

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - April 2019 (payment in May 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	498485	2.647,79	31 07 29	74 08	411203	3.045,57	31 05 28	74 08	47,12	42,26
Old age pension for long-term insurees - Art. 35	28960	3.588,07	42 08 06	64 07	25258	3.789,38	42 08 11	64 06	58,62	2,60
Old age pension transformed from disability pension - Art. 58	82772	2.319,71	24 10 23	73 09	70803	2.633,15	24 06 09	73 08	40,74	7,28
Total old age pension	610217	2.647,91	31 02 29	74 01	507264	3.025,04	31 00 20	74 00	46,80	52,13
Early pension	196932	2.526,17	35 10 29	66 09	160918	2.822,93	35 08 12	66 03	43,67	16,54
Early pension because of the employer's bankruptcy - Art. 36	292	2.732,68	35 05 26	61 04	285	2.740,47	35 06 02	61 04	42,40	0,03
Overall old age	807441	2.618,25	32 04 20	72 03	668467	2.976,27	32 02 04	72 02	46,04	68,69
Disability pension	118712	1.991,79	22 00 29	61 00	112260	2.079,63	22 02 02	60 10	32,17	11,54
Survivor's pension	221617	2.005,76	28 03 10	72 06	192416	2.220,26	28 02 20	72 05	34,35	19,77
TOTAL	1147770	2.435,20	30 06 13	71 01	973143	2.723,35	30 02 28	70 11	42,13	
Average old age ZOMO pension with 40 or more years of qualifying period	101064	3.704,57	42 04 10	74 07	78293	4.516,20	42 03 28	74 04	69,87	
Total average ZOMO pension with 40 or more years of the qualifying period	188714	3.409,25	42 01 01	72 06	150383	4.013,56	42 00 28	72 05	62,09	15,45
Beneficiaries of the minimum pension retired according to ZOMO	253610	1.587,48	26 08 23	-	218898	1.726,93	26 04 12	-	26,72	22,49
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1778	6.876,82	37 04 29	-	1641	7.183,08	37 07 07	-	111,12	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	6405	2.439,85	30 08 18	64 01	4899	2.994,15	31 04 11	63 10	46,32	33,58
Old age pension for long-term insurees - Art. 35	2953	3.499,78	42 08 10	62 01	2702	3.606,53	42 08 14	62 01	55,79	18,52
Total old age pension	9358	2.774,32	34 00 02	63 05	7601	3.211,84	34 10 14	63 03	49,69	52,10
Early pension	3679	2.663,47	37 05 25	59 07	3303	2.815,98	37 05 19	59 05	43,56	22,64
Early pension because of the employer's bankruptcy - Art. 36	7	3.390,22	36 04 03	59 01	7	3.390,22	36 04 03	59 01	52,45	0,05
Overall old age	13044	2.743,39	35 00 07	62 04	10911	3.092,12	35 08 11	62 01	47,84	74,79
Disability pension	839	1.726,16	23 00 14	54 02	706	1.951,00	23 02 23	53 08	30,18	4,84
Survivor's pension	3559	2.060,61	30 02 00	63 00	2972	2.355,16	30 05 00	62 04	36,44	20,37
TOTAL	17442	2.555,14	33 04 27	62 01	14589	2.886,77	33 11 16	61 09	44,66	

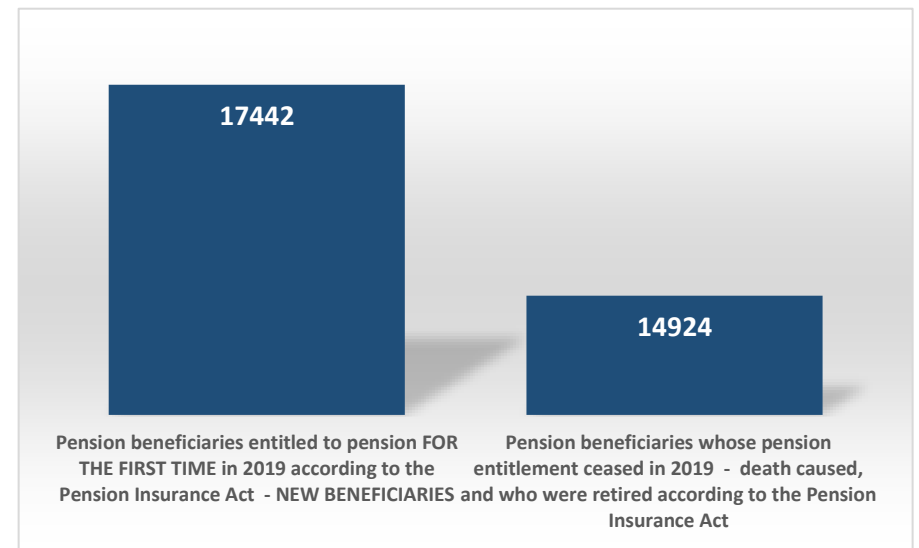
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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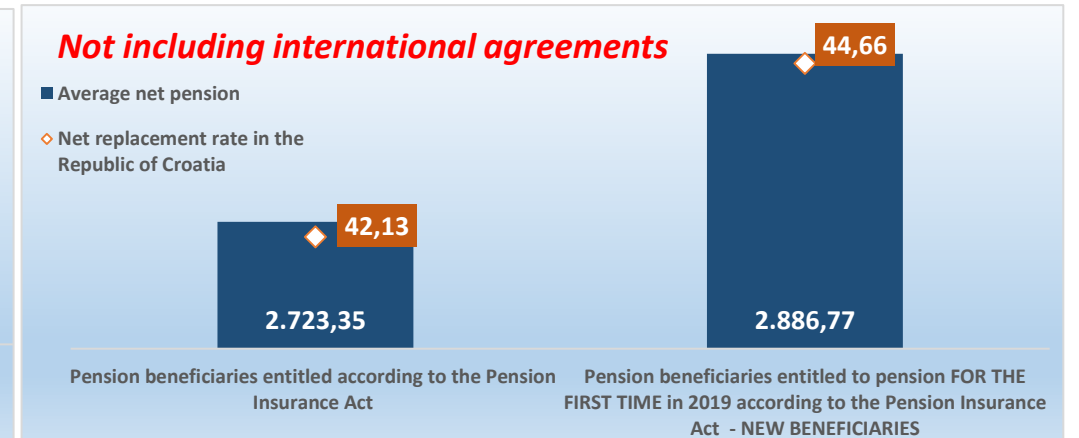
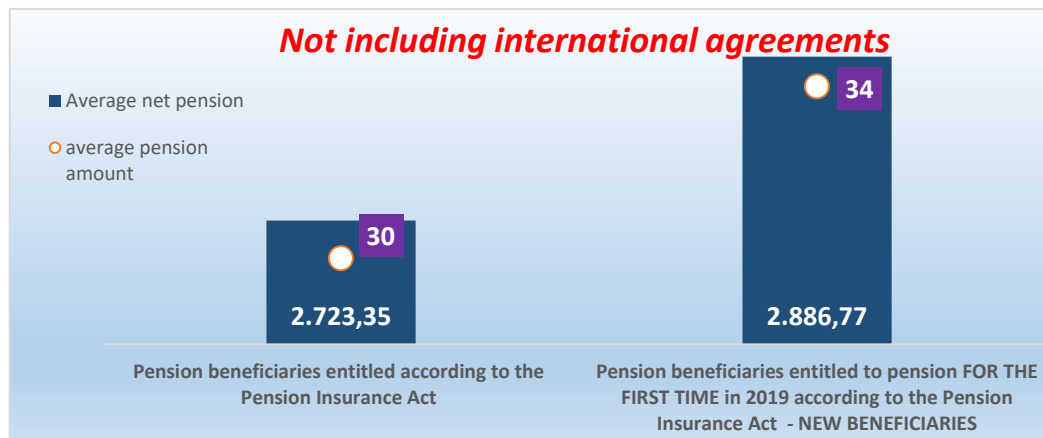
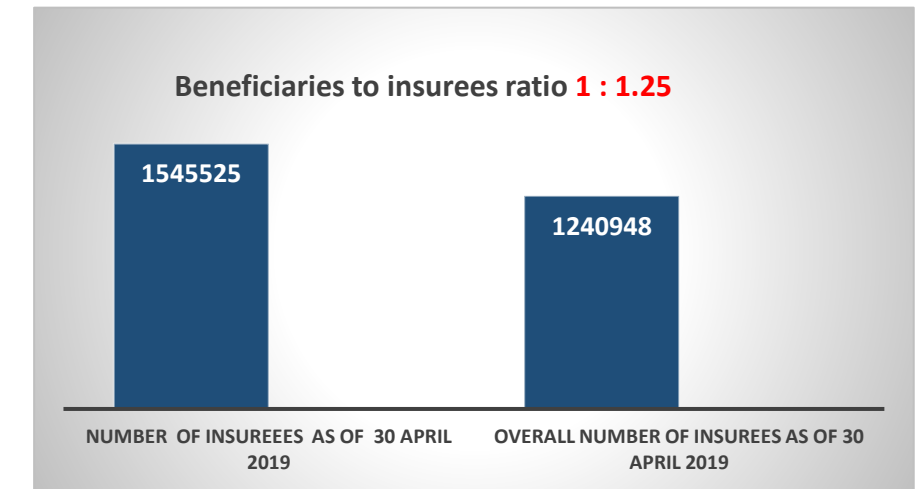
Pension beneficiaries whose pension entitlement ceased in 2019 - death caused, and who were retired according to the Pension Insurance Act

Old age	9636	2.471,88	21 04
Disability	1376	2.142,72	18 07
Survivor's	3912	2.136,28	18 05
TOTAL	14924	2.353,56	-

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



NUMBER of insureees as of 30 April 2019	1545525
OVERALL number of insurees as of 30 April 2019	1240948
Beneficiaries to insurees ratio	1:1,25
Average net wage in the Republic of Croatia for March 2019 (source: State Bureau of Statistics)	6.464
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

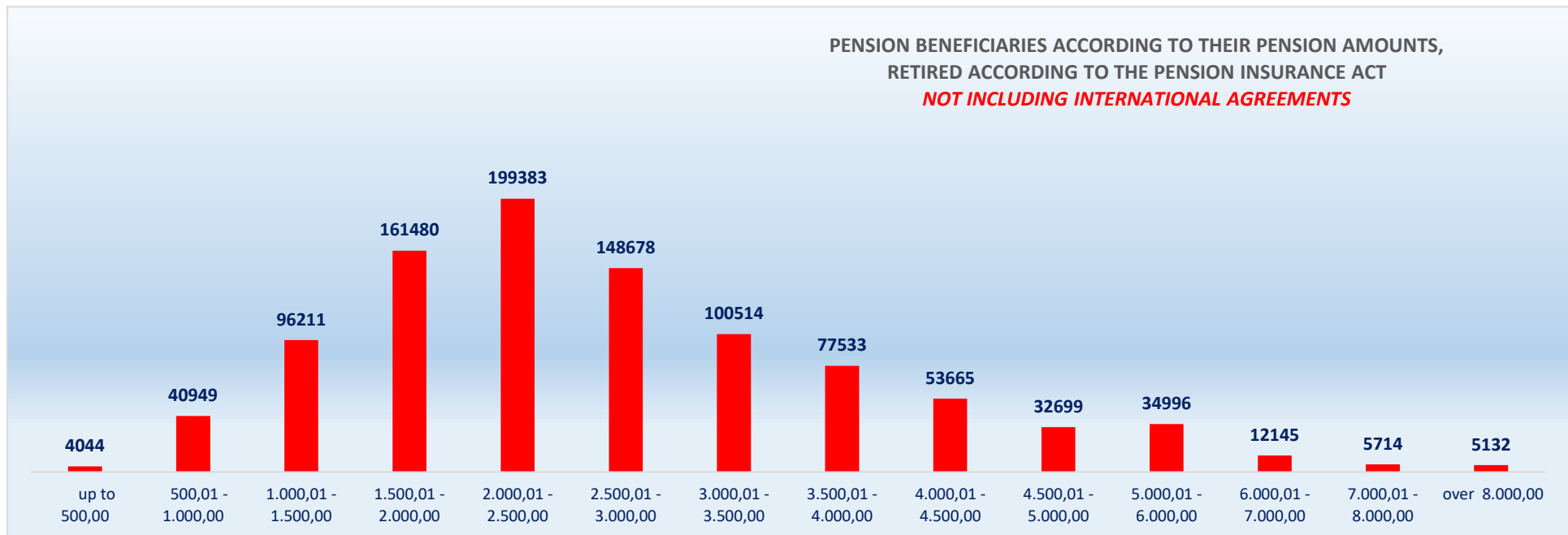


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 30 April 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	4044	334,70	15 04 03	944	290,62	16 03 03	2155	333,91	14 08 27	945	380,54	15 10 14
500,01 - 1.000,00	40949	845,38	15 00 19	19070	847,05	16 00 26	5156	819,49	13 03 15	16723	851,47	14 05 14
1.000,01 - 1.500,00	96211	1.266,40	19 00 01	47769	1.261,69	19 03 03	17961	1.295,56	15 09 11	30481	1.256,59	20 05 22
1.500,01 - 2.000,00	161480	1.754,98	26 06 03	96476	1.752,99	27 01 03	30440	1.748,69	22 08 13	34564	1.766,07	28 02 20
2.000,01 - 2.500,00	199383	2.223,42	29 01 04	121375	2.227,76	30 03 25	28561	2.224,66	23 06 14	49447	2.212,03	29 04 00
2.500,01 - 3.000,00	148678	2.750,86	33 05 01	106415	2.757,45	34 05 05	16024	2.755,42	25 06 06	26239	2.721,33	34 02 01
3.000,01 - 3.500,00	100514	3.238,16	35 02 13	79985	3.241,62	35 07 28	6326	3.222,64	27 06 19	14203	3.225,59	35 11 12
3.500,01 - 4.000,00	77533	3.747,75	36 06 09	65603	3.747,94	36 10 21	3076	3.721,17	28 07 09	8854	3.755,59	36 04 28
4.000,01 - 4.500,00	53665	4.231,34	38 00 04	48001	4.232,31	38 03 12	1137	4.216,50	29 09 17	4527	4.224,78	36 11 13
4.500,01 - 5.000,00	32699	4.729,07	38 04 09	29417	4.728,40	38 07 15	608	4.729,19	29 04 07	2674	4.736,44	37 05 09
5.000,01 - 6.000,00	34996	5.453,51	38 02 15	31414	5.452,88	38 04 15	556	5.438,96	29 04 02	3026	5.462,70	38 01 22
6.000,01 - 7.000,00	12145	6.428,06	38 02 26	11481	6.429,10	38 03 16	172	6.397,48	29 07 06	492	6.414,36	39 11 27
7.000,01 - 8.000,00	5714	7.471,46	38 10 26	5499	7.475,97	38 11 00	61	7.375,04	28 04 27	154	7.348,75	42 08 11
over 8.000,00	5132	9.221,18	41 01 21	5018	9.219,44	41 02 21	27	9.161,83	29 10 15	87	9.340,09	39 11 01
TOTAL	973143	2.723,35	30 02 28	668467	2.976,27	32 02 04	112260	2.079,63	22 02 02	192416	2.220,26	28 02 20

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



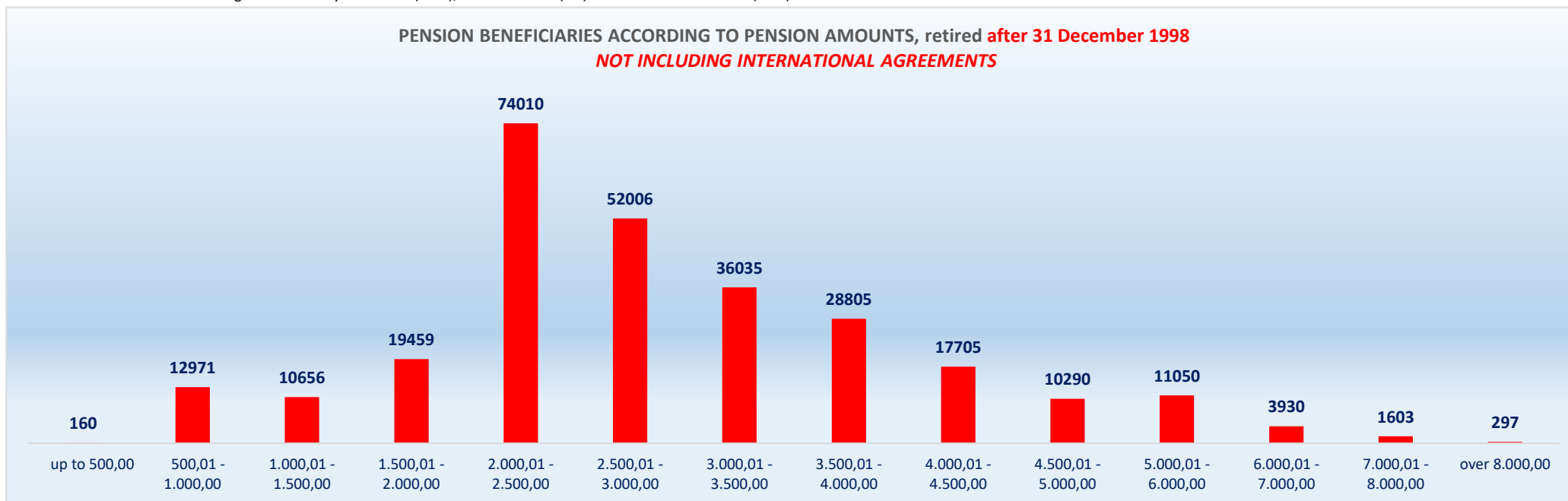
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 30 April 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	160	385,40	13 02 11	45	312,36	19 06 03	2	421,61	04 11 09	113	413,85	10 10 03
500,01 - 1.000,00	12971	764,73	15 03 25	9419	760,17	16 06 06	261	783,74	10 05 21	3291	776,30	12 03 09
1.000,01 - 1.500,00	10656	1.273,12	17 10 18	5026	1.279,30	18 10 20	557	1.294,10	11 11 03	5073	1.264,69	17 06 14
1.500,01 - 2.000,00	19459	1.778,36	22 06 16	11213	1.782,17	23 01 00	1275	1.789,26	15 08 07	6971	1.770,23	22 11 04
2.000,01 - 2.500,00	74010	2.187,98	24 10 28	47197	2.196,50	25 07 02	4904	2.167,21	15 01 04	21909	2.174,28	25 07 19
2.500,01 - 3.000,00	52006	2.763,11	31 09 12	41669	2.774,92	32 06 22	2682	2.761,66	21 00 14	7655	2.699,35	31 00 17
3.000,01 - 3.500,00	36035	3.243,55	32 11 10	30988	3.245,53	33 02 23	1482	3.246,41	23 11 02	3565	3.225,21	33 03 08
3.500,01 - 4.000,00	28805	3.747,68	34 00 04	25413	3.746,02	34 03 19	1060	3.736,19	24 06 08	2332	3.770,99	34 01 28
4.000,01 - 4.500,00	17705	4.226,05	35 00 05	16177	4.226,15	35 02 11	427	4.228,47	26 10 12	1101	4.223,67	35 00 22
4.500,01 - 5.000,00	10290	4.728,09	35 01 06	9473	4.728,58	35 03 00	224	4.717,31	26 06 10	593	4.724,34	35 08 21
5.000,01 - 6.000,00	11050	5.451,87	35 00 16	10259	5.452,66	35 01 04	195	5.430,75	26 08 25	596	5.445,14	36 10 16
6.000,01 - 7.000,00	3930	6.431,30	35 03 00	3821	6.432,66	35 04 03	74	6.350,72	29 07 15	35	6.453,77	37 03 01
7.000,01 - 8.000,00	1603	7.512,51	36 03 18	1562	7.516,73	36 05 27	36	7.364,93	27 06 19	5	7.256,08	40 11 12
over 8.000,00	297	8.649,00	36 11 22	284	8.635,18	37 02 20	12	8.920,96	30 02 07	1	9.309,36	45 07 02
UKUPNO	278977	2.911,42	28 10 17	212546	3.088,86	30 03 11	13191	2.636,43	18 05 02	53240	2.271,18	25 07 20

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



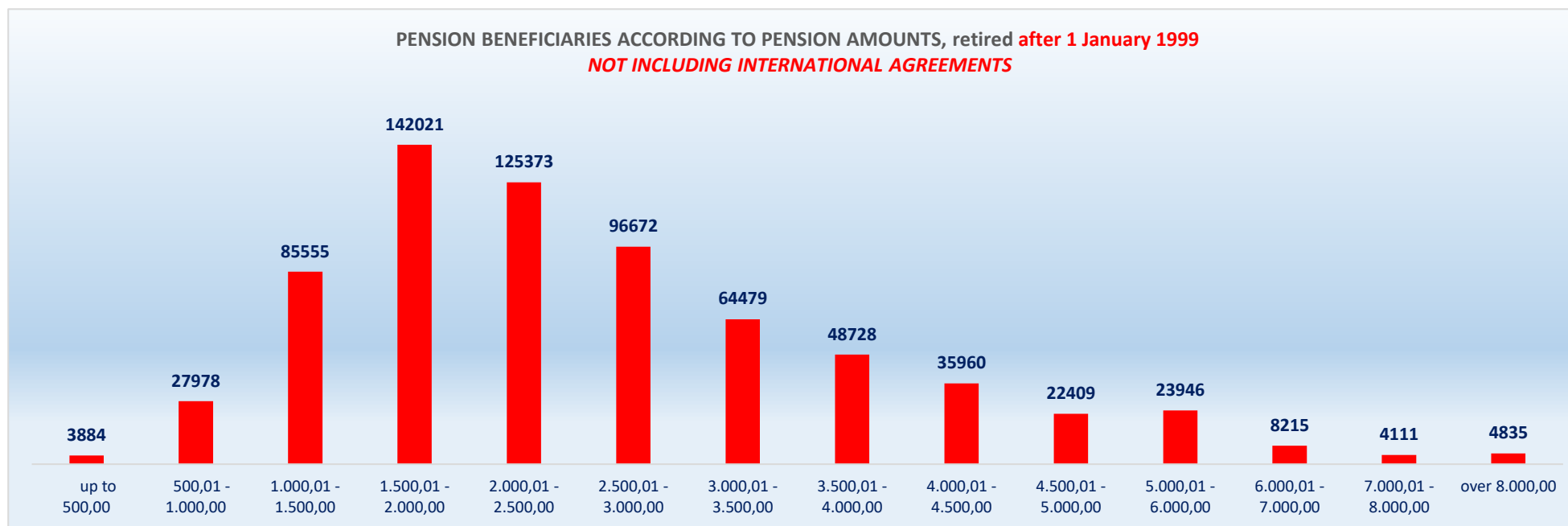
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 30 April 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	3884	332,61	15 05 05	899	289,53	16 00 29	2153	333,83	14 09 01	832	376,01	16 06 19
500,01 - 1.000,00	27978	882,77	14 11 08	9651	931,84	15 07 17	4895	821,40	13 05 10	13432	869,89	15 00 00
1.000,01 - 1.500,00	85555	1.265,56	19 01 17	42743	1.259,62	19 03 19	17404	1.295,60	15 10 26	25408	1.254,98	21 00 22
1.500,01 - 2.000,00	142021	1.751,77	27 00 18	85263	1.749,15	27 07 18	29165	1.746,92	23 00 00	27593	1.765,02	29 06 25
2.000,01 - 2.500,00	125373	2.244,34	31 07 05	74178	2.247,65	33 04 12	23657	2.236,57	25 03 12	27538	2.242,07	32 03 17
2.500,01 - 3.000,00	96672	2.744,26	34 03 22	64746	2.746,21	35 07 29	13342	2.754,16	26 04 13	18584	2.730,39	35 05 09
3.000,01 - 3.500,00	64479	3.235,15	36 05 14	48997	3.239,15	37 02 07	4844	3.215,37	28 04 22	10638	3.225,71	36 09 17
3.500,01 - 4.000,00	48728	3.747,79	38 00 00	40190	3.749,15	38 06 02	2016	3.713,28	30 03 20	6522	3.750,08	37 02 11
4.000,01 - 4.500,00	35960	4.233,94	39 05 15	31824	4.235,44	39 10 07	710	4.209,30	31 03 06	3426	4.225,14	37 06 18
4.500,01 - 5.000,00	22409	4.729,52	39 10 08	19944	4.728,31	40 02 18	384	4.736,13	30 10 09	2081	4.739,88	37 11 11
5.000,01 - 6.000,00	23946	5.454,26	39 08 05	21155	5.452,99	39 11 22	361	5.443,39	30 08 25	2430	5.467,00	38 05 16
6.000,01 - 7.000,00	8215	6.426,50	39 08 09	7660	6.427,33	39 09 16	98	6.432,78	29 06 29	457	6.411,35	40 02 10
7.000,01 - 8.000,00	4111	7.455,45	39 11 05	3937	7.459,79	39 10 20	25	7.389,59	29 07 23	149	7.351,86	42 09 03
over 8.000,00	4835	9.256,33	41 04 25	4734	9.254,49	41 05 19	15	9.354,53	29 07 12	86	9.340,45	39 10 07
UKUPNO	694166	2.647,77	30 09 19	455921	2.923,78	33 00 24	99069	2.005,50	22 07 23	139176	2.200,78	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: 30 April 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	8822	4.238,75	32 01 14
		8032	4.141,59	34 03 12
		410	4.676,30	30 11 04
2.	Active military personnel - DVO	15326	3.801,74	30 06 19
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	4642	2.438,05	32 11 29
4.	Former political prisoners	2937	3.893,31	33 02 19
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members)	71176	5.802,73	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)	38615	2.626,75	27 11 03
7.	Former Yugoslav People's Army members - JNA	5789	3.232,38	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	141	3.146,17	37 09 10
9.	National Liberation War veterans - NOR	10787	2.858,11	29 03 03
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	671	9.876,04	33 01 24
11.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	98	3.271,41	28 07 17
12.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	34	3.686,84	-
13.	Full members of the Croatian Academy of Sciences and Arts - HAZU	147	8.848,34	41 09 21
14.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	255	3.831,07	29 08 26
15.	Workers professionally exposed to asbestos	870	3.109,71	27 09 21
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	166	2.075,49	29 05 15
17.	Members of the Croatian Defence Council - HVO	6676	3.108,83	07 02 22
TOTAL		175594	-	-

