

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - January 2022 (payment in February 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	494579	2.851,47	31 08 11	74 11	402934	3.312,93	31 07 29	74 11	45,51	42,06
Old age pension for long-term insurees - Art. 35	43165	3.767,05	42 06 08	65 10	37945	3.962,56	42 06 05	65 09	54,43	3,96
Old age pension transformed from disability pension	79680	2.514,76	24 09 13	74 02	68939	2.829,24	24 06 04	74 00	38,86	7,20
<b>Total old age pension</b>	<b>617424</b>	<b>2.872,02</b>	<b>31 06 18</b>	<b>74 02</b>	<b>509818</b>	<b>3.295,88</b>	<b>31 05 27</b>	<b>74 01</b>	<b>45,27</b>	<b>53,22</b>
Early pension	206479	2.752,62	36 00 07	68 05	170321	3.059,93	35 10 04	68 00	42,03	17,78
Early pension because of the employer's bankruptcy - Art. 36	364	3.029,86	35 07 17	63 04	356	3.041,33	35 07 18	63 04	41,78	0,04
<b>Overall old age</b>	<b>824267</b>	<b>2.842,18</b>	<b>32 08 03</b>	<b>72 09</b>	<b>680495</b>	<b>3.236,69</b>	<b>32 07 00</b>	<b>72 07</b>	<b>44,46</b>	<b>71,04</b>
Disability pension	101367	2.146,08	21 10 20	62 05	95777	2.241,87	21 11 19	62 03	30,79	10,00
Survivor's pension	213595	2.141,21	28 06 06	72 09	181693	2.404,93	28 05 00	72 07	33,03	18,97
<b>TOTAL</b>	<b>1139229</b>	<b>2.648,82</b>	<b>30 11 10</b>	<b>71 10</b>	<b>957965</b>	<b>2.979,47</b>	<b>30 08 26</b>	<b>71 06</b>	<b>40,93</b>	
Average <b>old age</b> ZOMO pension with 40 or more years of qualifying period	106963	4.078,14	42 09 04	74 06	84548	4.895,90	42 09 16	74 00	67,25	
<b>Total average ZOMO pension with 40 or more years of the qualifying period</b>	<b>211533</b>	<b>3.704,47</b>	<b>42 03 20</b>	<b>72 06</b>	<b>170804</b>	<b>4.309,26</b>	<b>42 04 01</b>	<b>72 02</b>	<b>59,19</b>	<b>17,83</b>
Beneficiaries of the <b>minimum</b> pension retired according to ZOMO	275900	1.791,33	27 04 21	-	236623	1.959,69	27 01 11	-	26,92	24,70
Beneficiaries of the <b>maximum</b> pension retired according to the Maximum Pension Act	1751	7.502,59	37 06 05	-	1607	7.862,24	37 07 20	-	108,00	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 2022 according to the Pension Insurance Act - NEW BENEFICIARIES										
Old age pension	994	2.172,90	29 11 27	64 08	645	2.949,67	31 01 01	64 03	40,52	27,69
Old age pension for long-term insurees - Art. 35	549	3.332,35	41 11 04	61 10	520	3.388,62	41 10 14	61 10	46,55	22,33
<b>Total old age pension</b>	<b>1543</b>	<b>2.585,43</b>	<b>31 07 08</b>	<b>63 08</b>	<b>1165</b>	<b>3.145,60</b>	<b>32 11 21</b>	<b>63 02</b>	<b>43,21</b>	<b>50,02</b>
Early pension	453	2.742,65	37 01 27	59 08	405	2.904,02	37 00 16	59 06	39,89	17,39
Early pension because of the employer's bankruptcy - Art. 36	1	3.532,28	38 07 19	60 00	1	3.532,28	38 07 19	60 00	48,52	0,04
<b>Overall old age</b>	<b>1997</b>	<b>2.621,57</b>	<b>33 02 02</b>	<b>62 09</b>	<b>1571</b>	<b>3.083,57</b>	<b>34 04 11</b>	<b>62 03</b>	<b>42,36</b>	<b>67,45</b>
Disability pension	119	2.042,43	24 08 08	55 02	101	2.286,77	24 10 22	54 05	31,41	4,34
Survivor's pension	794	2.285,85	30 05 24	65 10	657	2.628,29	30 10 06	65 05	36,10	28,21
<b>TOTAL</b>	<b>2910</b>	<b>2.506,29</b>	<b>31 11 06</b>	<b>63 03</b>	<b>2329</b>	<b>2.920,58</b>	<b>32 08 08</b>	<b>62 10</b>	<b>40,12</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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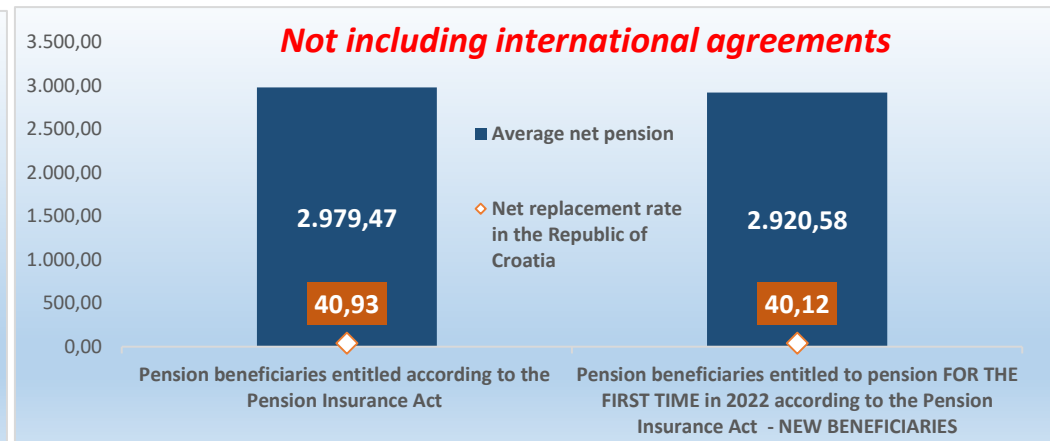
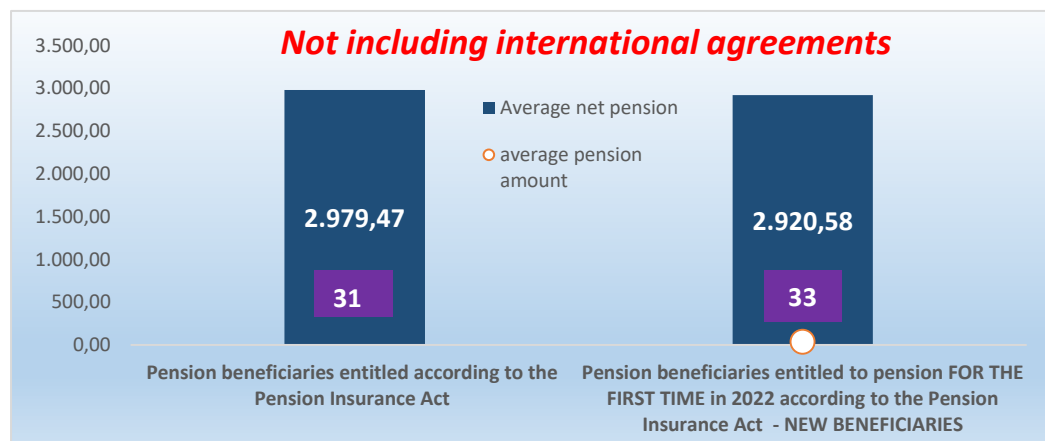
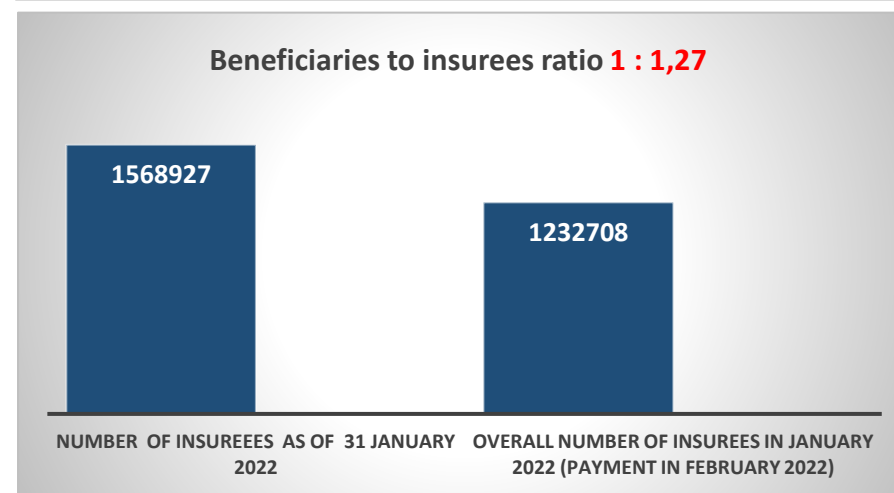
**Pension beneficiaries whose pension entitlement ceased in 2022 - death caused, and who were retired according to the Pension Insurance Act**

Old age	1728	2.874,98	22 02
Disability	188	2.368,48	18 07
Survivor's	643	2.346,57	18 04
<b>TOTAL</b>	<b>2559</b>	<b>2.705,00</b>	-

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



NUMBER of insurees as of 31 January 2022	1568927
OVERALL number of insurees in January 2022 (payment in February 2022)	1232708
Beneficiaries to insurees ratio	1:1,27
Average net wage in the Republic of Croatia for December 2021 (source: State Bureau of Statistics)	7.280
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 2022 - in HRK billions (plan)	43,75
Total expenditure for 2022, incl. child benefit - in HRK billions (plan)	45,79



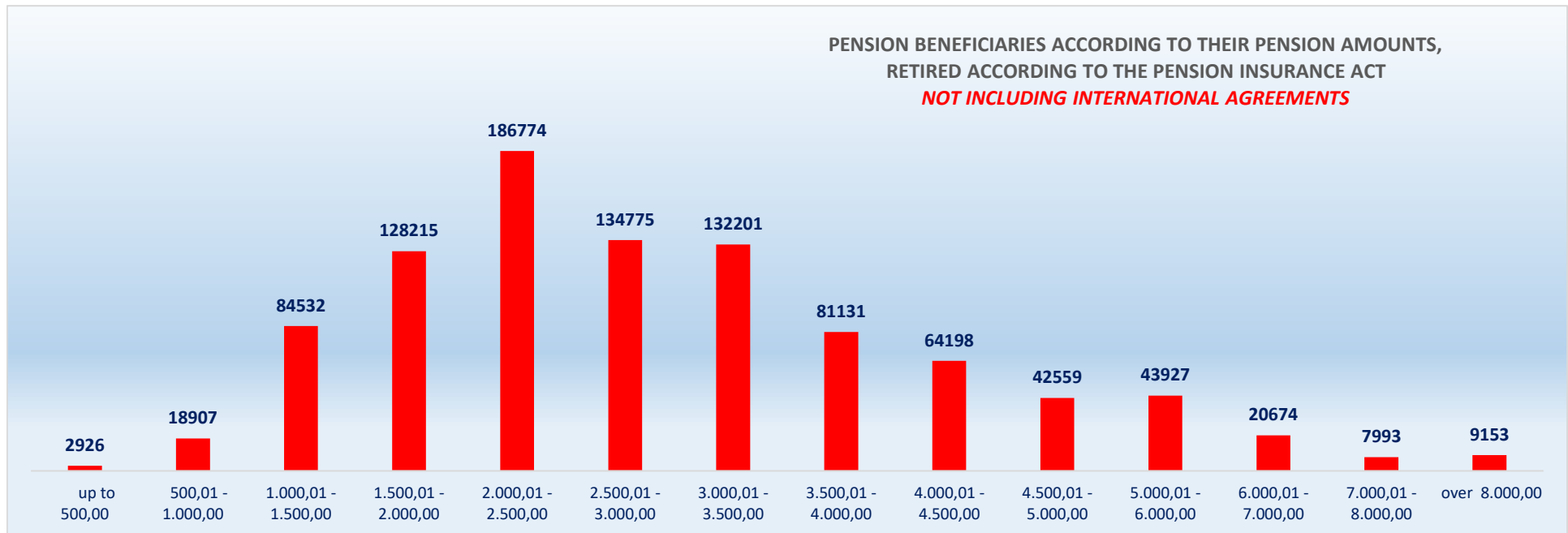
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT**

**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: January 2022 (payment in February 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	2926	329,66	14 11 22	847	302,73	16 03 27	1504	344,38	13 03 28	575	330,83	17 04 21
500,01 - 1.000,00	18907	811,34	15 02 04	7270	809,40	16 02 25	3265	806,66	13 00 01	8372	814,84	15 01 21
1.000,01 - 1.500,00	84532	1.248,18	17 01 17	43367	1.251,69	17 06 11	11263	1.287,00	14 05 21	29902	1.228,47	17 06 26
1.500,01 - 2.000,00	128215	1.763,26	24 02 15	75665	1.769,03	24 05 09	23950	1.766,98	20 00 08	28600	1.744,89	27 01 11
2.000,01 - 2.500,00	186774	2.247,34	28 06 18	116216	2.250,58	29 06 23	25635	2.235,86	23 05 21	44923	2.245,49	28 10 03
2.500,01 - 3.000,00	134775	2.734,27	33 02 01	94779	2.737,95	34 00 23	12876	2.719,28	26 00 03	27120	2.728,52	33 05 14
3.000,01 - 3.500,00	132201	3.207,51	34 06 07	104528	3.207,26	35 02 14	10518	3.177,36	25 08 10	17155	3.227,52	35 08 13
3.500,01 - 4.000,00	81131	3.738,09	36 04 18	68293	3.739,80	36 09 08	3454	3.721,20	28 04 19	9384	3.731,88	36 04 25
4.000,01 - 4.500,00	64198	4.237,11	37 08 11	56108	4.238,39	38 00 04	1625	4.219,58	29 05 27	6465	4.230,43	36 08 21
4.500,01 - 5.000,00	42559	4.731,32	38 08 25	38509	4.731,47	39 00 05	668	4.722,38	29 07 10	3382	4.731,37	37 01 20
5.000,01 - 6.000,00	43927	5.425,34	38 09 23	39690	5.424,65	39 00 21	623	5.426,49	29 03 07	3614	5.432,73	37 07 14
6.000,01 - 7.000,00	20674	6.451,80	38 07 23	18811	6.456,72	38 09 16	261	6.448,32	28 07 22	1602	6.394,57	38 06 26
7.000,01 - 8.000,00	7993	7.430,09	38 10 16	7509	7.431,17	38 10 10	88	7.386,07	29 05 24	396	7.419,32	41 03 18
over 8.000,00	9153	9.429,18	40 07 10	8903	9.434,63	40 07 22	47	9.066,79	28 11 29	203	9.274,09	41 09 22
<b>TOTAL</b>	<b>957965</b>	<b>2.979,47</b>	<b>30 08 26</b>	<b>680495</b>	<b>3.236,69</b>	<b>32 07 00</b>	<b>95777</b>	<b>2.241,87</b>	<b>21 11 19</b>	<b>181693</b>	<b>2.404,93</b>	<b>28 05 00</b>

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



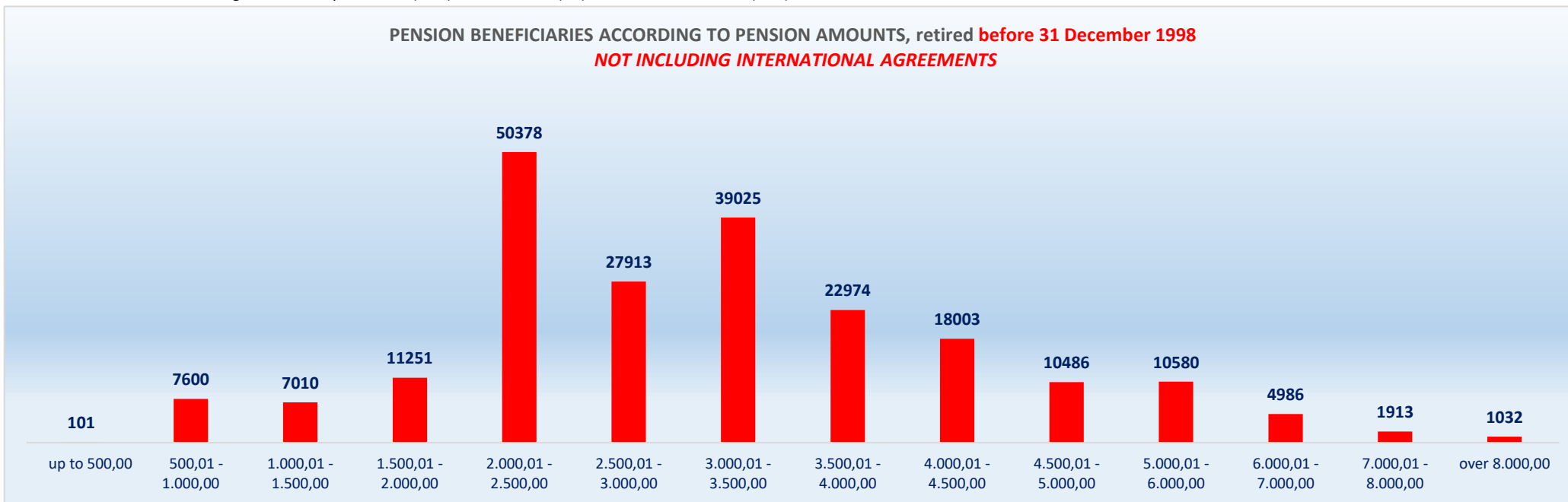
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: January 2022 (payment in February 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	7600	794,62	14 11 29	5337	794,89	16 03 17	143	809,58	10 02 08	2120	792,93	12 00 01
1.000,01 - 1.500,00	7010	1.261,46	16 08 24	3295	1.255,36	18 02 18	267	1.292,95	10 06 12	3448	1.264,85	15 09 13
1.500,01 - 2.000,00	11251	1.770,57	21 03 25	6342	1.779,09	21 04 19	526	1.766,52	13 08 25	4383	1.758,74	22 01 18
2.000,01 - 2.500,00	50378	2.273,24	23 07 25	31849	2.278,61	24 02 10	2817	2.264,72	13 01 14	15712	2.263,89	24 05 01
2.500,01 - 3.000,00	27913	2.739,29	29 01 19	20295	2.742,24	29 03 07	1113	2.758,76	21 06 25	6505	2.726,77	30 00 01
3.000,01 - 3.500,00	39025	3.187,36	32 08 10	33814	3.183,76	33 02 29	1764	3.168,07	20 09 05	3447	3.232,56	32 07 16
3.500,01 - 4.000,00	22974	3.739,16	33 01 20	20419	3.739,51	33 04 25	810	3.731,04	24 02 13	1745	3.738,78	33 04 04
4.000,01 - 4.500,00	18003	4.234,87	34 02 23	16099	4.234,56	34 05 08	540	4.240,45	25 10 22	1364	4.236,35	34 01 05
4.500,01 - 5.000,00	10486	4.726,59	34 09 09	9644	4.726,75	34 11 15	248	4.715,76	26 07 10	594	4.728,45	34 09 24
5.000,01 - 6.000,00	10580	5.424,61	34 07 24	9788	5.425,31	34 08 24	202	5.402,94	25 10 18	590	5.420,49	36 00 26
6.000,01 - 7.000,00	4986	6.450,29	34 08 08	4693	6.455,90	34 09 06	96	6.462,65	27 04 04	197	6.310,65	36 05 12
7.000,01 - 8.000,00	1913	7.388,81	35 01 24	1869	7.387,96	35 02 26	31	7.455,69	28 05 23	13	7.350,73	38 05 24
over 8.000,00	1032	8.598,53	35 11 06	1006	8.594,08	36 00 16	23	8.761,17	28 09 04	3	8.841,97	49 00 26
<b>UKUPNO</b>	<b>213252</b>	<b>3.162,84</b>	<b>28 08 29</b>	<b>164478</b>	<b>3.353,15</b>	<b>30 00 26</b>	<b>8582</b>	<b>2.919,54</b>	<b>18 00 19</b>	<b>40192</b>	<b>2.435,96</b>	<b>25 03 27</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**

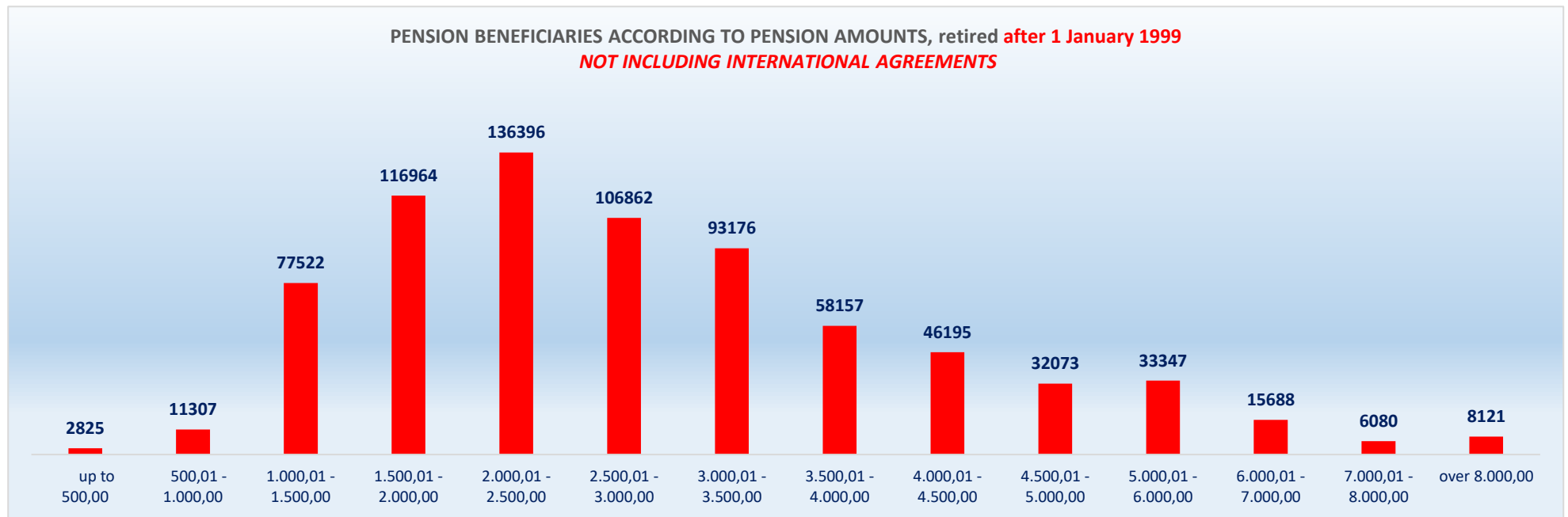


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: January 2022 (payment in February 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	2825	327,52	15 00 04	819	302,67	16 02 01	1502	344,37	13 04 00	504	317,70	18 03 12
500,01 - 1.000,00	11307	822,57	15 03 23	1933	849,45	16 00 12	3122	806,52	13 01 12	6252	822,27	16 02 18
1.000,01 - 1.500,00	77522	1.246,98	17 02 01	40072	1.251,39	17 05 20	10996	1.286,86	14 06 26	26454	1.223,73	17 09 21
1.500,01 - 2.000,00	116964	1.762,56	24 05 27	69323	1.768,11	24 08 22	23424	1.766,99	20 02 00	24217	1.742,38	28 00 06
2.000,01 - 2.500,00	136396	2.237,77	30 04 13	84367	2.240,00	31 07 09	22818	2.232,30	24 09 02	29211	2.235,59	31 02 20
2.500,01 - 3.000,00	106862	2.732,96	34 02 18	74484	2.736,78	35 04 20	11763	2.715,54	26 04 21	20615	2.729,07	34 06 03
3.000,01 - 3.500,00	93176	3.215,95	35 03 11	70714	3.218,50	36 01 23	8754	3.179,23	26 06 26	13708	3.226,25	36 05 11
3.500,01 - 4.000,00	58157	3.737,67	37 07 22	47874	3.739,93	38 02 06	2644	3.718,19	29 04 13	7639	3.730,30	37 01 01
4.000,01 - 4.500,00	46195	4.237,98	39 00 06	40009	4.239,93	39 05 10	1085	4.209,19	30 08 22	5101	4.228,84	37 04 27
4.500,01 - 5.000,00	32073	4.732,87	40 00 04	28865	4.733,05	40 04 13	420	4.726,29	31 01 20	2788	4.732,00	37 07 22
5.000,01 - 6.000,00	33347	5.425,57	40 01 15	29902	5.424,43	40 05 23	421	5.437,78	30 09 10	3024	5.435,12	37 11 06
6.000,01 - 7.000,00	15688	6.452,28	39 11 01	14118	6.456,99	40 01 19	165	6.439,98	29 04 24	1405	6.406,34	38 10 15
7.000,01 - 8.000,00	6080	7.443,07	40 00 16	5640	7.445,49	40 00 20	57	7.348,22	30 00 08	383	7.421,65	41 04 24
over 8.000,00	8121	9.534,74	41 02 13	7897	9.541,71	41 02 22	24	9.359,67	29 02 15	200	9.280,57	41 08 12
<b>UKUPNO</b>	<b>744713</b>	<b>2.926,97</b>	<b>31 03 19</b>	<b>516017</b>	<b>3.199,57</b>	<b>33 04 17</b>	<b>87195</b>	<b>2.175,17</b>	<b>22 03 23</b>	<b>141501</b>	<b>2.396,12</b>	<b>29 03 13</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: January 2022 (payment in February 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: <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)	7701	4.600,70	31 11 23
	<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)	9044	4.500,15	35 05 12
	<b>c)</b> workers engaged in demining work	627	4.354,76	31 02 01
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	213	5.258,67	-
3.	Active military personnel - DVO	15869	4.090,19	30 11 08
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2618	2.635,27	33 04 09
5.	Former political prisoners	2369	4.123,35	33 02 09
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members )	70820	6.153,99	18 07 27
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)	52038	2.968,33	29 06 22
8.	Former Yugoslav People's Army members - JNA	4336	3.415,12	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	157	3.438,49	38 04 27
10.	National Liberation War veterans - NOR	6580	3.054,00	29 06 27
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	686	10.533,46	32 10 27
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 o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	24	3.881,17	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	131	9.478,87	42 00 05
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	248	4.098,13	29 08 07
16.	Workers professionally exposed to asbestos	851	3.340,37	27 09 08
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	198	2.190,63	28 11 05
18.	Members of the Croatian Defence Council - HVO	6790	3.489,77	06 09 03
<b>TOTAL</b>		<b>181377</b>	-	-

