

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - April 2021 (payment in May 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	498409	2.786,33	31 08 02	74 11	407442	3.228,20	31 07 04	74 11	45,23	42,17
Old age pension for long-term insurees - Art. 35	39357	3.697,97	42 06 16	65 06	34500	3.895,39	42 06 15	65 05	54,57	3,57
Old age pension transformed from disability pension <sup>1</sup>	81727	2.453,72	24 10 03	74 00	70515	2.766,16	24 06 14	73 10	38,75	7,30
<b>Total old age pension</b>	<b>619493</b>	<b>2.800,36</b>	<b>31 05 11</b>	<b>74 02</b>	<b>512457</b>	<b>3.209,54</b>	<b>31 04 04</b>	<b>74 01</b>	<b>44,96</b>	<b>53,04</b>
Early pension	204992	2.681,36	35 11 28	68 00	168659	2.985,11	35 09 17	67 06	41,82	17,46
Early pension because of the employer's bankruptcy - Art. 36	345	2.911,14	35 06 05	62 11	337	2.921,84	35 06 05	62 10	40,93	0,03
<b>Overall old age</b>	<b>824830</b>	<b>2.770,84</b>	<b>32 06 29</b>	<b>72 08</b>	<b>681453</b>	<b>3.153,85</b>	<b>32 05 12</b>	<b>72 05</b>	<b>44,18</b>	<b>70,53</b>
Disability pension <sup>1</sup>	105830	2.092,78	21 10 24	62 00	99927	2.187,31	21 11 24	61 10	30,64	10,34
Survivor's pension	215977	2.096,74	28 05 09	72 08	184870	2.344,67	28 04 07	72 06	32,85	19,13
<b>TOTAL</b>	<b>1146637</b>	<b>2.581,28</b>	<b>30 09 25</b>	<b>71 08</b>	<b>966250</b>	<b>2.899,08</b>	<b>30 07 01</b>	<b>71 04</b>	<b>40,61</b>	
Average old age ZOMO pension with 40 or more years of qualifying period	105619	3.962,45	42 07 23	74 07	82932	4.781,61	42 07 28	74 01	66,99	
Total average ZOMO pension with 40 or more years of the qualifying period	205470	3.612,52	42 02 28	72 06	165191	4.218,45	42 03 04	72 03	59,10	17,10
Beneficiaries of the minimum pension retired according to ZOMO	269513	1.735,91	27 01 20	-	231396	1.897,33	26 10 05	-	26,58	23,95
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1752	7.345,70	37 06 15	-	1610	7.692,61	37 07 25	-	107,77	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

### Pension beneficiaries entitled to pension FOR THE FIRST TIME in 2021 according to the Pension Insurance Act - NEW BENEFICIARIES

Old age pension	6765	2.487,99	31 02 03	64 05	4908	3.153,25	32 02 01	64 03	44,18	38,90
Old age pension for long-term insurees - Art. 35	2043	3.354,47	42 01 29	61 09	1850	3.504,27	42 01 13	61 08	49,09	14,66
<b>Total old age pension</b>	<b>8808</b>	<b>2.688,96</b>	<b>33 02 23</b>	<b>63 10</b>	<b>6758</b>	<b>3.249,34</b>	<b>34 04 12</b>	<b>63 06</b>	<b>45,52</b>	<b>53,56</b>
Early pension	2105	2.770,65	37 03 13	60 02	1807	3.018,41	37 02 08	60 00	42,29	14,32
Early pension because of the employer's bankruptcy - Art. 36	3	2.889,34	37 00 06	59 02	3	2.889,34	37 00 06	59 02	40,48	0,02
<b>Overall old age</b>	<b>10916</b>	<b>2.704,77</b>	<b>34 00 17</b>	<b>63 01</b>	<b>8568</b>	<b>3.200,51</b>	<b>35 00 02</b>	<b>62 09</b>	<b>44,84</b>	<b>67,91</b>
Disability pension	763	1.962,24	24 04 15	54 09	663	2.167,84	24 08 18	54 04	30,37	5,25
Survivor's pension	4106	2.208,38	30 05 20	64 05	3386	2.542,92	30 08 20	63 09	35,63	26,84
<b>TOTAL</b>	<b>15785</b>	<b>2.539,76</b>	<b>32 07 10</b>	<b>63 00</b>	<b>12617</b>	<b>2.969,77</b>	<b>33 02 27</b>	<b>62 07</b>	<b>41,61</b>	

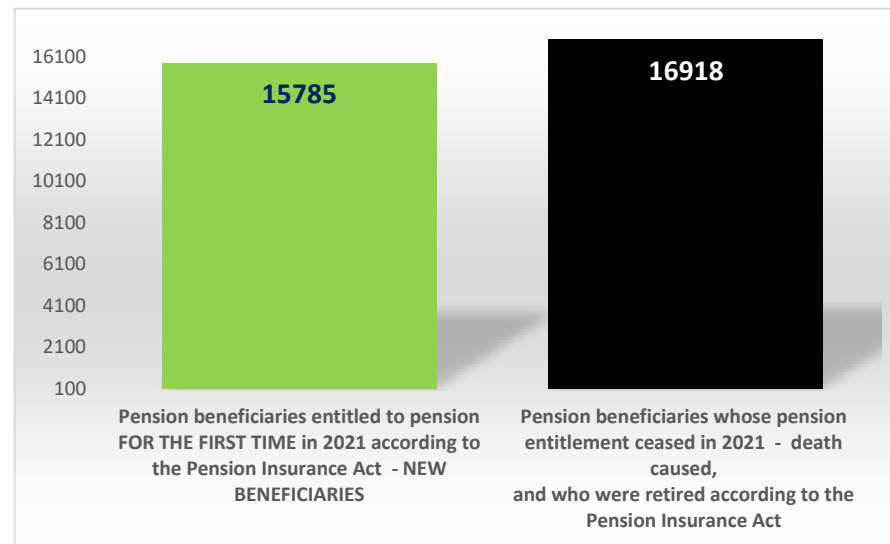
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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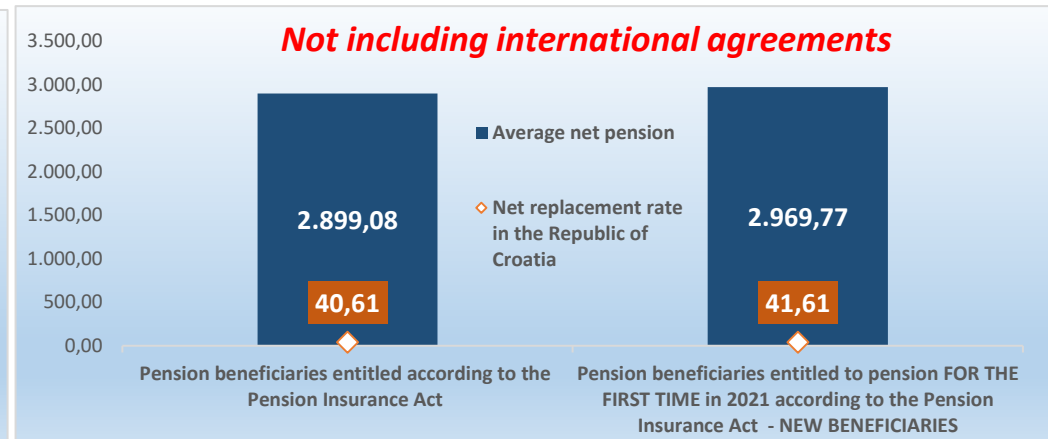
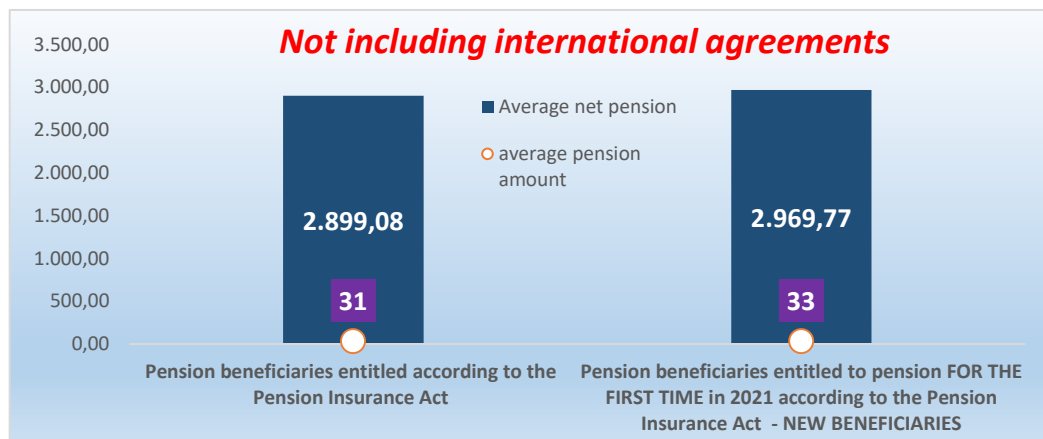
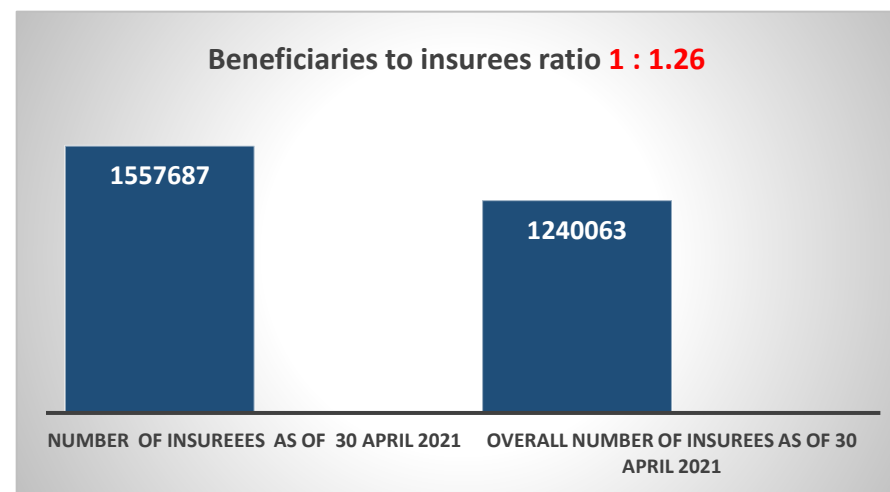
**Pension beneficiaries whose pension entitlement ceased in 2021 - death caused, and who were retired according to the Pension Insurance Act**

Old age	11381	2.599,53	21 06
Disability	1399	2.293,36	19 07
Survivor's	4138	2.191,70	18 06
<b>TOTAL</b>	<b>16918</b>	<b>2.474,46</b>	<b>-</b>

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



NUMBER of insurees as of 30 April 2021	1557687
OVERALL number of insurees as of 30 April 2021	1240063
Beneficiaries to insurees ratio	1:1,26
Average net wage in the Republic of Croatia for March 2021 (source: State Bureau of Statistics)	7.138
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



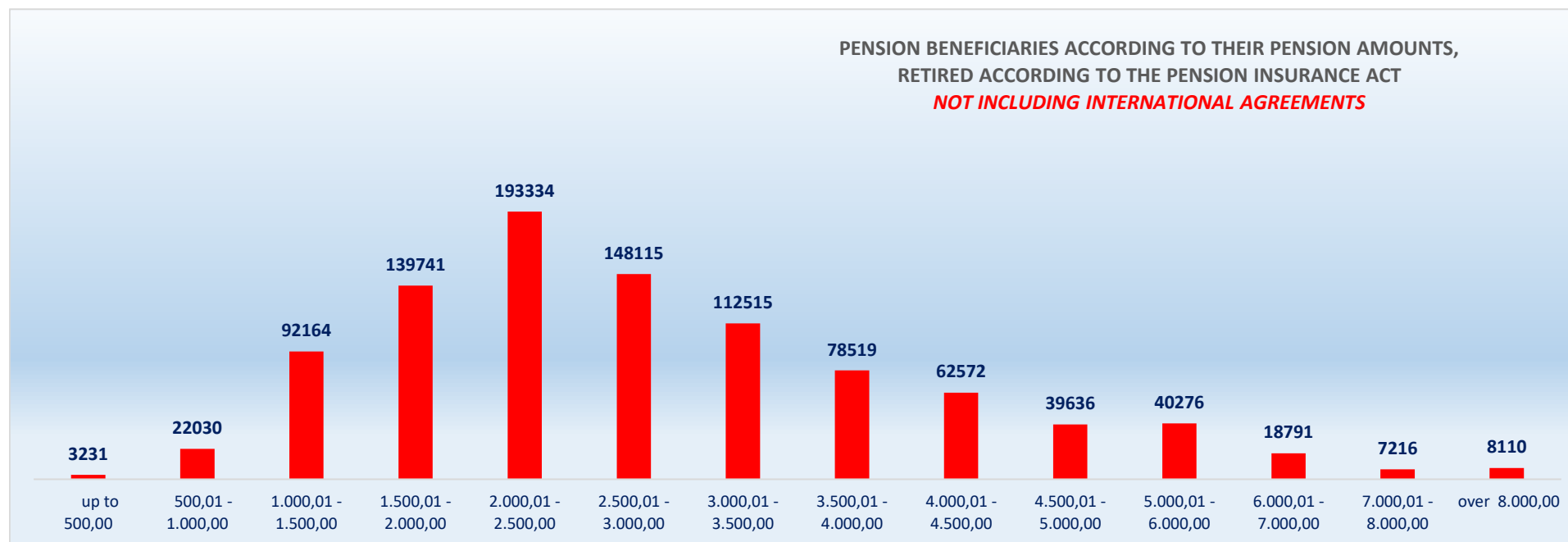
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 30 April 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	3231	330,43	14 11 14	902	299,80	16 03 04	1718	343,32	13 08 11	611	339,38	16 07 27
500,01 - 1.000,00	22030	808,52	15 04 10	8968	804,33	16 04 05	3645	804,61	13 01 23	9417	814,01	15 03 19
1.000,01 - 1.500,00	92164	1.247,38	17 06 26	48181	1.253,77	18 00 05	12401	1.277,22	14 06 24	31582	1.225,92	18 00 22
1.500,01 - 2.000,00	139741	1.768,57	24 10 11	82291	1.777,23	25 03 17	27340	1.763,63	20 09 20	30110	1.749,41	27 04 05
2.000,01 - 2.500,00	193334	2.245,11	28 11 00	120713	2.250,95	30 00 01	25997	2.241,74	23 05 29	46624	2.231,88	29 01 17
2.500,01 - 3.000,00	148115	2.762,24	33 03 29	106589	2.771,70	34 03 06	14141	2.757,62	25 08 00	27385	2.727,83	33 07 28
3.000,01 - 3.500,00	112515	3.228,24	34 10 10	88332	3.231,79	35 05 08	8325	3.189,91	26 08 05	15858	3.228,56	35 10 19
3.500,01 - 4.000,00	78519	3.733,49	36 05 02	66428	3.735,35	36 09 17	3248	3.710,80	28 04 21	8843	3.727,84	36 05 12
4.000,01 - 4.500,00	62572	4.231,43	37 08 27	54910	4.233,79	38 00 18	1547	4.205,80	29 05 26	6115	4.216,73	36 08 11
4.500,01 - 5.000,00	39636	4.730,50	38 08 10	35917	4.731,01	38 11 20	595	4.723,89	29 04 28	3124	4.725,88	37 02 25
5.000,01 - 6.000,00	40276	5.426,68	38 07 17	36347	5.427,41	38 10 14	606	5.410,63	29 04 09	3323	5.421,67	37 08 06
6.000,01 - 7.000,00	18791	6.407,64	38 06 05	17131	6.413,72	38 07 16	249	6.406,60	28 10 21	1411	6.333,97	38 10 14
7.000,01 - 8.000,00	7216	7.426,23	38 09 15	6832	7.426,97	38 09 11	78	7.427,36	29 01 07	306	7.409,51	41 05 19
over 8.000,00	8110	9.353,72	40 08 01	7912	9.355,35	40 08 16	37	9.148,77	29 09 05	161	9.320,27	41 02 05
<b>TOTAL</b>	<b>966250</b>	<b>2.899,08</b>	<b>30 07 01</b>	<b>681453</b>	<b>3.153,85</b>	<b>32 05 12</b>	<b>99927</b>	<b>2.187,31</b>	<b>21 11 24</b>	<b>184870</b>	<b>2.344,67</b>	<b>28 04 07</b>

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



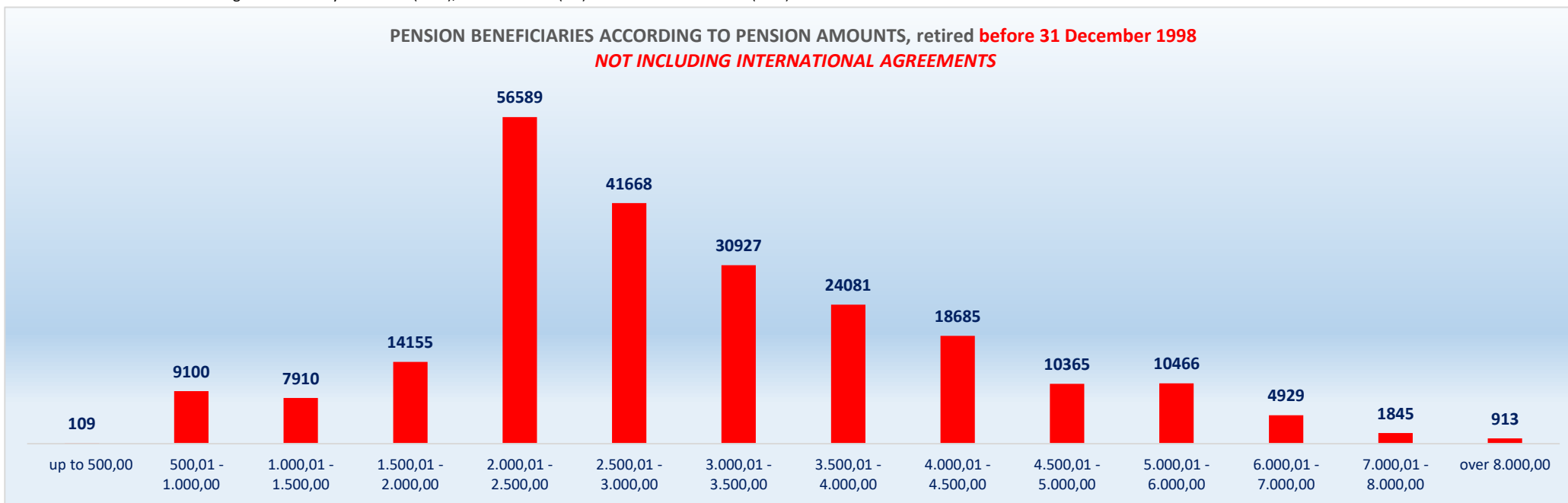
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 30 April 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	109	390,35	13 05 10	31	318,65	20 02 28	1	385,99	02 09 12	77	419,27	10 10 05
500,01 - 1.000,00	9100	786,09	15 01 01	6463	784,49	16 04 23	178	798,21	10 01 19	2459	789,41	12 00 02
1.000,01 - 1.500,00	7910	1.268,12	17 01 03	3727	1.265,92	18 04 14	339	1.290,95	11 00 01	3844	1.268,23	16 04 23
1.500,01 - 2.000,00	14155	1.786,48	21 09 00	8097	1.794,02	22 00 02	760	1.797,87	14 05 01	5298	1.773,34	22 04 28
2.000,01 - 2.500,00	56589	2.248,70	24 01 15	36063	2.255,52	24 08 15	3239	2.235,45	13 07 27	17287	2.236,97	24 10 23
2.500,01 - 3.000,00	41668	2.798,68	31 00 09	32938	2.814,23	31 08 20	1886	2.818,11	20 04 28	6844	2.718,52	30 05 09
3.000,01 - 3.500,00	30927	3.240,82	32 03 28	26266	3.243,29	32 07 26	1247	3.223,93	23 00 11	3414	3.227,99	32 09 00
3.500,01 - 4.000,00	24081	3.732,13	33 04 26	21449	3.733,52	33 08 03	846	3.703,92	24 01 27	1786	3.728,78	33 07 05
4.000,01 - 4.500,00	18685	4.225,70	34 05 23	16697	4.227,52	34 08 07	580	4.209,36	26 01 28	1408	4.210,86	34 05 10
4.500,01 - 5.000,00	10365	4.728,29	34 10 24	9549	4.728,63	35 00 17	223	4.721,44	26 08 21	593	4.725,43	35 02 10
5.000,01 - 6.000,00	10466	5.423,68	34 08 25	9709	5.425,07	34 09 22	193	5.401,17	26 01 09	564	5.407,51	36 02 13
6.000,01 - 7.000,00	4929	6.402,25	34 10 19	4655	6.408,95	34 11 17	97	6.397,15	28 03 08	177	6.228,81	36 05 21
7.000,01 - 8.000,00	1845	7.379,62	35 04 29	1797	7.378,12	35 06 10	34	7.482,91	28 01 23	14	7.321,10	38 07 02
over 8.000,00	913	8.530,43	36 00 29	894	8.523,48	36 02 08	17	8.843,10	28 08 15	2	8.979,36	49 10 29
<b>UKUPNO</b>	<b>231742</b>	<b>3.081,77</b>	<b>28 09 17</b>	<b>178335</b>	<b>3.267,74</b>	<b>30 01 19</b>	<b>9640</b>	<b>2.823,43</b>	<b>18 01 05</b>	<b>43767</b>	<b>2.380,87</b>	<b>25 05 06</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**

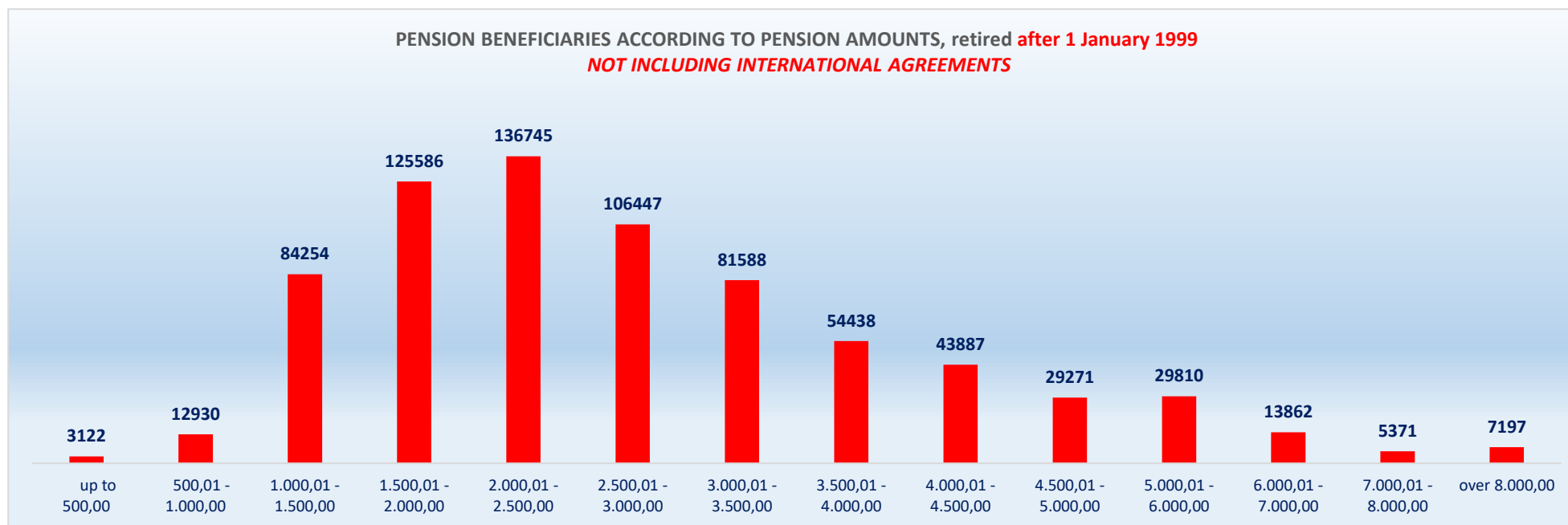


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: 30 April 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	3122	328,33	15 00 04	871	299,13	16 01 09	1717	343,29	13 08 14	534	327,86	17 06 01
500,01 - 1.000,00	12930	824,30	15 06 21	2505	855,54	16 02 12	3467	804,94	13 03 19	6958	822,70	16 05 22
1.000,01 - 1.500,00	84254	1.245,44	17 07 12	44454	1.252,76	18 00 00	12062	1.276,83	14 08 01	27738	1.220,05	18 03 16
1.500,01 - 2.000,00	125586	1.766,56	25 02 15	74194	1.775,40	25 08 00	26580	1.762,66	20 11 27	24812	1.744,30	28 04 25
2.000,01 - 2.500,00	136745	2.243,63	30 10 29	84650	2.249,01	32 03 09	22758	2.242,63	24 10 26	29337	2.228,88	31 07 29
2.500,01 - 3.000,00	106447	2.747,98	34 02 23	73651	2.752,68	35 05 02	12255	2.748,32	26 05 05	20541	2.730,94	34 08 08
3.000,01 - 3.500,00	81588	3.223,47	35 09 23	62066	3.226,93	36 07 15	7078	3.183,92	27 02 17	12444	3.228,72	36 08 15
3.500,01 - 4.000,00	54438	3.734,09	37 08 27	44979	3.736,23	38 03 06	2402	3.713,23	29 06 06	7057	3.727,61	37 01 24
4.000,01 - 4.500,00	43887	4.233,87	39 01 05	38213	4.236,53	39 06 08	967	4.203,66	30 10 06	4707	4.218,49	37 04 09
4.500,01 - 5.000,00	29271	4.731,28	40 00 09	26368	4.731,87	40 04 15	372	4.725,36	30 10 23	2531	4.725,99	37 08 22
5.000,01 - 6.000,00	29810	5.427,73	40 00 02	26638	5.428,26	40 04 05	413	5.415,06	30 09 12	2759	5.424,56	37 11 27
6.000,01 - 7.000,00	13862	6.409,55	39 09 26	12476	6.415,50	40 00 00	152	6.412,63	29 03 08	1234	6.349,06	39 02 16
7.000,01 - 8.000,00	5371	7.442,24	39 11 17	5035	7.444,40	39 11 14	44	7.384,43	29 10 13	292	7.413,75	41 07 10
over 8.000,00	7197	9.458,16	41 03 00	7018	9.461,33	41 03 13	20	9.408,58	30 07 28	159	9.324,56	41 00 24
<b>UKUPNO</b>	<b>734508</b>	<b>2.841,44</b>	<b>31 01 22</b>	<b>503118</b>	<b>3.113,48</b>	<b>33 03 07</b>	<b>90287</b>	<b>2.119,39</b>	<b>22 04 09</b>	<b>141103</b>	<b>2.333,44</b>	<b>29 03 00</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: 30 April 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	8072	4.489,07	32 00 11
		8860	4.390,42	35 02 19
		600	4.294,17	31 00 00
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)*	124	4.962,52	-
3.	Active military personnel - DVO	15834	3.993,26	30 10 03
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	3082	2.563,61	33 02 21
5.	Former political prisoners	2527	4.053,77	33 02 14
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70877	6.043,77	18 07 23
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)	47844	2.872,22	29 02 01
8.	Former Yugoslav People's Army members - JNA	4719	3.354,83	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	159	3.333,02	38 02 29
10.	National Liberation War veterans - NOR	7589	2.988,80	29 06 14
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	688	10.302,90	32 11 27
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	81	3.511,82	28 08 29
13.	Former officials of federal bodies of the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	29	3.888,74	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	132	9.355,23	41 11 21
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	249	4.022,96	29 08 01
16.	Workers professionally exposed to asbestos	857	3.268,02	27 09 09
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	196	2.153,88	28 11 19
18.	Members of the Croatian Defence Council - HVO	6715	3.400,28	06 11 03
<b>TOTAL</b>		<b>179234</b>	-	-

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

