26	75017	2.242,88	33 06 04	23948	2.227,30	25 03 18	27094	2.241,82	32 06 19
2.500,01 - 3.000,00	94264	2.742,88	34 04 13	62931	2.745,85	35 08 20	13093	2.748,16	26 04 15	18240	2.728,85	35 06 15
3.000,01 - 3.500,00	62094	3.237,79	36 06 13	47256	3.241,86	37 03 03	4571	3.217,17	28 06 09	10267	3.228,19	36 09 18
3.500,01 - 4.000,00	46917	3.748,94	38 01 07	38838	3.750,50	38 07 12	1879	3.710,45	30 04 27	6200	3.750,87	37 02 27
4.000,01 - 4.500,00	34511	4.233,27	39 06 00	30587	4.234,85	39 10 22	683	4.208,56	31 04 02	3241	4.223,51	37 06 04
4.500,01 - 5.000,00	21136	4.730,35	39 09 14	18721	4.729,39	40 01 22	373	4.729,88	30 10 00	2042	4.739,25	38 00 18
5.000,01 - 6.000,00	22451	5.454,33	39 07 22	19863	5.453,99	39 11 05	343	5.435,52	30 10 18	2245	5.460,25	38 06 01
6.000,01 - 7.000,00	7783	6.428,36	39 08 00	7252	6.430,46	39 09 02	94	6.402,56	29 02 13	437	6.399,01	40 05 19
7.000,01 - 8.000,00	3874	7.457,67	39 11 07	3710	7.462,19	39 10 27	26	7.359,41	29 08 06	138	7.354,62	42 07 28
over 8.000,00	4488	9.225,29	41 05 15	4399	9.222,02	41 06 05	14	9.376,73	30 02 19	75	9.388,55	40 04 23
UKUPNO	686237	2.611,92	30 08 29	448074	2.886,90	33 00 04	99635	1.983,21	22 08 01	138528	2.174,69	29 02 14

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 January 2019

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)	8937	4.193,30	32 01 24
	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)	7702	4.097,15	34 01 13
	c) workers engaged in demining work	323	5.214,10	30 11 01
2.	Active military personnel - DVO	15108	3.780,42	30 05 27
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	4887	2.417,84	32 11 29
4.	Former political prisoners	2993	3.858,68	33 02 18
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members)	71213	5.742,08	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)	37647	2.587,73	27 09 19
7.	Former Yugoslav People's Army members - JNA	5933	3.201,23	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	141	3.111,59	37 09 10
9.	National Liberation War veterans - NOR	11248	2.828,18	29 03 06
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	665	9.783,61	33 01 26
11.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	99	3.239,05	28 07 17
12.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	35	3.676,81	-
13.	Full members of the Croatian Academy of Sciences and Arts - HAZU	138	8.853,40	41 09 07
14.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	256	3.801,27	29 09 07
15.	Workers professionally exposed to asbestos	869	3.075,25	27 09 23
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	164	2.055,90	29 05 25
17.	Members of the Croatian Defence Council - HVO	6763	3.035,89	07 03 01
TOTAL		175121	-	-

