

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - December 2021 (payment in January 2022)

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	494300	2.849,66	31 08 11	75 00	402937	3.309,21	31 07 29	74 11	45,13	42,05
Old age pension for long-term insurees - Art. 35	42641	3.771,56	42 06 10	65 10	37456	3.968,65	42 06 07	65 08	54,12	3,91
Old age pension transformed from disability pension	80015	2.514,41	24 09 15	74 02	69227	2.828,79	24 06 05	73 11	38,58	7,22
Total old age pension	616956	2.869,90	31 06 16	74 03	509620	3.292,42	31 05 25	74 01	44,90	53,19
Early pension	205981	2.752,17	36 00 06	68 05	169823	3.060,09	35 10 02	67 11	41,73	17,72
Early pension because of the employer's bankruptcy - Art. 36	361	3.023,92	35 07 18	63 04	353	3.035,34	35 07 18	63 04	41,39	0,04
Overall old age	823298	2.840,51	32 08 01	72 09	679796	3.234,25	32 06 27	72 07	44,11	70,95
Disability pension	101888	2.146,18	21 10 22	62 04	96260	2.242,21	21 11 21	62 03	30,58	10,05
Survivor's pension	213910	2.142,57	28 06 05	72 09	182135	2.404,82	28 05 00	72 07	32,79	19,01
TOTAL	1139096	2.647,34	30 11 07	71 10	958191	2.976,93	30 08 23	71 06	40,60	
Average old age ZOMO pension with 40 or more years of qualifying period	107021	4.079,33	42 09 00	74 06	84696	4.892,68	42 09 11	74 00	66,72	
Total average ZOMO pension with 40 or more years of the qualifying period	211341	3.706,03	42 03 18	72 06	170791	4.308,44	42 03 28	72 02	58,75	17,82
Beneficiaries of the minimum pension retired according to ZOMO	275564	1.790,88	27 04 14	-	236443	1.958,51	27 01 05	-	26,71	24,68
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1751	7.499,23	37 06 16	-	1608	7.853,53	37 07 29	-	107,10	0,17

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

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	23651	2.634,80	31 02 06	64 04	18135	3.209,28	31 11 27	64 01	43,76	43,17
Old age pension for long-term insurees - Art. 35	5568	3.533,72	42 02 01	61 08	5001	3.691,96	42 01 22	61 07	50,35	11,90
Total old age pension	29219	2.806,10	33 03 05	63 10	23136	3.313,61	34 01 29	63 07	45,19	55,07
Early pension	7555	2.852,67	37 02 28	60 00	6602	3.076,33	37 01 19	59 11	41,95	15,72
Early pension because of the employer's bankruptcy - Art. 36	23	3.419,18	36 11 01	59 03	23	3.419,18	36 11 01	59 03	46,63	0,05
Overall old age	36797	2.816,04	34 01 00	63 00	29761	3.261,06	34 10 01	62 09	44,47	70,84
Disability pension	2319	2.079,34	24 09 14	54 04	2066	2.262,43	25 00 02	54 00	30,85	4,92
Survivor's pension	12467	2.237,70	30 03 09	63 07	10182	2.589,32	30 05 02	62 07	35,31	24,24
TOTAL	51583	2.643,14	32 09 01	62 09	42009	3.049,13	33 03 09	62 03	41,58	

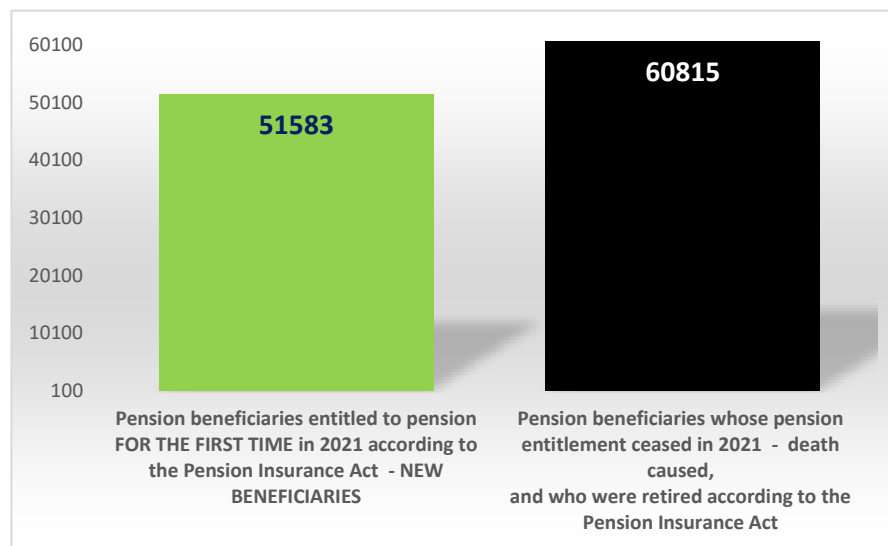
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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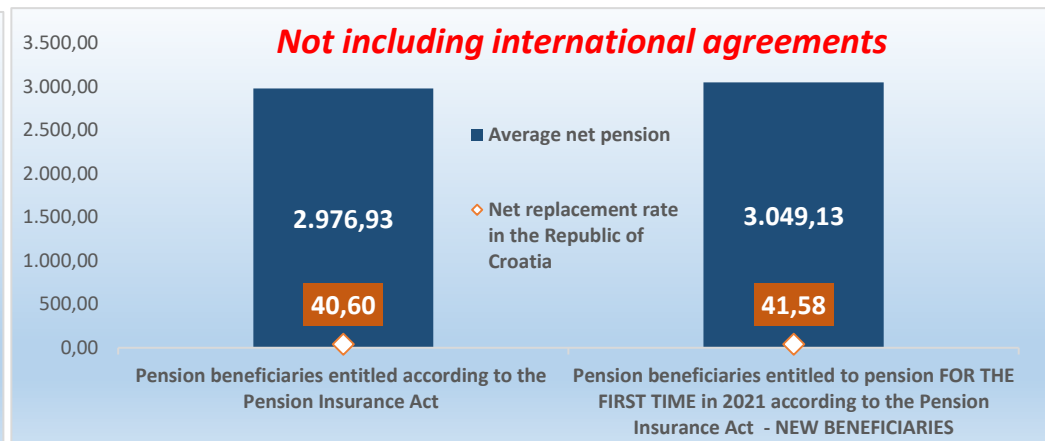
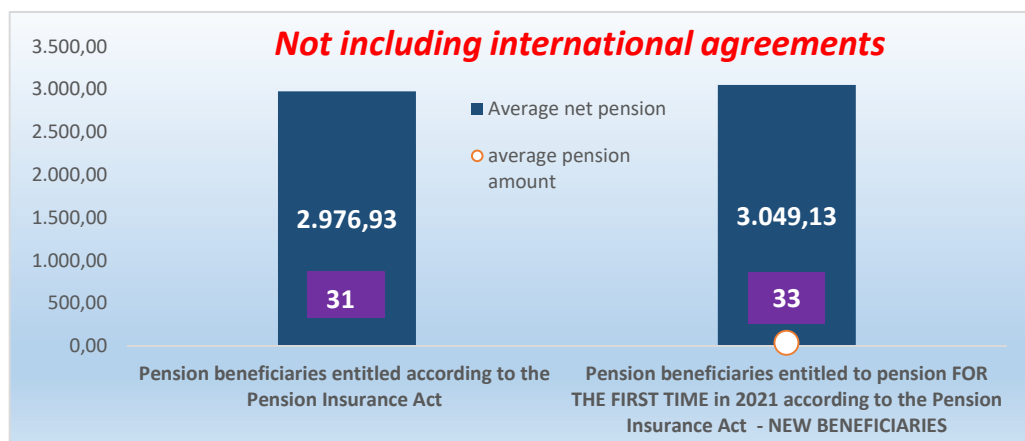
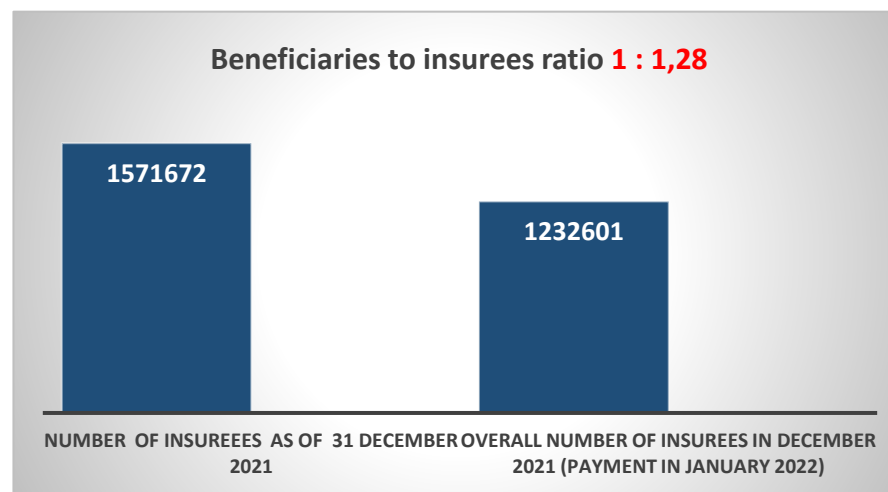
Pension beneficiaries whose pension entitlement ceased in 2021 - death caused, and who were retired according to the Pension Insurance Act

Old age	40373	2.580,45	21 03
Disability	5706	2.293,90	19 06
Survivor's	14736	2.211,41	18 03
TOTAL	60815	2.464,14	-

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



NUMBER of insurees as of 31 December 2021	1571672
OVERALL number of insurees in December 2021 (payment in January 2022)	1232601
Beneficiaries to insurees ratio	1:1,28
Average net wage in the Republic of Croatia for November 2021 (source: State Bureau of Statistics)	7.333
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



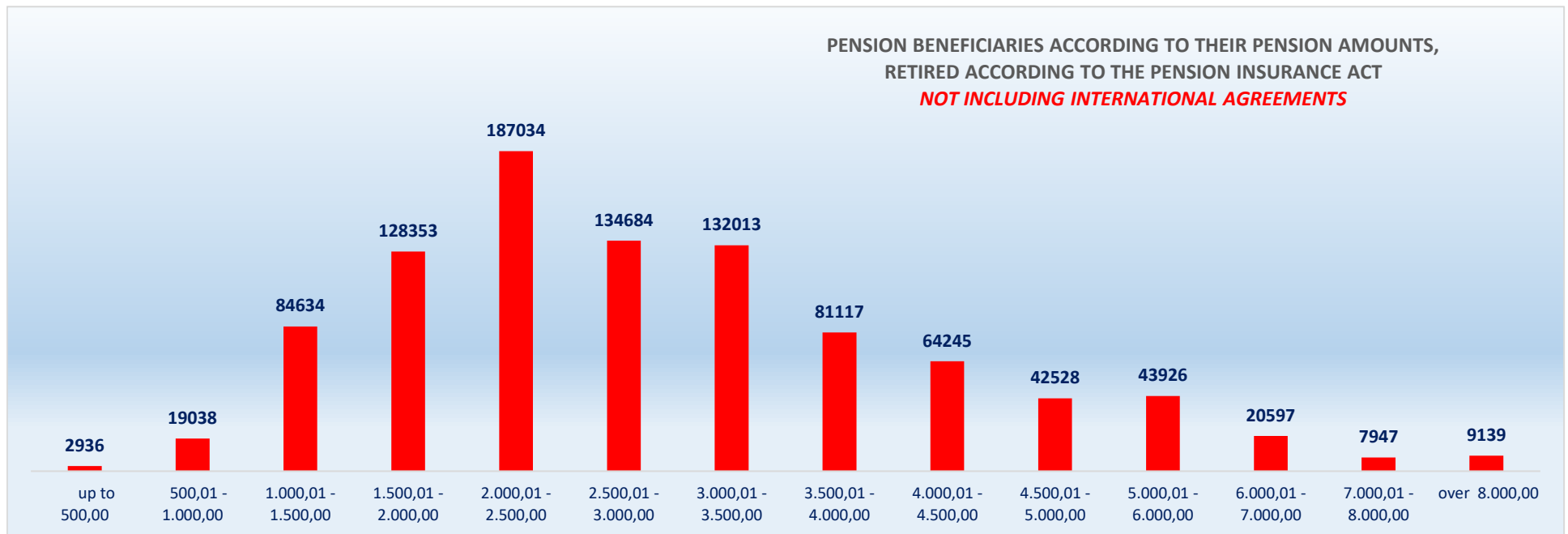
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: December 2021 (payment in January 2022)

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	2936	329,61	14 11 19	845	302,43	16 03 26	1520	344,27	13 04 15	571	330,82	17 03 13
500,01 - 1.000,00	19038	811,00	15 02 08	7371	808,91	16 02 26	3284	806,82	13 00 03	8383	814,48	15 01 23
1.000,01 - 1.500,00	84634	1.248,15	17 01 19	43402	1.251,59	17 06 13	11308	1.286,98	14 05 27	29924	1.228,50	17 06 27
1.500,01 - 2.000,00	128353	1.763,14	24 02 15	75653	1.768,80	24 05 09	24018	1.767,05	20 00 09	28682	1.744,94	27 01 11
2.000,01 - 2.500,00	187034	2.247,29	28 06 11	116203	2.250,42	29 06 15	25797	2.236,12	23 05 17	45034	2.245,61	28 09 29
2.500,01 - 3.000,00	134684	2.733,82	33 01 25	94491	2.737,41	34 00 18	12957	2.719,02	25 11 29	27236	2.728,39	33 05 12
3.000,01 - 3.500,00	132013	3.207,50	34 06 07	104241	3.207,24	35 02 15	10566	3.177,61	25 08 15	17206	3.227,42	35 08 13
3.500,01 - 4.000,00	81117	3.737,89	36 04 12	68233	3.739,53	36 09 02	3473	3.721,13	28 04 13	9411	3.732,14	36 04 24
4.000,01 - 4.500,00	64245	4.237,03	37 08 07	56113	4.238,28	38 00 00	1638	4.219,71	29 06 01	6494	4.230,55	36 08 22
4.500,01 - 5.000,00	42528	4.731,24	38 08 22	38467	4.731,39	39 00 02	677	4.722,47	29 08 07	3384	4.731,19	37 01 22
5.000,01 - 6.000,00	43926	5.425,41	38 09 21	39682	5.424,67	39 00 18	626	5.427,81	29 03 17	3618	5.433,07	37 07 20
6.000,01 - 7.000,00	20597	6.408,26	38 07 17	18729	6.412,08	38 09 09	263	6.411,80	28 08 09	1605	6.363,01	38 06 25
7.000,01 - 8.000,00	7947	7.431,38	38 10 22	7475	7.432,27	38 10 16	86	7.383,82	29 07 06	386	7.424,91	41 03 25
over 8.000,00	9139	9.429,30	40 07 07	8891	9.434,94	40 07 19	47	9.062,38	28 11 29	201	9.265,49	41 10 19
TOTAL	958191	2.976,93	30 08 23	679796	3.234,25	32 06 27	96260	2.242,21	21 11 21	182135	2.404,82	28 05 00

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



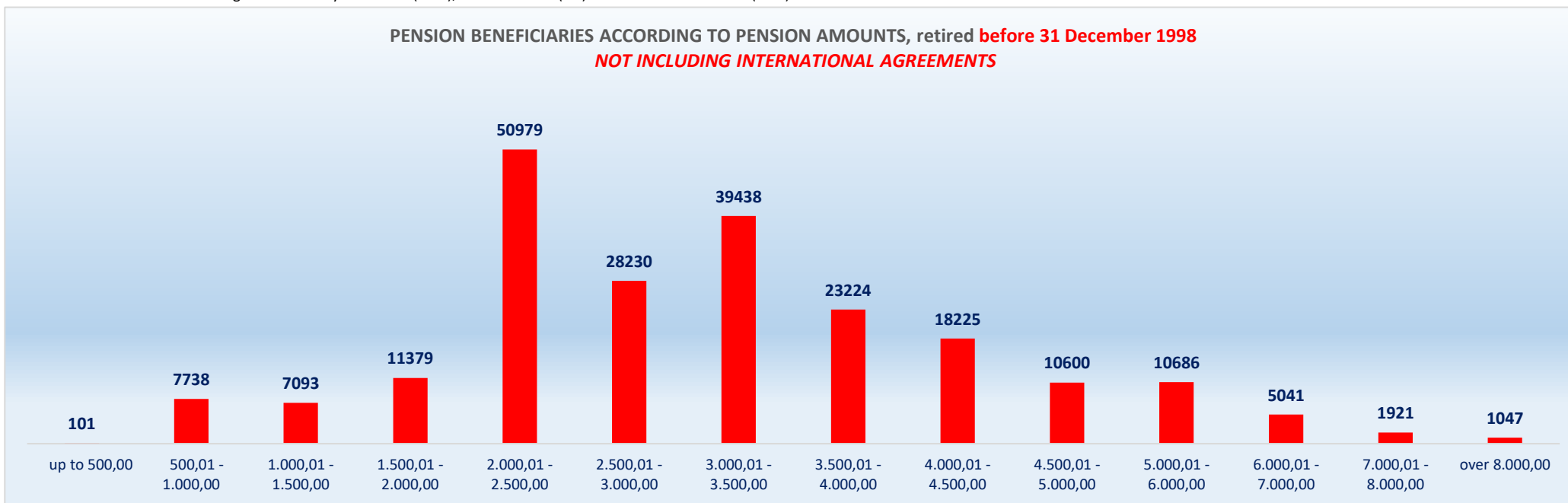
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: December 2021 (payment in January 2022)

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	389,56	13 08 17	28	304,48	20 06 26	2	356,83	09 02 13	71	424,04	11 01 16
500,01 - 1.000,00	7738	794,61	15 00 01	5456	794,84	16 03 18	144	809,21	10 01 29	2138	793,02	12 00 06
1.000,01 - 1.500,00	7093	1.261,17	16 08 27	3338	1.254,82	18 02 22	274	1.292,21	10 07 21	3481	1.264,81	15 09 13
1.500,01 - 2.000,00	11379	1.770,56	21 03 28	6408	1.779,06	21 04 21	535	1.766,55	13 09 14	4436	1.758,77	22 01 23
2.000,01 - 2.500,00	50979	2.273,32	23 07 28	32212	2.278,74	24 02 15	2870	2.264,67	13 01 27	15897	2.263,89	24 05 05
2.500,01 - 3.000,00	28230	2.739,27	29 01 23	20511	2.742,26	29 03 12	1127	2.759,17	21 06 15	6592	2.726,56	30 00 00
3.000,01 - 3.500,00	39438	3.187,38	32 08 16	34174	3.183,77	33 03 05	1776	3.168,02	20 08 28	3488	3.232,59	32 07 25
3.500,01 - 4.000,00	23224	3.739,12	33 01 24	20639	3.739,50	33 04 29	823	3.730,56	24 02 10	1762	3.738,61	33 04 07
4.000,01 - 4.500,00	18225	4.234,86	34 03 04	16295	4.234,52	34 05 18	545	4.241,27	25 11 14	1385	4.236,40	34 01 17
4.500,01 - 5.000,00	10600	4.726,88	34 09 15	9750	4.727,09	34 11 20	251	4.716,38	26 07 11	599	4.727,85	34 10 18
5.000,01 - 6.000,00	10686	5.424,10	34 07 28	9888	5.424,74	34 08 29	203	5.405,59	25 10 10	595	5.419,67	36 00 05
6.000,01 - 7.000,00	5041	6.406,62	34 08 15	4745	6.410,63	34 09 12	97	6.429,16	27 05 14	199	6.300,19	36 05 16
7.000,01 - 8.000,00	1921	7.390,22	35 02 06	1875	7.389,52	35 03 10	32	7.443,68	28 08 08	14	7.362,68	37 09 27
over 8.000,00	1047	8.598,05	35 11 14	1021	8.593,67	36 00 25	23	8.760,68	28 09 04	3	8.841,97	49 00 26
UKUPNO	215702	3.160,77	28 09 02	166340	3.350,63	30 01 00	8702	2.916,36	18 00 18	40660	2.436,38	25 04 03

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

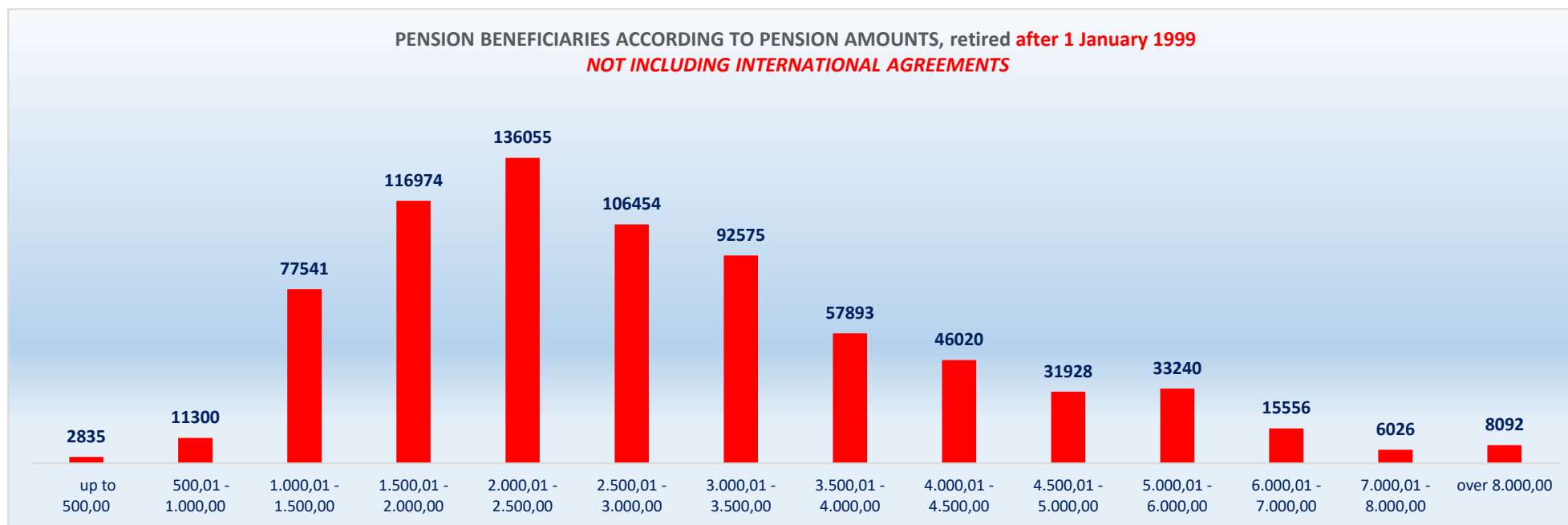


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: December 2021 (payment in January 2022)

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	2835	327,48	15 00 01	817	302,36	16 02 00	1518	344,25	13 04 17	500	317,58	18 02 01
500,01 - 1.000,00	11300	822,23	15 03 26	1915	848,97	16 00 13	3140	806,71	13 01 20	6245	821,83	16 02 22
1.000,01 - 1.500,00	77541	1.246,96	17 02 03	40064	1.251,32	17 05 22	11034	1.286,85	14 07 02	26443	1.223,72	17 09 23
1.500,01 - 2.000,00	116974	1.762,42	24 05 28	69245	1.767,85	24 08 23	23483	1.767,06	20 02 01	24246	1.742,41	28 00 09
2.000,01 - 2.500,00	136055	2.237,54	30 04 10	83991	2.239,56	31 07 06	22927	2.232,54	24 09 03	29137	2.235,64	31 02 25
2.500,01 - 3.000,00	106454	2.732,37	34 02 14	73980	2.736,07	35 04 17	11830	2.715,19	26 04 19	20644	2.728,97	34 06 04
3.000,01 - 3.500,00	92575	3.216,07	35 03 12	70067	3.218,69	36 01 26	8790	3.179,55	26 07 04	13718	3.226,11	36 05 11
3.500,01 - 4.000,00	57893	3.737,39	37 07 18	47594	3.739,54	38 02 01	2650	3.718,21	29 04 12	7649	3.730,65	37 01 01
4.000,01 - 4.500,00	46020	4.237,88	39 00 02	39818	4.239,82	39 05 07	1093	4.208,96	30 08 21	5109	4.228,97	37 04 29
4.500,01 - 5.000,00	31928	4.732,68	40 00 03	28717	4.732,86	40 04 13	426	4.726,06	31 02 26	2785	4.731,90	37 07 21
5.000,01 - 6.000,00	33240	5.425,83	40 01 15	29794	5.424,65	40 05 22	423	5.438,47	30 09 29	3023	5.435,71	37 11 18
6.000,01 - 7.000,00	15556	6.408,78	39 10 27	13984	6.412,58	40 01 15	166	6.401,66	29 04 26	1406	6.371,90	38 10 15
7.000,01 - 8.000,00	6026	7.444,50	40 00 24	5600	7.446,58	40 00 26	54	7.348,35	30 01 17	372	7.427,25	41 05 14
over 8.000,00	8092	9.536,85	41 02 12	7870	9.544,08	41 02 20	24	9.351,51	29 02 15	198	9.271,91	41 09 09
UKUPNO	742489	2.923,52	31 03 16	513456	3.196,54	33 04 16	87558	2.175,20	22 03 26	141475	2.395,75	29 03 15

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: December 2021 (payment in January 2022)

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	7739	4.596,55	31 11 28
		8995	4.496,97	35 05 09
		625	4.338,83	31 01 28
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)*	193	5.310,00	-
3.	Active military personnel - DVO	15881	4.086,60	30 11 08
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2682	2.628,56	33 03 21
5.	Former political prisoners	2387	4.128,05	33 02 27
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70836	6.157,60	18 07 24
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)	51725	2.967,38	29 06 16
8.	Former Yugoslav People's Army members - JNA	4401	3.414,69	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	157	3.437,30	38 04 27
10.	National Liberation War veterans - NOR	6710	3.050,39	29 06 12
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	682	10.536,44	32 10 28
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	77	3.582,03	29 00 17
13.	Former officials of federal bodies of the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	26	3.897,54	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	132	9.483,59	41 10 16
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	246	4.102,87	29 07 17
16.	Workers professionally exposed to asbestos	851	3.339,93	27 09 05
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	200	2.190,21	28 10 26
18.	Members of the Croatian Defence Council - HVO	6788	3.488,01	06 09 22
TOTAL		181333	-	-

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

