

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - December 2020 (payment in January 2021)

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	499149	2.773,32	31 07 29	74 11	409266	3.205,62	31 06 27	74 11	46,71	42,25
Old age pension for long-term insurees - Art. 35	37442	3.697,83	42 06 22	65 04	32776	3.895,98	42 06 22	65 03	56,77	3,38
Old age pension transformed from disability pension ¹	83066	2.440,58	24 10 05	73 11	71665	2.751,45	24 06 15	73 09	40,09	7,40
Total old age pension	619657	2.784,58	31 04 24	74 02	513707	3.186,31	31 03 14	74 02	46,43	53,04
Early pension	203545	2.664,81	35 11 23	67 10	167223	2.968,48	35 09 11	67 04	43,25	17,26
Early pension because of the employer's bankruptcy - Art. 36	340	2.895,51	35 06 00	62 07	332	2.906,75	35 06 01	62 07	42,35	0,03
Overall old age	823542	2.755,03	32 06 12	72 07	681262	3.132,70	32 04 21	72 05	45,65	70,34
Disability pension ¹	107357	2.083,63	21 10 29	61 10	101411	2.177,17	22 00 00	61 08	31,72	10,47
Survivor's pension	216511	2.089,18	28 05 02	72 10	185910	2.330,71	28 04 01	72 08	33,96	19,19
TOTAL	1147410	2.566,56	30 09 09	71 08	968583	2.878,72	30 06 13	71 04	41,95	
Average old age ZOMO pension with 40 or more years of qualifying period	105317	3.945,47	42 07 05	74 07	82832	4.753,69	42 07 09	74 02	69,27	
Total average ZOMO pension with 40 or more years of the qualifying period	203340	3.598,73	42 02 18	72 06	163625	4.199,35	42 02 25	72 03	61,19	16,89
Beneficiaries of the minimum pension retired according to ZOMO	268191	1.724,97	27 00 27	-	230692	1.882,65	26 09 10	-	27,43	23,82
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1756	7.297,44	37 06 19	-	1614	7.631,59	37 08 04	-	111,20	0,17

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

¹ Application of Art. 175 par. 7 and Art. 58 of the Pension Insurance Act (Official Gazette 157/13, 151/14, 33/15, 93/15, 120/16, 18/18, 62/18, 115/18 and 102/19) and the application of Art. 36 and 202 of the Act on Croatian Homeland War Veterans and Their Family Members (Official Gazette 121/17) to beneficiaries who acquired their pension entitlements under general regulations, but whose pensions were determined according to the stated Act.

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 2020 according to the Pension Insurance Act - NEW BENEFICIARIES										
Old age pension	24136	2.546,80	30 08 08	64 03	18862	3.054,36	31 04 03	64 00	44,50	45,68
Old age pension for long-term insurees - Art. 35	5343	3.463,33	42 01 26	61 08	4793	3.610,95	42 01 13	61 07	52,61	11,61
Total old age pension	29479	2.712,92	32 09 01	63 09	23655	3.167,14	33 06 04	63 07	46,15	57,29
Early pension	7880	2.775,00	36 11 17	59 09	7051	2.941,87	36 10 16	59 08	42,87	17,08
Early pension because of the employer's bankruptcy - Art. 36	26	2.745,86	35 01 25	59 00	25	2.764,06	34 11 24	58 09	40,27	0,06
Overall old age	37385	2.726,03	33 07 21	62 11	30731	3.115,12	34 03 11	62 08	45,39	74,43
Disability pension	2133	1.936,73	24 01 01	54 02	1860	2.137,42	24 04 21	53 08	31,14	4,50
Survivor's pension	10490	2.178,30	29 09 07	62 06	8697	2.492,61	29 10 24	61 05	36,32	21,06
TOTAL	50008	2.577,47	32 05 00	62 05	41288	2.939,95	32 11 01	62 00	42,84	

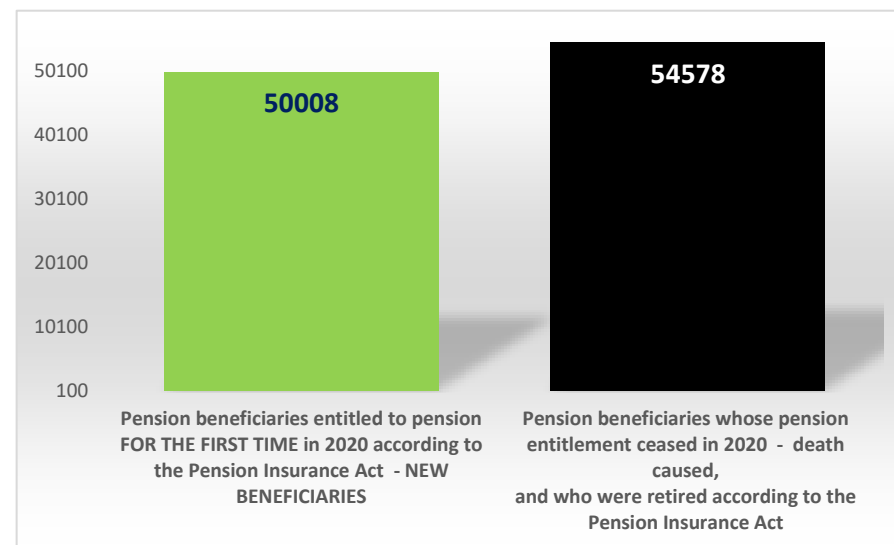
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

Type of pension	Number of beneficiaries	Average net pension	Average length of retirement (yy mm)
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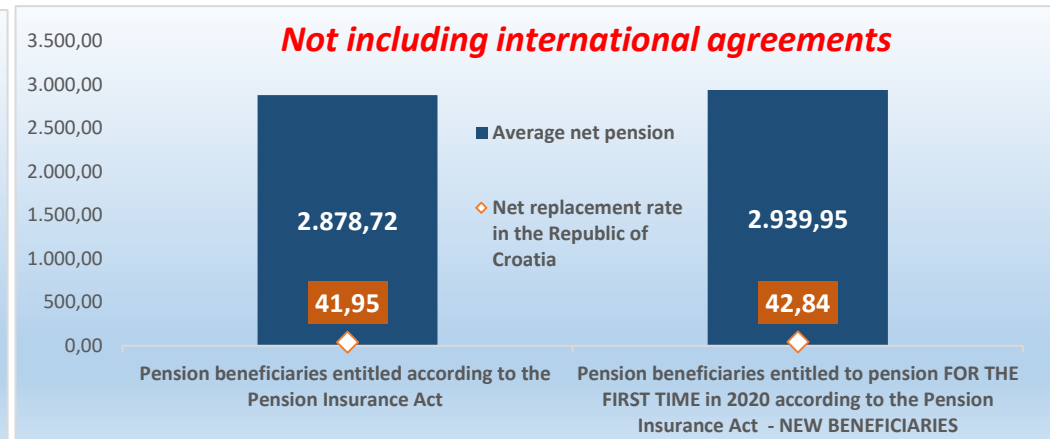
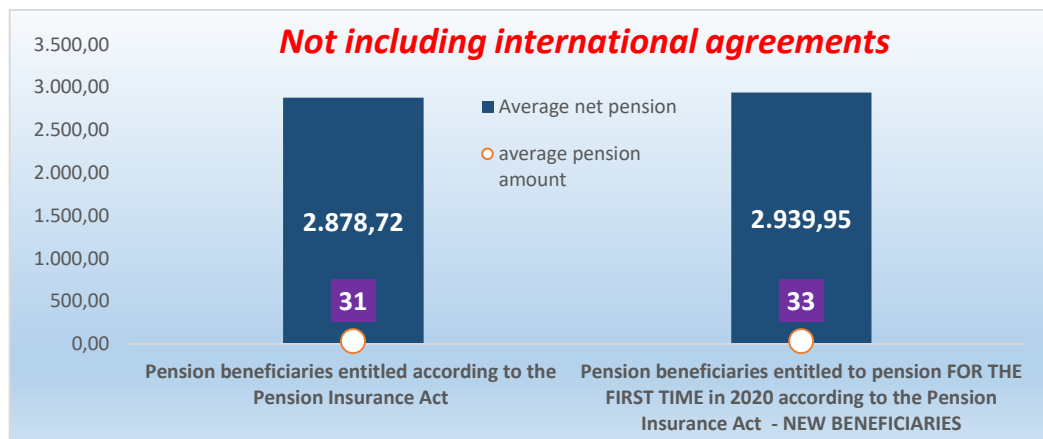
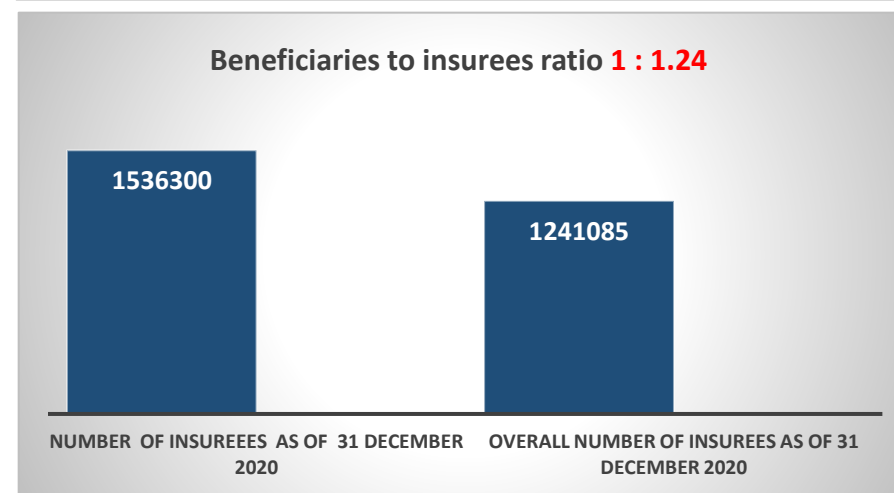
Pension beneficiaries whose pension entitlement ceased in 2020 - death caused, and who were retired according to the Pension Insurance Act

Old age	36018	2.531,22	21 03
Disability	5169	2.267,85	19 03
Survivor's	13391	2.194,44	18 08
TOTAL	54578	2.423,65	-

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



NUMBER of insurees as of 31 December 2020	1536300
OVERALL number of insurees as of 31 December 2020	1241085
Beneficiaries to insurees ratio	1:1,24
Average net wage in the Republic of Croatia for November 2020 (source: State Bureau of Statistics)	6.863
Current value of pension (CVP), 1 July 2020	69,42
Minimum value of pension per 1 year of qualifying period, 1 July 2020	69,42
Total pension expenditure in 2020 - in HRK billions (plan)	42,60
Total expenditure for 2020, incl. child benefit - in HRK billions (plan)	44,50



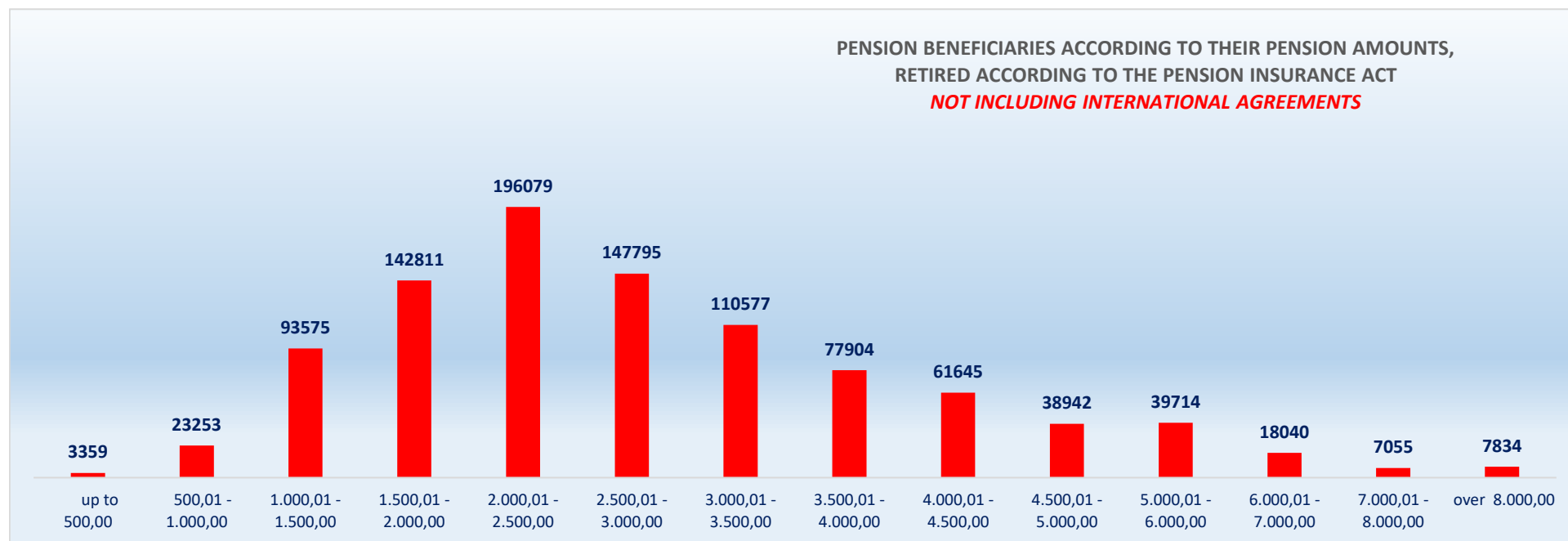
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 December 2020

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	3359	331,39	15 00 04	922	299,63	16 02 25	1813	344,63	13 10 27	624	339,84	16 06 22
500,01 - 1.000,00	23253	809,11	15 04 05	9468	800,46	16 04 11	4102	821,93	13 02 16	9683	812,13	15 03 13
1.000,01 - 1.500,00	93575	1.248,28	17 07 27	48425	1.249,66	18 00 21	13336	1.299,43	14 11 21	31814	1.224,72	18 01 28
1.500,01 - 2.000,00	142811	1.770,36	25 01 02	84464	1.774,85	25 05 23	27939	1.779,20	21 04 08	30408	1.749,78	27 05 19
2.000,01 - 2.500,00	196079	2.246,30	28 11 09	123103	2.251,97	30 00 10	25721	2.252,74	23 03 23	47255	2.228,03	29 01 20
2.500,01 - 3.000,00	147795	2.765,89	33 04 01	106137	2.776,14	34 03 10	14129	2.767,00	25 06 20	27529	2.725,79	33 08 08
3.000,01 - 3.500,00	110577	3.231,54	34 10 11	86661	3.235,49	35 05 00	8067	3.194,99	26 09 04	15849	3.228,55	35 10 14
3.500,01 - 4.000,00	77904	3.735,49	36 05 05	66068	3.737,16	36 09 19	3209	3.715,07	28 05 10	8627	3.730,25	36 05 02
4.000,01 - 4.500,00	61645	4.231,36	37 08 26	54078	4.234,02	38 00 16	1520	4.205,83	29 05 18	6047	4.213,95	36 08 16
4.500,01 - 5.000,00	38942	4.729,77	38 07 23	35295	4.730,14	38 11 02	610	4.726,27	29 04 28	3037	4.726,17	37 03 01
5.000,01 - 6.000,00	39714	5.429,75	38 06 26	35728	5.429,38	38 09 22	604	5.411,09	29 04 14	3382	5.437,06	37 08 13
6.000,01 - 7.000,00	18040	6.368,12	38 05 16	16554	6.374,01	38 06 26	255	6.383,99	28 10 19	1231	6.285,72	39 00 01
7.000,01 - 8.000,00	7055	7.429,95	38 09 09	6700	7.430,05	38 08 27	73	7.467,59	29 09 02	282	7.417,82	41 11 09
over 8.000,00	7834	9.340,82	40 08 14	7659	9.341,08	40 09 02	33	9.221,47	28 10 08	142	9.354,97	40 09 06
TOTAL	968583	2.878,72	30 06 13	681262	3.132,70	32 04 21	101411	2.177,17	22 00 00	185910	2.330,71	28 04 01

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



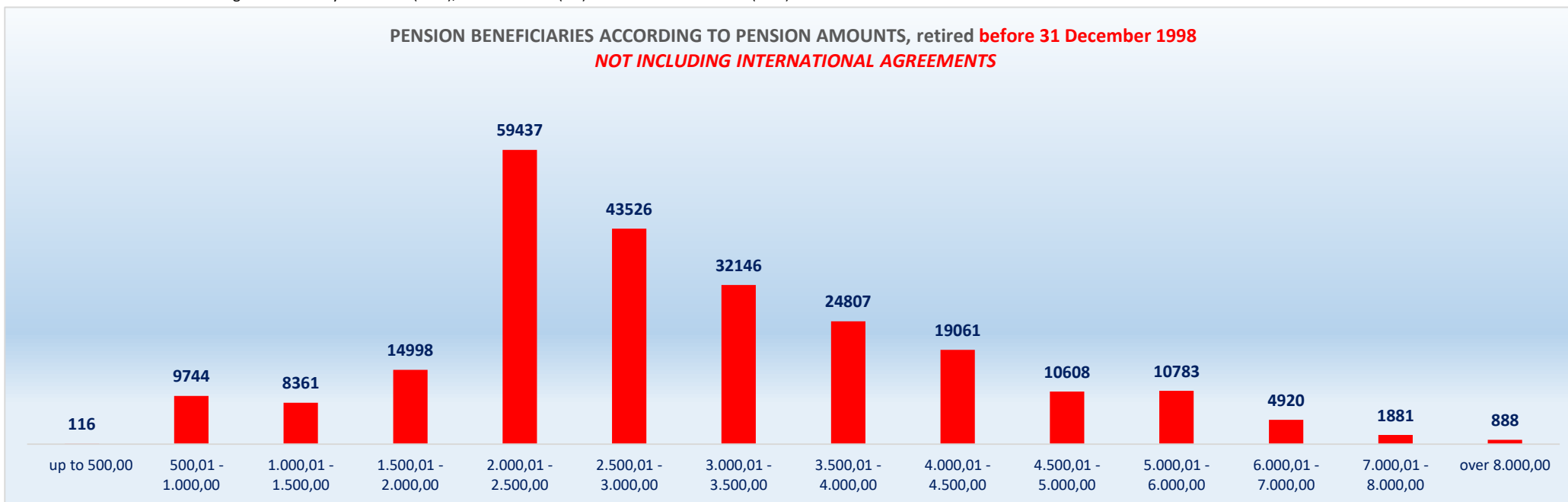
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 December 2020

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	116	387,26	13 08 16	37	322,41	19 10 28	1	383,84	02 09 12	78	418,06	10 10 29
500,01 - 1.000,00	9744	783,33	15 01 15	6967	780,79	16 04 27	185	796,50	10 01 12	2592	789,20	12 00 11
1.000,01 - 1.500,00	8361	1.268,22	17 02 27	3984	1.265,11	18 05 16	367	1.292,50	11 00 17	4010	1.269,08	16 07 07
1.500,01 - 2.000,00	14998	1.785,69	21 10 12	8642	1.792,45	22 01 19	799	1.797,65	14 06 13	5557	1.773,46	22 05 22
2.000,01 - 2.500,00	59437	2.241,93	24 02 27	37967	2.249,23	24 09 28	3425	2.227,11	13 09 17	18045	2.229,36	25 00 02
2.500,01 - 3.000,00	43526	2.794,67	31 01 15	34436	2.810,30	31 10 03	1996	2.813,48	20 06 28	7094	2.713,53	30 05 11
3.000,01 - 3.500,00	32146	3.242,55	32 04 27	27274	3.244,91	32 08 19	1292	3.233,88	23 01 16	3580	3.227,69	32 10 19
3.500,01 - 4.000,00	24807	3.734,31	33 06 11	22141	3.735,26	33 09 18	842	3.708,10	24 02 15	1824	3.734,93	33 08 28
4.000,01 - 4.500,00	19061	4.224,92	34 06 20	17040	4.227,18	34 09 06	592	4.201,25	26 03 00	1429	4.207,77	34 05 13
4.500,01 - 5.000,00	10608	4.727,70	34 11 15	9776	4.728,07	35 01 06	236	4.723,63	26 10 18	596	4.723,33	35 04 18
5.000,01 - 6.000,00	10783	5.426,11	34 09 24	9990	5.426,70	34 10 21	195	5.409,08	26 02 29	598	5.421,81	36 02 20
6.000,01 - 7.000,00	4920	6.361,88	34 10 26	4667	6.369,85	34 11 24	98	6.383,34	28 04 19	155	6.108,34	36 07 25
7.000,01 - 8.000,00	1881	7.384,46	35 05 26	1831	7.382,94	35 07 03	35	7.475,61	28 06 20	15	7.357,60	39 04 15
over 8.000,00	888	8.521,17	36 04 09	870	8.514,17	36 06 05	17	8.798,71	27 10 16	1	9.896,70	45 07 02
UKUPNO	241276	3.061,97	28 09 27	185622	3.245,72	30 01 27	10080	2.807,13	18 01 25	45574	2.369,90	25 05 27

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

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

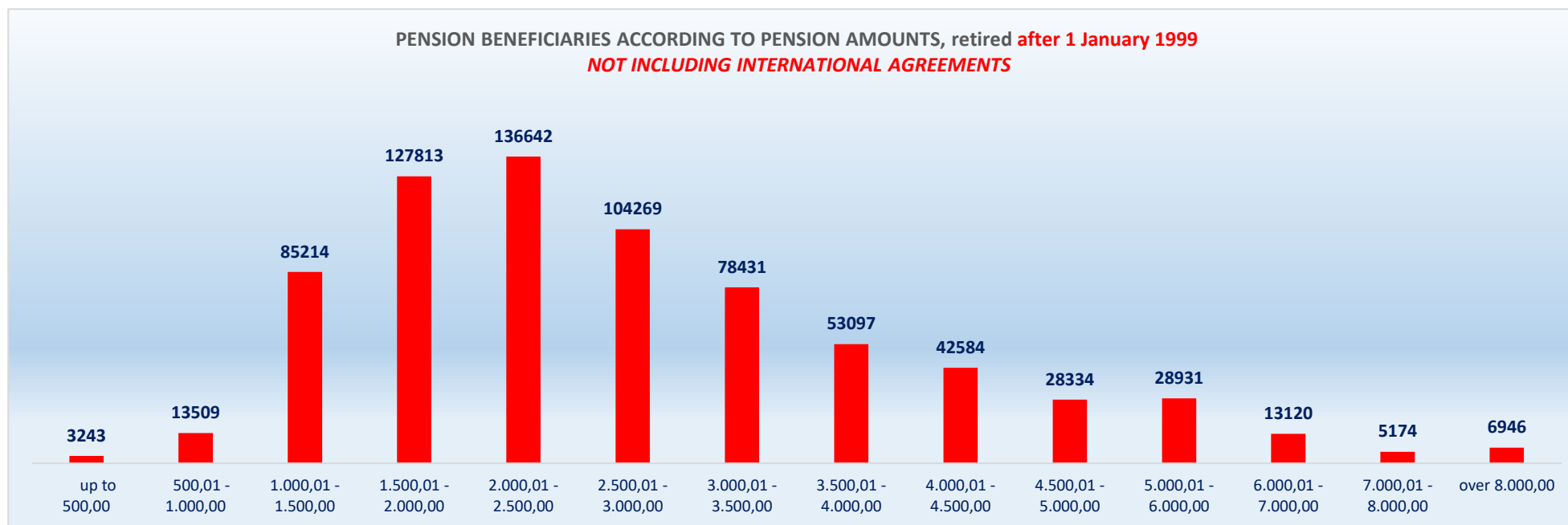


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 December 2020

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	3243	329,39	15 00 21	885	298,68	16 00 25	1812	344,61	13 11 00	546	328,67	17 04 14
500,01 - 1.000,00	13509	827,70	15 06 05	2501	855,25	16 02 19	3917	823,13	13 04 09	7091	820,52	16 05 25
1.000,01 - 1.500,00	85214	1.246,32	17 08 12	44441	1.248,28	18 00 08	12969	1.299,62	15 00 26	27804	1.218,33	18 04 21
1.500,01 - 2.000,00	127813	1.768,56	25 05 22	75822	1.772,84	25 10 13	27140	1.778,66	21 06 21	24851	1.744,48	28 07 01
2.000,01 - 2.500,00	136642	2.248,20	30 11 28	85136	2.253,19	32 04 12	22296	2.256,68	24 09 12	29210	2.227,21	31 08 22
2.500,01 - 3.000,00	104269	2.753,87	34 03 01	71701	2.759,73	35 05 16	12133	2.759,36	26 03 28	20435	2.730,04	34 09 06
3.000,01 - 3.500,00	78431	3.227,02	35 10 07	59387	3.231,16	36 07 25	6775	3.187,57	27 03 26	12269	3.228,80	36 08 14
3.500,01 - 4.000,00	53097	3.736,03	37 09 04	43927	3.738,12	38 03 14	2367	3.717,54	29 07 17	6803	3.728,99	37 01 13
4.000,01 - 4.500,00	42584	4.234,24	39 01 13	37038	4.237,17	39 06 14	928	4.208,75	30 10 13	4618	4.215,86	37 04 23
4.500,01 - 5.000,00	28334	4.730,55	40 00 02	25519	4.730,94	40 04 09	374	4.727,94	30 10 10	2441	4.726,87	37 08 21
5.000,01 - 6.000,00	28931	5.431,11	39 11 20	25738	5.430,42	40 03 24	409	5.412,04	30 09 15	2784	5.440,34	38 00 05
6.000,01 - 7.000,00	13120	6.370,46	39 09 20	11887	6.375,64	39 11 26	157	6.384,39	29 02 08	1076	6.311,27	39 04 01
7.000,01 - 8.000,00	5174	7.446,49	39 11 21	4869	7.447,77	39 11 05	38	7.460,19	30 10 09	267	7.421,20	42 00 27
over 8.000,00	6946	9.445,61	41 03 02	6789	9.447,04	41 03 16	16	9.670,65	29 10 23	141	9.351,13	40 08 24
UKUPNO	727307	2.817,93	31 01 04	495640	3.090,38	33 02 21	91331	2.107,65	22 04 18	140336	2.317,98	29 03 01

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



BENEFICIARIES WHOSE PENSIONS WERE APPROVED AND/OR DETERMINED UNDER SPECIAL REGULATIONS

situation: 31 December 2020

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	8221	4.458,03	32 00 16
		8646	4.359,32	35 00 28
		595	4.261,02	31 00 03
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)*	68	4.976,45	-
3.	Active military personnel - DVO	15866	3.973,67	30 09 02
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	3345	2.538,57	33 01 13
5.	Former political prisoners	2623	4.045,13	33 02 20
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71031	6.025,98	18 07 22
7.	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)	46832	2.846,72	29 00 17
8.	Former Yugoslav People's Army members - JNA	4924	3.348,70	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	159	3.325,86	38 01 19
10.	National Liberation War veterans - NOR	8164	2.976,46	29 05 24
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	682	10.288,46	33 00 05
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	87	3.434,26	28 09 01
13.	Former officials of federal bodies of the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	31	3.903,93	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	137	9.356,96	41 11 11
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	251	4.015,44	29 08 06
16.	Workers professionally exposed to asbestos	861	3.250,06	27 09 02
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	191	2.146,85	29 01 06
18.	Members of the Croatian Defence Council - HVO	6778	3.361,63	06 11 25
TOTAL		179492	-	-

* As of June 2020, the Fire Services Act (Official Gazette 125/19) has been in force.

