

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - January 2021 (payment in February 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
<b>Pension beneficiaries entitled according to the Pension Insurance Act</b>										
Old age pension	499021	2.772,88	31 07 26	74 10	408746	3.207,73	31 06 25	74 10	45,83	42,24
Old age pension for long-term insurees - Art. 35	38011	3.690,43	42 06 20	65 04	33304	3.887,27	42 06 20	65 03	55,54	3,44
Old age pension transformed from disability pension <sup>1</sup>	82573	2.440,17	24 10 02	73 11	71238	2.751,05	24 06 12	73 09	39,31	7,36
<b>Total old age pension</b>	<b>619605</b>	<b>2.784,83</b>	<b>31 04 25</b>	<b>74 02</b>	<b>513288</b>	<b>3.188,44</b>	<b>31 03 15</b>	<b>74 01</b>	<b>45,56</b>	<b>53,04</b>
Early pension	204278	2.665,43	35 11 24	67 10	167940	2.968,21	35 09 12	67 04	42,41	17,35
Early pension because of the employer's bankruptcy - Art. 36	342	2.895,65	35 05 28	62 08	334	2.906,83	35 05 29	62 08	41,53	0,03
<b>Overall old age</b>	<b>824225</b>	<b>2.755,28</b>	<b>32 06 14</b>	<b>72 07</b>	<b>681562</b>	<b>3.134,03</b>	<b>32 04 24</b>	<b>72 05</b>	<b>44,78</b>	<b>70,43</b>
Disability pension <sup>1</sup>	106796	2.082,53	21 10 28	61 10	100853	2.176,42	21 11 28	61 09	31,10	10,42
Survivor's pension	216056	2.087,92	28 05 02	72 09	185363	2.330,72	28 04 00	72 08	33,30	19,15
<b>TOTAL</b>	<b>1147077</b>	<b>2.566,95</b>	<b>30 09 12</b>	<b>71 07</b>	<b>967778</b>	<b>2.880,38</b>	<b>30 06 15</b>	<b>71 04</b>	<b>41,15</b>	
Average old age ZOMO pension with 40 or more years of qualifying period	105145	3.942,33	42 07 10	74 07	82568	4.756,43	42 07 14	74 01	67,96	
Total average ZOMO pension with 40 or more years of the qualifying period	203408	3.596,23	42 02 21	72 06	163516	4.199,94	42 02 27	72 03	60,01	16,90
Beneficiaries of the minimum pension retired according to ZOMO	268581	1.725,26	27 01 03	-	230908	1.883,66	26 09 16	-	26,91	23,86
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1748	7.315,96	37 06 18	-	1608	7.649,89	37 08 00	-	109,30	0,17

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

<sup>1</sup> 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
<b>Pension beneficiaries entitled to pension FOR THE FIRST TIME in 2021 according to the Pension Insurance Act - NEW BENEFICIARIES</b>										
Old age pension	1206	2.083,08	29 03 27	64 04	797	2.776,82	29 11 05	64 00	39,67	30,36
Old age pension for long-term insurees - Art. 35	618	3.184,95	42 00 23	61 09	576	3.286,07	42 00 03	61 09	46,95	21,94
<b>Total old age pension</b>	<b>1824</b>	<b>2.456,41</b>	<b>31 02 28</b>	<b>63 05</b>	<b>1373</b>	<b>2.990,46</b>	<b>32 01 26</b>	<b>63 01</b>	<b>42,73</b>	<b>52,30</b>
Early pension	502	2.638,15	36 10 14	59 07	433	2.848,93	36 08 18	59 05	40,70	16,50
Early pension because of the employer's bankruptcy - Art. 36	1	2.681,72	32 09 28	57 06	1	2.681,72	32 09 28	57 06	38,32	0,04
<b>Overall old age</b>	<b>2327</b>	<b>2.495,71</b>	<b>32 08 19</b>	<b>62 07</b>	<b>1807</b>	<b>2.956,37</b>	<b>33 06 21</b>	<b>62 02</b>	<b>42,24</b>	<b>68,84</b>
Disability pension	130	2.059,11	25 10 28	56 00	111	2.288,09	26 04 07	55 03	32,69	4,23
Survivor's pension	839	2.295,61	31 02 01	65 03	707	2.605,98	31 06 25	65 00	37,23	26,93
<b>TOTAL</b>	<b>3296</b>	<b>2.427,55</b>	<b>31 11 19</b>	<b>63 00</b>	<b>2625</b>	<b>2.833,74</b>	<b>32 06 25</b>	<b>62 08</b>	<b>40,49</b>	

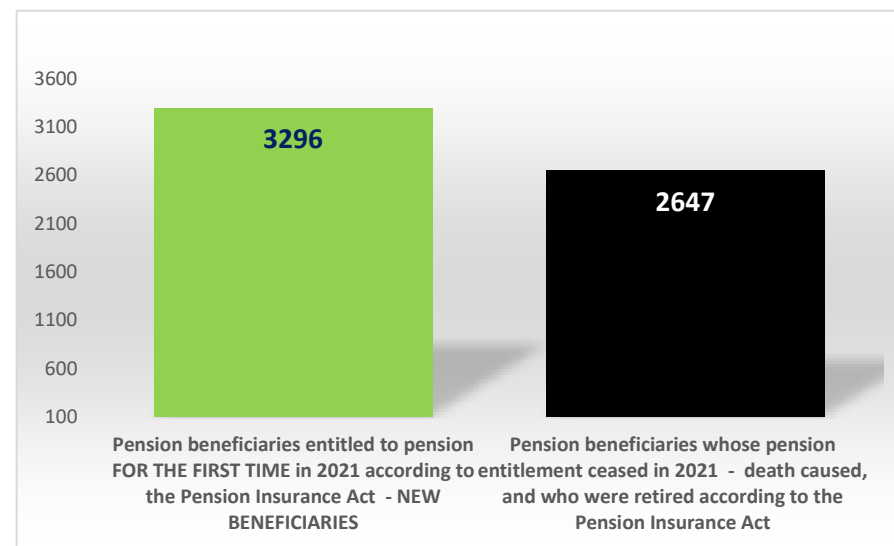
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

Type of pension	Number of beneficiaries	Average net pension	Average length of retirement (yy mm)
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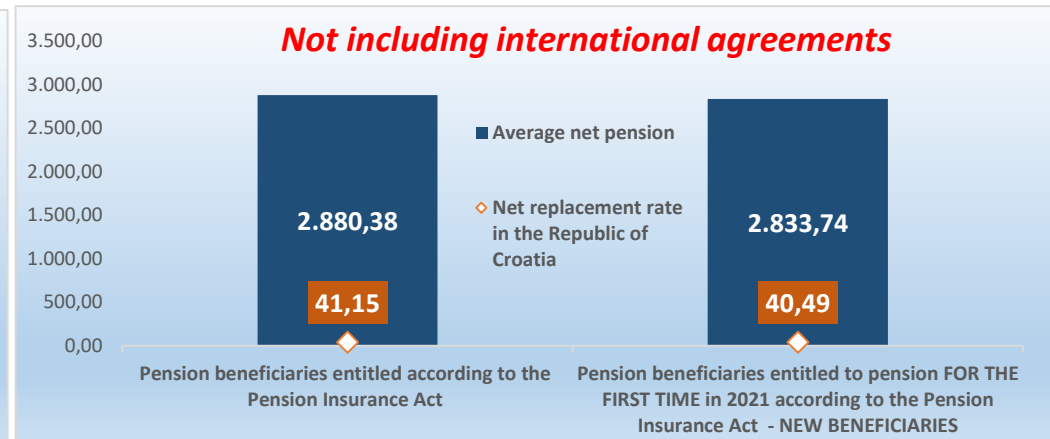
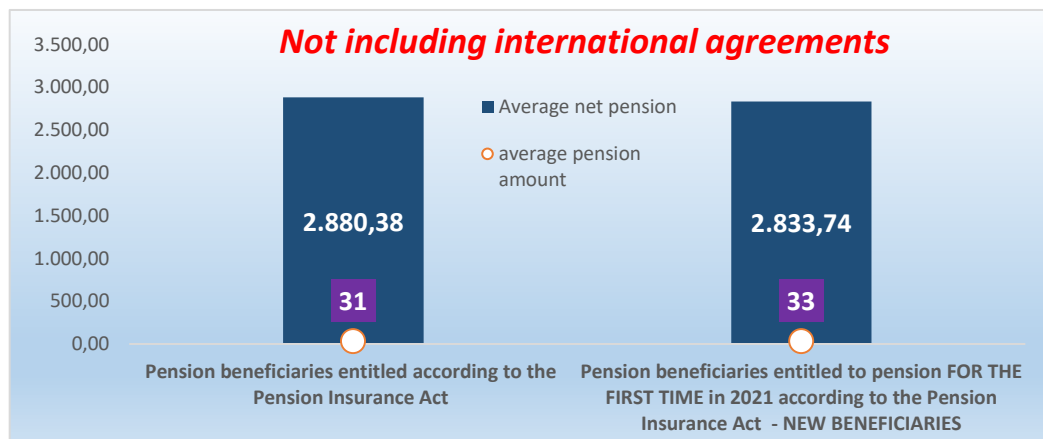
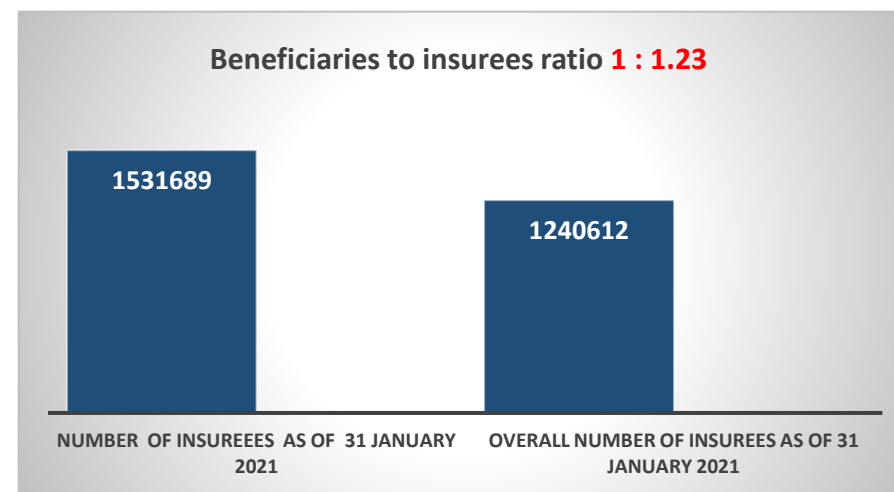
**Pension beneficiaries whose pension entitlement ceased in 2021 - death caused, and who were retired according to the Pension Insurance Act**

Old age	1822	2.795,83	22 05
Disability	172	2.305,34	20 00
Survivor's	653	2.252,44	19 06
<b>TOTAL</b>	<b>2647</b>	<b>2.629,91</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 January 2021	1531689
OVERALL number of insurees as of 31 January 2021	1240612
Beneficiaries to insurees ratio	1:1,23
Average net wage in the Republic of Croatia for December 2020 (source: State Bureau of Statistics)	6.999
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 2021 - in HRK billions (plan)	42,63
Total expenditure for 2021, incl. child benefit - in HRK billions (plan)	44,23



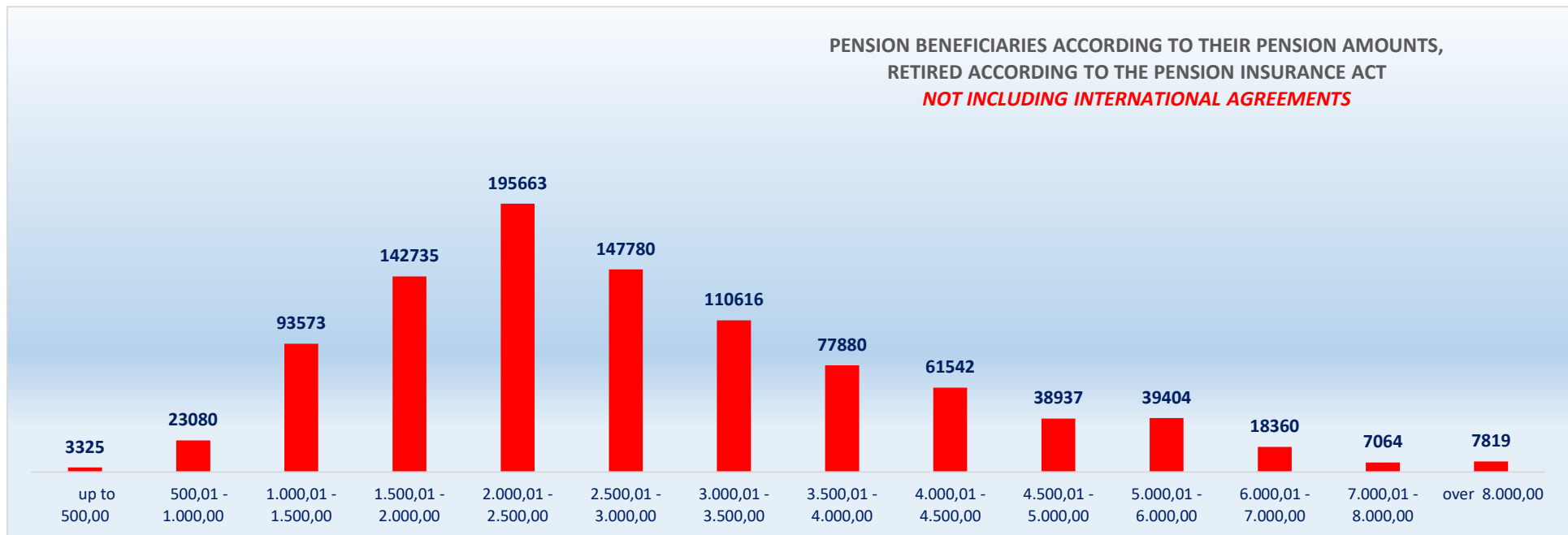
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 January 2021

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	3325	331,02	15 00 04	910	299,41	16 03 01	1796	343,98	13 10 17	619	339,91	16 06 22
500,01 - 1.000,00	23080	809,53	15 04 03	9322	800,99	16 04 09	4069	822,07	13 02 07	9689	812,48	15 03 18
1.000,01 - 1.500,00	93573	1.248,26	17 07 24	48496	1.249,71	18 00 18	13289	1.299,54	14 11 17	31788	1.224,60	18 01 22
1.500,01 - 2.000,00	142735	1.770,46	25 01 02	84527	1.775,04	25 05 21	27844	1.779,10	21 04 08	30364	1.749,81	27 05 20
2.000,01 - 2.500,00	195663	2.246,40	28 11 17	123085	2.252,08	30 00 19	25556	2.252,78	23 03 23	47022	2.228,05	29 01 24
2.500,01 - 3.000,00	147780	2.766,10	33 04 06	106352	2.776,26	34 03 14	14028	2.767,18	25 06 22	27400	2.726,12	33 08 14
3.000,01 - 3.500,00	110616	3.231,61	34 10 15	86795	3.235,55	35 05 03	8029	3.194,95	26 09 10	15792	3.228,62	35 10 19
3.500,01 - 4.000,00	77880	3.735,65	36 05 10	66096	3.737,35	36 09 24	3180	3.715,41	28 05 12	8604	3.730,05	36 05 03
4.000,01 - 4.500,00	61542	4.231,53	37 09 01	54019	4.234,18	38 00 21	1504	4.205,55	29 05 09	6019	4.214,22	36 08 14
4.500,01 - 5.000,00	38937	4.729,92	38 07 29	35309	4.730,27	38 11 09	602	4.726,14	29 04 16	3026	4.726,62	37 03 02
5.000,01 - 6.000,00	39404	5.425,90	38 07 00	35547	5.426,83	38 09 26	597	5.409,31	29 04 14	3260	5.418,82	37 08 02
6.000,01 - 7.000,00	18360	6.407,98	38 05 19	16758	6.414,36	38 06 29	254	6.414,75	28 10 05	1348	6.327,34	38 11 06
7.000,01 - 8.000,00	7064	7.429,80	38 09 11	6704	7.429,74	38 08 29	71	7.463,23	29 05 04	289	7.423,05	41 10 24
over 8.000,00	7819	9.340,90	40 08 15	7642	9.341,41	40 09 03	34	9.187,75	29 03 23	143	9.350,09	40 09 24
<b>TOTAL</b>	<b>967778</b>	<b>2.880,38</b>	<b>30 06 15</b>	<b>681562</b>	<b>3.134,03</b>	<b>32 04 24</b>	<b>100853</b>	<b>2.176,42</b>	<b>21 11 28</b>	<b>185363</b>	<b>2.330,72</b>	<b>28 04 00</b>

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



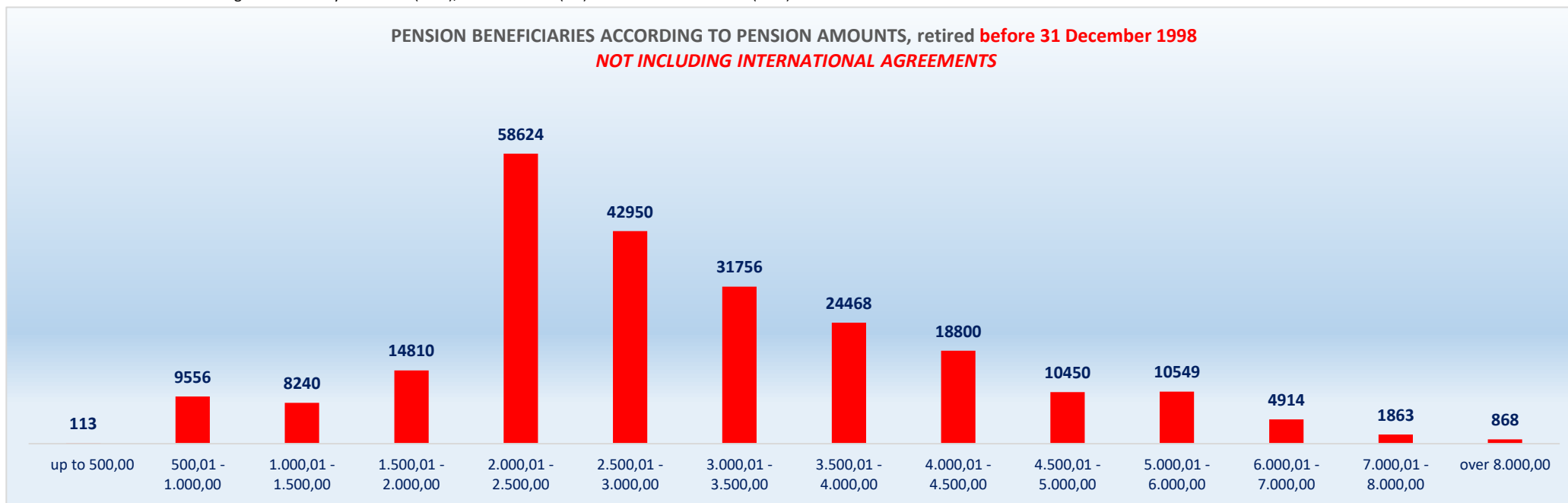
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 January 2021

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	113	389,61	13 06 21	33	319,46	20 03 14	1	383,84	02 09 12	79	418,98	10 10 20
500,01 - 1.000,00	9556	783,32	15 01 10	6806	780,77	16 04 27	183	796,22	10 01 15	2567	789,18	12 00 12
1.000,01 - 1.500,00	8240	1.268,29	17 02 21	3919	1.265,57	18 05 13	361	1.291,20	11 00 16	3960	1.268,90	16 06 28
1.500,01 - 2.000,00	14810	1.785,74	21 10 07	8526	1.792,59	22 01 10	783	1.797,58	14 06 00	5501	1.773,45	22 05 23
2.000,01 - 2.500,00	58624	2.242,01	24 02 23	37476	2.249,33	24 09 24	3353	2.227,37	13 08 27	17795	2.229,37	25 00 00
2.500,01 - 3.000,00	42950	2.794,73	31 01 10	33996	2.810,22	31 09 25	1961	2.814,18	20 06 25	6993	2.713,95	30 05 11
3.000,01 - 3.500,00	31756	3.242,49	32 04 22	26955	3.244,87	32 08 13	1277	3.233,70	23 01 10	3524	3.227,47	32 10 23
3.500,01 - 4.000,00	24468	3.734,19	33 06 03	21852	3.735,12	33 09 10	827	3.708,30	24 02 12	1789	3.734,74	33 08 09
4.000,01 - 4.500,00	18800	4.224,83	34 06 14	16806	4.227,07	34 09 00	586	4.200,45	26 02 19	1408	4.208,14	34 05 06
4.500,01 - 5.000,00	10450	4.727,70	34 11 09	9636	4.728,04	35 01 01	229	4.722,15	26 07 28	585	4.724,25	35 03 28
5.000,01 - 6.000,00	10549	5.423,47	34 09 12	9796	5.424,96	34 10 10	192	5.410,48	26 03 05	561	5.401,95	36 02 04
6.000,01 - 7.000,00	4914	6.403,12	34 10 21	4645	6.410,21	34 11 20	96	6.401,10	28 03 20	173	6.213,89	36 04 29
7.000,01 - 8.000,00	1863	7.383,60	35 05 13	1813	7.382,04	35 06 20	35	7.475,61	28 06 20	15	7.357,60	39 04 15
over 8.000,00	868	8.521,59	36 03 22	850	8.514,42	36 05 19	17	8.799,37	27 10 16	1	9.896,70	45 07 02
<b>UKUPNO</b>	<b>237961</b>	<b>3.063,08</b>	<b>28 09 23</b>	<b>183109</b>	<b>3.247,38</b>	<b>30 01 23</b>	<b>9901</b>	<b>2.808,84</b>	<b>18 01 15</b>	<b>44951</b>	<b>2.368,34</b>	<b>25 05 19</b>

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**

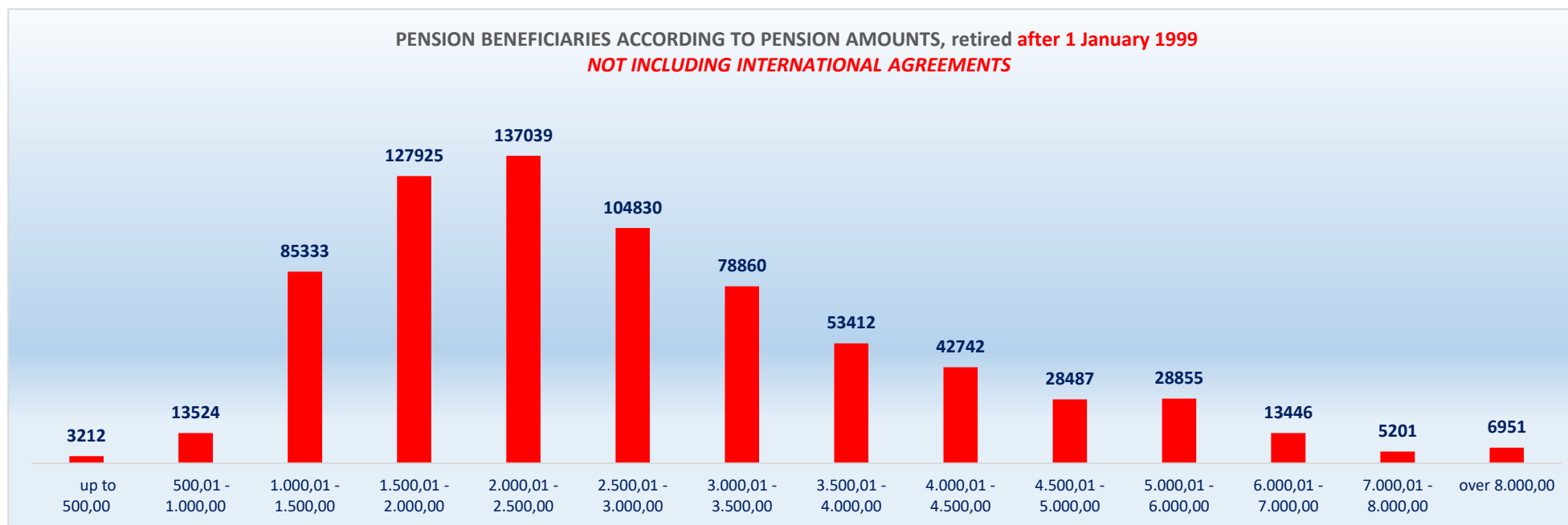


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 31 January 2021

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	3212	328,96	15 00 18	877	298,66	16 01 02	1795	343,96	13 10 19	540	328,34	17 04 23
500,01 - 1.000,00	13524	828,05	15 06 04	2516	855,70	16 02 12	3886	823,29	13 03 29	7122	820,88	16 05 25
1.000,01 - 1.500,00	85333	1.246,33	17 08 09	44577	1.248,32	18 00 05	12928	1.299,77	15 00 22	27828	1.218,30	18 04 14
1.500,01 - 2.000,00	127925	1.768,69	25 05 20	76001	1.773,07	25 10 10	27061	1.778,56	21 06 21	24863	1.744,59	28 06 28
2.000,01 - 2.500,00	137039	2.248,27	31 00 00	85609	2.253,29	32 04 13	22203	2.256,61	24 09 07	29227	2.227,24	31 08 19
2.500,01 - 3.000,00	104830	2.754,38	34 03 05	72356	2.760,31	35 05 17	12067	2.759,54	26 03 27	20407	2.730,29	34 09 09
3.000,01 - 3.500,00	78860	3.227,23	35 10 10	59840	3.231,35	36 07 26	6752	3.187,62	27 04 03	12268	3.228,95	36 08 14
3.500,01 - 4.000,00	53412	3.736,31	37 09 08	44244	3.738,45	38 03 17	2353	3.717,91	29 07 14	6815	3.728,82	37 01 14
4.000,01 - 4.500,00	42742	4.234,47	39 01 15	37213	4.237,39	39 06 16	918	4.208,80	30 10 02	4611	4.216,07	37 04 19
4.500,01 - 5.000,00	28487	4.730,73	40 00 05	25673	4.731,10	40 04 12	373	4.728,59	30 10 20	2441	4.727,19	37 08 24
5.000,01 - 6.000,00	28855	5.426,79	39 11 23	25751	5.427,55	40 03 27	405	5.408,76	30 09 09	2699	5.422,33	37 11 26
6.000,01 - 7.000,00	13446	6.409,75	39 09 15	12113	6.415,95	39 11 23	158	6.423,04	29 01 28	1175	6.344,04	39 03 18
7.000,01 - 8.000,00	5201	7.446,36	39 11 24	4891	7.447,43	39 11 08	36	7.451,20	30 03 10	274	7.426,64	42 00 10
over 8.000,00	6951	9.443,21	41 03 02	6792	9.444,90	41 03 15	17	9.576,13	30 09 05	142	9.346,24	40 09 11
<b>UKUPNO</b>	<b>729817</b>	<b>2.820,81</b>	<b>31 01 06</b>	<b>498453</b>	<b>3.092,40</b>	<b>33 02 22</b>	<b>90952</b>	<b>2.107,57</b>	<b>22 04 15</b>	<b>140412</b>	<b>2.318,68</b>	<b>29 02 28</b>

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 January 2021

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) <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) <b>c)</b> workers engaged in demining work	8168	4.464,83	32 00 13
		8749	4.362,68	35 01 07
		595	4.271,01	31 00 03
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)*	78	4.967,22	-
3.	Active military personnel - DVO	15857	3.974,54	30 09 01
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	3251	2.542,52	33 02 00
5.	Former political prisoners	2579	4.040,10	33 02 23
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70898	6.022,41	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)	47025	2.848,56	29 00 25
8.	Former Yugoslav People's Army members - JNA	4843	3.344,28	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	157	3.336,73	38 02 08
10.	National Liberation War veterans - NOR	7971	2.974,45	29 06 02
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	678	10.268,78	32 11 25
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	84	3.467,82	28 09 01
13.	Former officials of federal bodies of the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	31	3.862,85	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	134	9.402,32	41 11 14
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	251	4.005,95	29 07 26
16.	Workers professionally exposed to asbestos	860	3.249,11	27 08 29
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	194	2.142,24	29 00 02
18.	Members of the Croatian Defence Council - HVO	6780	3.363,03	06 11 20
<b>TOTAL</b>		<b>179183</b>	-	-

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

