

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - September 2021 (payment in October 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	496935	2.847,18	31 08 11	74 11	405172	3.305,74	31 07 22	74 11	46,44	42,10
Old age pension for long-term insurees - Art. 35	41733	3.773,96	42 06 14	65 08	36658	3.971,60	42 06 11	65 06	55,80	3,81
Old age pension transformed from disability pension ¹	80797	2.512,79	24 09 19	74 01	69804	2.829,93	24 06 04	73 11	39,76	7,25
Total old age pension	619465	2.866,00	31 06 08	74 02	511634	3.288,53	31 05 10	74 01	46,20	53,16
Early pension	205898	2.747,04	36 00 03	68 03	169545	3.057,08	35 09 28	67 09	42,95	17,62
Early pension because of the employer's bankruptcy - Art. 36	353	2.999,11	35 06 28	63 02	345	3.010,23	35 06 28	63 02	42,29	0,04
Overall old age	825716	2.836,40	32 07 22	72 09	681524	3.230,81	32 06 13	72 06	45,39	70,81
Disability pension ¹	103653	2.142,49	21 10 25	62 03	97872	2.239,28	21 11 24	62 01	31,46	10,17
Survivor's pension	214746	2.143,18	28 06 01	72 09	183067	2.403,59	28 04 25	72 07	33,77	19,02
TOTAL	1144115	2.643,42	30 10 26	71 09	962463	2.972,64	30 08 07	71 06	41,76	
Average old age ZOMO pension with 40 or more years of qualifying period	107035	4.062,68	42 08 18	74 06	84362	4.888,94	42 08 27	74 00	68,68	
Total average ZOMO pension with 40 or more years of the qualifying period	210245	3.697,62	42 03 12	72 06	169465	4.308,73	42 03 21	72 02	60,53	17,61
Beneficiaries of the minimum pension retired according to ZOMO	271404	1.782,66	27 02 26	-	232733	1.950,31	26 11 14	-	27,40	24,18
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1747	7.493,72	37 06 17	-	1603	7.855,67	37 07 29	-	110,36	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	17305	2.661,94	31 05 21	64 04	13266	3.245,95	32 04 06	64 01	45,60	42,60
Old age pension for long-term insurees - Art. 35	4543	3.537,77	42 02 14	61 08	4104	3.686,24	42 02 05	61 08	51,79	13,18
Total old age pension	21848	2.844,06	33 07 24	63 09	17370	3.349,98	34 07 12	63 06	47,06	55,78
Early pension	5630	2.885,26	37 03 16	60 01	4927	3.106,43	37 02 10	60 00	43,64	15,82
Early pension because of the employer's bankruptcy - Art. 36	12	3.052,03	36 10 13	59 00	12	3.052,03	36 10 13	59 00	42,88	0,04
Overall old age	27490	2.852,59	34 04 24	63 00	22309	3.296,03	35 02 07	62 09	46,31	71,65
Disability pension	1699	2.056,76	24 09 01	54 05	1507	2.244,77	24 11 27	54 00	31,54	4,84
Survivor's pension	8987	2.243,89	30 04 10	63 11	7322	2.602,43	30 06 03	62 11	36,56	23,51
TOTAL	38176	2.673,88	33 00 03	62 10	31138	3.082,05	33 07 02	62 04	43,30	

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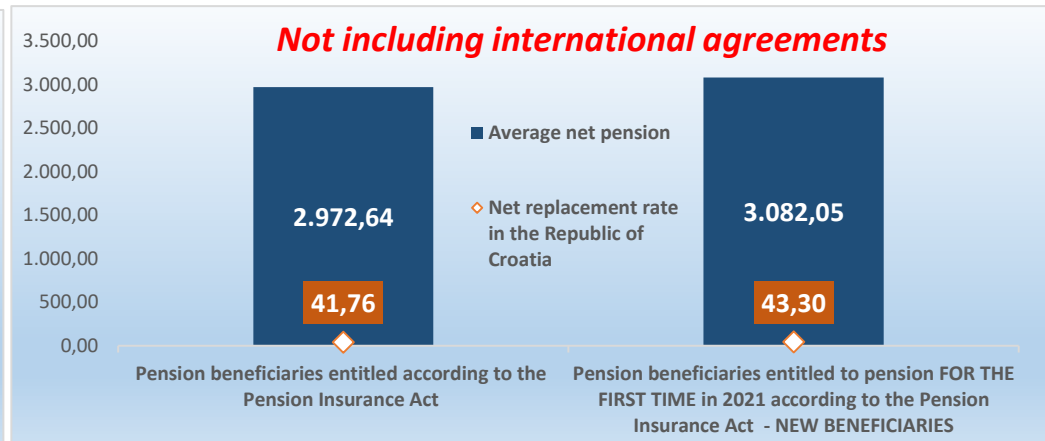
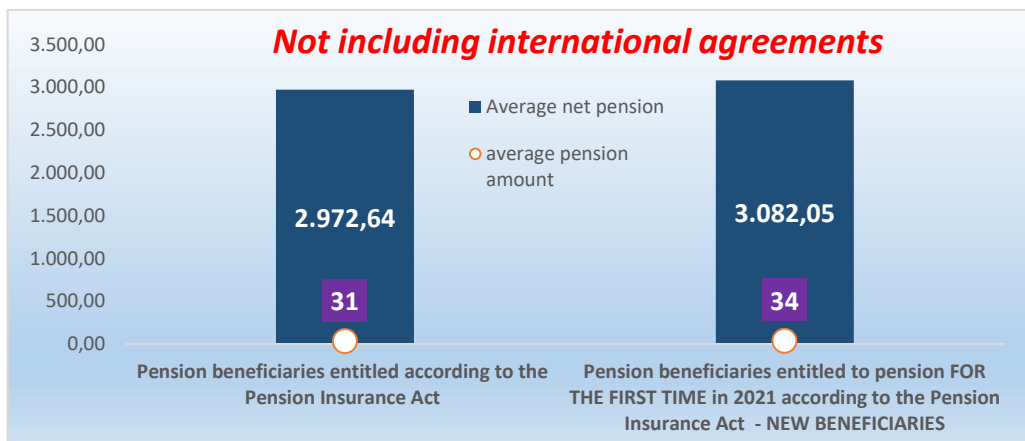
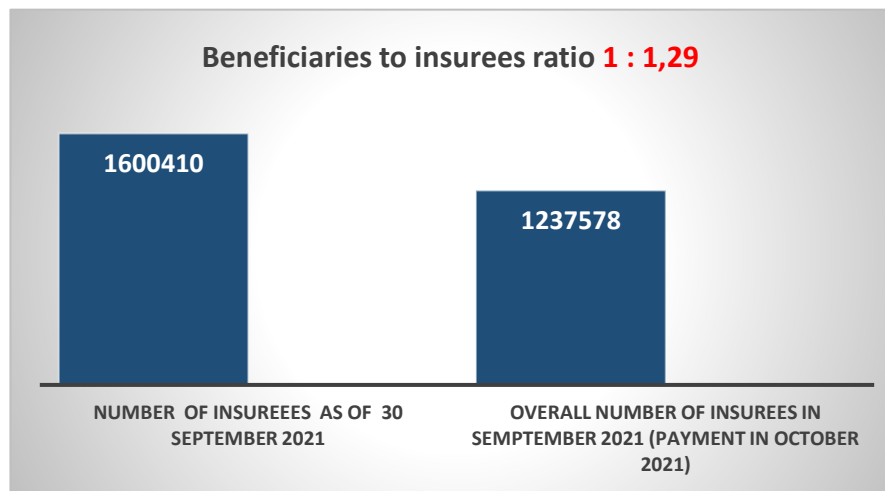
Pension beneficiaries whose pension entitlement ceased in 2021 - death caused, and who were retired according to the Pension Insurance Act

Old age	26865	2.608,19	21 04
Disability	3655	2.327,69	19 06
Survivor's	9785	2.236,68	18 02
TOTAL	40305	2.492,56	-

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



NUMBER of insurees as of 30 September 2021	1600410
OVERALL number of insurees in Sempthember 2021 (payment in October 2021)	1237578
Beneficiaries to insurees ratio	1:1,29
Average net wage in the Republic of Croatia for August 2021 (source: State Bureau of Statistics)	7.118
Current value of pension (CVP), 1 July 2021	71,53
Minimum value of penison 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



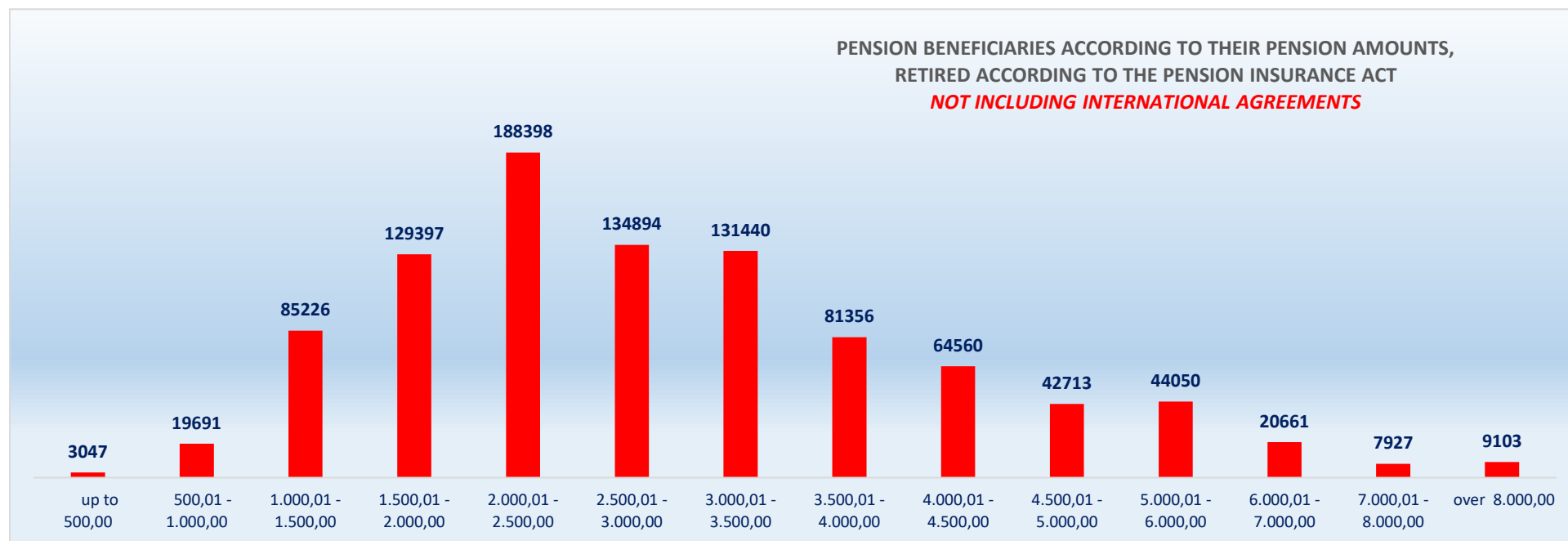
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: September 2021 (payment in October 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	3047	331,52	14 11 01	857	302,89	16 03 08	1618	346,07	13 05 07	572	333,24	17 02 00
500,01 - 1.000,00	19691	809,41	15 03 05	7866	807,44	16 03 27	3421	804,49	13 02 12	8404	813,26	15 01 19
1.000,01 - 1.500,00	85226	1.248,23	17 02 20	43648	1.251,77	17 08 03	11512	1.286,16	14 06 27	30066	1.228,56	17 07 07
1.500,01 - 2.000,00	129397	1.763,00	24 03 03	76343	1.768,61	24 06 09	24266	1.767,01	20 00 17	28788	1.744,74	27 01 12
2.000,01 - 2.500,00	188398	2.247,74	28 06 00	116767	2.250,89	29 06 05	26257	2.236,36	23 05 24	45374	2.246,23	28 09 19
2.500,01 - 3.000,00	134894	2.732,76	33 01 01	94231	2.736,07	34 00 02	13229	2.718,32	25 11 22	27434	2.728,35	33 04 26
3.000,01 - 3.500,00	131440	3.208,27	34 06 00	103487	3.208,21	35 02 13	10651	3.178,38	25 08 11	17302	3.227,07	35 08 02
3.500,01 - 4.000,00	81356	3.737,98	36 03 24	68398	3.739,60	36 08 11	3532	3.721,56	28 04 09	9426	3.732,34	36 05 04
4.000,01 - 4.500,00	64560	4.237,14	37 07 21	56357	4.238,40	37 11 19	1664	4.220,04	29 05 15	6539	4.230,56	36 08 08
4.500,01 - 5.000,00	42713	4.731,29	38 08 07	38645	4.731,43	38 11 20	685	4.723,66	29 07 28	3383	4.731,18	37 02 10
5.000,01 - 6.000,00	44050	5.425,63	38 09 02	39791	5.424,95	39 00 04	638	5.426,63	29 02 21	3621	5.432,88	37 07 18
6.000,01 - 7.000,00	20661	6.407,89	38 07 07	18807	6.411,63	38 08 29	265	6.411,26	28 09 10	1589	6.362,99	38 06 22
7.000,01 - 8.000,00	7927	7.430,63	38 10 02	7471	7.431,85	38 10 00	86	7.380,37	29 03 29	370	7.417,71	41 02 17
over 8.000,00	9103	9.421,33	40 06 20	8856	9.426,88	40 07 02	48	9.040,45	29 00 07	199	9.266,09	41 10 11
TOTAL	962463	2.972,64	30 08 07	681524	3.230,81	32 06 13	97872	2.239,28	21 11 24	183067	2.403,59	28 04 25

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



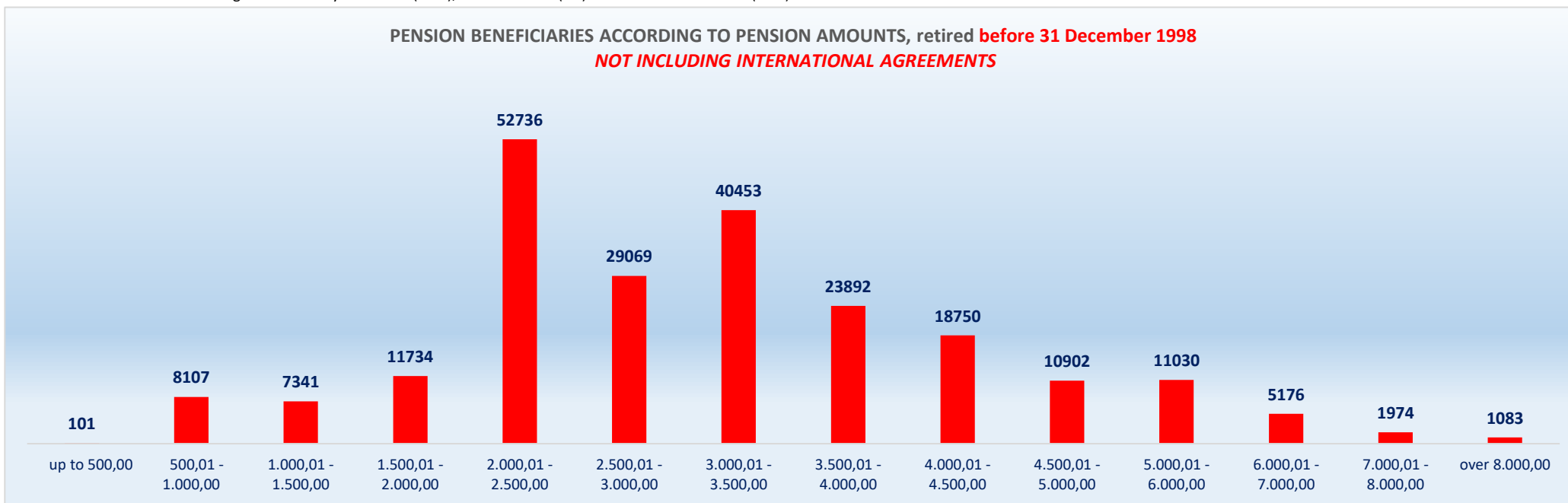
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: September 2021 (payment in October 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	101	390,88	13 06 29	29	297,26	20 02 26	1	395,50	02 09 12	71	429,06	11 00 01
500,01 - 1.000,00	8107	794,03	15 00 12	5764	794,34	16 03 21	154	809,71	10 00 25	2189	792,11	12 00 08
1.000,01 - 1.500,00	7341	1.261,01	16 09 04	3469	1.254,31	18 03 06	282	1.291,82	10 08 07	3590	1.265,07	15 09 09
1.500,01 - 2.000,00	11734	1.770,08	21 04 09	6608	1.778,41	21 05 02	565	1.767,15	13 10 26	4561	1.758,39	22 02 09
2.000,01 - 2.500,00	52736	2.273,52	23 08 12	33241	2.278,82	24 03 00	3013	2.264,56	13 03 19	16482	2.264,48	24 05 21
2.500,01 - 3.000,00	29069	2.739,30	29 02 06	21083	2.742,31	29 03 28	1171	2.758,90	21 06 04	6815	2.726,64	30 00 11
3.000,01 - 3.500,00	40453	3.187,59	32 09 03	35055	3.183,91	33 03 21	1825	3.169,33	20 09 14	3573	3.233,08	32 08 18
3.500,01 - 4.000,00	23892	3.739,20	33 02 04	21232	3.739,50	33 05 10	849	3.731,03	24 02 16	1811	3.739,48	33 04 26
4.000,01 - 4.500,00	18750	4.235,05	34 03 18	16752	4.234,75	34 06 03	559	4.241,55	25 10 26	1439	4.236,03	34 02 03
4.500,01 - 5.000,00	10902	4.727,27	34 09 25	10029	4.727,47	34 11 29	255	4.716,57	26 07 09	618	4.728,43	34 11 06
5.000,01 - 6.000,00	11030	5.424,03	34 08 17	10205	5.424,68	34 09 16	212	5.409,15	26 00 02	613	5.418,43	36 01 16
6.000,01 - 7.000,00	5176	6.406,52	34 09 01	4877	6.410,35	34 10 00	97	6.430,78	27 05 14	202	6.302,33	36 03 24
7.000,01 - 8.000,00	1974	7.389,17	35 02 25	1926	7.388,36	35 04 00	34	7.446,07	28 08 27	14	7.362,68	37 09 27
over 8.000,00	1083	8.598,16	36 00 02	1057	8.593,94	36 01 10	23	8.760,68	28 09 04	3	8.840,39	49 00 26
UKUPNO	222348	3.157,86	28 09 08	171327	3.347,71	30 01 06	9040	2.908,43	18 00 27	41981	2.436,75	25 04 17

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

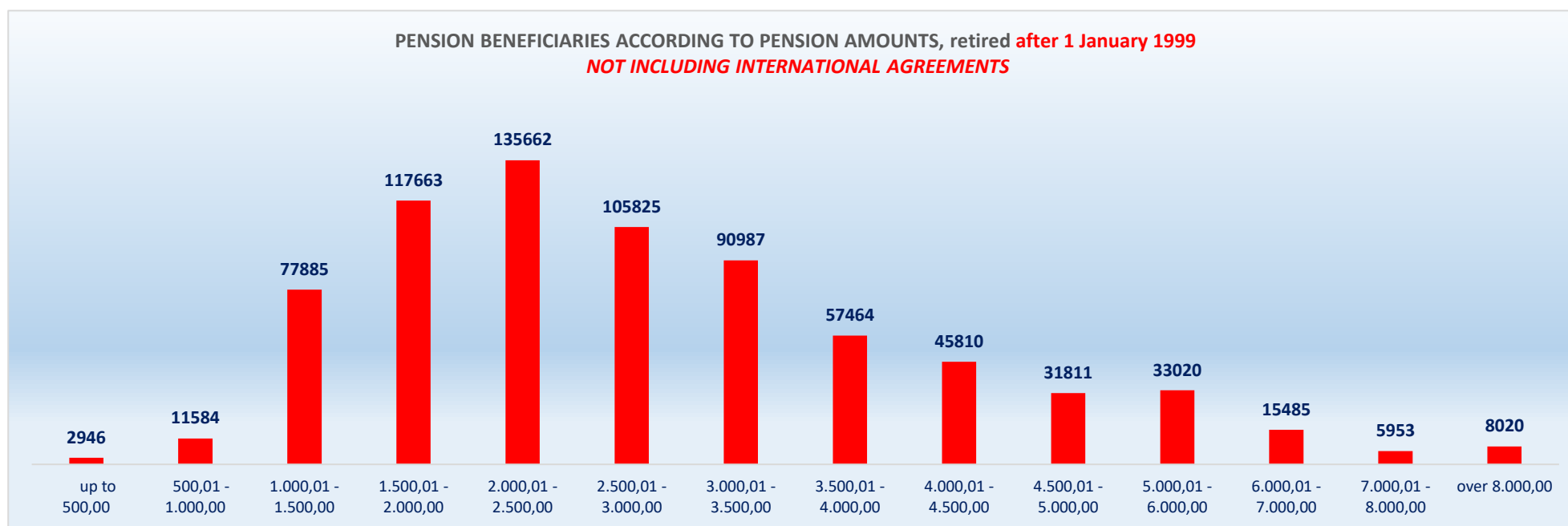


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: September 2021 (payment in October 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	2946	329,48	14 11 18	828	303,09	16 01 14	1617	346,04	13 05 09	501	319,66	18 00 16
500,01 - 1.000,00	11584	820,17	15 05 05	2102	843,35	16 04 15	3267	804,24	13 04 06	6215	820,71	16 02 27
1.000,01 - 1.500,00	77885	1.247,02	17 03 07	40179	1.251,55	17 07 14	11230	1.286,01	14 08 03	26476	1.223,61	17 10 08
1.500,01 - 2.000,00	117663	1.762,29	24 06 19	69735	1.767,68	24 09 27	23701	1.767,00	20 02 11	24227	1.742,17	28 00 16
2.000,01 - 2.500,00	135662	2.237,72	30 04 15	83526	2.239,77	31 07 15	23244	2.232,71	24 09 21	28892	2.235,82	31 03 11
2.500,01 - 3.000,00	105825	2.730,96	34 01 24	73148	2.734,27	35 04 06	12058	2.714,37	26 04 15	20619	2.728,92	34 05 23
3.000,01 - 3.500,00	90987	3.217,47	35 03 08	68432	3.220,66	36 02 02	8826	3.180,25	26 07 06	13729	3.225,51	36 04 28
3.500,01 - 4.000,00	57464	3.737,47	37 07 05	47166	3.739,65	38 01 18	2683	3.718,57	29 04 14	7615	3.730,64	37 01 17
4.000,01 - 4.500,00	45810	4.237,99	38 11 25	39605	4.239,95	39 04 27	1105	4.209,16	30 08 12	5100	4.229,02	37 04 16
4.500,01 - 5.000,00	31811	4.732,66	40 00 01	28616	4.732,82	40 04 03	430	4.727,87	31 02 18	2765	4.731,79	37 08 17
5.000,01 - 6.000,00	33020	5.426,16	40 01 03	29586	5.425,05	40 05 11	426	5.435,33	30 08 17	3008	5.435,82	37 11 11
6.000,01 - 7.000,00	15485	6.408,34	39 10 23	13930	6.412,08	40 01 10	168	6.399,98	29 06 13	1387	6.371,82	38 10 23
7.000,01 - 8.000,00	5953	7.444,37	40 00 08	5545	7.446,95	40 00 13	52	7.337,40	29 08 20	356	7.419,87	41 04 06
over 8.000,00	8020	9.532,48	41 02 00	7799	9.539,77	41 02 09	25	9.297,83	29 03 07	196	9.272,61	41 09 01
UKUPNO	740115	2.917,00	31 03 01	510197	3.191,56	33 04 06	88832	2.171,18	22 04 03	141086	2.393,72	29 03 17

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: September 2021 (payment in October 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	7869	4.591,91	32 00 04
		8953	4.497,20	35 04 23
		616	4.343,22	30 11 28
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)*	169	5.278,66	-
3.	Active military personnel - DVO	15905	4.079,86	30 11 06
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2839	2.634,88	33 04 08
5.	Former political prisoners	2457	4.136,26	33 02 29
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70785	6.173,21	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)	50039	2.955,94	29 05 03
8.	Former Yugoslav People's Army members - JNA	4519	3.420,58	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	159	3.428,54	38 03 25
10.	National Liberation War veterans - NOR	7063	3.049,56	29 05 27
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	685	10.554,83	32 11 15
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	76	3.602,33	29 00 17
13.	Former officials of federal bodies of the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	27	3.910,78	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	128	9.453,32	41 09 24
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	245	4.129,17	29 08 03
16.	Workers professionally exposed to asbestos	852	3.342,25	27 09 01
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	200	2.203,76	28 10 29
18.	Members of the Croatian Defence Council - HVO	6773	3.482,08	06 09 29
TOTAL		180359	-	-

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

