

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - November 2021 (payment in December 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	495597	2.850,57	31 08 13	74 11	404166	3.309,27	31 07 29	74 11	46,35	42,09
Old age pension for long-term insurees - Art. 35	42399	3.773,50	42 06 11	65 09	37251	3.969,90	42 06 09	65 08	55,60	3,88
Old age pension transformed from disability pension ¹	80437	2.512,86	24 09 17	74 02	69527	2.829,22	24 06 05	73 11	39,62	7,24
Total old age pension	618433	2.869,92	31 06 15	74 03	510944	3.292,11	31 05 21	74 01	46,11	53,20
Early pension	206047	2.750,05	36 00 05	68 04	169823	3.058,66	35 10 01	67 11	42,84	17,68
Early pension because of the employer's bankruptcy - Art. 36	358	3.017,29	35 07 13	63 04	350	3.028,66	35 07 14	63 03	42,42	0,04
Overall old age	824838	2.840,04	32 07 29	72 09	681117	3.233,77	32 06 23	72 07	45,29	70,93
Disability pension ¹	102504	2.145,79	21 10 23	62 04	96835	2.241,95	21 11 22	62 02	31,40	10,08
Survivor's pension	214153	2.142,86	28 06 06	72 10	182380	2.404,78	28 05 00	72 08	33,68	18,99
TOTAL	1141495	2.646,90	30 11 05	71 10	960332	2.976,32	30 08 19	71 06	41,69	
Average old age ZOMO pension with 40 or more years of qualifying period	107212	4.075,20	42 08 25	74 06	84764	4.891,70	42 09 06	74 00	68,51	
Total average ZOMO pension with 40 or more years of the qualifying period	211239	3.704,58	42 03 16	72 06	170594	4.309,43	42 03 26	72 02	60,36	17,76
Beneficiaries of the minimum pension retired according to ZOMO	275250	1.790,37	27 04 10	-	236225	1.957,65	27 00 29	-	27,42	24,60
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1750	7.508,41	37 06 22	-	1610	7.854,04	37 08 02	-	110,00	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	21433	2.660,57	31 04 02	64 04	16516	3.230,00	32 01 26	64 01	45,24	43,51
Old age pension for long-term insurees - Art. 35	5238	3.534,82	42 02 11	61 08	4712	3.690,06	42 02 02	61 07	51,68	12,41
Total old age pension	26671	2.832,26	33 05 10	63 10	21228	3.332,12	34 04 06	63 07	46,67	55,92
Early pension	6673	2.864,30	37 02 28	60 01	5847	3.084,77	37 01 19	59 11	43,20	15,40
Early pension because of the employer's bankruptcy - Art. 36	18	3.257,89	37 00 29	59 02	18	3.257,89	37 00 29	59 02	45,63	0,05
Overall old age	33362	2.838,90	34 02 14	63 01	27093	3.278,69	34 11 17	62 09	45,92	71,37
Disability pension	2077	2.077,24	24 09 11	54 05	1852	2.259,45	25 00 00	54 00	31,64	4,88
Survivor's pension	11076	2.237,10	30 03 19	63 09	9015	2.594,38	30 05 02	62 10	36,34	23,75
TOTAL	46515	2.661,59	32 10 10	62 10	37960	3.066,45	33 04 21	62 04	42,95	

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)
-----------------	-------------------------	---------------------	--------------------------------------

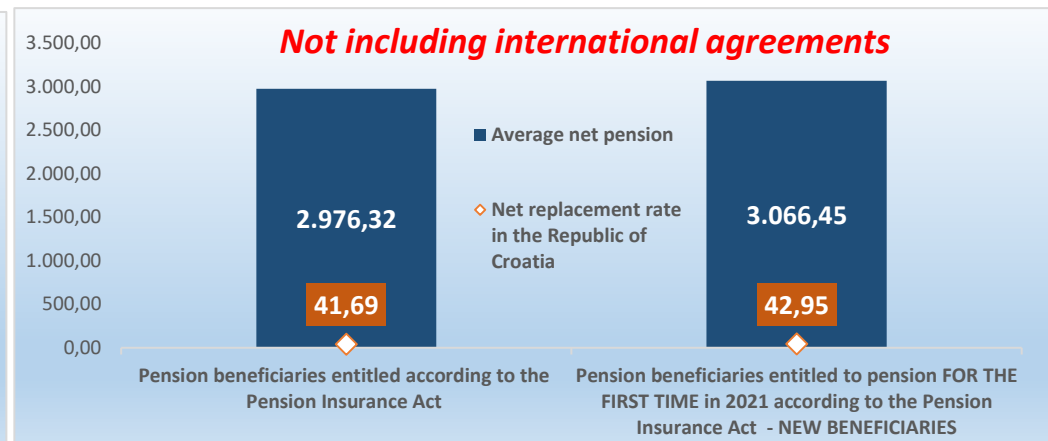
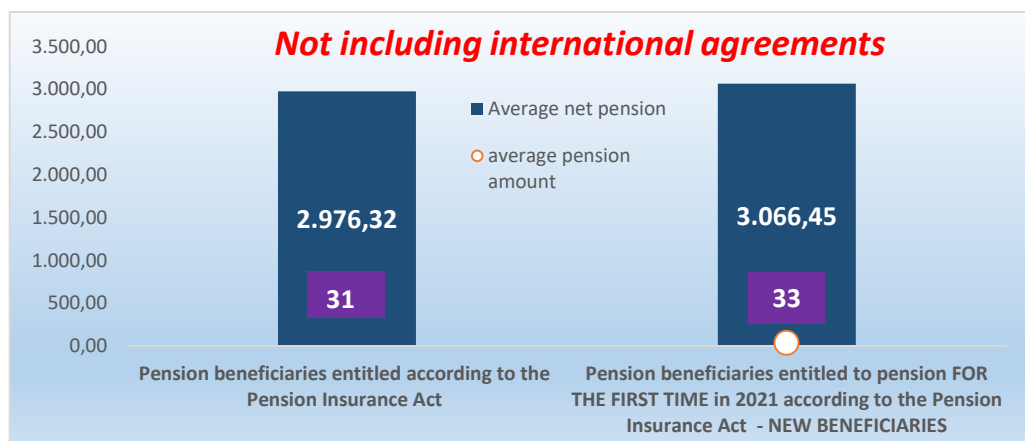
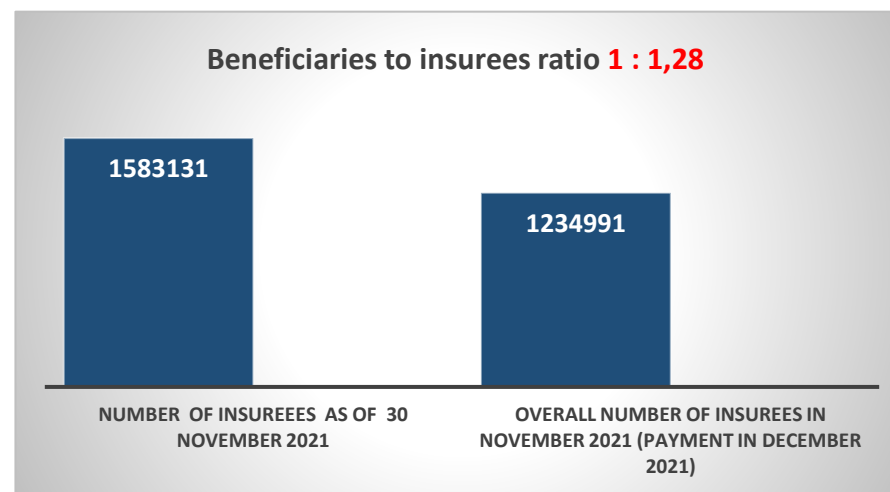
Pension beneficiaries whose pension entitlement ceased in 2021 - death caused, and who were retired according to the Pension Insurance Act

Old age	33673	2.590,47	21 03
Disability	4719	2.302,40	19 05
Survivor's	12288	2.219,93	18 03
TOTAL	50680	2.473,80	-

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



NUMBER of insurees as of 30 November 2021	1583131
OVERALL number of insurees in November 2021 (payment in December 2021)	1234991
Beneficiaries to insurees ratio	1:1,28
Average net wage in the Republic of Croatia for October 2021 (source: State Bureau of Statistics)	7.140
Current value of pension (CVP), 1 July 2021	71,53
Minimum 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



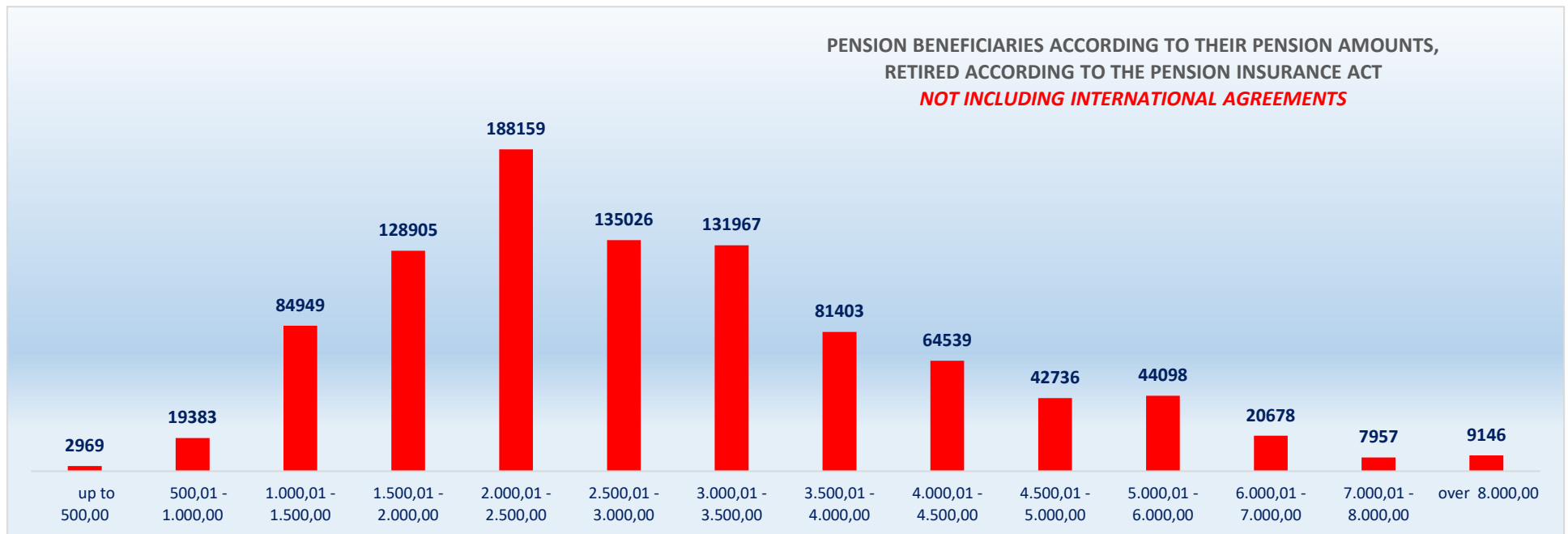
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: October 2021 (payment in November 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	2969	330,49	14 11 14	846	302,41	16 03 17	1555	345,33	13 04 27	568	331,71	17 03 06
500,01 - 1.000,00	19383	810,14	15 02 21	7626	808,08	16 03 07	3341	806,37	13 01 05	8416	813,51	15 01 23
1.000,01 - 1.500,00	84949	1.248,08	17 02 01	43529	1.251,51	17 06 27	11443	1.286,79	14 06 05	29977	1.228,34	17 07 11
1.500,01 - 2.000,00	128905	1.763,15	24 02 18	75975	1.768,75	24 05 15	24238	1.767,00	20 00 13	28692	1.745,06	27 01 17
2.000,01 - 2.500,00	188159	2.247,73	28 06 02	116806	2.250,89	29 06 05	26144	2.236,40	23 05 21	45209	2.246,13	28 09 26
2.500,01 - 3.000,00	135026	2.732,97	33 01 11	94522	2.736,30	34 00 05	13146	2.718,50	25 11 27	27358	2.728,40	33 05 06
3.000,01 - 3.500,00	131967	3.207,92	34 06 06	104057	3.207,73	35 02 18	10646	3.178,14	25 08 13	17264	3.227,41	35 08 09
3.500,01 - 4.000,00	81403	3.737,86	36 04 01	68468	3.739,50	36 08 19	3516	3.721,74	28 04 08	9419	3.732,00	36 05 02
4.000,01 - 4.500,00	64539	4.237,00	37 07 29	56353	4.238,27	37 11 25	1654	4.219,64	29 05 23	6532	4.230,47	36 08 27
4.500,01 - 5.000,00	42736	4.731,16	38 08 14	38661	4.731,32	38 11 27	687	4.722,44	29 08 00	3388	4.731,09	37 02 09
5.000,01 - 6.000,00	44098	5.425,48	38 09 11	39841	5.424,79	39 00 07	637	5.427,50	29 03 18	3620	5.432,67	37 07 22
6.000,01 - 7.000,00	20678	6.408,04	38 07 09	18810	6.411,85	38 09 02	265	6.410,24	28 08 14	1603	6.362,99	38 06 18
7.000,01 - 8.000,00	7957	7.430,58	38 10 13	7492	7.431,76	38 10 08	87	7.379,86	29 07 01	378	7.419,02	41 03 17
over 8.000,00	9146	9.424,58	40 06 27	8899	9.430,13	40 07 10	48	9.040,45	29 00 07	199	9.269,12	41 10 21
TOTAL	961915	2.975,60	30 08 14	681885	3.233,31	32 06 18	97407	2.241,79	21 11 24	182623	2.404,75	28 05 03

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



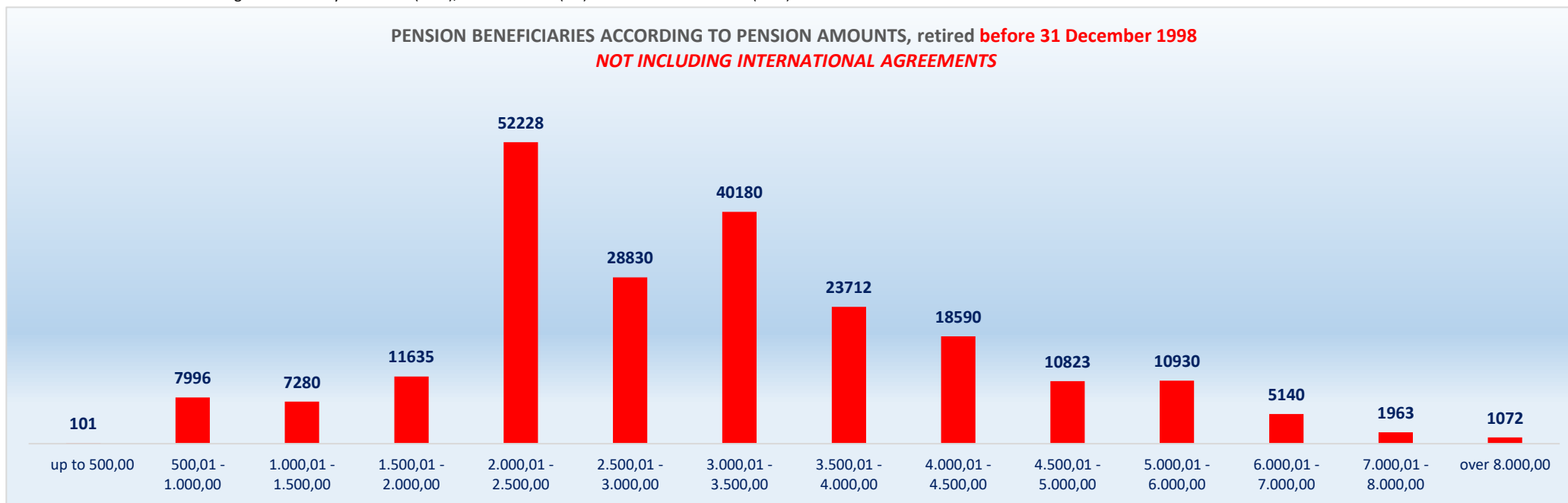
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: October 2021 (payment in November 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	390,81	13 07 11	28	304,48	20 06 26	1	395,50	02 09 12	72	424,32	11 00 18
500,01 - 1.000,00	7996	794,21	15 00 08	5670	794,38	16 03 20	151	810,15	10 00 29	2175	792,65	12 00 09
1.000,01 - 1.500,00	7280	1.261,03	16 09 04	3439	1.254,43	18 03 05	279	1.292,94	10 08 00	3562	1.264,90	15 09 11
1.500,01 - 2.000,00	11635	1.770,33	21 04 11	6560	1.778,55	21 05 04	558	1.766,23	13 10 13	4517	1.758,90	22 02 11
2.000,01 - 2.500,00	52228	2.273,49	23 08 08	32952	2.278,84	24 02 25	2966	2.264,73	13 03 02	16310	2.264,26	24 05 16
2.500,01 - 3.000,00	28830	2.739,34	29 02 04	20919	2.742,24	29 03 24	1164	2.759,02	21 06 06	6747	2.726,97	30 00 14
3.000,01 - 3.500,00	40180	3.187,46	32 08 27	34808	3.183,77	33 03 16	1816	3.168,75	20 09 06	3556	3.233,17	32 08 12
3.500,01 - 4.000,00	23712	3.739,21	33 02 02	21073	3.739,53	33 05 07	843	3.731,49	24 02 21	1796	3.739,11	33 04 29
4.000,01 - 4.500,00	18590	4.234,89	34 03 15	16613	4.234,56	34 05 29	553	4.241,47	25 11 02	1424	4.236,23	34 02 05
4.500,01 - 5.000,00	10823	4.727,20	34 09 24	9951	4.727,42	34 11 28	255	4.716,57	26 07 09	617	4.728,01	34 11 13
5.000,01 - 6.000,00	10930	5.423,96	34 08 13	10114	5.424,65	34 09 14	209	5.408,10	25 11 01	607	5.417,84	36 01 03
6.000,01 - 7.000,00	5140	6.406,25	34 08 28	4842	6.410,18	34 09 25	97	6.429,05	27 05 14	201	6.300,67	36 05 11
7.000,01 - 8.000,00	1963	7.389,04	35 02 23	1915	7.388,22	35 03 28	34	7.446,07	28 08 27	14	7.362,68	37 09 27
over 8.000,00	1072	8.598,27	35 11 28	1046	8.594,01	36 01 07	23	8.760,68	28 09 04	3	8.840,39	49 00 26
UKUPNO	220480	3.158,75	28 09 07	169930	3.348,48	30 01 05	8949	2.911,46	18 00 25	41601	2.436,98	25 04 16

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

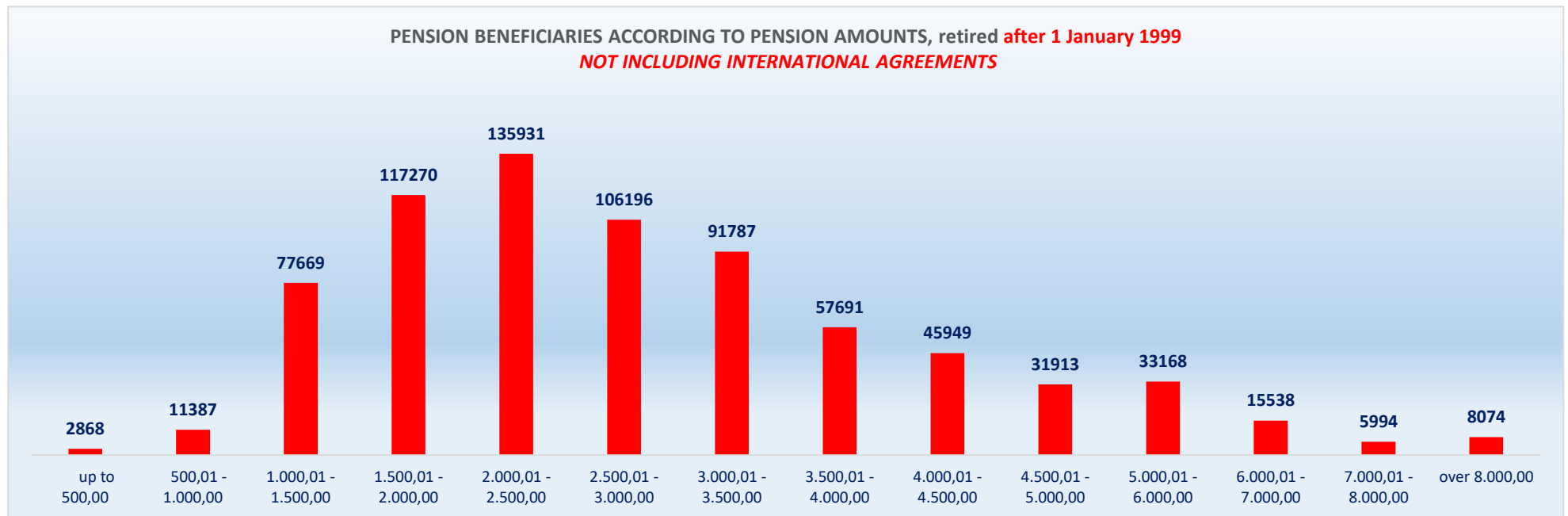


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: October 2021 (payment in November 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	2868	328,37	15 00 01	818	302,34	16 01 21	1554	345,30	13 04 29	496	318,26	18 02 03
500,01 - 1.000,00	11387	821,33	15 04 13	1956	847,81	16 01 24	3190	806,19	13 02 26	6241	820,77	16 02 28
1.000,01 - 1.500,00	77669	1.246,87	17 02 15	40090	1.251,26	17 06 05	11164	1.286,63	14 07 10	26415	1.223,41	17 10 11
1.500,01 - 2.000,00	117270	1.762,43	24 06 02	69415	1.767,82	24 09 00	23680	1.767,01	20 02 06	24175	1.742,47	28 00 20
2.000,01 - 2.500,00	135931	2.237,84	30 04 11	83854	2.239,91	31 07 07	23178	2.232,77	24 09 14	28899	2.235,89	31 03 14
2.500,01 - 3.000,00	106196	2.731,24	34 02 03	73603	2.734,61	35 04 10	11982	2.714,57	26 04 21	20611	2.728,87	34 06 01
3.000,01 - 3.500,00	91787	3.216,88	35 03 14	69249	3.219,78	36 02 05	8830	3.180,07	26 07 07	13708	3.225,92	36 05 08
3.500,01 - 4.000,00	57691	3.737,31	37 07 11	47395	3.739,49	38 01 24	2673	3.718,66	29 04 10	7623	3.730,33	37 01 12
4.000,01 - 4.500,00	45949	4.237,86	39 00 02	39740	4.239,82	39 05 01	1101	4.208,68	30 08 17	5108	4.228,86	37 05 08
4.500,01 - 5.000,00	31913	4.732,50	40 00 04	28710	4.732,67	40 04 07	432	4.725,91	31 02 19	2771	4.731,78	37 08 13
5.000,01 - 6.000,00	33168	5.425,98	40 01 08	29727	5.424,84	40 05 16	428	5.436,97	30 10 01	3013	5.435,66	37 11 17
6.000,01 - 7.000,00	15538	6.408,63	39 10 23	13968	6.412,43	40 01 11	168	6.399,38	29 05 03	1402	6.371,93	38 10 09
7.000,01 - 8.000,00	5994	7.444,19	40 00 18	5577	7.446,70	40 00 20	53	7.337,39	30 01 13	364	7.421,19	41 05 06
over 8.000,00	8074	9.534,29	41 02 06	7853	9.541,50	41 02 15	25	9.297,83	29 03 07	196	9.275,68	41 09 10
UKUPNO	741435	2.921,14	31 03 09	511955	3.195,09	33 04 10	88458	2.174,04	22 04 02	141022	2.395,24	29 03 24

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: October 2021 (payment in November 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	7825	4.595,36	32 00 00
		8974	4.499,71	35 05 03
		620	4.323,31	31 00 01
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)*	178	5.313,55	-
3.	Active military personnel - DVO	15889	4.083,94	30 11 07
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2814	2.632,36	33 04 08
5.	Former political prisoners	2438	4.128,20	33 02 26
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70802	6.167,41	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)	50589	2.959,07	29 05 18
8.	Former Yugoslav People's Army members - JNA	4488	3.418,10	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	159	3.434,60	38 03 28
10.	National Liberation War veterans - NOR	6974	3.050,71	29 06 11
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	684	10.554,47	32 11 11
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	77	3.582,02	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	130	9.479,20	41 09 23
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	246	4.115,87	29 08 11
16.	Workers professionally exposed to asbestos	852	3.342,01	27 09 09
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	200	2.200,41	28 11 07
18.	Members of the Croatian Defence Council - HVO	6780	3.482,47	06 09 18
TOTAL		180746	-	-

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

