

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - August 2021 (payment in September 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	496200	2.844,70	31 08 10	74 11	404768	3.301,37	31 07 19	74 11	46,85	42,07
Old age pension for long-term insurees - Art. 35	41196	3.772,61	42 06 16	65 08	36160	3.970,53	42 06 13	65 06	56,35	3,76
Old age pension transformed from disability pension <sup>1</sup>	81018	2.512,60	24 09 24	74 01	69985	2.830,04	24 06 08	73 11	40,17	7,27
<b>Total old age pension</b>	<b>618414</b>	<b>2.863,00</b>	<b>31 06 03</b>	<b>74 03</b>	<b>510913</b>	<b>3.284,17</b>	<b>31 05 03</b>	<b>74 02</b>	<b>46,61</b>	<b>53,10</b>
Early pension	205523	2.745,78	36 00 01	68 02	169206	3.055,72	35 09 26	67 09	43,37	17,58
Early pension because of the employer's bankruptcy - Art. 36	346	2.999,96	35 06 22	63 02	338	3.011,37	35 06 23	63 02	42,74	0,04
<b>Overall old age</b>	<b>824283</b>	<b>2.833,83</b>	<b>32 07 18</b>	<b>72 09</b>	<b>680457</b>	<b>3.227,23</b>	<b>32 06 07</b>	<b>72 06</b>	<b>45,80</b>	<b>70,72</b>
Disability pension <sup>1</sup>	104035	2.141,46	21 10 23	62 02	98242	2.238,00	21 11 23	62 01	31,76	10,21
Survivor's pension	215027	2.144,15	28 05 21	72 08	183538	2.402,38	28 04 16	72 06	34,10	19,07
<b>TOTAL</b>	<b>1143345</b>	<b>2.641,12</b>	<b>30 10 19</b>	<b>71 09</b>	<b>962237</b>	<b>2.968,90</b>	<b>30 07 29</b>	<b>71 06</b>	<b>42,14</b>	
Average old age ZOMO pension with 40 or more years of qualifying period	106655	4.053,62	42 08 13	74 06	84001	4.880,25	42 08 22	74 00	69,26	
Total average ZOMO pension with 40 or more years of the qualifying period	209220	3.692,18	42 03 09	72 06	168588	4.302,88	42 03 17	72 02	61,07	17,52
Beneficiaries of the minimum pension retired according to ZOMO	270822	1.781,54	27 02 14	-	232306	1.948,57	26 11 01	-	27,65	24,14
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1749	7.482,36	37 06 23	-	1607	7.834,05	37 07 28	-	111,18	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	14846	2.649,56	31 05 04	64 04	11328	3.240,81	32 03 20	64 01	46,00	41,90
Old age pension for long-term insurees - Art. 35	3976	3.531,85	42 02 18	61 08	3583	3.683,75	42 02 08	61 08	52,28	13,25
<b>Total old age pension</b>	<b>18822</b>	<b>2.835,94</b>	<b>33 07 24</b>	<b>63 09</b>	<b>14911</b>	<b>3.347,25</b>	<b>34 07 16</b>	<b>63 06</b>	<b>47,51</b>	<b>55,15</b>
Early pension	4941	2.904,80	37 03 24	60 02	4329	3.125,82	37 02 20	60 00	44,36	16,01
Early pension because of the employer's bankruptcy - Art. 36	6	3.341,88	38 03 13	59 07	6	3.341,88	38 03 13	59 07	47,43	0,02
<b>Overall old age</b>	<b>23769</b>	<b>2.850,38</b>	<b>34 05 00</b>	<b>63 00</b>	<b>19246</b>	<b>3.297,44</b>	<b>35 02 16</b>	<b>62 09</b>	<b>46,80</b>	<b>71,18</b>
Disability pension	1509	2.060,82	24 08 14	54 06	1338	2.247,90	24 11 18	54 01	31,90	4,95
Survivor's pension	7873	2.263,43	30 05 12	63 11	6454	2.612,15	30 07 17	63 01	37,07	23,87
<b>TOTAL</b>	<b>33151</b>	<b>2.675,05</b>	<b>33 00 07</b>	<b>62 10</b>	<b>27038</b>	<b>3.081,92</b>	<b>33 07 09</b>	<b>62 04</b>	<b>43,74</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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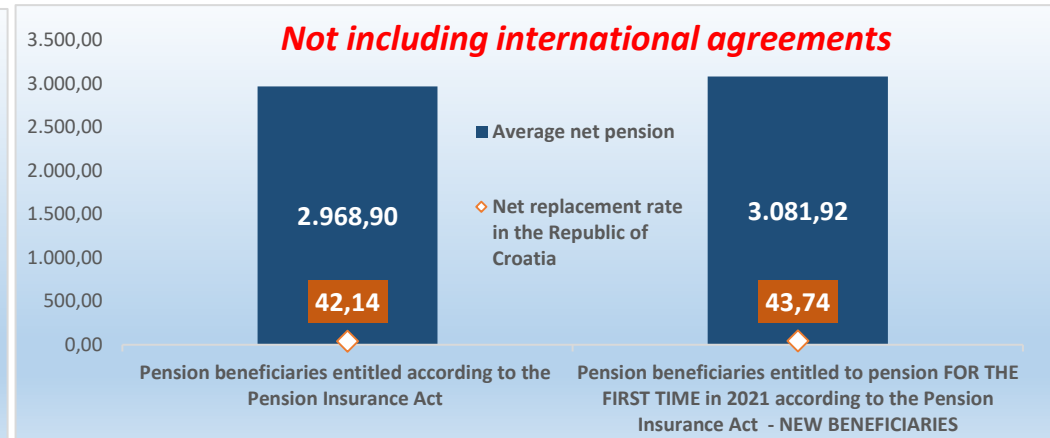
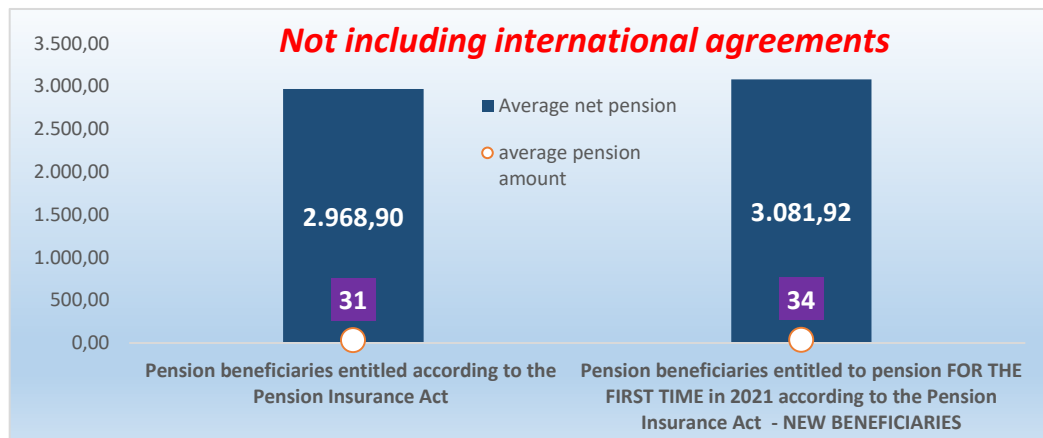
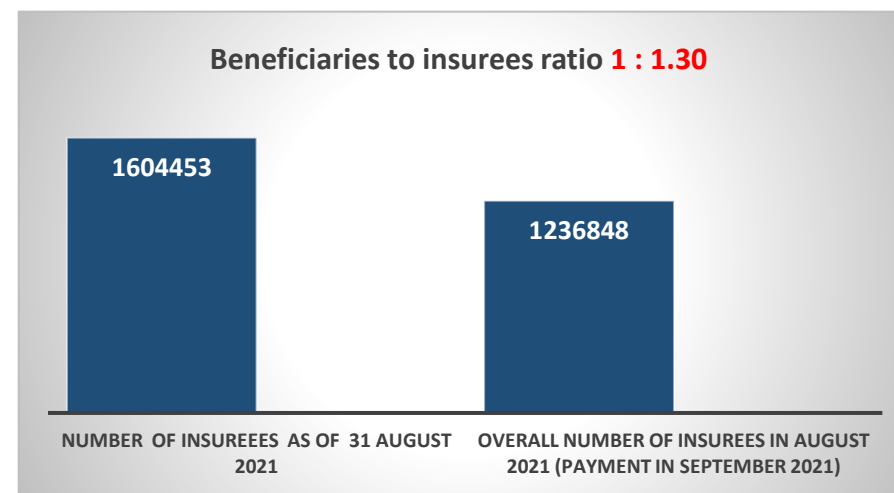
**Pension beneficiaries whose pension entitlement ceased in 2021 - death caused, and who were retired according to the Pension Insurance Act**

Old age	23835	2.618,48	21 03
Disability	3216	2.348,15	19 07
Survivor's	8649	2.238,10	18 03
<b>TOTAL</b>	<b>35700</b>	<b>2.501,97</b>	<b>-</b>

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



<b>NUMBER of insurees as of 31 August 2021</b>	<b>1604453</b>
OVERALL number of insurees in August 2021 (payment in September 2021)	<b>1236848</b>
Beneficiaries to insurees ratio	<b>1:1,30</b>
Average net wage in the Republic of Croatia for July 2021 (source: State Bureau of Statistics)	<b>7.046</b>
Current value of pension (CVP), 1 July 2021	71,53
<b>Minimum</b> value of pension per 1 year of qualifying period, 1 July 2021	71,53
Total pension expenditure in 2021 - in HRK billions (plan)	42,63
Total expenditure for 2021, incl. child benefit - in HRK billions (plan)	44,23



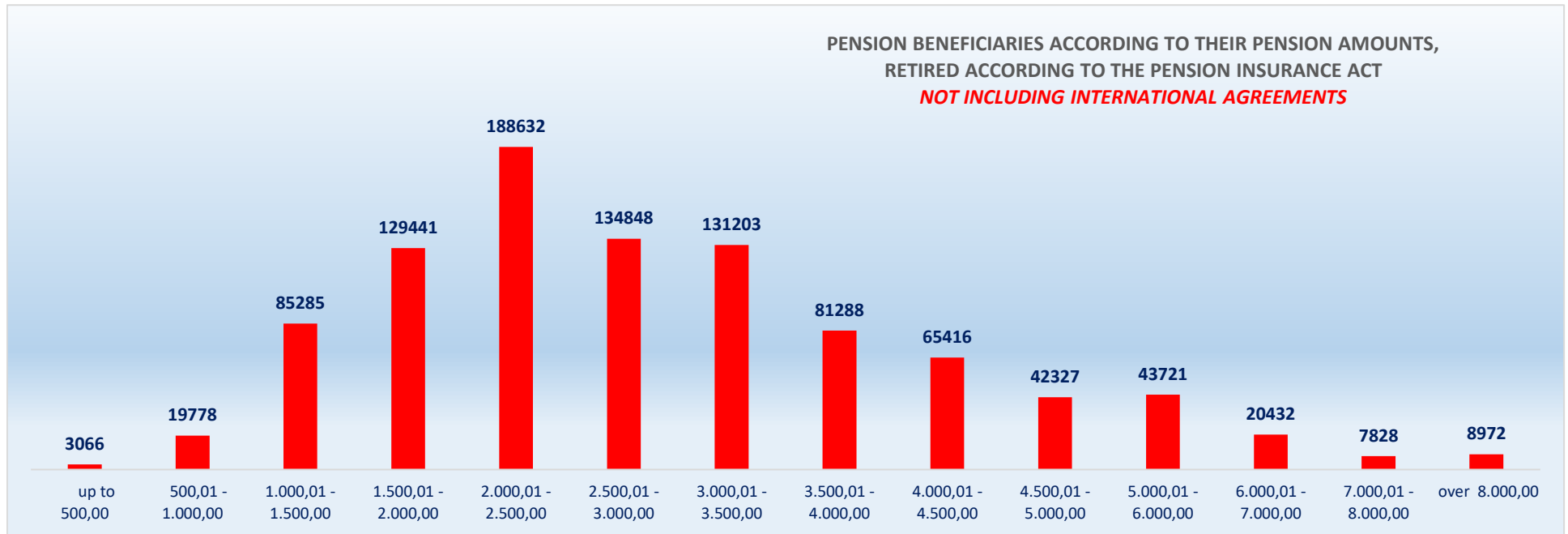
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT**

**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: August 2021 (payment in September 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	3066	331,46	14 11 16	858	302,22	16 03 15	1642	345,83	13 06 07	566	334,08	17 02 10
500,01 - 1.000,00	19778	809,16	15 03 09	7956	807,28	16 03 28	3441	804,04	13 02 25	8381	813,04	15 01 20
1.000,01 - 1.500,00	85285	1.248,21	17 02 16	43556	1.251,60	17 08 06	11568	1.285,97	14 07 02	30161	1.228,83	17 06 21
1.500,01 - 2.000,00	129441	1.762,90	24 03 01	76218	1.768,56	24 06 13	24362	1.766,88	20 00 18	28861	1.744,58	27 00 26
2.000,01 - 2.500,00	188632	2.247,65	28 05 24	116724	2.250,74	29 06 00	26355	2.236,17	23 05 21	45553	2.246,37	28 09 14
2.500,01 - 3.000,00	134848	2.732,61	33 00 23	94041	2.735,88	33 11 27	13286	2.718,48	25 11 21	27521	2.728,26	33 04 14
3.000,01 - 3.500,00	131203	3.208,35	34 05 28	103237	3.208,29	35 02 11	10636	3.178,57	25 08 06	17330	3.227,03	35 07 27
3.500,01 - 4.000,00	81288	3.737,86	36 03 15	68282	3.739,48	36 08 03	3552	3.722,02	28 04 01	9454	3.732,13	36 04 29
4.000,01 - 4.500,00	65416	4.232,67	37 07 19	57097	4.233,92	37 11 16	1686	4.218,88	29 06 00	6633	4.225,39	36 08 12
4.500,01 - 5.000,00	42327	4.731,00	38 08 04	38293	4.731,14	38 11 17	677	4.726,75	29 07 08	3357	4.730,19	37 01 27
5.000,01 - 6.000,00	43721	5.425,08	38 08 22	39472	5.424,49	38 11 23	644	5.423,23	29 03 06	3605	5.431,85	37 07 15
6.000,01 - 7.000,00	20432	6.406,09	38 06 25	18606	6.409,81	38 08 14	264	6.415,50	28 08 19	1562	6.360,18	38 07 19
7.000,01 - 8.000,00	7828	7.431,84	38 10 04	7385	7.433,12	38 10 03	84	7.406,49	29 00 28	359	7.411,52	41 02 17
over 8.000,00	8972	9.415,35	40 06 22	8732	9.420,39	40 07 05	45	9.089,47	29 05 19	195	9.264,70	41 06 13
<b>TOTAL</b>	<b>962237</b>	<b>2.968,90</b>	<b>30 07 29</b>	<b>680457</b>	<b>3.227,23</b>	<b>32 06 07</b>	<b>98242</b>	<b>2.238,00</b>	<b>21 11 23</b>	<b>183538</b>	<b>2.402,38</b>	<b>28 04 16</b>

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



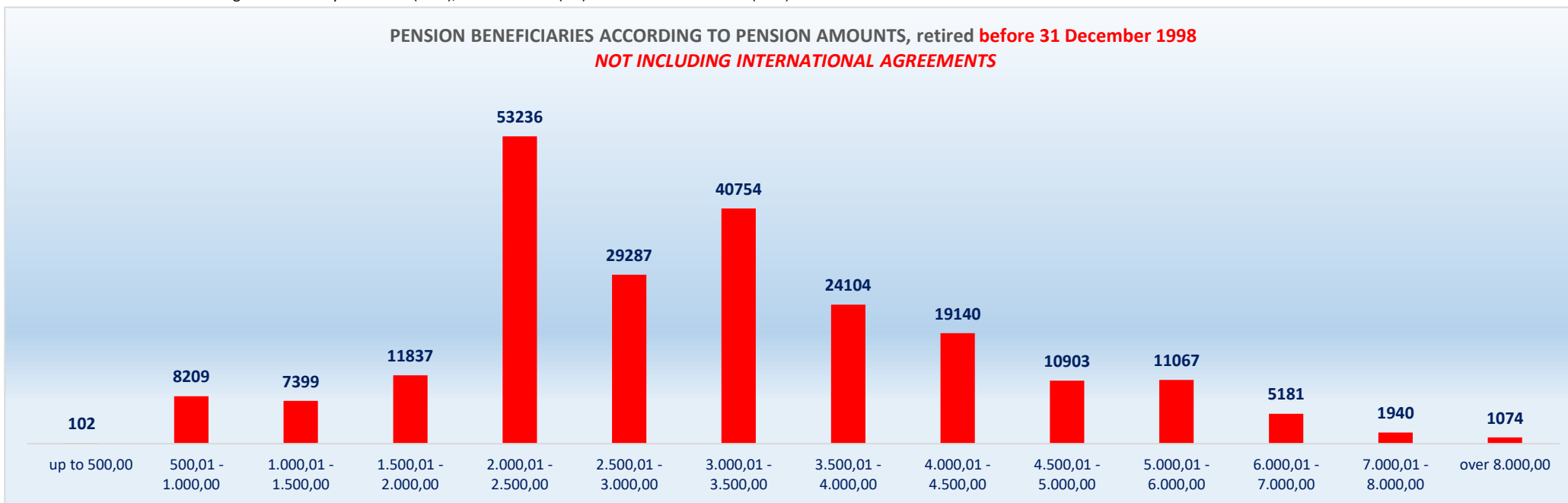
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: August 2021 (payment in September 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	102	391,51	13 06 29	29	297,26	20 02 26	1	395,50	02 09 12	72	429,42	11 00 15
500,01 - 1.000,00	8209	794,16	15 00 13	5852	794,51	16 03 19	156	810,31	10 01 05	2201	792,08	12 00 07
1.000,01 - 1.500,00	7399	1.261,04	16 09 08	3509	1.254,03	18 03 14	288	1.292,15	10 08 11	3602	1.265,37	15 09 08
1.500,01 - 2.000,00	11837	1.770,10	21 04 11	6669	1.778,53	21 05 05	571	1.766,88	13 11 04	4597	1.758,29	22 02 10
2.000,01 - 2.500,00	53236	2.273,49	23 08 14	33546	2.278,76	24 03 04	3061	2.264,85	13 04 03	16629	2.264,45	24 05 23
2.500,01 - 3.000,00	29287	2.739,30	29 02 10	21231	2.742,30	29 04 05	1186	2.759,01	21 05 22	6870	2.726,65	30 00 12
3.000,01 - 3.500,00	40754	3.187,70	32 09 08	35320	3.183,98	33 03 26	1832	3.169,31	20 09 22	3602	3.233,46	32 08 23
3.500,01 - 4.000,00	24104	3.739,12	33 02 07	21409	3.739,40	33 05 13	860	3.731,57	24 02 13	1835	3.739,29	33 05 07
4.000,01 - 4.500,00	19140	4.230,84	34 04 00	17114	4.230,61	34 06 14	562	4.241,36	25 11 02	1464	4.229,47	34 02 12
4.500,01 - 5.000,00	10903	4.727,49	34 09 27	10026	4.727,85	35 00 03	258	4.717,15	26 06 20	619	4.725,97	34 11 07
5.000,01 - 6.000,00	11067	5.422,32	34 08 14	10239	5.423,29	34 09 13	213	5.397,70	26 00 20	615	5.414,71	36 01 22
6.000,01 - 7.000,00	5181	6.405,79	34 09 14	4886	6.410,05	34 10 13	97	6.422,26	27 06 19	198	6.292,71	36 04 17
7.000,01 - 8.000,00	1940	7.389,62	35 02 27	1890	7.388,36	35 04 09	35	7.472,48	27 10 08	15	7.354,48	37 10 12
over 8.000,00	1074	8.584,13	36 00 12	1050	8.579,01	36 01 14	21	8.807,39	29 09 07	3	8.813,30	49 00 26
<b>UKUPNO</b>	<b>224233</b>	<b>3.154,81</b>	<b>28 09 10</b>	<b>172770</b>	<b>3.343,89</b>	<b>30 01 08</b>	<b>9141</b>	<b>2.904,27</b>	<b>18 00 27</b>	<b>42322</b>	<b>2.437,06</b>	<b>25 04 21</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**

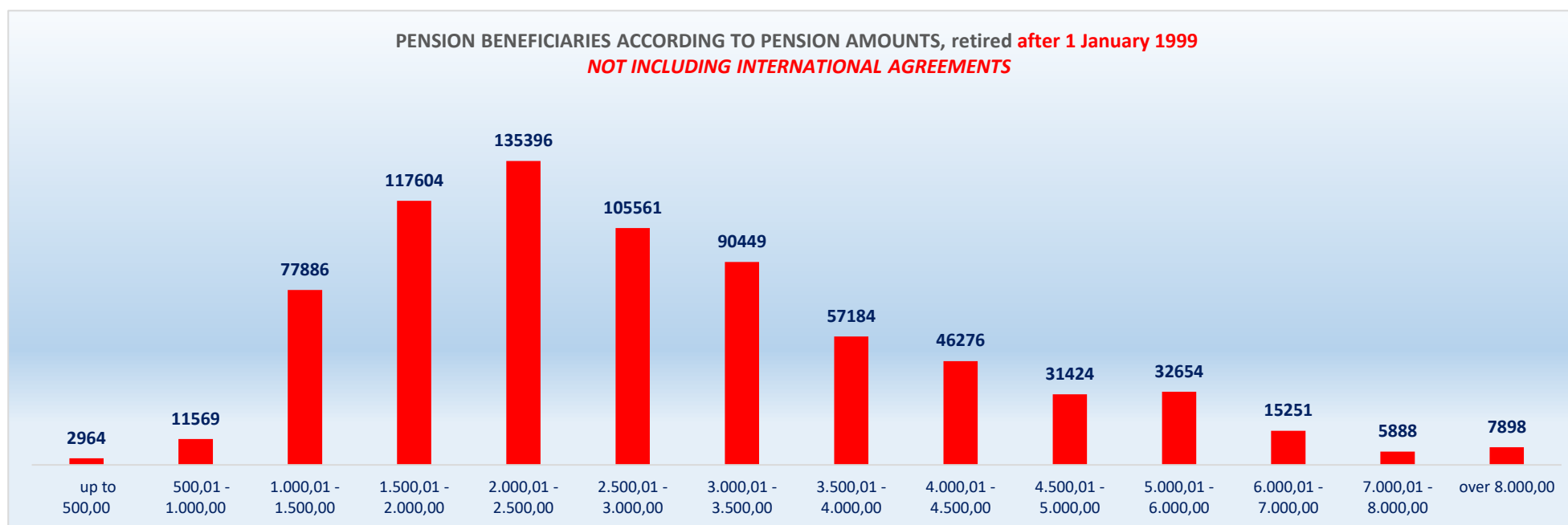


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: August 2021 (payment in September 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	2964	329,39	15 00 03	829	302,40	16 01 22	1641	345,80	13 06 10	494	320,19	18 01 05
500,01 - 1.000,00	11569	819,80	15 05 12	2104	842,77	16 04 24	3285	803,74	13 04 19	6180	820,51	16 03 03
1.000,01 - 1.500,00	77886	1.246,99	17 03 02	40047	1.251,39	17 07 16	11280	1.285,81	14 08 08	26559	1.223,87	17 09 20
1.500,01 - 2.000,00	117604	1.762,17	24 06 18	69549	1.767,61	24 10 02	23791	1.766,88	20 02 12	24264	1.741,98	28 00 04
2.000,01 - 2.500,00	135396	2.237,49	30 04 13	83178	2.239,44	31 07 16	23294	2.232,40	24 09 23	28924	2.235,97	31 03 08
2.500,01 - 3.000,00	105561	2.730,76	34 01 17	72810	2.734,01	35 04 02	12100	2.714,51	26 04 16	20651	2.728,80	34 05 10
3.000,01 - 3.500,00	90449	3.217,66	35 03 05	67917	3.220,92	36 02 02	8804	3.180,50	26 07 00	13728	3.225,35	36 04 24
3.500,01 - 4.000,00	57184	3.737,33	37 06 28	46873	3.739,51	38 01 12	2692	3.718,97	29 04 09	7619	3.730,40	37 01 11
4.000,01 - 4.500,00	46276	4.233,42	38 11 22	39983	4.235,33	39 04 24	1124	4.207,64	30 08 26	5169	4.224,23	37 04 20
4.500,01 - 5.000,00	31424	4.732,21	40 00 00	28267	4.732,31	40 04 03	419	4.732,66	31 02 21	2738	4.731,14	37 08 03
5.000,01 - 6.000,00	32654	5.426,01	40 00 26	29233	5.424,91	40 05 06	431	5.435,85	30 08 26	2990	5.435,38	37 11 07
6.000,01 - 7.000,00	15251	6.406,19	39 10 10	13720	6.409,73	40 00 24	167	6.411,58	29 04 21	1364	6.369,97	38 11 20
7.000,01 - 8.000,00	5888	7.445,75	40 00 07	5495	7.448,51	40 00 10	49	7.359,36	29 11 19	344	7.414,01	41 04 12
over 8.000,00	7898	9.528,38	41 02 02	7682	9.535,39	41 02 14	24	9.336,29	29 02 15	192	9.271,75	41 04 29
<b>UKUPNO</b>	<b>738004</b>	<b>2.912,41</b>	<b>31 02 22</b>	<b>507687</b>	<b>3.187,52</b>	<b>33 04 01</b>	<b>89101</b>	<b>2.169,65</b>	<b>22 04 02</b>	<b>141216</b>	<b>2.391,98</b>	<b>29 03 06</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: August 2021 (payment in September 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	7903	4.583,59	32 00 02
		8947	4.489,11	35 04 15
		614	4.353,46	31 00 06
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)*	165	5.238,91	-
3.	Active military personnel - DVO	15906	4.075,08	30 11 02
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2876	2.636,58	33 04 09
5.	Former political prisoners	2468	4.133,31	33 03 01
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70826	6.170,11	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)	49587	2.953,14	29 04 17
8.	Former Yugoslav People's Army members - JNA	4557	3.421,44	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	160	3.413,53	38 03 15
10.	National Liberation War veterans - NOR	7161	3.051,89	29 06 04
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	687	10.518,61	32 11 12
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	76	3.598,39	29 00 17
13.	Former officials of federal bodies of the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	28	3.889,33	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	133	9.425,68	41 09 09
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	245	4.125,14	29 07 23
16.	Workers professionally exposed to asbestos	855	3.343,69	27 08 12
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	195	2.207,12	28 11 12
18.	Members of the Croatian Defence Council - HVO	6771	3.481,06	06 10 13
<b>TOTAL</b>		<b>180160</b>	-	-

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

