

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - May 2019 (payment in June 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	498205	2.646,96	31 08 02	74 08	410654	3.046,48	31 06 03	74 09	47,35	42,24
Old age pension for long-term insurees - Art. 35	29392	3.582,20	42 08 03	64 07	25624	3.784,13	42 08 07	64 06	58,81	2,64
Old age pension transformed from disability pension - Art. 58	82487	2.319,06	24 10 24	73 10	70547	2.632,85	24 06 10	73 08	40,92	7,26
<b>Total old age pension</b>	<b>610084</b>	<b>2.647,68</b>	<b>31 03 07</b>	<b>74 01</b>	<b>506825</b>	<b>3.026,20</b>	<b>31 00 29</b>	<b>74 01</b>	<b>47,03</b>	52,13
Early pension	197096	2.526,48	35 11 01	66 09	161011	2.823,61	35 08 15	66 04	43,89	16,56
Early pension because of the employer's bankruptcy - Art. 36	292	2.741,54	35 05 24	61 05	285	2.749,55	35 06 00	61 05	42,73	0,03
<b>Overall old age</b>	<b>807472</b>	<b>2.618,13</b>	<b>32 04 27</b>	<b>72 03</b>	<b>668121</b>	<b>2.977,26</b>	<b>32 02 12</b>	<b>72 02</b>	<b>46,27</b>	68,72
Disability pension	118392	1.990,72	22 00 28	61 00	111950	2.078,57	22 02 02	60 11	32,31	11,51
Survivor's pension	221453	2.004,39	28 03 11	72 06	192153	2.219,76	28 02 21	72 05	34,50	19,76
<b>TOTAL</b>	<b>1147317</b>	<b>2.434,92</b>	<b>30 06 19</b>	<b>71 02</b>	<b>972224</b>	<b>2.724,06</b>	<b>30 03 05</b>	<b>70 11</b>	<b>42,34</b>	
Average old age ZOMO pension with 40 or more years of qualifying period	101583	3.707,19	42 04 15	74 06	78763	4.516,56	42 04 05	74 03	70,20	
Total average ZOMO pension with 40 or more years of the qualifying period	189986	3.410,11	42 01 04	72 06	151484	4.012,45	42 01 02	72 04	62,36	15,58
Beneficiaries of the minimum pension retired according to ZOMO	253807	1.587,23	26 08 28	-	218936	1.727,39	26 04 17	-	26,85	22,52
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1775	6.889,73	37 04 26	-	1638	7.197,64	37 07 04	-	111,87	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 2019 according to the Pension Insurance Act - NEW BENEFICIARIES</b>										
Old age pension	9058	2.542,31	31 01 20	64 01	7102	3.064,40	31 09 29	63 10	47,63	38,06
Old age pension for long-term insurees - Art. 35	3364	3.485,48	42 07 08	62 00	3055	3.606,41	42 07 07	62 00	56,05	16,37
<b>Total old age pension</b>	<b>12422</b>	<b>2.797,73</b>	<b>34 00 03</b>	<b>63 06</b>	<b>10157</b>	<b>3.227,42</b>	<b>34 09 21</b>	<b>63 04</b>	50,16	54,43
Early pension	4324	2.664,67	37 05 01	59 08	3859	2.823,97	37 04 21	59 07	43,89	20,68
Early pension because of the employer's bankruptcy - Art. 36	9	3.421,19	36 01 15	59 04	9	3.421,19	36 01 15	59 04	53,17	0,05
<b>Overall old age</b>	<b>16755</b>	<b>2.763,73</b>	<b>34 10 27</b>	<b>62 06</b>	<b>14025</b>	<b>3.116,54</b>	<b>35 06 13</b>	<b>62 03</b>	48,44	75,15
Disability pension	1053	1.739,01	23 03 13	54 03	883	1.967,78	23 07 08	53 10	30,58	4,73
Survivor's pension	4466	2.061,26	30 01 27	63 00	3754	2.341,92	30 03 25	62 04	36,40	20,12
<b>TOTAL</b>	<b>22274</b>	<b>2.574,44</b>	<b>33 04 16</b>	<b>62 03</b>	<b>18662</b>	<b>2.906,37</b>	<b>33 10 23</b>	<b>61 11</b>	<b>45,17</b>	

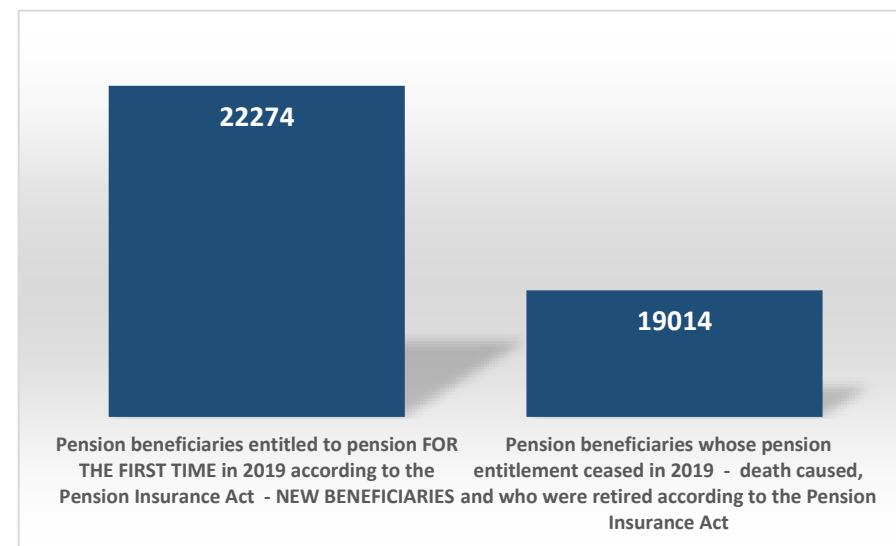
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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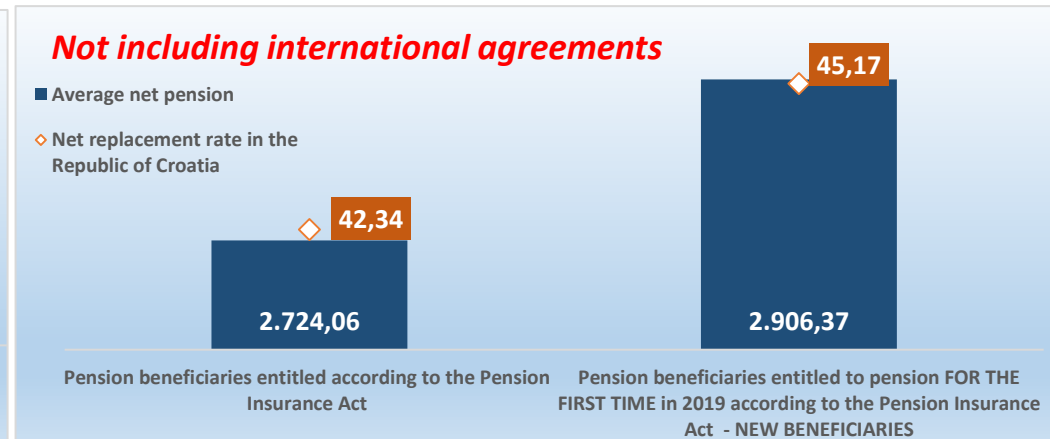
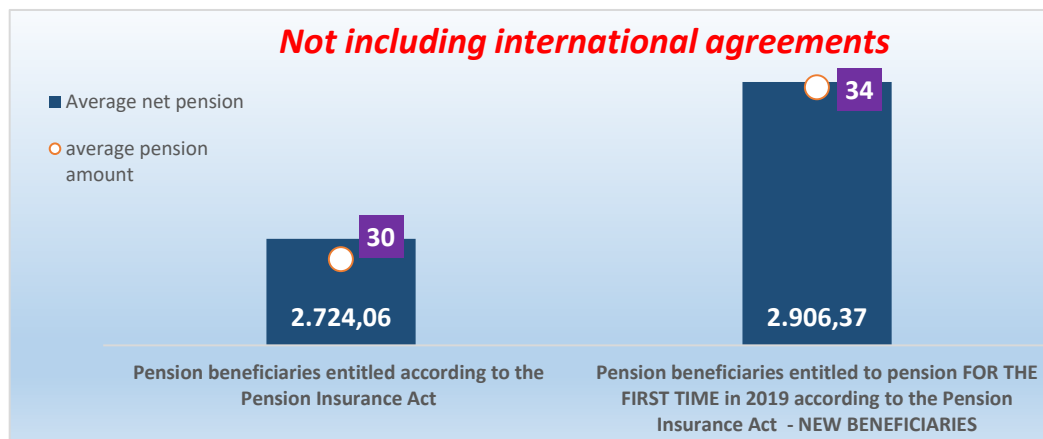
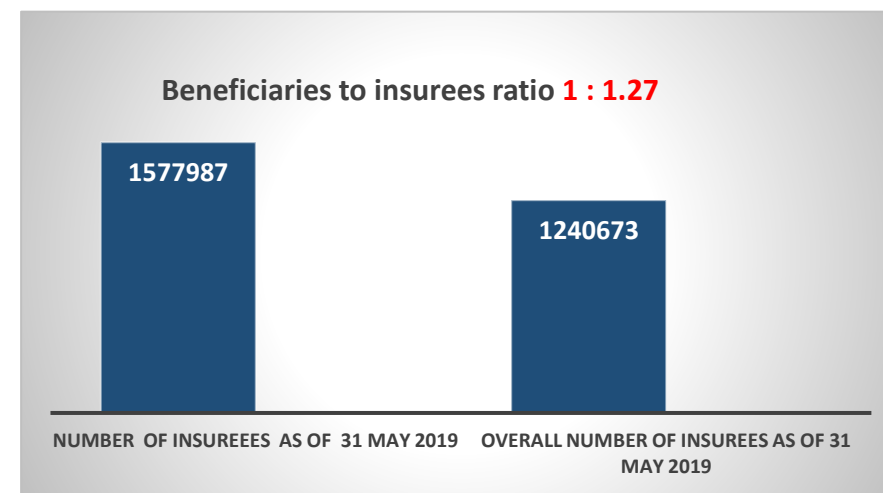
**Pension beneficiaries whose pension entitlement ceased in 2019 - death caused, and who were retired according to the Pension Insurance Act**

Old age	12233	2.455,65	21 04
Disability	1830	2.139,94	18 06
Survivor's	4951	2.129,58	18 04
<b>TOTAL</b>	<b>19014</b>	<b>2.340,36</b>	<b>-</b>

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



NUMBER of insurees as of 31 May 2019	<b>1577987</b>
OVERALL number of insurees as of 31 May 2019	<b>1240673</b>
Beneficiaries to insurees ratio	<b>1:1,27</b>
Average net wage in the Republic of Croatia for April 2019 (source: State Bureau of Statistics)	<b>6.434</b>
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

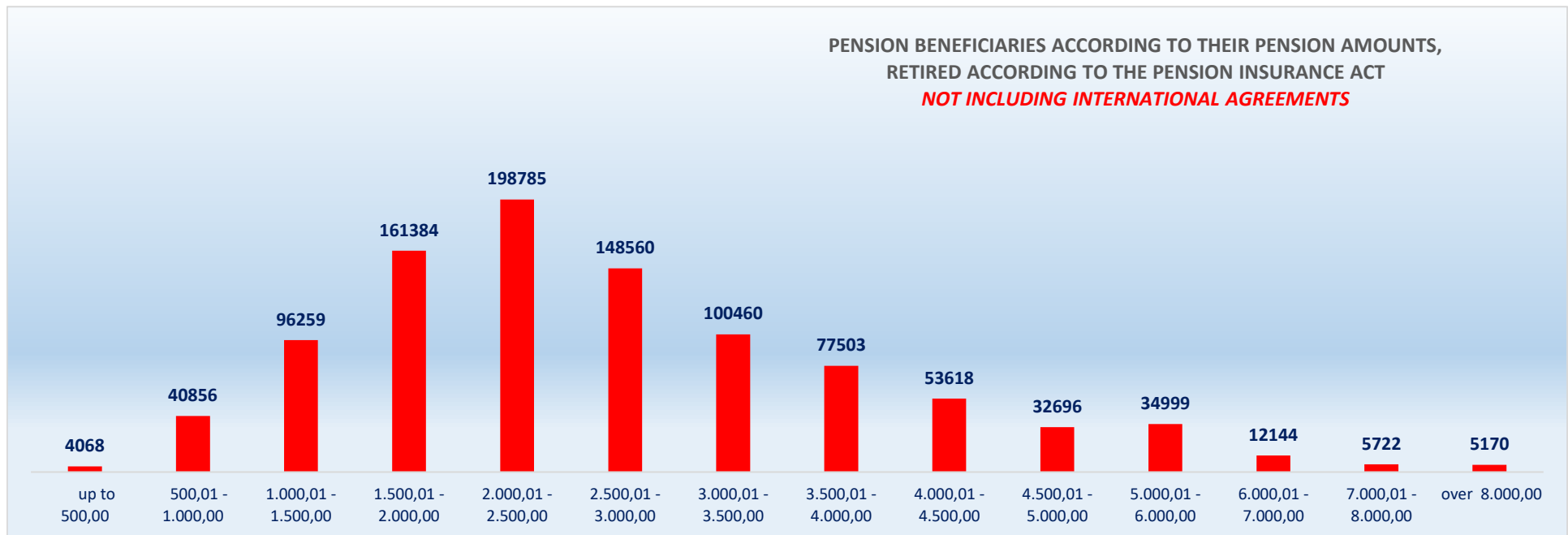


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT  
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 May 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	4068	334,67	15 04 06	950	290,78	16 04 09	2171	334,22	14 08 21	947	379,74	15 10 10
500,01 - 1.000,00	40856	845,55	15 00 19	18981	847,25	16 00 28	5157	819,60	13 03 26	16718	851,64	14 05 10
1.000,01 - 1.500,00	96259	1.266,40	19 00 03	47892	1.261,74	19 03 09	17921	1.295,53	15 09 14	30446	1.256,59	20 05 19
1.500,01 - 2.000,00	161384	1.754,96	26 06 06	96418	1.752,98	27 01 05	30380	1.748,69	22 08 14	34586	1.765,96	28 02 23
2.000,01 - 2.500,00	198785	2.223,54	29 01 12	121001	2.227,88	30 04 03	28446	2.224,86	23 06 17	49338	2.212,13	29 04 08
2.500,01 - 3.000,00	148560	2.751,22	33 05 07	106428	2.757,90	34 05 10	15962	2.755,51	25 06 06	26170	2.721,44	34 02 03
3.000,01 - 3.500,00	100460	3.238,28	35 02 16	79988	3.241,78	35 08 02	6309	3.222,59	27 06 13	14163	3.225,52	35 11 13
3.500,01 - 4.000,00	77503	3.747,71	36 06 17	65608	3.747,91	36 10 29	3056	3.721,63	28 07 14	8839	3.755,26	36 05 00
4.000,01 - 4.500,00	53618	4.231,43	38 00 06	47967	4.232,35	38 03 20	1132	4.216,49	29 09 22	4519	4.225,37	36 11 09
4.500,01 - 5.000,00	32696	4.728,89	38 04 15	29421	4.728,25	38 07 21	607	4.729,50	29 04 19	2668	4.735,82	37 05 13
5.000,01 - 6.000,00	34999	5.453,75	38 02 24	31427	5.453,18	38 04 24	550	5.437,55	29 03 09	3022	5.462,57	38 01 17
6.000,01 - 7.000,00	12144	6.427,84	38 03 04	11477	6.429,01	38 03 25	171	6.394,16	29 08 26	496	6.412,33	39 11 01
7.000,01 - 8.000,00	5722	7.471,18	38 11 02	5507	7.475,67	38 11 07	61	7.375,25	28 04 27	154	7.348,85	42 08 11
over 8.000,00	5170	9.222,83	41 01 27	5056	9.221,13	41 02 27	27	9.161,83	29 10 15	87	9.340,51	39 11 01
<b>TOTAL</b>	<b>972224</b>	<b>2.724,06</b>	<b>30 03 05</b>	<b>668121</b>	<b>2.977,26</b>	<b>32 02 12</b>	<b>111950</b>	<b>2.078,57</b>	<b>22 02 02</b>	<b>192153</b>	<b>2.219,76</b>	<b>28 02 21</b>

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



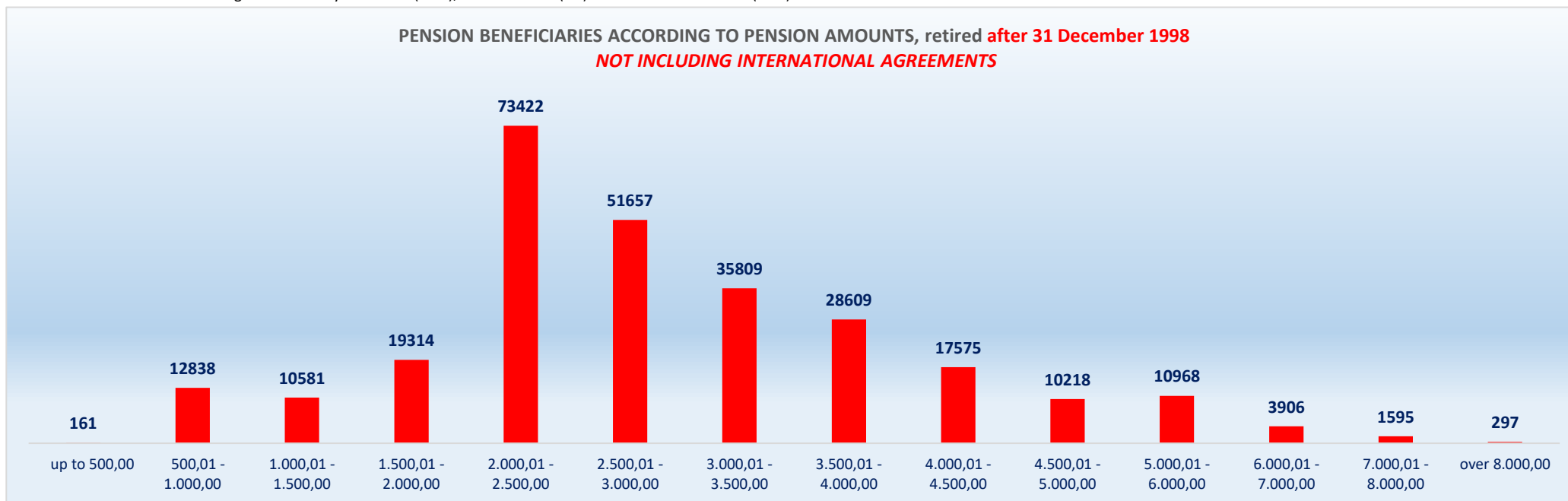
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 May 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	385,23	13 03 20	46	313,35	19 08 29	2	421,61	04 11 09	113	413,85	10 10 03
500,01 - 1.000,00	12838	764,54	15 03 23	9309	759,97	16 06 08	261	783,19	10 05 17	3268	776,05	12 03 03
1.000,01 - 1.500,00	10581	1.273,09	17 10 14	4990	1.279,23	18 10 18	553	1.293,90	11 11 01	5038	1.264,73	17 06 08
1.500,01 - 2.000,00	19314	1.778,20	22 06 12	11134	1.782,06	23 00 21	1261	1.789,25	15 08 07	6919	1.769,98	22 11 05
2.000,01 - 2.500,00	73422	2.188,03	24 10 26	46816	2.196,57	25 07 00	4864	2.167,09	15 00 27	21742	2.174,32	25 07 19
2.500,01 - 3.000,00	51657	2.763,15	31 09 10	41419	2.774,92	32 06 19	2659	2.761,75	21 00 16	7579	2.699,31	31 00 13
3.000,01 - 3.500,00	35809	3.243,44	32 11 08	30801	3.245,41	33 02 21	1470	3.245,97	23 11 02	3538	3.225,22	33 03 13
3.500,01 - 4.000,00	28609	3.747,69	34 00 03	25242	3.745,97	34 03 19	1046	3.737,43	24 05 28	2321	3.771,00	34 01 28
4.000,01 - 4.500,00	17575	4.226,04	35 00 01	16055	4.226,14	35 02 07	424	4.227,78	26 10 17	1096	4.223,85	35 00 03
4.500,01 - 5.000,00	10218	4.727,92	35 01 02	9411	4.728,45	35 02 25	223	4.718,00	26 06 19	584	4.723,29	35 08 18
5.000,01 - 6.000,00	10968	5.451,69	35 00 11	10181	5.452,56	35 01 01	195	5.430,24	26 08 22	592	5.443,75	36 10 07
6.000,01 - 7.000,00	3906	6.431,65	35 02 29	3797	6.433,02	35 04 02	74	6.350,82	29 07 15	35	6.453,77	37 03 01
7.000,01 - 8.000,00	1595	7.513,67	36 03 15	1554	7.517,94	36 05 24	36	7.365,30	27 06 19	5	7.256,08	40 11 12
over 8.000,00	297	8.649,06	36 11 20	284	8.635,25	37 02 19	12	8.920,96	30 02 07	1	9.309,36	45 07 02
<b>UKUPNO</b>	<b>276950</b>	<b>2.912,05</b>	<b>28 10 16</b>	<b>211039</b>	<b>3.089,59</b>	<b>30 03 10</b>	<b>13080</b>	<b>2.636,69</b>	<b>18 04 29</b>	<b>52831</b>	<b>2.270,99</b>	<b>25 07 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 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**



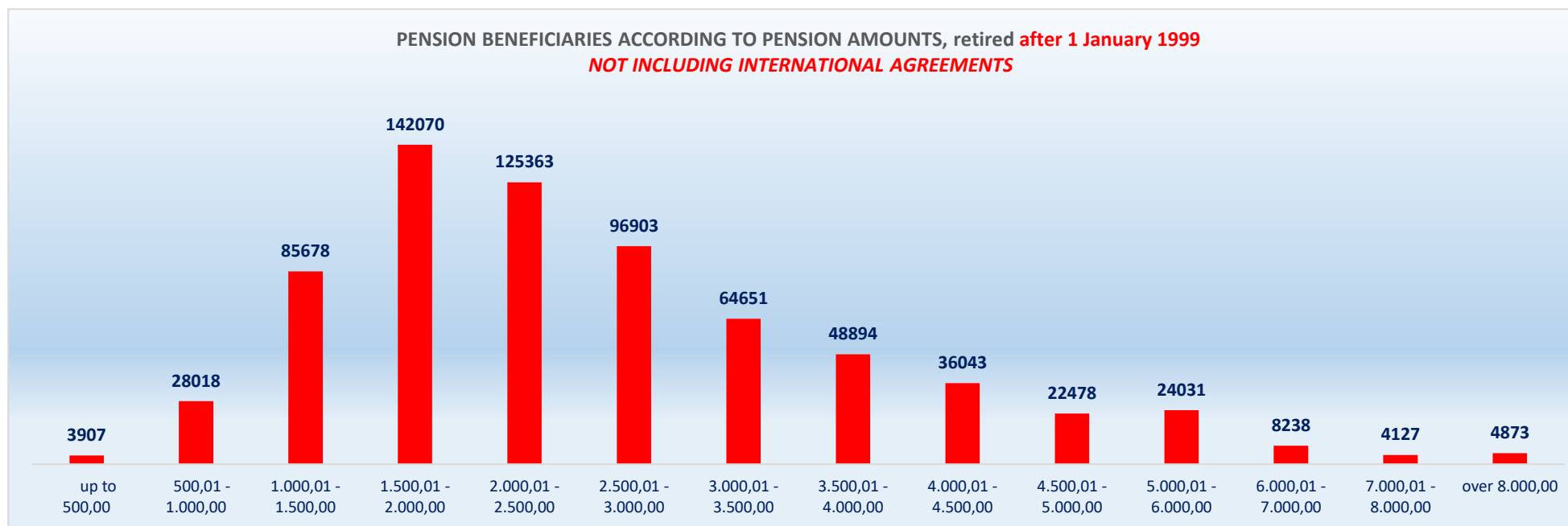
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 May 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	3907	332,59	15 05 08	904	289,63	16 02 02	2169	334,14	14 08 24	834	375,12	16 06 14
500,01 - 1.000,00	28018	882,68	14 11 10	9672	931,25	15 07 22	4896	821,54	13 05 21	13450	870,00	14 11 25
1.000,01 - 1.500,00	85678	1.265,57	19 01 20	42902	1.259,70	19 03 26	17368	1.295,58	15 10 29	25408	1.254,98	21 00 18
1.500,01 - 2.000,00	142070	1.751,80	27 00 20	85284	1.749,19	27 07 20	29119	1.746,93	23 00 01	27667	1.764,96	29 06 24
2.000,01 - 2.500,00	125363	2.244,34	31 07 10	74185	2.247,64	33 04 14	23582	2.236,78	25 03 14	27596	2.241,92	32 03 20
2.500,01 - 3.000,00	96903	2.744,86	34 03 27	65009	2.747,06	35 08 01	13303	2.754,27	26 04 10	18591	2.730,46	35 05 08
3.000,01 - 3.500,00	64651	3.235,43	36 05 14	49187	3.239,51	37 02 07	4839	3.215,49	28 04 12	10625	3.225,62	36 09 15
3.500,01 - 4.000,00	48894	3.747,73	38 00 01	40366	3.749,12	38 06 06	2010	3.713,41	30 03 23	6518	3.749,66	37 02 11
4.000,01 - 4.500,00	36043	4.234,05	39 05 21	31912	4.235,47	39 10 12	708	4.209,73	31 03 09	3423	4.225,86	37 06 19
4.500,01 - 5.000,00	22478	4.729,33	39 10 11	20010	4.728,15	40 02 21	384	4.736,19	30 10 20	2084	4.739,33	37 11 14
5.000,01 - 6.000,00	24031	5.454,69	39 08 12	21246	5.453,48	39 11 29	355	5.441,57	30 08 00	2430	5.467,15	38 05 12
6.000,01 - 7.000,00	8238	6.426,03	39 08 15	7680	6.427,03	39 09 22	97	6.427,23	29 09 27	461	6.409,18	40 01 11
7.000,01 - 8.000,00	4127	7.454,76	39 11 10	3953	7.459,05	39 10 26	25	7.389,59	29 07 23	149	7.351,96	42 09 03
over 8.000,00	4873	9.257,79	41 05 01	4772	9.255,99	41 05 25	15	9.354,53	29 07 12	86	9.340,88	39 10 07
<b>UKUPNO</b>	<b>695274</b>	<b>2.649,18</b>	<b>30 09 28</b>	<b>457082</b>	<b>2.925,40</b>	<b>33 01 02</b>	<b>98870</b>	<b>2.004,74</b>	<b>22 07 22</b>	<b>139322</b>	<b>2.200,33</b>	<b>29 02 13</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 May 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: <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)	8769	4.239,39	32 01 14
	<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)	8083	4.142,30	34 04 23
	<b>c)</b> workers engaged in demining work	437	4.502,38	30 08 22
2.	Active military personnel - DVO	15452	3.798,88	30 07 03
3.	Croatian Homeland Army veterans mobilised from 1941 to 1945	4557	2.435,90	32 11 29
4.	Former political prisoners	2918	3.890,88	33 02 28
5.	Croatian Veterans from the Homeland War - ZOHBDR (Act on the Rights of Croatian Homeland War Veterans and their Family Members )	71198	5.799,05	18 08 06
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)	39533	2.636,01	28 00 15
7.	Former Yugoslav People's Army members - JNA	5745	3.231,70	-
8.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	139	3.147,25	37 09 26
9.	National Liberation War veterans - NOR	10639	2.858,03	29 03 06
10.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	672	9.872,01	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	8.854,09	41 08 00
14.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	254	3.838,30	29 09 07
15.	Workers professionally exposed to asbestos	869	3.107,15	27 09 16
16.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	165	2.065,06	29 05 16
17.	Members of the Croatian Defence Council - HVO	6706	3.106,00	07 02 09
<b>TOTAL</b>		<b>176415</b>	<b>-</b>	<b>-</b>

