

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - March 2021 (payment in April 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	499143	2.784,85	31 07 24	74 10	408285	3.224,87	31 06 23	74 10	45,82	42,20
Old age pension for long-term insurees - Art. 35	38844	3.695,57	42 06 20	65 05	34053	3.892,37	42 06 19	65 04	55,31	3,52
Old age pension transformed from disability pension ¹	82004	2.453,46	24 10 02	74 00	70751	2.765,82	24 06 13	73 10	39,30	7,31
Total old age pension	619991	2.798,08	31 04 26	74 02	513089	3.205,87	31 03 16	74 01	45,55	53,03
Early pension	204931	2.679,41	35 11 26	67 11	168584	2.983,12	35 09 14	67 05	42,39	17,42
Early pension because of the employer's bankruptcy - Art. 36	343	2.910,38	35 06 00	62 10	335	2.921,58	35 06 00	62 10	41,51	0,03
Overall old age	825265	2.768,66	32 06 17	72 07	682008	3.150,67	32 04 27	72 05	44,77	70,49
Disability pension ¹	106170	2.093,04	21 10 24	61 11	100239	2.187,75	21 11 25	61 10	31,08	10,36
Survivor's pension	216313	2.097,47	28 05 08	72 08	185278	2.344,21	28 04 06	72 07	33,31	19,15
TOTAL	1147748	2.579,66	30 09 14	71 08	967525	2.896,47	30 06 18	71 04	41,15	
Average old age ZOMO pension with 40 or more years of qualifying period	104769	3.954,34	42 07 15	74 08	82097	4.778,87	42 07 19	74 02	67,90	
Total average ZOMO pension with 40 or more years of the qualifying period	203473	3.607,22	42 02 23	72 07	163293	4.217,63	42 03 00	72 04	59,93	16,88
Beneficiaries of the minimum pension retired according to ZOMO	268711	1.733,79	27 01 07	-	230733	1.894,72	26 09 21	-	26,92	23,85
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1758	7.327,27	37 06 11	-	1614	7.676,78	37 07 20	-	109,08	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	3521	1.876,55	28 03 19	64 06	2130	2.631,04	28 01 27	64 02	37,38	27,90
Old age pension for long-term insurees - Art. 35	1507	3.185,97	42 03 01	61 09	1381	3.321,06	42 01 16	61 09	47,19	18,09
Total old age pension	5028	2.269,01	29 10 29	63 08	3511	2.902,45	30 01 27	63 03	41,24	45,99
Early pension	1184	2.581,79	37 00 07	59 08	967	2.895,86	36 09 19	59 05	41,15	12,67
Early pension because of the employer's bankruptcy - Art. 36	2	2.639,88	34 11 06	58 09	2	2.639,88	34 11 06	58 09	37,51	0,03
Overall old age	6214	2.328,73	31 06 15	62 11	4480	2.900,91	32 00 06	62 05	41,22	58,68
Disability pension	571	1.952,51	24 00 28	54 09	492	2.163,73	24 04 13	54 02	30,74	6,44
Survivor's pension	3210	2.229,52	30 08 14	64 08	2663	2.557,66	30 11 08	64 01	36,34	34,88
TOTAL	9995	2.275,37	30 09 07	63 00	7635	2.733,68	31 00 03	62 05	38,84	

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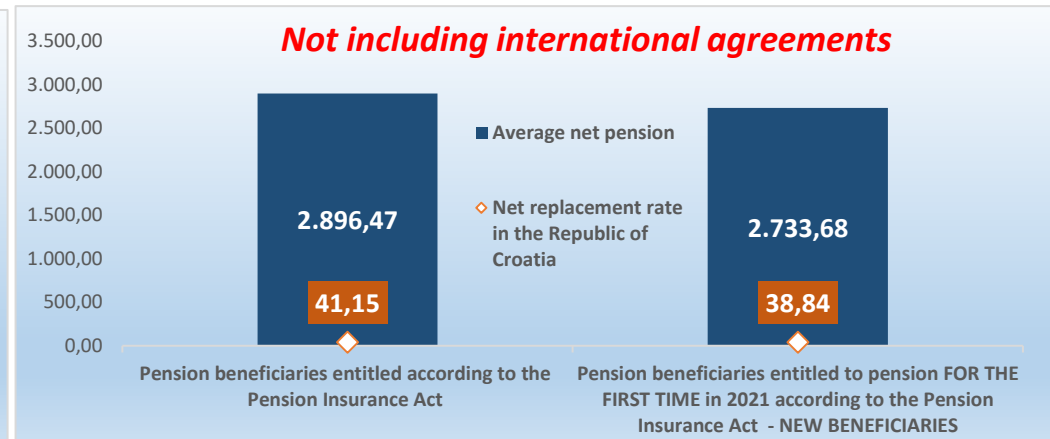
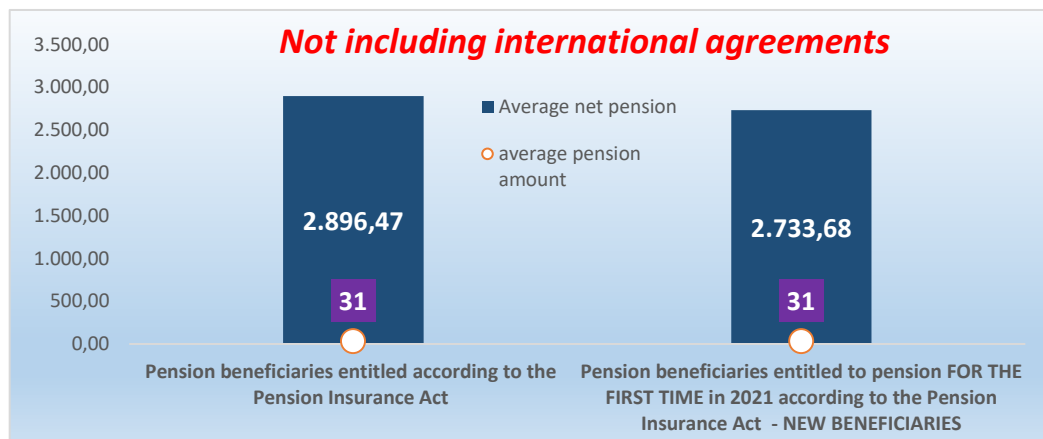
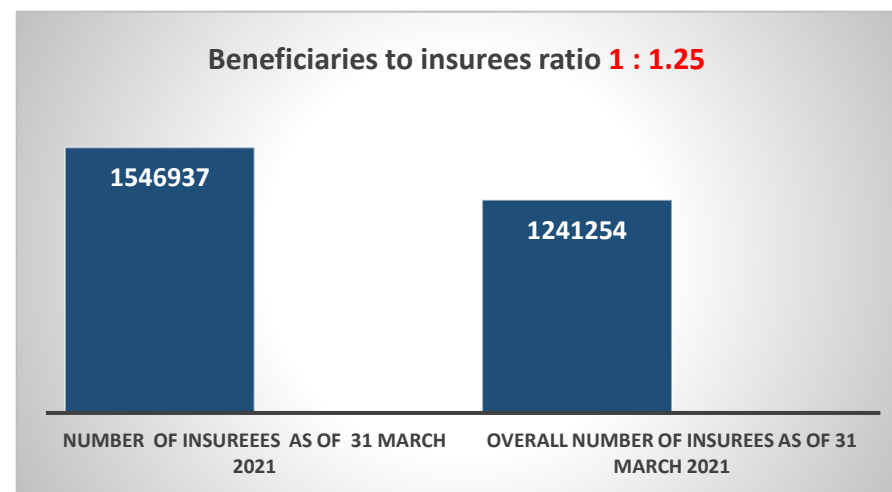
Pension beneficiaries whose pension entitlement ceased in 2021 - death caused, and who were retired according to the Pension Insurance Act

Old age	8203	2.606,18	21 08
Disability	983	2.312,07	19 08
Survivor's	2967	2.202,23	18 08
TOTAL	12153	2.483,77	-

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



NUMBER of insurees as of 31 March 2021	1546937
OVERALL number of insurees as of 31 March 2021	1241254
Beneficiaries to insurees ratio	1:1,25
Average net wage in the Republic of Croatia for February 2021 (source: State Bureau of Statistics)	7.038
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



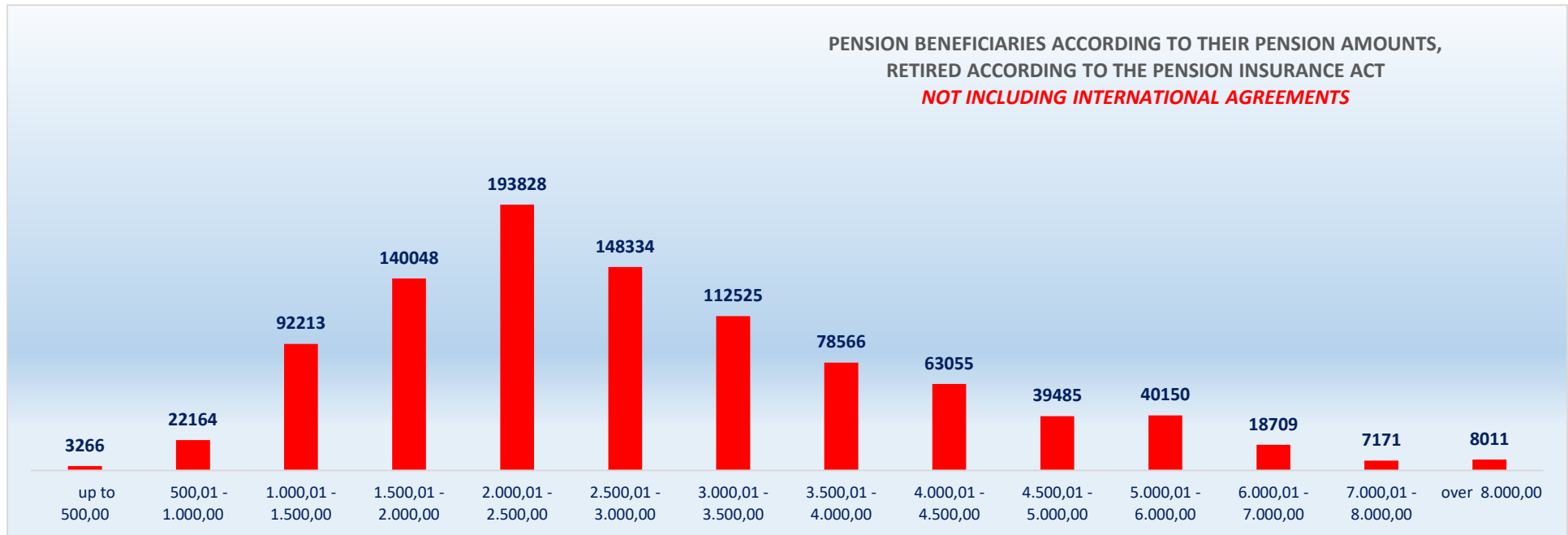
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 March 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	3266	330,68	14 11 29	902	299,44	16 03 04	1744	343,71	13 09 10	620	339,46	16 08 06
500,01 - 1.000,00	22164	808,33	15 04 12	9062	804,02	16 04 05	3653	805,18	13 02 00	9449	813,67	15 03 21
1.000,01 - 1.500,00	92213	1.247,22	17 06 26	48197	1.253,58	18 00 06	12420	1.277,15	14 06 25	31596	1.225,76	18 00 23
1.500,01 - 2.000,00	140048	1.768,56	24 10 10	82493	1.777,15	25 03 16	27392	1.763,72	20 09 20	30163	1.749,46	27 04 06
2.000,01 - 2.500,00	193828	2.244,96	28 10 23	121017	2.250,74	29 11 24	26079	2.241,68	23 05 27	46732	2.231,83	29 01 13
2.500,01 - 3.000,00	148334	2.762,00	33 03 19	106664	2.771,39	34 02 26	14191	2.757,53	25 07 29	27479	2.727,84	33 07 23
3.000,01 - 3.500,00	112525	3.228,09	34 09 26	88239	3.231,64	35 04 23	8358	3.189,87	26 08 02	15928	3.228,42	35 10 16
3.500,01 - 4.000,00	78566	3.733,19	36 04 17	66444	3.735,01	36 09 01	3266	3.710,75	28 04 16	8856	3.727,79	36 05 06
4.000,01 - 4.500,00	63055	4.229,01	37 08 17	55320	4.231,35	38 00 07	1564	4.204,75	29 05 18	6171	4.214,21	36 08 15
4.500,01 - 5.000,00	39485	4.730,36	38 08 01	35783	4.730,90	38 11 12	600	4.723,89	29 04 14	3102	4.725,46	37 02 23
5.000,01 - 6.000,00	40150	5.425,89	38 07 04	36226	5.426,86	38 10 00	608	5.409,37	29 04 13	3316	5.418,25	37 08 07
6.000,01 - 7.000,00	18709	6.407,01	38 05 21	17052	6.413,25	38 07 02	254	6.411,57	28 09 23	1403	6.330,39	38 10 21
7.000,01 - 8.000,00	7171	7.429,24	38 09 18	6789	7.429,74	38 09 12	75	7.464,98	29 03 18	307	7.409,63	41 05 20
over 8.000,00	8011	9.351,44	40 07 25	7820	9.352,65	40 08 12	35	9.203,27	29 08 01	156	9.323,82	40 10 02
TOTAL	967525	2.896,47	30 06 18	682008	3.150,67	32 04 27	100239	2.187,75	21 11 25	185278	2.344,21	28 04 06

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



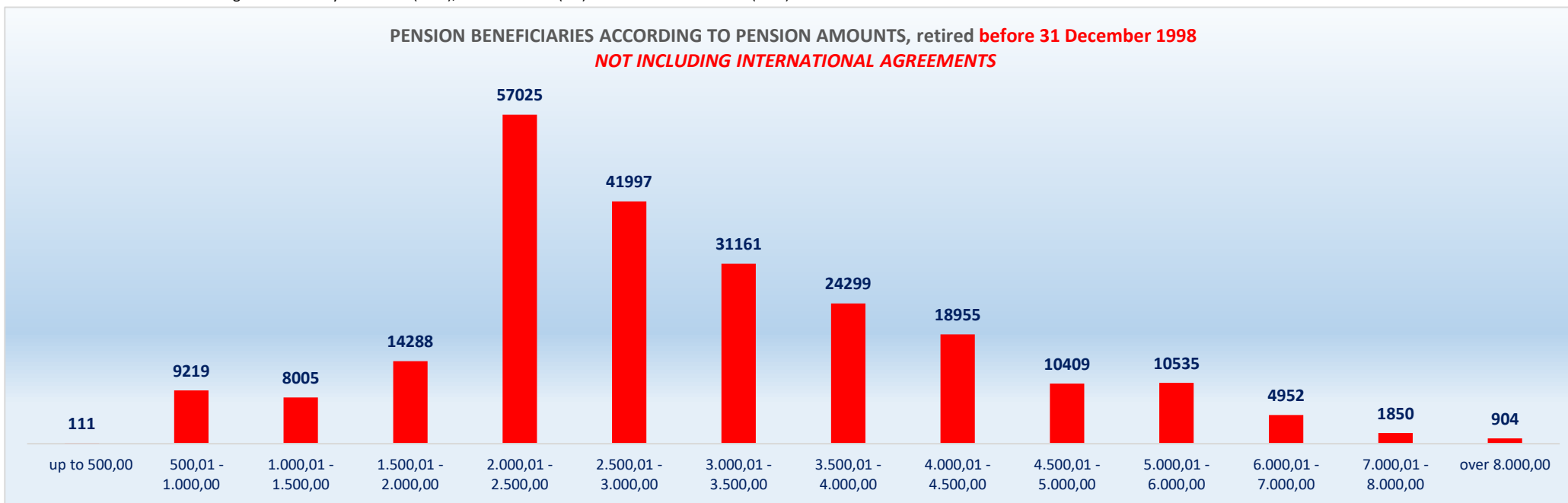
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 March 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	111	389,71	13 07 21	33	320,86	20 05 26	1	385,99	02 09 12	77	419,27	10 10 05
500,01 - 1.000,00	9219	785,92	15 01 04	6560	784,32	16 04 23	179	797,88	10 01 25	2480	789,27	12 00 05
1.000,01 - 1.500,00	8005	1.268,03	17 01 07	3774	1.266,00	18 04 18	344	1.290,79	11 00 01	3887	1.267,98	16 04 26
1.500,01 - 2.000,00	14288	1.786,50	21 09 07	8184	1.793,94	22 00 03	765	1.797,87	14 04 25	5339	1.773,45	22 05 08
2.000,01 - 2.500,00	57025	2.248,70	24 01 16	36338	2.255,53	24 08 17	3264	2.235,33	13 07 24	17423	2.236,94	24 10 24
2.500,01 - 3.000,00	41997	2.798,57	31 00 11	33179	2.814,14	31 08 24	1902	2.818,00	20 05 06	6916	2.718,54	30 05 04
3.000,01 - 3.500,00	31161	3.240,94	32 04 01	26450	3.243,41	32 07 29	1254	3.224,41	23 00 19	3457	3.228,01	32 09 01
3.500,01 - 4.000,00	24299	3.732,05	33 04 29	21640	3.733,47	33 08 06	854	3.703,39	24 01 20	1805	3.728,52	33 07 08
4.000,01 - 4.500,00	18955	4.223,70	34 06 00	16945	4.225,63	34 08 14	587	4.208,96	26 01 21	1423	4.206,83	34 05 12
4.500,01 - 5.000,00	10409	4.728,43	34 11 00	9592	4.728,89	35 00 20	223	4.721,18	26 08 21	594	4.723,67	35 03 21
5.000,01 - 6.000,00	10535	5.422,14	34 08 26	9776	5.423,65	34 09 25	196	5.396,83	26 02 09	563	5.404,74	36 02 04
6.000,01 - 7.000,00	4952	6.401,39	34 10 20	4677	6.408,24	34 11 19	99	6.395,74	28 03 07	176	6.222,39	36 05 28
7.000,01 - 8.000,00	1850	7.382,26	35 05 19	1800	7.380,07	35 06 24	34	7.509,27	28 04 02	16	7.358,59	39 08 25
over 8.000,00	904	8.528,47	36 01 18	887	8.520,46	36 03 05	16	8.884,55	28 05 03	1	9.935,52	45 07 02
UKUPNO	233710	3.080,19	28 09 19	179835	3.265,91	30 01 21	9718	2.823,27	18 01 06	44157	2.380,36	25 05 09

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

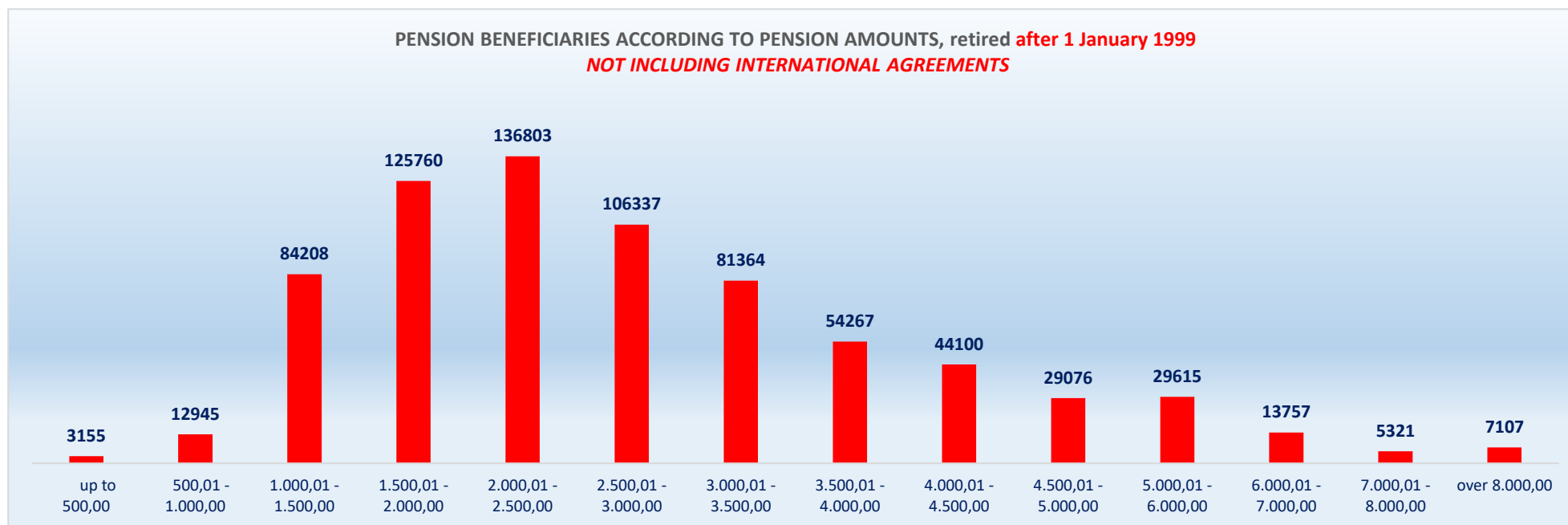


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 31 March 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	3155	328,60	15 00 12	869	298,63	16 01 01	1743	343,69	13 09 13	543	328,14	17 06 05
500,01 - 1.000,00	12945	824,29	15 06 25	2502	855,66	16 02 10	3474	805,55	13 03 27	6969	822,36	16 05 26
1.000,01 - 1.500,00	84208	1.245,24	17 07 12	44423	1.252,52	17 11 29	12076	1.276,76	14 08 03	27709	1.219,83	18 03 18
1.500,01 - 2.000,00	125760	1.766,52	25 02 14	74309	1.775,30	25 08 00	26627	1.762,74	20 11 27	24824	1.744,30	28 04 27
2.000,01 - 2.500,00	136803	2.243,40	30 10 25	84679	2.248,68	32 03 06	22815	2.242,59	24 10 27	29309	2.228,79	31 08 00
2.500,01 - 3.000,00	106337	2.747,55	34 02 13	73485	2.752,09	35 04 23	12289	2.748,17	26 05 05	20563	2.730,97	34 08 07
3.000,01 - 3.500,00	81364	3.223,16	35 09 07	61789	3.226,61	36 07 01	7104	3.183,77	27 02 13	12471	3.228,54	36 08 13
3.500,01 - 4.000,00	54267	3.733,70	37 08 12	44804	3.735,75	38 02 22	2412	3.713,36	29 06 05	7051	3.727,60	37 01 19
4.000,01 - 4.500,00	44100	4.231,29	39 00 25	38375	4.233,87	39 05 28	977	4.202,22	30 09 28	4748	4.216,42	37 04 14
4.500,01 - 5.000,00	29076	4.731,05	40 00 03	26191	4.731,63	40 04 12	377	4.725,49	30 09 24	2508	4.725,88	37 08 11
5.000,01 - 6.000,00	29615	5.427,22	39 11 24	26450	5.428,05	40 03 27	412	5.415,33	30 09 16	2753	5.421,02	38 00 01
6.000,01 - 7.000,00	13757	6.409,03	39 09 14	12375	6.415,14	39 11 24	155	6.421,68	29 01 23	1227	6.345,88	39 02 23
7.000,01 - 8.000,00	5321	7.445,58	39 11 21	4989	7.447,66	39 11 16	41	7.428,25	30 01 11	291	7.412,44	41 06 25
over 8.000,00	7107	9.456,12	41 02 21	6933	9.459,12	41 03 05	19	9.471,67	30 08 17	155	9.319,88	40 09 20
UKUPNO	733815	2.837,96	31 01 07	502173	3.109,40	33 02 21	90521	2.119,52	22 04 10	141121	2.332,90	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 March 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) 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	8106	4.486,11	32 00 12
		8824	4.379,21	35 01 07
		597	4.308,04	31 00 02
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)*	110	4.847,37	-
3.	Active military personnel - DVO	15794	3.987,39	30 09 18
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	3132	2.562,02	33 02 20
5.	Former political prisoners	2554	4.050,69	33 02 11
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70935	6.045,30	18 07 21
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)	47338	2.866,29	29 00 28
8.	Former Yugoslav People's Army members - JNA	4752	3.355,79	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	159	3.336,70	38 02 27
10.	National Liberation War veterans - NOR	7722	2.989,03	29 06 07
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	683	10.286,68	32 11 27
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	81	3.510,12	28 08 29
13.	Former officials of federal bodies of the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	29	3.885,78	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	134	9.403,40	42 00 16
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	250	4.019,38	29 07 27
16.	Workers professionally exposed to asbestos	860	3.265,70	27 08 29
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	193	2.157,24	29 00 04
18.	Members of the Croatian Defence Council - HVO	6777	3.386,38	06 10 27
	TOTAL	179030	-	-

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

