

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - February 2021 (payment in March 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 total pension beneficiaries according to the Pension Insurance Act
Pension beneficiaries entitled according to the Pension Insurance Act										
Old age pension	499279	2.772,55	31 07 25	74 10	408719	3.208,75	31 06 24	74 10	45,98	42,22
Old age pension for long-term insurees - Art. 35	38486	3.683,77	42 06 20	65 05	33742	3.879,33	42 06 20	65 03	55,59	3,49
Old age pension transformed from disability pension ¹	82312	2.440,16	24 10 03	73 11	71010	2.751,03	24 06 14	73 09	39,42	7,34
Total old age pension	620077	2.784,98	31 04 26	74 02	513471	3.189,52	31 03 16	74 01	45,70	53,04
Early pension	204743	2.665,78	35 11 25	67 10	168404	2.968,01	35 09 13	67 05	42,53	17,40
Early pension because of the employer's bankruptcy - Art. 36	343	2.894,69	35 06 00	62 09	335	2.905,82	35 06 00	62 08	41,64	0,03
Overall old age	825163	2.755,45	32 06 16	72 07	682210	3.134,70	32 04 26	72 05	44,92	70,48
Disability pension ¹	106450	2.081,98	21 10 25	61 11	100521	2.175,92	21 11 25	61 09	31,18	10,38
Survivor's pension	216111	2.087,35	28 05 06	72 09	185274	2.331,40	28 04 05	72 07	33,41	19,14
TOTAL	1147724	2.567,19	30 09 14	71 07	968005	2.881,38	30 06 18	71 04	41,29	
Average old age ZOMO pension with 40 or more years of qualifying period	104968	3.940,21	42 07 12	74 07	82350	4.757,22	42 07 17	74 02	68,16	
Total average ZOMO pension with 40 or more years of the qualifying period	203501	3.593,55	42 02 22	72 06	163469	4.198,93	42 02 28	72 03	60,17	16,89
Beneficiaries of the minimum pension retired according to ZOMO	268718	1.724,93	27 01 06	-	230899	1.884,11	26 09 20	-	27,00	23,85
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1754	7.303,12	37 06 12	-	1611	7.648,27	37 07 24	-	109,59	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 2021 according to the Pension Insurance Act - NEW BENEFICIARIES

Old age pension	2427	1.986,94	28 08 08	64 05	1545	2.701,88	29 00 06	64 02	38,71	29,28
Old age pension for long-term insurees - Art. 35	1116	3.207,74	42 02 03	61 09	1038	3.319,73	42 00 29	61 08	47,57	19,67
Total old age pension	3543	2.371,48	30 05 09	63 07	2583	2.950,17	31 01 21	63 02	42,27	48,96
Early pension	904	2.595,93	37 00 01	59 08	762	2.855,42	36 09 26	59 05	40,91	14,44
Early pension because of the employer's bankruptcy - Art. 36	2	2.625,13	34 11 06	58 09	2	2.625,13	34 11 06	58 09	37,61	0,04
Overall old age	4449	2.417,20	32 00 16	62 10	3347	2.928,40	32 09 22	62 04	41,96	63,44
Disability pension	305	1.997,38	24 08 21	55 01	265	2.185,42	25 00 17	54 06	31,31	5,02
Survivor's pension	1977	2.293,56	31 02 18	65 09	1664	2.600,18	31 05 06	65 05	37,26	31,54
TOTAL	6731	2.361,86	31 04 24	63 04	5276	2.787,56	31 10 08	62 11	39,94	

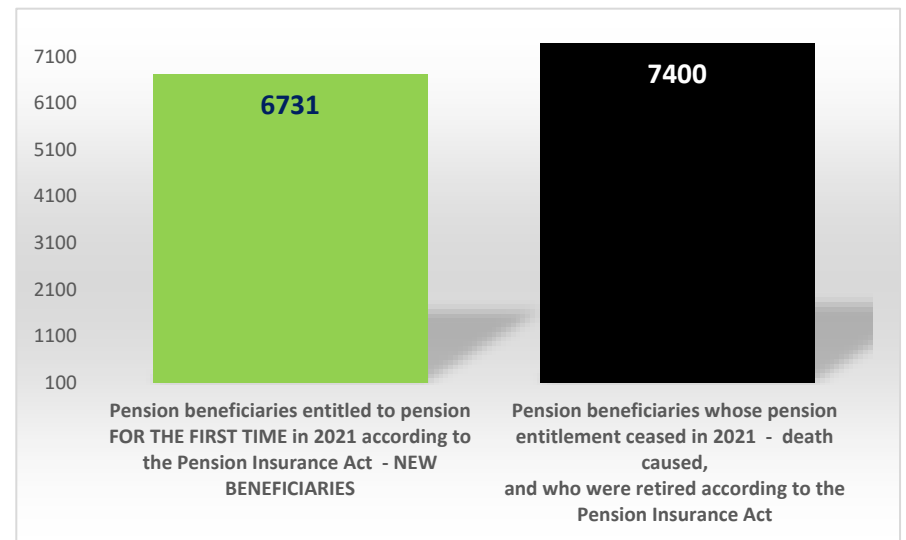
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

Type of pension	Number of beneficiaries	Average net pension	Average length of retirement (yy mm)
-----------------	-------------------------	---------------------	--------------------------------------

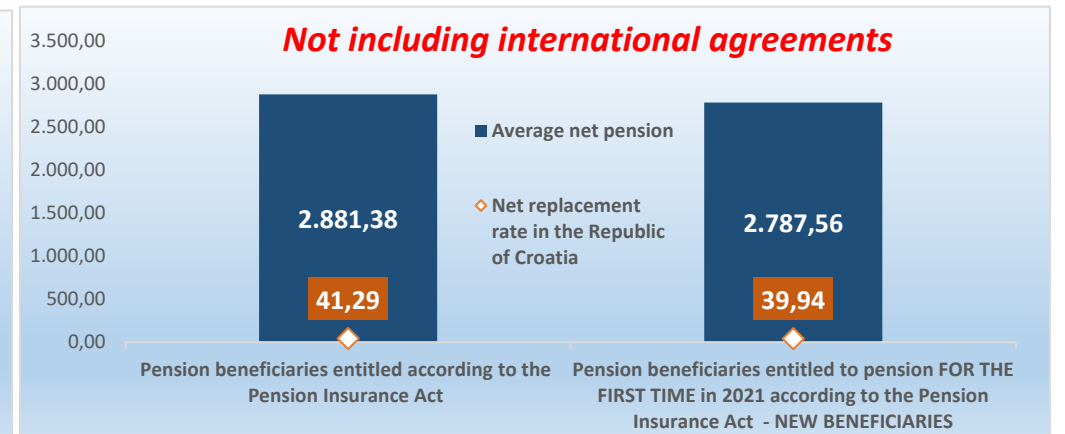
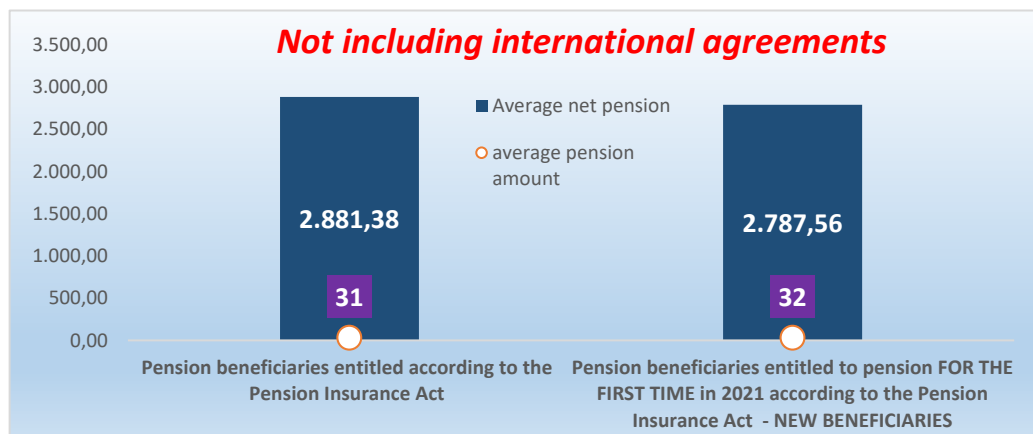
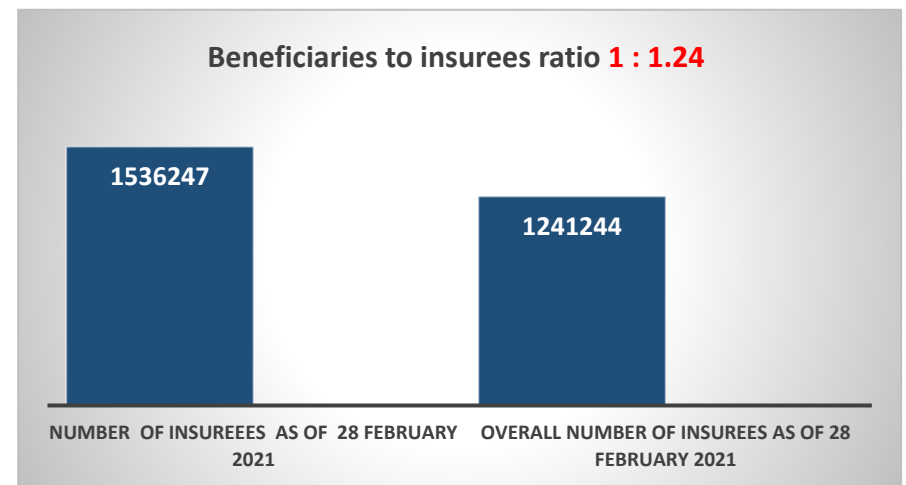
Pension beneficiaries whose pension entitlement ceased in 2021 - death caused, and who were retired according to the Pension Insurance Act

Old age	5025	2.651,29	21 10
Disability	550	2.295,88	20 00
Survivor's	1825	2.214,29	19 02
TOTAL	7400	2.517,10	-

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



NUMBER of insurees as of 28 February 2021	1536247
OVERALL number of insurees as of 28 February 2021	1241244
Beneficiaries to insurees ratio	1:1,24
Average net wage in the Republic of Croatia for January 2021 (source: State Bureau of Statistics)	6.979
Current value of pension (CVP), 1 January 2021	69,81
Minimum value of pension per 1 year of qualifying period, 1 January 2021	69,81
Total pension expenditure in 2021 - in HRK billions (plan)	42,63
Total expenditure for 2021, incl. child benefit - in HRK billions (plan)	44,23

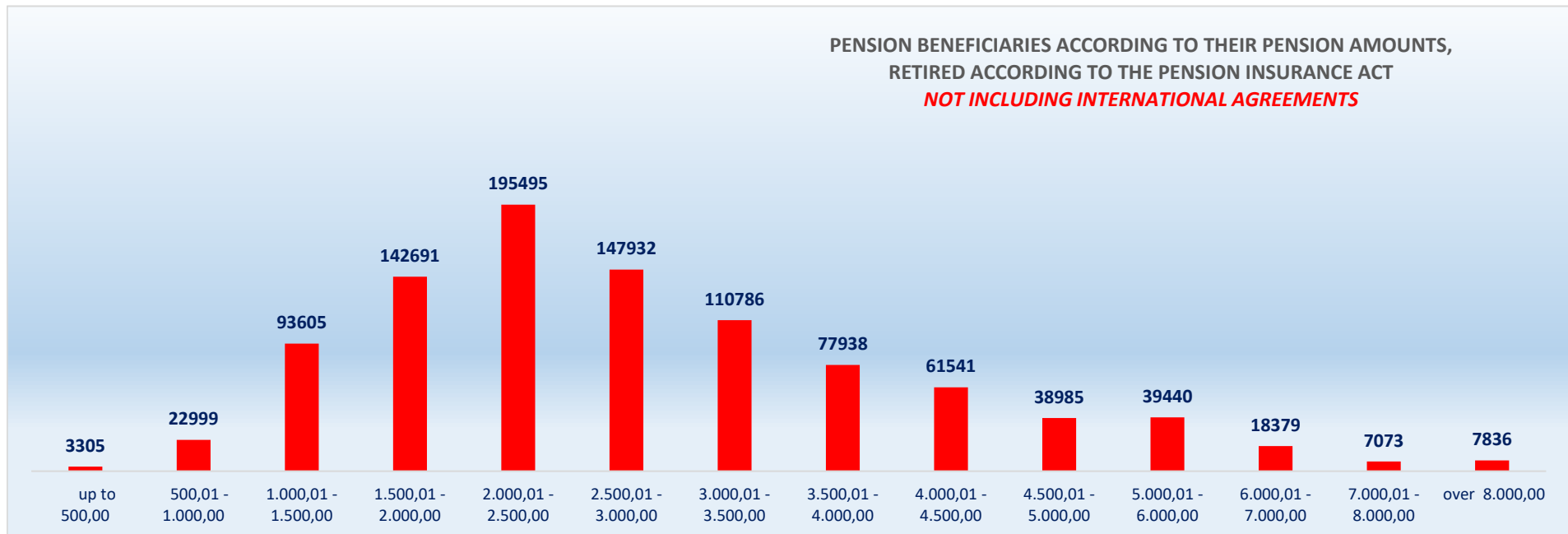


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 28 February 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	3305	330,63	15 00 03	906	298,76	16 03 09	1775	343,78	13 10 01	624	339,48	16 08 00
500,01 - 1.000,00	22999	810,06	15 04 01	9265	801,80	16 04 06	4056	822,25	13 01 27	9678	812,85	15 03 22
1.000,01 - 1.500,00	93605	1.248,31	17 07 21	48532	1.249,70	18 00 15	13260	1.299,71	14 11 14	31813	1.224,75	18 01 21
1.500,01 - 2.000,00	142691	1.770,56	25 01 03	84523	1.775,20	25 05 20	27800	1.779,06	21 04 06	30368	1.749,86	27 05 28
2.000,01 - 2.500,00	195495	2.246,51	28 11 22	123154	2.252,29	30 00 25	25429	2.252,61	23 03 21	46912	2.228,04	29 01 29
2.500,01 - 3.000,00	147932	2.766,36	33 04 08	106600	2.776,50	34 03 16	13989	2.767,36	25 06 21	27343	2.726,28	33 08 18
3.000,01 - 3.500,00	110786	3.231,74	34 10 17	86986	3.235,69	35 05 04	8013	3.194,88	26 09 09	15787	3.228,69	35 10 25
3.500,01 - 4.000,00	77938	3.735,87	36 05 13	66138	3.737,63	36 09 28	3164	3.715,32	28 05 05	8636	3.729,95	36 05 07
4.000,01 - 4.500,00	61541	4.231,73	37 09 05	54038	4.234,35	38 00 25	1493	4.205,23	29 05 15	6010	4.214,75	36 08 16
4.500,01 - 5.000,00	38985	4.730,12	38 08 01	35344	4.730,55	38 11 11	600	4.725,64	29 04 01	3041	4.725,97	37 02 26
5.000,01 - 6.000,00	39440	5.426,25	38 07 03	35590	5.427,16	38 09 29	587	5.412,28	29 04 16	3263	5.418,82	37 08 05
6.000,01 - 7.000,00	18379	6.408,12	38 05 20	16766	6.414,57	38 06 29	249	6.415,11	28 09 17	1364	6.327,56	38 11 10
7.000,01 - 8.000,00	7073	7.429,74	38 09 13	6710	7.429,93	38 08 29	72	7.458,50	29 04 01	291	7.418,06	41 11 09
over 8.000,00	7836	9.341,91	40 08 17	7658	9.342,77	40 09 05	34	9.199,70	29 08 26	144	9.329,88	40 08 10
TOTAL	968005	2.881,38	30 06 18	682210	3.134,70	32 04 26	100521	2.175,92	21 11 25	185274	2.331,40	28 04 05

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



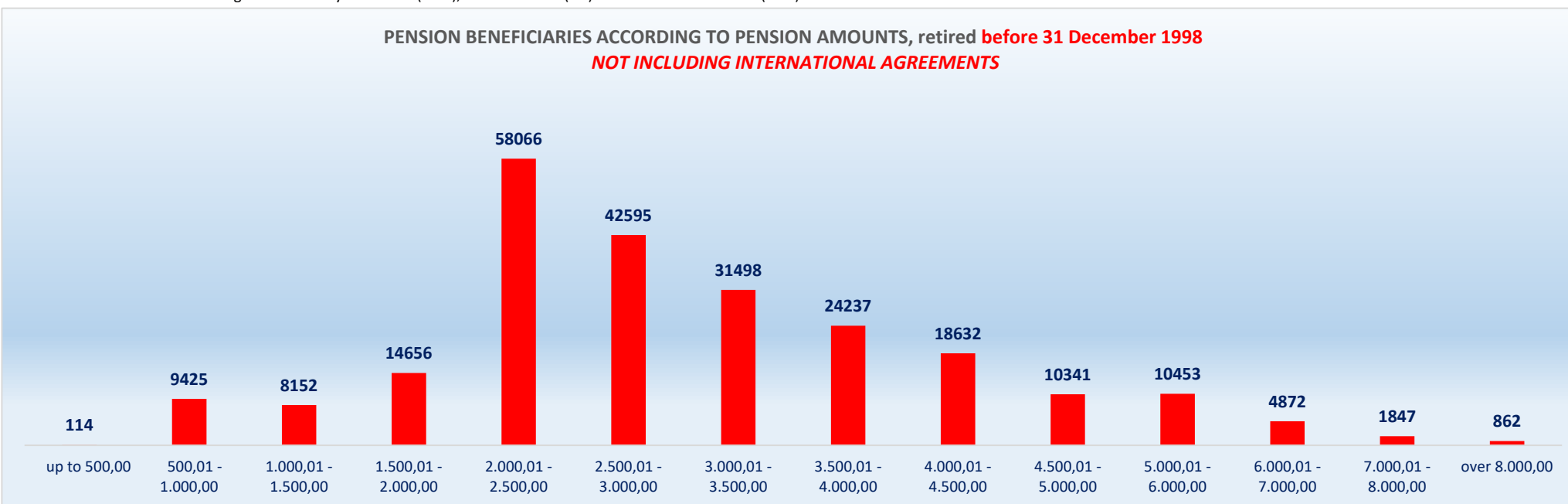
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 28 February 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	114	388,42	13 08 14	34	317,53	20 06 29	1	383,84	02 09 12	79	418,98	10 10 20
500,01 - 1.000,00	9425	783,32	15 01 06	6696	780,75	16 04 24	182	796,41	10 01 15	2547	789,14	12 00 14
1.000,01 - 1.500,00	8152	1.268,36	17 02 11	3860	1.266,11	18 05 06	358	1.290,34	11 00 08	3934	1.268,57	16 06 18
1.500,01 - 2.000,00	14656	1.785,82	21 10 05	8422	1.792,75	22 01 10	778	1.797,11	14 05 21	5456	1.773,51	22 05 19
2.000,01 - 2.500,00	58066	2.242,03	24 02 20	37124	2.249,36	24 09 22	3316	2.227,09	13 08 14	17626	2.229,40	24 11 27
2.500,01 - 3.000,00	42595	2.794,85	31 01 08	33738	2.810,27	31 09 22	1942	2.814,24	20 06 21	6915	2.714,19	30 05 17
3.000,01 - 3.500,00	31498	3.242,45	32 04 18	26743	3.244,81	32 08 09	1270	3.233,36	23 01 05	3485	3.227,67	32 10 17
3.500,01 - 4.000,00	24237	3.734,10	33 05 29	21645	3.735,01	33 09 06	818	3.707,74	24 01 28	1774	3.735,22	33 08 04
4.000,01 - 4.500,00	18632	4.224,74	34 06 11	16662	4.226,99	34 08 26	578	4.200,16	26 02 19	1392	4.208,00	34 05 00
4.500,01 - 5.000,00	10341	4.727,68	34 11 03	9535	4.728,11	35 00 24	226	4.720,81	26 07 27	580	4.723,36	35 03 18
5.000,01 - 6.000,00	10453	5.423,62	34 09 06	9704	5.425,13	34 10 04	190	5.409,56	26 02 16	559	5.402,20	36 02 03
6.000,01 - 7.000,00	4872	6.403,30	34 10 16	4607	6.410,50	34 11 14	95	6.396,89	28 02 21	170	6.211,67	36 06 02
7.000,01 - 8.000,00	1847	7.382,60	35 05 08	1798	7.380,98	35 06 15	34	7.479,28	28 04 02	15	7.357,60	39 04 15
over 8.000,00	862	8.523,29	36 03 28	845	8.515,50	36 05 18	16	8.848,89	28 05 03	1	9.896,70	45 07 02
UKUPNO	235750	3.063,77	28 09 21	181413	3.248,50	30 01 22	9804	2.807,12	18 01 05	44533	2.367,72	25 05 14

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



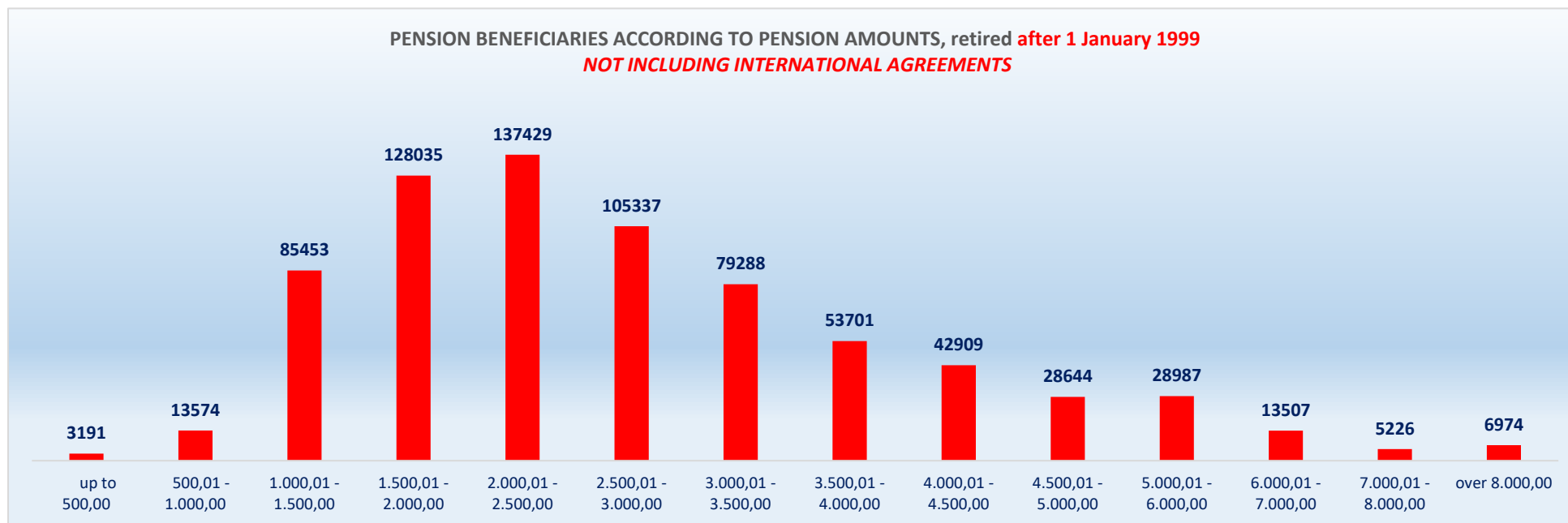
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 28 February 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	3191	328,57	15 00 21	872	298,03	16 01 04	1774	343,76	13 10 04	545	327,96	17 06 04
500,01 - 1.000,00	13574	828,63	15 06 02	2569	856,68	16 02 11	3874	823,46	13 03 19	7131	821,33	16 05 25
1.000,01 - 1.500,00	85453	1.246,39	17 08 07	44672	1.248,28	18 00 03	12902	1.299,97	15 00 19	27879	1.218,57	18 04 14
1.500,01 - 2.000,00	128035	1.768,81	25 05 20	76101	1.773,26	25 10 08	27022	1.778,54	21 06 19	24912	1.744,68	28 07 05
2.000,01 - 2.500,00	137429	2.248,41	31 00 01	86030	2.253,56	32 04 14	22113	2.256,44	24 09 03	29286	2.227,22	31 08 18
2.500,01 - 3.000,00	105337	2.754,83	34 03 06	72862	2.760,87	35 05 18	12047	2.759,80	26 03 25	20428	2.730,38	34 09 08
3.000,01 - 3.500,00	79288	3.227,48	35 10 10	60243	3.231,64	36 07 25	6743	3.187,63	27 04 01	12302	3.228,97	36 08 19
3.500,01 - 4.000,00	53701	3.736,67	37 09 10	44493	3.738,90	38 03 18	2346	3.717,96	29 07 06	6862	3.728,59	37 01 18
4.000,01 - 4.500,00	42909	4.234,76	39 01 18	37376	4.237,63	39 06 18	915	4.208,43	30 10 03	4618	4.216,79	37 04 20
4.500,01 - 5.000,00	28644	4.731,00	40 00 05	25809	4.731,46	40 04 13	374	4.728,56	30 09 20	2461	4.726,59	37 08 16
5.000,01 - 6.000,00	28987	5.427,20	39 11 25	25886	5.427,92	40 03 27	397	5.413,59	30 09 25	2704	5.422,25	37 11 29
6.000,01 - 7.000,00	13507	6.409,86	39 09 14	12159	6.416,11	39 11 22	154	6.426,35	29 01 18	1194	6.344,06	39 03 12
7.000,01 - 8.000,00	5226	7.446,40	39 11 24	4912	7.447,85	39 11 07	38	7.439,92	30 03 10	276	7.421,34	42 00 25
over 8.000,00	6974	9.443,09	41 03 01	6813	9.445,37	41 03 16	18	9.511,52	30 10 25	143	9.325,91	40 07 27
UKUPNO	732255	2.822,67	31 01 08	500797	3.093,47	33 02 22	90717	2.107,70	22 04 12	140741	2.319,91	29 03 02

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: 28 February 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: 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)	8145	4.464,18	32 00 14
	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)	8805	4.361,58	35 01 08
	c) workers engaged in demining work	595	4.269,96	30 11 29
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)*	91	4.869,97	-
3.	Active military personnel - DVO	15837	3.971,31	30 09 09
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	3192	2.542,47	33 02 09
5.	Former political prisoners	2567	4.035,23	33 02 12
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70907	6.018,77	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)	47172	2.848,98	29 00 27
8.	Former Yugoslav People's Army members - JNA	4792	3.341,33	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	159	3.325,22	38 02 27
10.	National Liberation War veterans - NOR	7831	2.975,01	29 06 09
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	679	10.249,37	32 11 24
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	82	3.473,68	28 08 29
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	30	3.855,97	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	133	9.379,45	41 11 19
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	250	3.997,74	29 07 19
16.	Workers professionally exposed to asbestos	859	3.249,66	27 08 28
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	193	2.143,07	29 00 05
18.	Members of the Croatian Defence Council - HVO	6776	3.365,85	06 11 16
TOTAL		179095	-	-

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

