

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - March 2019 (payment in April 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	498825	2.644,17	31 07 26	74 08	411667	3.040,11	31 05 23	74 08	47,73	42,28
Old age pension for long-term insurees - Art. 35	28481	3.586,41	42 08 08	64 06	24833	3.787,91	42 08 14	64 05	59,47	2,55
Old age pension transformed from disability pension - Art. 58	82972	2.319,10	24 10 22	73 09	70993	2.631,73	24 06 07	73 07	41,32	7,29
Total old age pension	610278	2.643,94	31 02 21	74 00	507493	3.019,57	31 00 09	74 00	47,41	52,12
Early pension	196774	2.524,02	35 10 27	66 08	160772	2.820,69	35 08 10	66 02	44,29	16,51
Early pension because of the employer's bankruptcy - Art. 36	291	2.713,61	35 05 12	61 03	284	2.721,00	35 05 18	61 03	42,72	0,03
Overall old age	807343	2.614,74	32 04 14	72 03	668549	2.971,62	32 01 25	72 02	46,66	68,66
Disability pension	119020	1.992,14	22 01 01	60 11	112544	2.080,19	22 02 04	60 10	32,66	11,56
Survivor's pension	221776	2.005,79	28 03 08	72 06	192660	2.219,43	28 02 19	72 05	34,85	19,79
TOTAL	1148139	2.432,57	30 06 06	71 01	973753	2.719,77	30 02 20	70 11	42,70	
Average old age ZOMO pension with 40 or more years of qualifying period	100533	3.693,36	42 04 04	74 07	77784	4.506,12	42 03 21	74 05	70,75	
Total average ZOMO pension with 40 or more years of the qualifying period	187396	3.401,75	42 00 27	72 06	149192	4.007,28	42 00 24	72 05	62,92	15,32
Beneficiaries of the minimum pension retired according to ZOMO	253135	1.586,45	26 08 18	-	218561	1.725,35	26 04 06	-	27,09	22,45
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1776	6.861,29	37 05 09	-	1638	7.166,89	37 07 19	-	112,53	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	3764	2.115,71	29 07 09	63 11	2661	2.734,76	30 00 14	63 06	42,94	25,65
Old age pension for long-term insurees - Art. 35	2487	3.487,30	42 09 21	62 02	2288	3.582,58	42 09 29	62 01	56,25	22,05
Total old age pension	6251	2.661,41	33 10 13	63 02	4949	3.126,72	34 10 15	62 10	49,09	47,70
Early pension	2941	2.686,23	37 06 21	59 05	2660	2.831,31	37 06 20	59 03	44,45	25,64
Early pension because of the employer's bankruptcy - Art. 36	3	2.914,89	33 10 01	58 00	3	2.914,89	33 10 01	58 00	45,77	0,03
Overall old age	9195	2.669,43	35 01 19	62 00	7612	3.023,41	35 10 26	61 07	47,47	73,36
Disability pension	621	1.720,11	23 01 15	54 01	519	1.957,22	23 04 04	53 06	30,73	5,00
Survivor's pension	2682	2.074,22	30 05 02	63 04	2245	2.367,11	30 07 12	62 10	37,17	21,64
TOTAL	12498	2.494,53	33 05 08	61 11	10376	2.828,08	34 00 00	61 05	44,40	

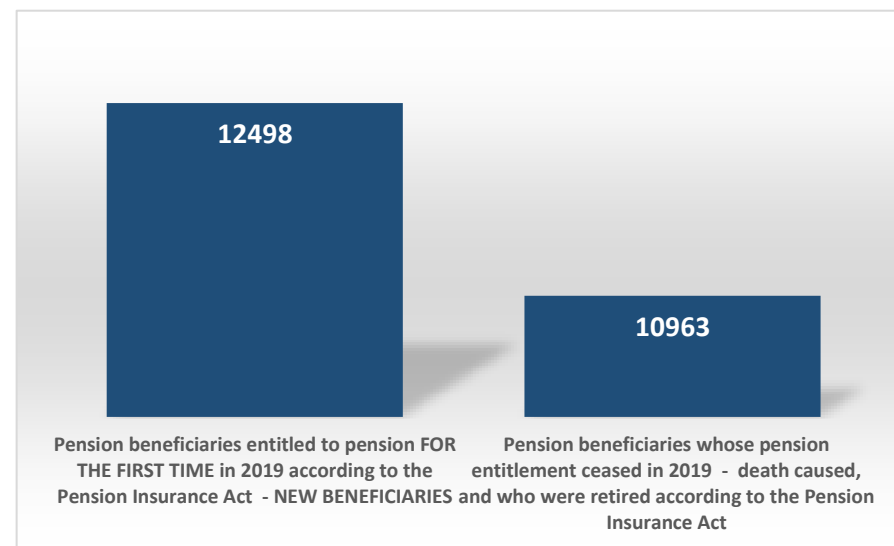
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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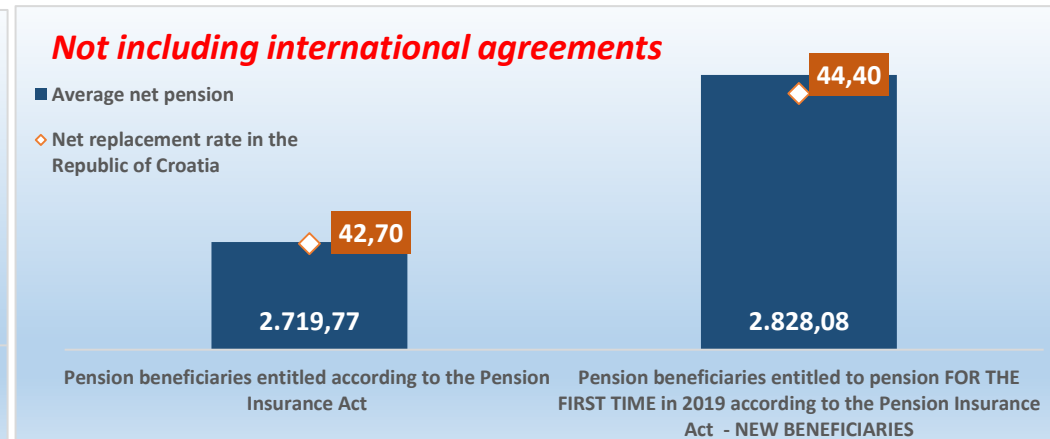
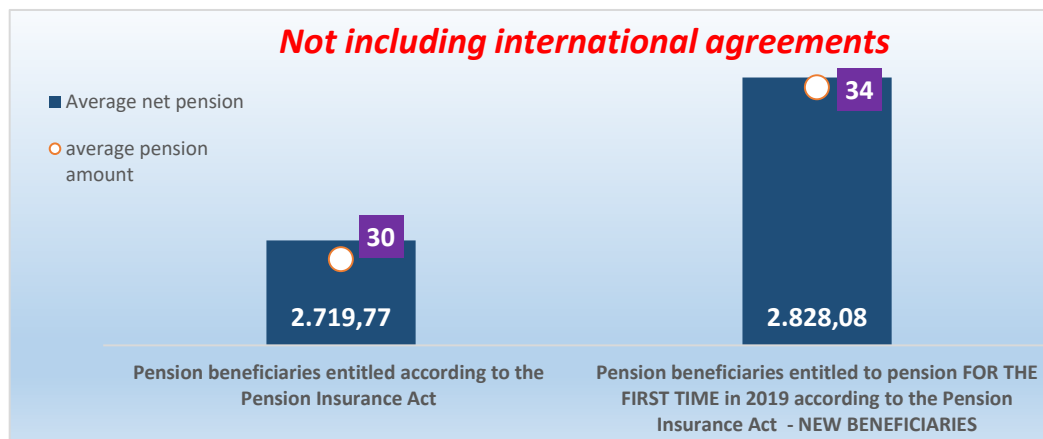
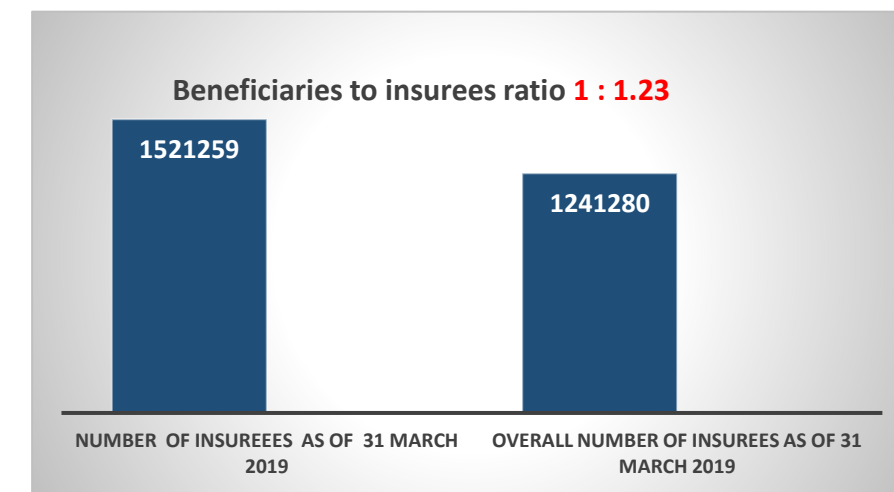
Pension beneficiaries whose pension entitlement ceased in 2019 - death caused, and who were retired according to the Pension Insurance Act

Old age	7115	2.488,77	21 05
Disability	1001	2.154,28	18 05
Survivor's	2847	2.122,59	18 06
TOTAL	10963	2.363,13	-

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



NUMBER of insurees as of 31 March 2019	1521259
OVERALL number of insurees as of 31 March 2019	1241280
Beneficiaries to insurees ratio	1:1,23
Average net wage in the Republic of Croatia for February 2019 (source: State Bureau of Statistics)	6.369
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

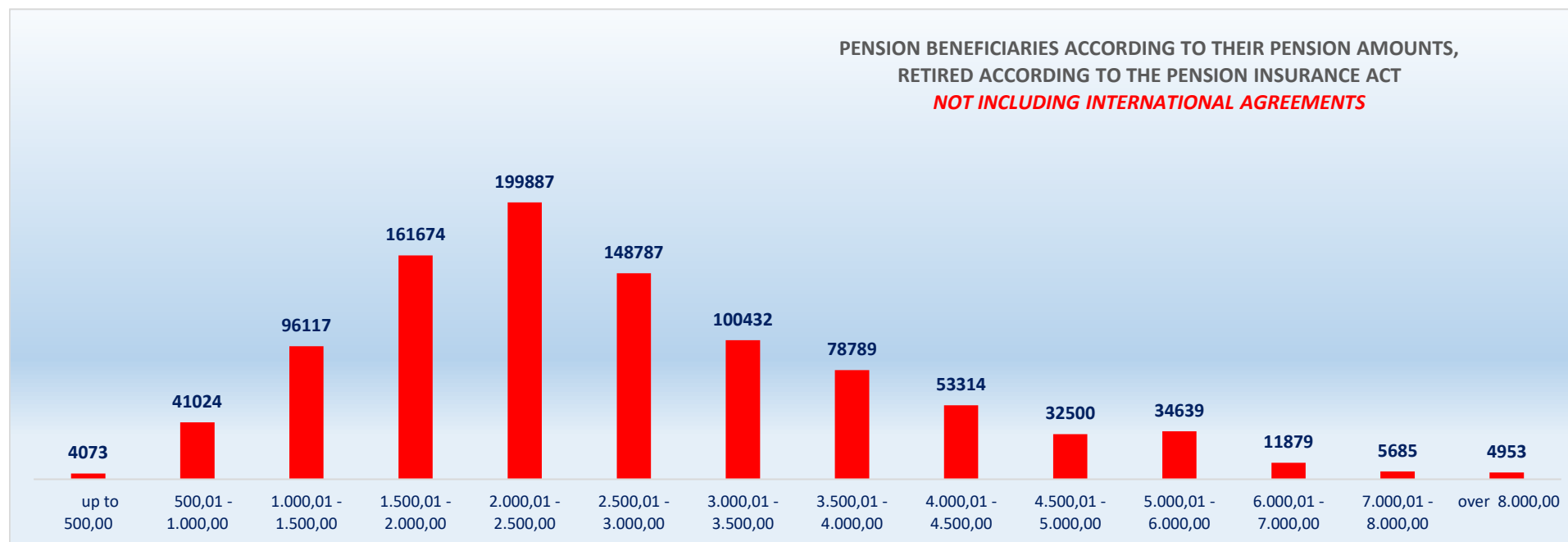


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 March 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	4073	334,68	15 04 11	946	290,23	16 03 02	2174	333,64	14 09 15	953	381,18	15 10 12
500,01 - 1.000,00	41024	845,31	15 00 21	19161	846,69	16 00 25	5138	820,39	13 03 16	16725	851,38	14 05 18
1.000,01 - 1.500,00	96117	1.266,39	18 11 28	47673	1.261,50	19 02 25	17986	1.295,70	15 09 11	30458	1.256,73	20 05 27
1.500,01 - 2.000,00	161674	1.754,97	26 06 00	96539	1.752,91	27 00 29	30507	1.748,69	22 08 13	34628	1.766,22	28 02 19
2.000,01 - 2.500,00	199887	2.223,23	29 00 27	121626	2.227,52	30 03 18	28672	2.224,52	23 06 14	49589	2.211,95	29 03 24
2.500,01 - 3.000,00	148787	2.750,56	33 04 26	106459	2.757,09	34 05 01	16063	2.755,30	25 06 11	26265	2.721,19	34 01 27
3.000,01 - 3.500,00	100432	3.237,94	35 02 09	79892	3.241,36	35 07 25	6331	3.222,72	27 06 19	14209	3.225,49	35 11 07
3.500,01 - 4.000,00	78789	3.748,23	36 06 11	66682	3.748,46	36 10 22	3105	3.721,30	28 07 04	9002	3.755,80	36 05 03
4.000,01 - 4.500,00	53314	4.230,75	38 00 01	47710	4.231,67	38 03 10	1137	4.216,69	29 09 22	4467	4.224,48	36 11 10
4.500,01 - 5.000,00	32500	4.729,44	38 03 23	29215	4.728,82	38 06 28	614	4.729,36	29 04 12	2671	4.736,23	37 05 15
5.000,01 - 6.000,00	34639	5.453,55	38 02 06	31102	5.453,32	38 04 05	557	5.435,16	29 04 18	2980	5.459,42	38 01 21
6.000,01 - 7.000,00	11879	6.430,26	38 02 27	11231	6.431,41	38 03 15	171	6.394,64	29 08 20	477	6.416,07	40 01 21
7.000,01 - 8.000,00	5685	7.473,21	38 09 29	5469	7.477,72	38 10 06	64	7.389,92	28 07 21	152	7.346,17	42 06 21
over 8.000,00	4953	9.224,48	41 02 26	4844	9.221,98	41 03 25	25	9.254,36	29 11 24	84	9.360,01	40 00 16
TOTAL	973753	2.719,77	30 02 20	668549	2.971,62	32 01 25	112544	2.080,19	22 02 04	192660	2.219,43	28 02 19

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



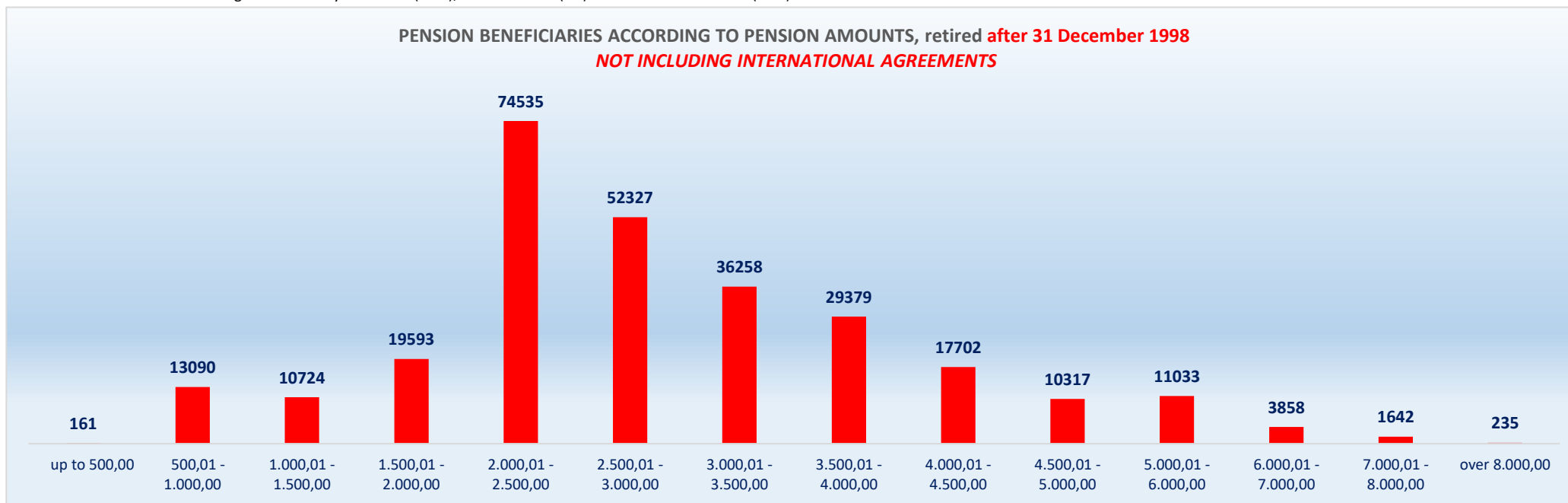
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 March 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	161	386,00	13 01 26	45	312,36	19 06 03	2	421,61	04 11 09	114	414,44	10 09 19
500,01 - 1.000,00	13090	764,64	15 03 27	9519	759,95	16 06 08	262	783,93	10 05 18	3309	776,61	12 03 08
1.000,01 - 1.500,00	10724	1.273,11	17 10 20	5060	1.279,19	18 10 19	560	1.293,94	11 11 03	5104	1.264,80	17 06 18
1.500,01 - 2.000,00	19593	1.778,38	22 06 17	11283	1.782,23	23 01 02	1286	1.789,28	15 08 05	7024	1.770,18	22 11 06
2.000,01 - 2.500,00	74535	2.187,94	24 10 29	47499	2.196,47	25 07 03	4955	2.167,31	15 01 16	22081	2.174,24	25 07 19
2.500,01 - 3.000,00	52327	2.763,08	31 09 15	41901	2.774,91	32 06 26	2702	2.762,03	21 00 22	7724	2.699,26	31 00 17
3.000,01 - 3.500,00	36258	3.243,49	32 11 12	31172	3.245,52	33 02 25	1489	3.246,05	23 10 26	3597	3.224,84	33 03 13
3.500,01 - 4.000,00	29379	3.747,71	34 00 09	25931	3.746,24	34 04 00	1070	3.735,97	24 05 23	2378	3.768,94	34 02 01
4.000,01 - 4.500,00	17702	4.225,43	35 00 08	16171	4.225,75	35 02 12	431	4.227,19	26 10 23	1100	4.219,94	35 01 24
4.500,01 - 5.000,00	10317	4.728,63	35 00 26	9499	4.729,45	35 02 20	230	4.719,20	26 07 07	588	4.719,02	35 08 26
5.000,01 - 6.000,00	11033	5.452,11	35 00 20	10241	5.453,48	35 01 08	196	5.434,46	26 10 08	596	5.434,52	36 10 20
6.000,01 - 7.000,00	3858	6.432,61	35 03 19	3751	6.433,74	35 04 21	73	6.357,69	29 10 00	34	6.469,00	37 00 25
7.000,01 - 8.000,00	1642	7.519,55	36 02 28	1599	7.523,04	36 05 06	38	7.410,30	27 09 27	5	7.233,46	40 11 12
over 8.000,00	235	8.801,19	37 06 28	225	8.783,23	37 10 04	9	9.197,55	30 01 26	1	9.276,58	45 07 02
UKUPNO	280854	2.908,65	28 10 18	213896	3.085,57	30 03 12	13303	2.635,92	18 05 08	53655	2.270,96	25 07 23

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



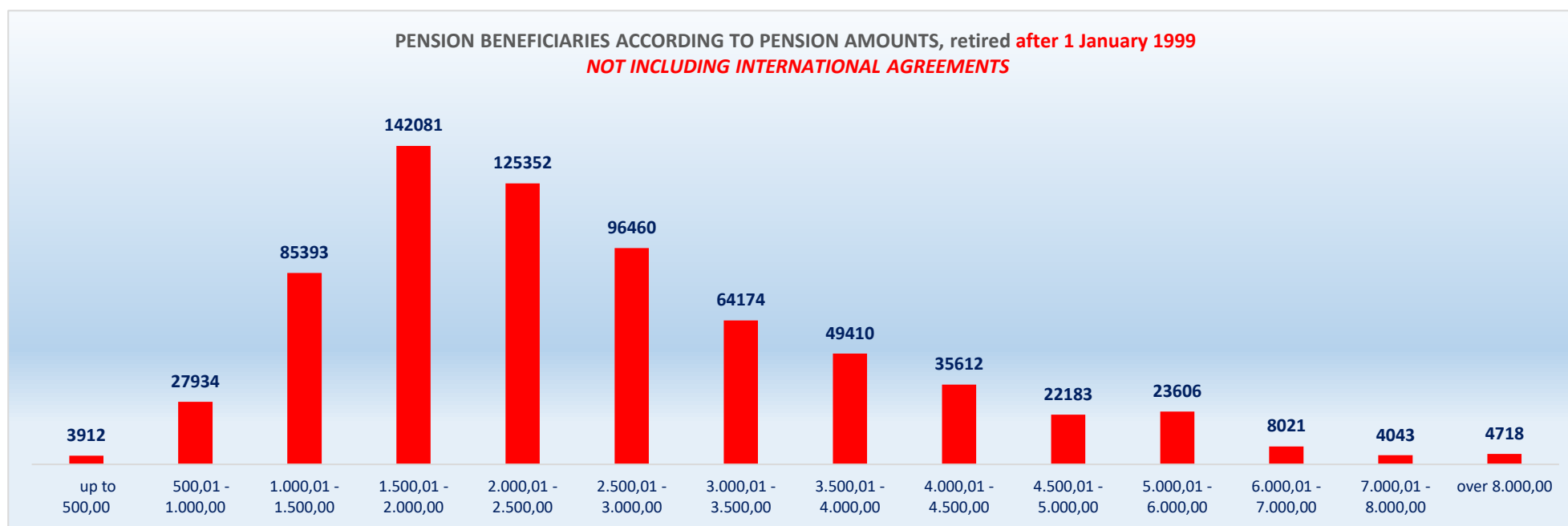
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 March 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	3912	332,57	15 05 15	901	289,12	16 00 28	2172	333,56	14 09 18	839	376,66	16 06 19
500,01 - 1.000,00	27934	883,11	14 11 09	9642	932,33	15 07 12	4876	822,35	13 05 11	13416	869,82	15 00 01
1.000,01 - 1.500,00	85393	1.265,55	19 01 14	42613	1.259,40	19 03 11	17426	1.295,76	15 10 26	25354	1.255,11	21 00 29
1.500,01 - 2.000,00	142081	1.751,74	27 00 15	85256	1.749,03	27 07 15	29221	1.746,90	23 00 01	27604	1.765,22	29 06 27
2.000,01 - 2.500,00	125352	2.244,21	31 07 01	74127	2.247,43	33 04 10	23717	2.236,48	25 03 14	27508	2.242,22	32 03 16
2.500,01 - 3.000,00	96460	2.743,77	34 03 16	64558	2.745,52	35 07 25	13361	2.753,94	26 04 18	18541	2.730,32	35 05 08
3.000,01 - 3.500,00	64174	3.234,81	36 05 13	48720	3.238,71	37 02 10	4842	3.215,54	28 04 25	10612	3.225,71	36 09 13
3.500,01 - 4.000,00	49410	3.748,53	38 00 02	40751	3.749,87	38 06 03	2035	3.713,59	30 03 20	6624	3.751,08	37 02 18
4.000,01 - 4.500,00	35612	4.233,40	39 05 17	31539	4.234,71	39 10 10	706	4.210,28	31 03 17	3367	4.225,97	37 06 09
4.500,01 - 5.000,00	22183	4.729,82	39 09 28	19716	4.728,52	40 02 09	384	4.735,45	30 10 16	2083	4.741,09	37 11 16
5.000,01 - 6.000,00	23606	5.454,22	39 07 28	20861	5.453,24	39 11 15	361	5.435,55	30 09 01	2384	5.465,64	38 05 17
6.000,01 - 7.000,00	8021	6.429,13	39 08 06	7480	6.430,24	39 09 09	98	6.422,17	29 07 20	443	6.412,01	40 04 19
7.000,01 - 8.000,00	4043	7.454,39	39 10 22	3870	7.458,99	39 10 09	26	7.360,13	29 10 03	147	7.350,00	42 07 11
over 8.000,00	4718	9.245,56	41 05 04	4619	9.243,35	41 05 28	16	9.286,31	29 10 16	83	9.361,02	39 11 26
UKUPNO	692899	2.643,20	30 09 10	454653	2.918,00	33 00 15	99241	2.005,70	22 07 26	139005	2.199,54	29 02 15

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 March 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) 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) c) workers engaged in demining work	8855	4.230,37	32 01 19
		7953	4.137,04	34 02 15
		394	4.765,97	30 10 13
2.	Active military personnel - DVO	15209	3.800,33	30 06 07
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	4716	2.441,19	33 00 01
4.	Former political prisoners	2955	3.885,16	33 02 23
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members)	71177	5.802,26	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)	38002	2.617,14	27 10 04
7.	Former Yugoslav People's Army members - JNA	5842	3.232,49	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	141	3.143,30	37 09 10
9.	National Liberation War veterans - NOR	10929	2.857,18	29 03 03
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	668	9.850,74	33 02 01
11.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	99	3.270,49	28 07 17
12.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	34	3.700,72	-
13.	Full members of the Croatian Academy of Sciences and Arts - HAZU	144	8.858,70	41 08 29
14.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	256	3.831,13	29 08 23
15.	Workers professionally exposed to asbestos	868	3.111,76	27 10 01
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	166	2.061,00	29 05 13
17.	Members of the Croatian Defence Council - HVO	6755	3.097,90	07 02 21
TOTAL		175163	-	-

