

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - June 2021 (payment in July 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	496482	2.785,39	31 08 11	74 11	405388	3.230,37	31 07 18	74 11	45,47	42,09
Old age pension for long-term insurees - Art. 35	40395	3.696,02	42 06 17	65 06	35429	3.891,46	42 06 14	65 05	54,78	3,68
Old age pension transformed from disability pension ¹	81257	2.454,48	24 09 29	74 01	70150	2.765,83	24 06 12	73 11	38,93	7,28
Total old age pension	618134	2.801,40	31 05 29	74 02	510967	3.212,43	31 04 26	74 01	45,22	53,06
Early pension	205105	2.683,04	36 00 03	68 01	168802	2.986,66	35 09 23	67 07	42,04	17,53
Early pension because of the employer's bankruptcy - Art. 36	343	2.923,41	35 06 10	63 01	335	2.934,47	35 06 10	63 00	41,31	0,03
Overall old age	823582	2.771,97	32 07 14	72 08	680104	3.156,26	32 06 01	72 06	44,43	70,62
Disability pension ¹	104868	2.091,60	21 10 24	62 01	99023	2.186,09	21 11 24	62 00	30,77	10,28
Survivor's pension	215254	2.095,57	28 05 16	72 08	183952	2.346,01	28 04 13	72 06	33,02	19,10
TOTAL	1143704	2.582,28	30 10 12	71 08	963079	2.901,74	30 07 21	71 05	40,85	
Average old age ZOMO pension with 40 or more years of qualifying period	106399	3.968,10	42 08 05	74 06	83723	4.781,23	42 08 12	74 00	67,30	
Total average ZOMO pension with 40 or more years of the qualifying period	207910	3.614,37	42 03 05	72 05	167411	4.215,30	42 03 12	72 02	59,34	17,38
Beneficiaries of the minimum pension retired according to ZOMO	270359	1.738,04	27 02 06	-	232011	1.900,37	26 10 23	-	26,75	24,09
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1745	7.343,87	37 06 16	-	1603	7.688,67	37 07 22	-	108,23	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	11379	2.630,30	31 08 03	64 05	8678	3.223,41	32 07 14	64 02	45,37	41,29
Old age pension for long-term insurees - Art. 35	3173	3.452,14	42 02 11	61 08	2852	3.603,61	42 01 29	61 08	50,73	13,57
Total old age pension	14552	2.809,50	33 10 19	63 10	11530	3.317,45	34 10 25	63 07	46,70	54,86
Early pension	3883	2.847,25	37 03 28	60 02	3408	3.062,10	37 02 24	60 00	43,10	16,22
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	40,67	0,01
Overall old age	18438	2.817,46	34 07 11	63 00	14941	3.259,12	35 05 06	62 09	45,88	71,09
Disability pension	1151	1.992,89	24 06 16	54 06	1014	2.184,29	24 10 18	54 00	30,75	4,82
Survivor's pension	6185	2.202,20	30 05 13	64 01	5061	2.544,65	30 07 19	63 03	35,82	24,08
TOTAL	25774	2.632,99	33 01 25	62 11	21016	3.035,20	33 09 04	62 05	42,73	

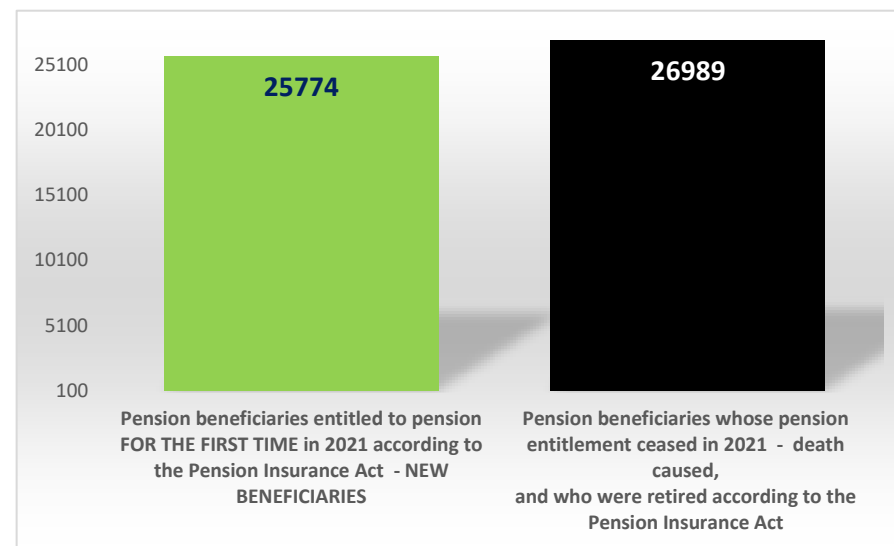
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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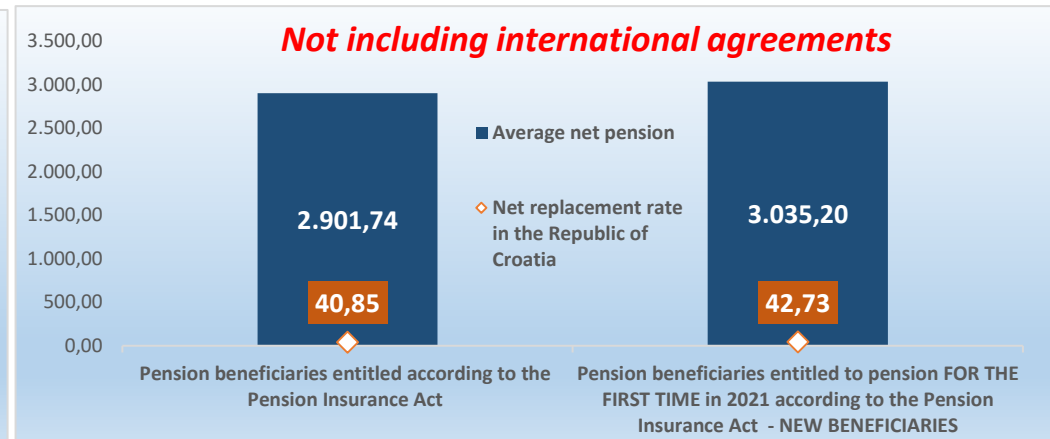
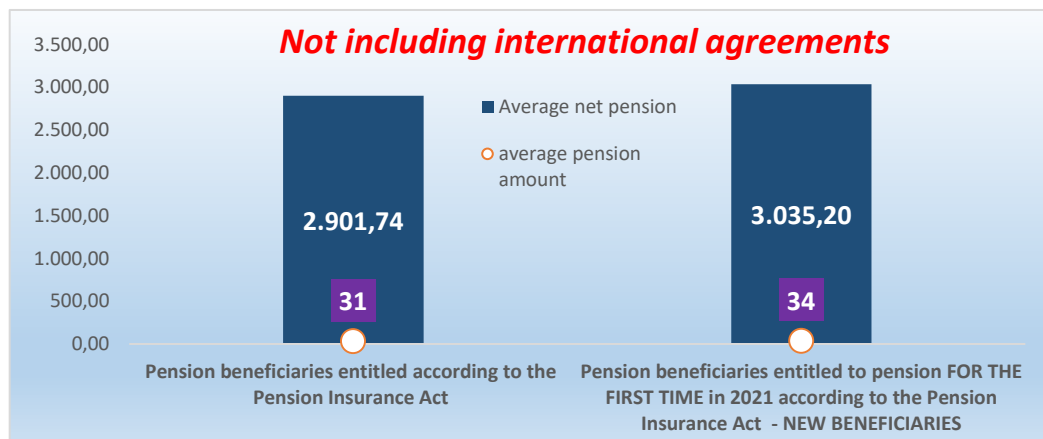
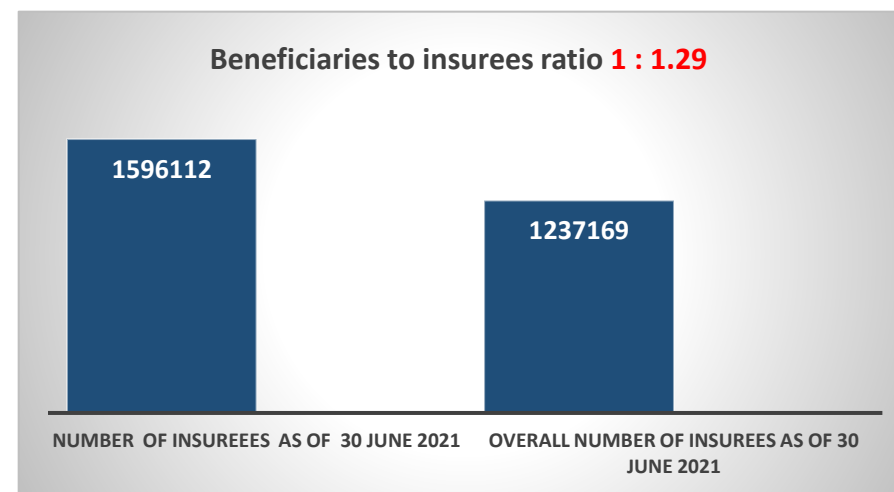
Pension beneficiaries whose pension entitlement ceased in 2021 - death caused, and who were retired according to the Pension Insurance Act

Old age	18069	2.574,31	21 03
Disability	2370	2.291,82	19 07
Survivor's	6550	2.194,00	18 03
TOTAL	26989	2.457,21	-

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



NUMBER of insurees as of 30 June 2021	1596112
OVERALL number of insurees as of 30 June 2021	1237169
Beneficiaries to insurees ratio	1:1,29
Average net wage in the Republic of Croatia for May 2021 (source: State Bureau of Statistics)	7.104
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



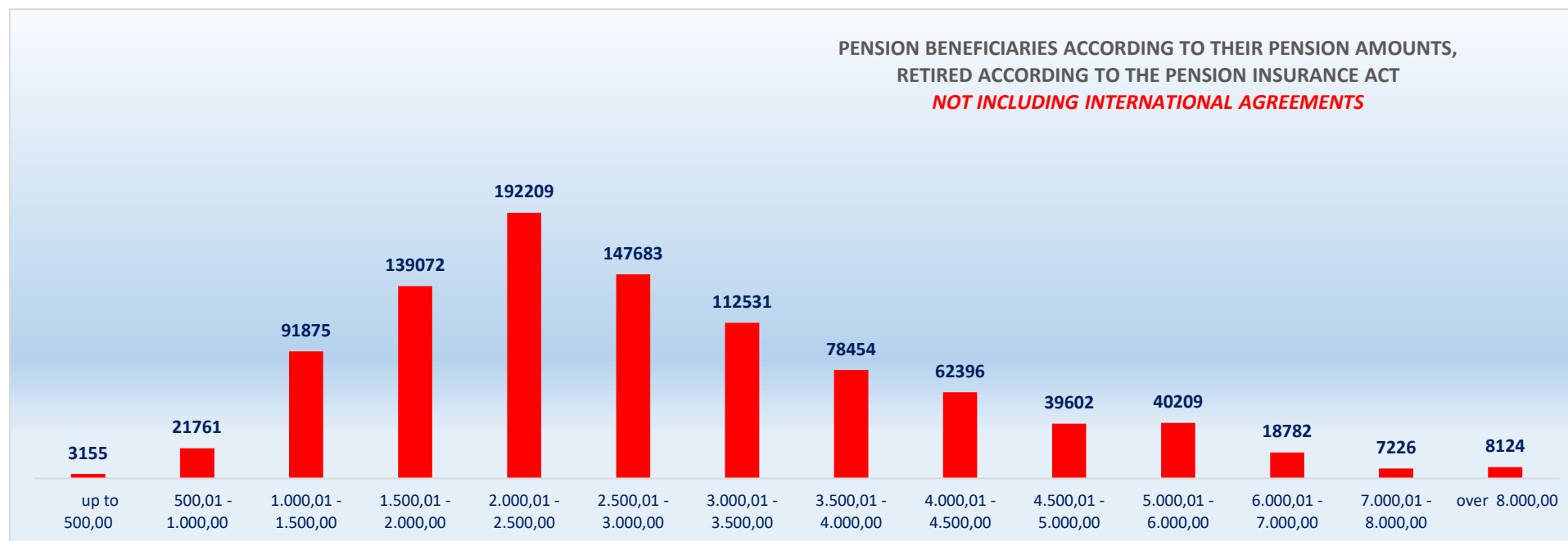
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 30 June 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	3155	330,10	14 10 29	868	299,58	16 03 08	1697	342,67	13 06 27	590	338,85	16 10 16
500,01 - 1.000,00	21761	809,15	15 04 05	8787	805,77	16 04 02	3644	804,09	13 02 02	9330	814,30	15 03 15
1.000,01 - 1.500,00	91875	1.247,49	17 06 23	48119	1.254,04	18 00 04	12303	1.277,03	14 06 18	31453	1.225,91	18 00 17
1.500,01 - 2.000,00	139072	1.768,63	24 10 15	81947	1.777,30	25 03 20	27134	1.763,71	20 09 19	29991	1.749,39	27 04 10
2.000,01 - 2.500,00	192209	2.245,16	28 11 14	120196	2.251,18	30 00 11	25696	2.241,38	23 06 04	46317	2.231,66	29 01 24
2.500,01 - 3.000,00	147683	2.762,71	33 04 12	106469	2.772,25	34 03 17	14006	2.758,10	25 08 02	27208	2.727,75	33 08 04
3.000,01 - 3.500,00	112531	3.228,25	34 10 27	88438	3.231,75	35 05 24	8263	3.189,98	26 08 12	15830	3.228,70	35 10 26
3.500,01 - 4.000,00	78454	3.733,65	36 05 22	66428	3.735,52	36 10 06	3208	3.711,09	28 05 06	8818	3.727,76	36 05 14
4.000,01 - 4.500,00	62396	4.231,71	37 09 13	54772	4.234,09	38 01 04	1527	4.205,19	29 06 18	6097	4.216,92	36 08 16
4.500,01 - 5.000,00	39602	4.730,47	38 08 26	35894	4.730,97	39 00 02	590	4.723,52	29 05 15	3118	4.725,98	37 02 23
5.000,01 - 6.000,00	40209	5.426,77	38 08 02	36286	5.427,44	38 11 00	599	5.412,32	29 04 08	3324	5.422,06	37 08 04
6.000,01 - 7.000,00	18782	6.407,86	38 06 23	17130	6.413,67	38 08 04	247	6.410,31	28 10 25	1405	6.336,67	38 10 23
7.000,01 - 8.000,00	7226	7.426,74	38 10 05	6843	7.427,60	38 10 01	74	7.434,80	28 10 03	309	7.405,80	41 06 09
over 8.000,00	8124	9.359,23	40 08 16	7927	9.360,95	40 09 00	35	9.194,35	29 08 27	162	9.310,54	41 02 24
TOTAL	963079	2.901,74	30 07 21	680104	3.156,26	32 06 01	99023	2.186,09	21 11 24	183952	2.346,01	28 04 13

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



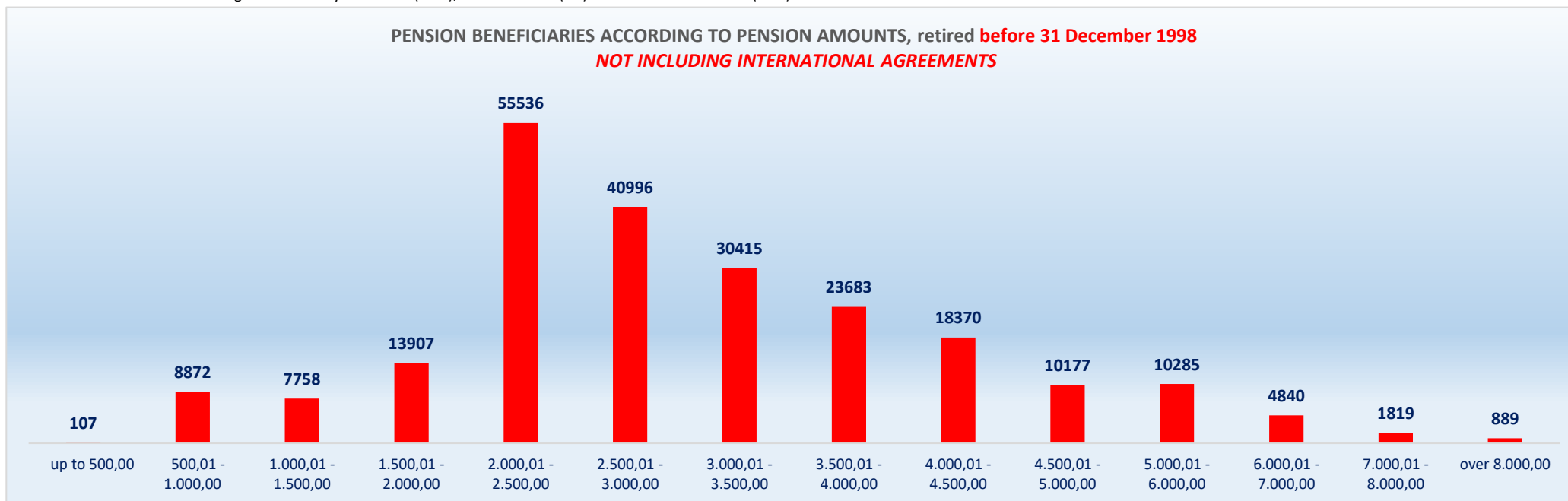
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 30 June 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	107	387,37	13 06 18	31	303,23	20 00 25	1	385,99	02 09 12	75	422,16	11 00 01
500,01 - 1.000,00	8872	786,51	15 00 24	6277	785,06	16 04 21	173	799,78	10 01 08	2422	789,32	12 00 01
1.000,01 - 1.500,00	7758	1.268,07	17 00 17	3646	1.265,97	18 04 10	325	1.295,76	10 10 12	3787	1.267,72	16 03 25
1.500,01 - 2.000,00	13907	1.786,52	21 08 27	7966	1.794,08	21 11 26	731	1.796,41	14 03 15	5210	1.773,59	22 04 28
2.000,01 - 2.500,00	55536	2.248,57	24 01 07	35433	2.255,51	24 08 03	3126	2.234,93	13 07 03	16977	2.236,61	24 10 14
2.500,01 - 3.000,00	40996	2.798,61	31 00 02	32433	2.814,12	31 08 12	1845	2.818,99	20 04 17	6718	2.718,18	30 05 05
3.000,01 - 3.500,00	30415	3.240,70	32 03 23	25851	3.243,15	32 07 19	1219	3.224,59	23 00 26	3345	3.227,59	32 08 25
3.500,01 - 4.000,00	23683	3.732,06	33 04 19	21104	3.733,53	33 07 24	829	3.703,38	24 02 13	1750	3.727,90	33 06 26
4.000,01 - 4.500,00	18370	4.225,88	34 05 16	16410	4.227,76	34 07 29	572	4.209,42	26 02 20	1388	4.210,53	34 05 03
4.500,01 - 5.000,00	10177	4.728,16	34 10 21	9375	4.728,50	35 00 14	220	4.719,20	26 08 16	582	4.726,00	35 02 04
5.000,01 - 6.000,00	10285	5.423,20	34 08 13	9543	5.424,81	34 09 10	190	5.401,46	25 11 19	552	5.402,87	36 02 24
6.000,01 - 7.000,00	4840	6.402,77	34 10 04	4572	6.409,37	34 11 03	96	6.397,31	28 02 05	172	6.230,28	36 05 26
7.000,01 - 8.000,00	1819	7.378,60	35 04 17	1772	7.376,89	35 05 29	33	7.494,98	27 09 10	14	7.321,10	38 07 02
over 8.000,00	889	8.529,87	36 00 08	871	8.522,75	36 01 15	16	8.861,13	28 10 05	2	8.979,36	49 10 29
UKUPNO	227654	3.082,67	28 09 13	175284	3.268,64	30 01 13	9376	2.830,30	18 01 03	42994	2.379,53	25 04 26

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

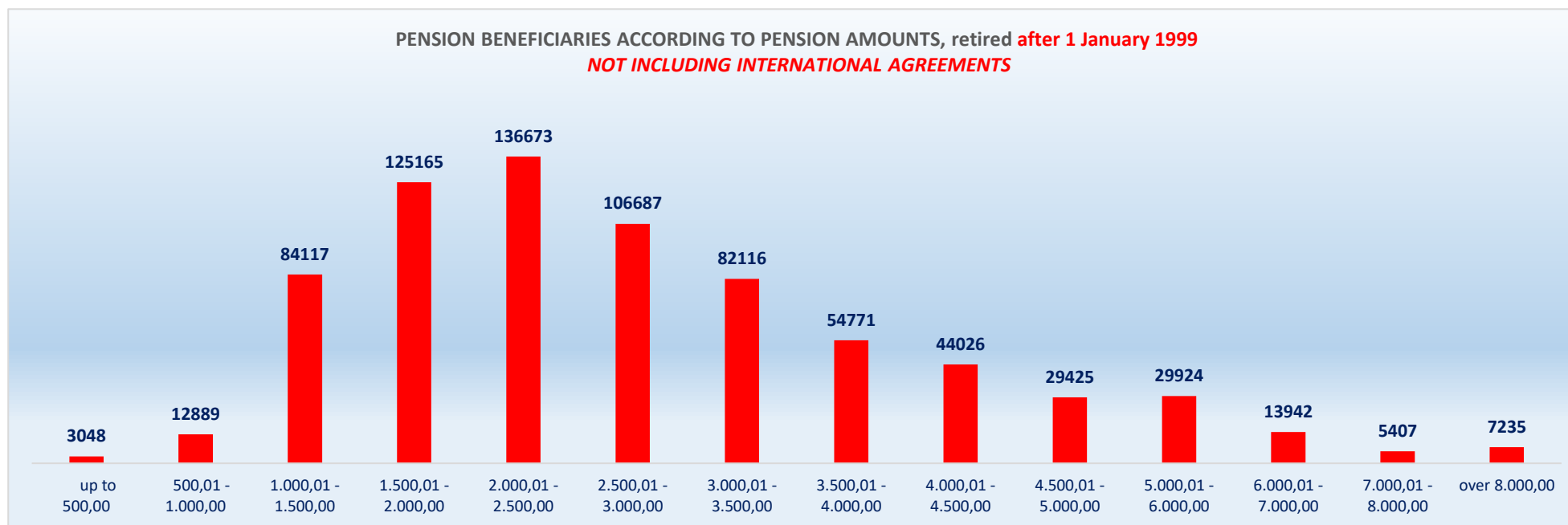


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: 30 June 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	3048	328,09	14 11 17	837	299,44	16 01 13	1696	342,64	13 06 29	515	326,72	17 08 26
500,01 - 1.000,00	12889	824,73	15 06 17	2510	857,56	16 02 08	3471	804,31	13 03 28	6908	823,05	16 05 16
1.000,01 - 1.500,00	84117	1.245,59	17 07 11	44473	1.253,06	17 11 29	11978	1.276,52	14 07 25	27666	1.220,18	18 03 14
1.500,01 - 2.000,00	125165	1.766,64	25 02 17	73981	1.775,49	25 08 02	26403	1.762,80	20 11 25	24781	1.744,30	28 04 26
2.000,01 - 2.500,00	136673	2.243,78	30 11 07	84763	2.249,37	32 03 14	22570	2.242,27	24 10 22	29340	2.228,79	31 07 29
2.500,01 - 3.000,00	106687	2.748,92	34 03 06	74036	2.753,92	35 05 11	12161	2.748,86	26 05 05	20490	2.730,89	34 08 11
3.000,01 - 3.500,00	82116	3.223,64	35 10 08	62587	3.227,04	36 07 28	7044	3.183,99	27 02 19	12485	3.229,00	36 08 18
3.500,01 - 4.000,00	54771	3.734,34	37 09 14	45324	3.736,45	38 03 22	2379	3.713,78	29 06 16	7068	3.727,72	37 01 23
4.000,01 - 4.500,00	44026	4.234,14	39 01 18	38362	4.236,80	39 06 18	955	4.202,66	30 10 24	4709	4.218,81	37 04 13
4.500,01 - 5.000,00	29425	4.731,27	40 00 18	26519	4.731,84	40 04 24	370	4.726,09	30 11 18	2536	4.725,97	37 08 18
5.000,01 - 6.000,00	29924	5.428,00	40 00 08	26743	5.428,38	40 04 17	409	5.417,36	30 10 00	2772	5.425,88	37 11 19
6.000,01 - 7.000,00	13942	6.409,63	39 10 11	12558	6.415,23	40 00 15	151	6.418,58	29 04 05	1233	6.351,51	39 02 21
7.000,01 - 8.000,00	5407	7.442,93	40 00 01	5071	7.445,32	40 00 02	41	7.386,36	29 08 10	295	7.409,82	41 08 01
over 8.000,00	7235	9.461,13	41 03 11	7056	9.464,42	41 03 23	19	9.474,95	30 05 27	160	9.314,68	41 01 14
UKUPNO	735425	2.845,74	31 02 15	504820	3.117,24	33 03 27	89647	2.118,71	22 04 06	140958	2.335,78	29 03 06

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 June 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	7956	4.489,67	32 00 06
		8891	4.394,23	35 03 26
		612	4.280,09	31 00 01
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)*	148	5.141,79	-
3.	Active military personnel - DVO	15865	3.992,17	30 10 28
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2977	2.569,48	33 03 09
5.	Former political prisoners	2499	4.052,93	33 02 28
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70838	6.037,19	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)	48790	2.880,44	29 03 21
8.	Former Yugoslav People's Army members - JNA	4642	3.349,55	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	159	3.333,69	38 03 04
10.	National Liberation War veterans - NOR	7356	2.987,34	29 06 09
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	687	10.300,13	33 00 00
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	79	3.495,74	28 08 13
13.	Former officials of federal bodies of the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	29	3.837,46	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	132	9.283,29	41 09 10
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	247	4.038,13	29 08 12
16.	Workers professionally exposed to asbestos	859	3.266,31	27 08 26
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	199	2.146,82	28 10 27
18.	Members of the Croatian Defence Council - HVO	6762	3.399,14	06 10 16
TOTAL		179727	-	-

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

