

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - February 2022 (payment in March 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	494803	2.851,34	31 08 09	74 11	402870	3.314,59	31 07 29	74 11	44,93	42,07
Old age pension for long-term insurees - Art. 35	43619	3.760,86	42 06 08	65 10	38359	3.955,44	42 06 04	65 09	53,61	4,01
Old age pension transformed from disability pension	79330	2.514,52	24 09 12	74 02	68632	2.829,28	24 06 03	74 00	38,35	7,17
Total old age pension	617752	2.872,31	31 06 19	74 02	509861	3.297,48	31 05 29	74 01	44,69	53,24
Early pension	206809	2.752,42	36 00 08	68 06	170666	3.059,05	35 10 04	68 00	41,46	17,82
Early pension because of the employer's bankruptcy - Art. 36	364	3.028,25	35 07 09	63 05	356	3.039,68	35 07 10	63 05	41,20	0,04
Overall old age	824925	2.842,32	32 08 05	72 09	680883	3.237,58	32 07 03	72 06	43,88	71,10
Disability pension	100919	2.145,22	21 10 17	62 05	95347	2.241,11	21 11 15	62 04	30,38	9,96
Survivor's pension	213437	2.139,41	28 06 09	72 08	181382	2.404,74	28 05 02	72 06	32,59	18,94
TOTAL	1139281	2.648,89	30 11 12	71 10	957612	2.980,62	30 08 28	71 06	40,40	
Average old age ZOMO pension with 40 or more years of qualifying period	106706	4.075,55	42 09 07	74 07	84271	4.896,45	42 09 20	74 00	66,37	
Total average ZOMO pension with 40 or more years of the qualifying period	211428	3.701,41	42 03 22	72 06	170591	4.308,18	42 04 02	72 02	58,39	17,81
Beneficiaries of the minimum pension retired according to ZOMO	275758	1.790,94	27 04 24	-	236337	1.960,23	27 01 15	-	26,57	24,68
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1744	7.495,37	37 05 29	-	1600	7.856,33	37 07 19	-	106,48	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	2117	2.060,79	29 02 05	64 07	1311	2.884,71	30 00 13	64 04	39,10	26,84
Old age pension for long-term insurees - Art. 35	1044	3.291,36	41 11 06	61 10	981	3.359,51	41 09 26	61 10	45,53	20,08
Total old age pension	3161	2.467,22	30 08 02	63 08	2292	3.087,93	31 09 22	63 03	41,85	46,92
Early pension	833	2.723,85	37 02 11	59 09	731	2.933,62	37 00 04	59 06	39,76	14,96
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	47,88	0,02
Overall old age	3995	2.520,99	32 04 07	62 10	3024	3.050,77	33 05 24	62 04	41,35	61,90
Disability pension	270	2.053,48	24 05 23	55 02	236	2.263,62	24 05 17	54 07	30,68	4,83
Survivor's pension	1976	2.251,50	30 06 00	65 00	1625	2.594,41	30 08 03	64 03	35,16	33,27
TOTAL	6241	2.415,44	31 03 16	63 02	4885	2.860,93	31 10 13	62 07	38,78	

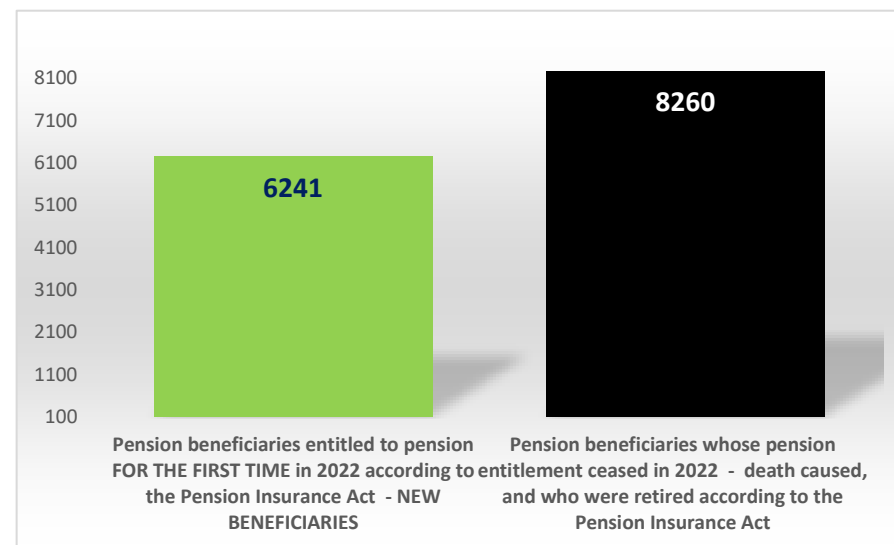
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

Type of pension	Number of beneficiaries	Average net pension	Average length of retirement (yy mm)
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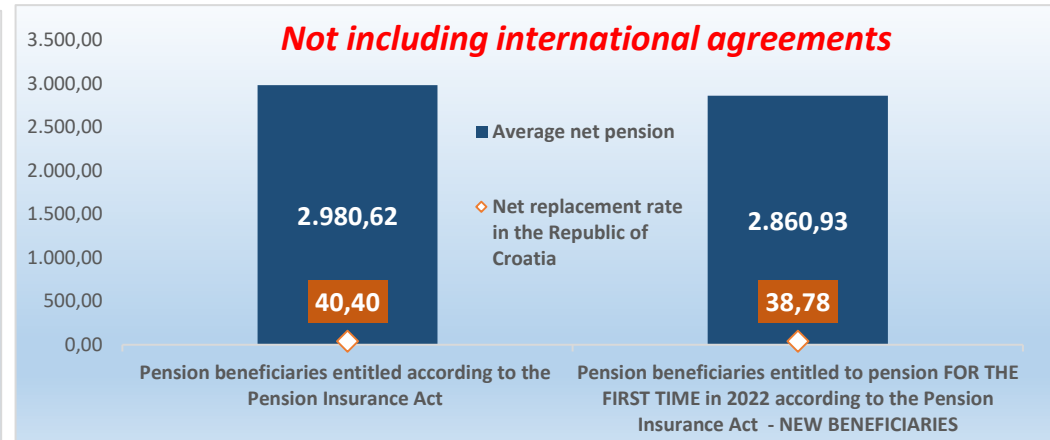
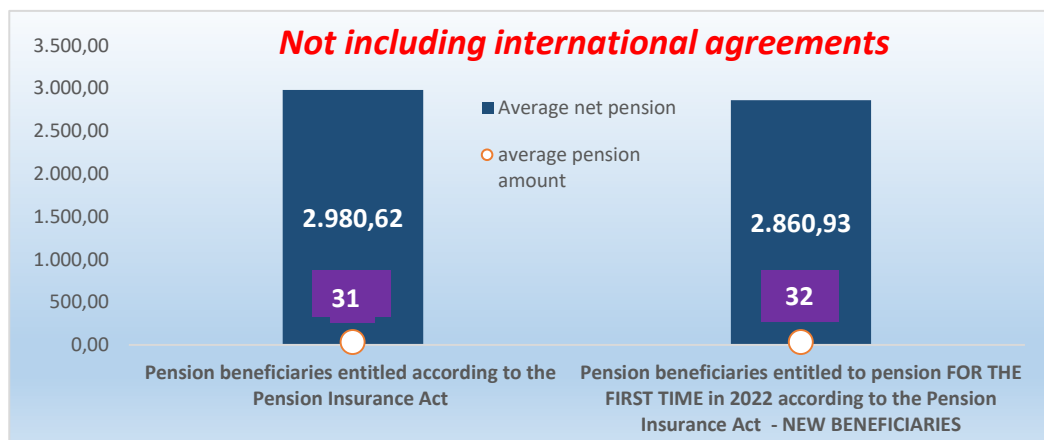
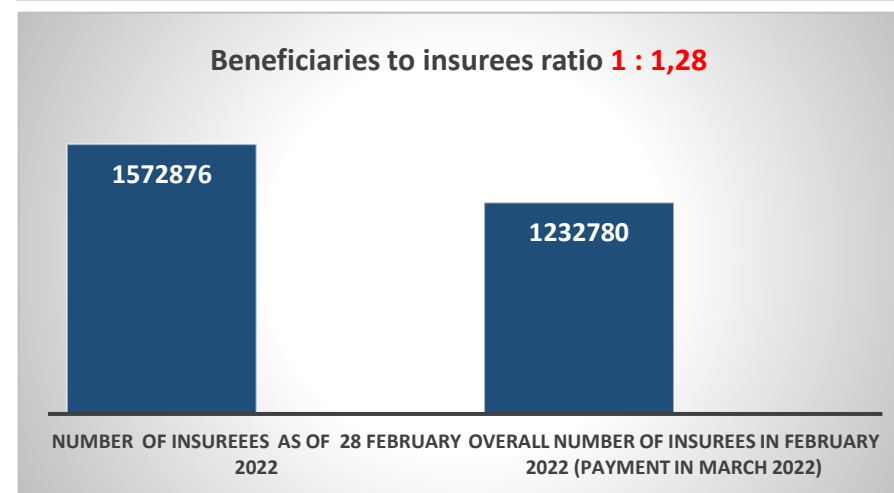
Pension beneficiaries whose pension entitlement ceased in 2022 - death caused, and who were retired according to the Pension Insurance Act

Old age	5575	2.741,87	22 02
Disability	598	2.375,50	19 02
Survivor's	2087	2.292,60	18 08
TOTAL	8260	2.601,83	-

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



NUMBER of insurees as of 28 February 2022	1572876
OVERALL number of insurees in February 2022 (payment in March 2022)	1232780
Beneficiaries to insurees ratio	1:1,28
Average net wage in the Republic of Croatia for January 2022 (source: State Bureau of Statistics)	7.378
Current value of pension (CVP), 1 January 2022	73,13
Minimum value of pension per 1 year of qualifying period, 1 January 2022	73,13
Total pension expenditure in 2022 - in HRK billions (plan)	43,75
Total expenditure for 2022, incl. child benefit - in HRK billions (plan)	45,79



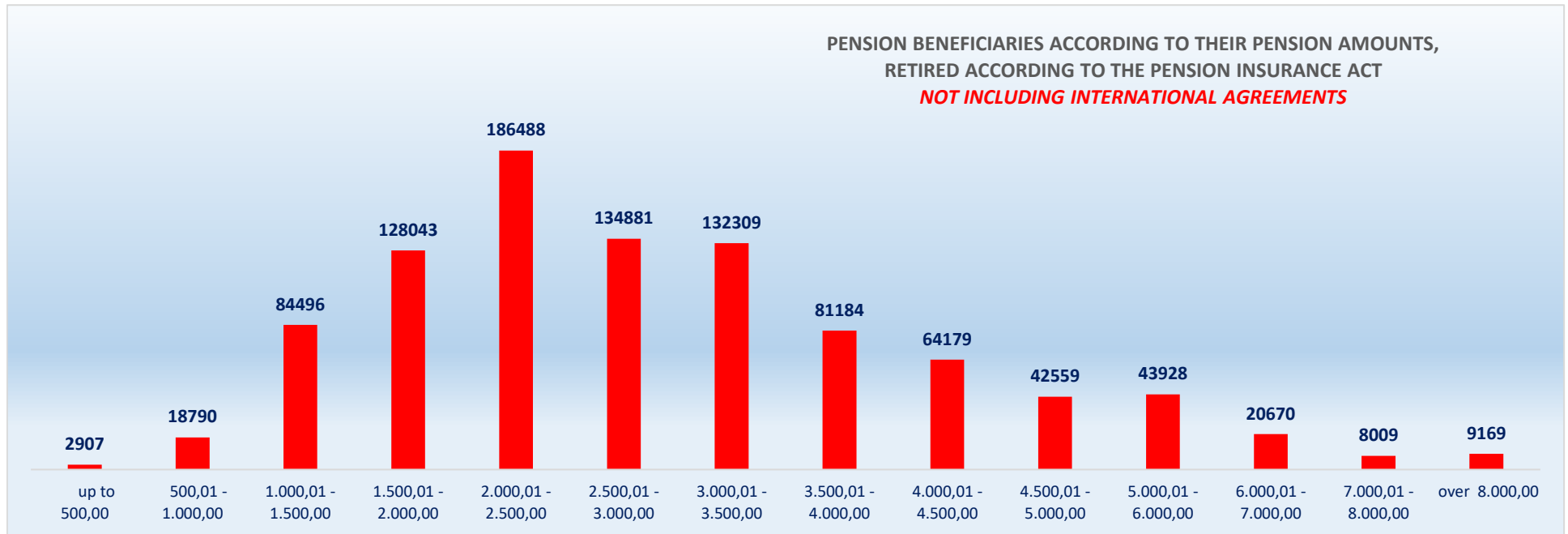
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: February 2022 (payment in March 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	2907	328,78	14 11 04	852	301,91	16 03 20	1484	343,74	13 02 19	571	330,00	17 04 18
500,01 - 1.000,00	18790	811,78	15 02 03	7193	810,04	16 02 23	3259	806,63	12 11 19	8338	815,29	15 01 29
1.000,01 - 1.500,00	84496	1.248,19	17 01 15	43325	1.251,89	17 06 10	11239	1.286,99	14 05 17	29932	1.228,27	17 06 23
1.500,01 - 2.000,00	128043	1.763,41	24 02 16	75606	1.769,27	24 05 09	23871	1.767,04	20 00 06	28566	1.744,85	27 01 12
2.000,01 - 2.500,00	186488	2.247,31	28 06 23	116170	2.250,65	29 06 27	25508	2.235,70	23 05 22	44810	2.245,26	28 10 10
2.500,01 - 3.000,00	134881	2.734,72	33 02 06	95073	2.738,56	34 00 27	12790	2.719,42	26 00 02	27018	2.728,45	33 05 19
3.000,01 - 3.500,00	132309	3.207,60	34 06 07	104726	3.207,39	35 02 12	10477	3.177,25	25 08 10	17106	3.227,46	35 08 18
3.500,01 - 4.000,00	81184	3.738,40	36 04 21	68360	3.740,18	36 09 10	3433	3.721,10	28 04 18	9391	3.731,76	36 04 29
4.000,01 - 4.500,00	64179	4.237,25	37 08 15	56113	4.238,58	38 00 07	1611	4.219,26	29 05 13	6455	4.230,23	36 08 23
4.500,01 - 5.000,00	42559	4.731,56	38 08 28	38513	4.731,73	39 00 08	663	4.722,64	29 07 16	3383	4.731,33	37 01 27
5.000,01 - 6.000,00	43928	5.425,34	38 09 26	39704	5.424,73	39 00 24	617	5.424,36	29 02 14	3607	5.432,22	37 07 13
6.000,01 - 7.000,00	20670	6.452,08	38 07 25	18807	6.457,02	38 09 19	261	6.446,99	28 07 08	1602	6.394,95	38 06 21
7.000,01 - 8.000,00	8009	7.429,33	38 10 15	7523	7.430,37	38 10 08	87	7.389,76	29 05 19	399	7.418,48	41 03 19
over 8.000,00	9169	9.428,87	40 07 12	8918	9.434,47	40 07 24	47	9.066,79	28 11 29	204	9.267,77	41 11 07
TOTAL	957612	2.980,62	30 08 28	680883	3.237,58	32 07 03	95347	2.241,11	21 11 15	181382	2.404,74	28 05 02

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



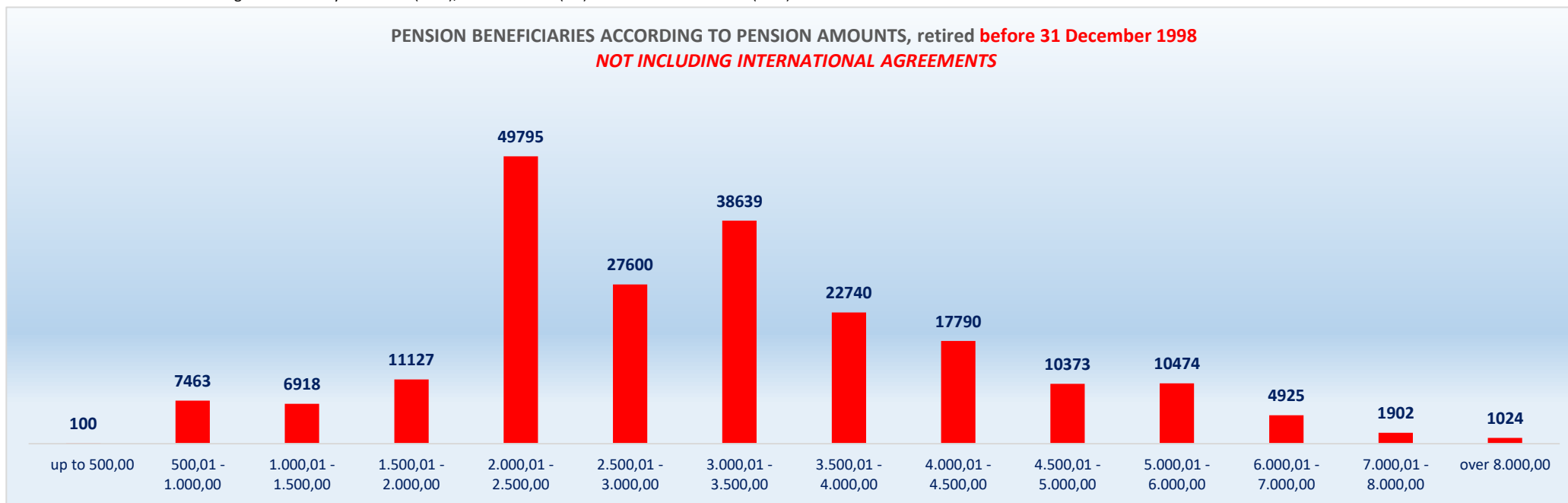
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: February 2022 (payment in March 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	100	390,27	13 08 10	28	304,48	20 06 26	1	395,50	02 09 12	71	424,04	11 01 16
500,01 - 1.000,00	7463	794,76	14 11 25	5234	795,13	16 03 13	141	810,33	10 02 16	2088	792,80	12 00 02
1.000,01 - 1.500,00	6918	1.261,65	16 08 17	3231	1.255,72	18 02 15	266	1.293,92	10 06 14	3421	1.264,75	15 09 10
1.500,01 - 2.000,00	11127	1.770,54	21 03 23	6267	1.779,15	21 04 12	517	1.766,97	13 09 03	4343	1.758,52	22 01 19
2.000,01 - 2.500,00	49795	2.273,13	23 07 20	31496	2.278,50	24 02 05	2786	2.264,56	13 01 04	15513	2.263,77	24 05 01
2.500,01 - 3.000,00	27600	2.739,43	29 01 14	20086	2.742,48	29 03 01	1095	2.758,99	21 06 16	6419	2.726,56	29 11 26
3.000,01 - 3.500,00	38639	3.187,24	32 08 05	33482	3.183,65	33 02 24	1750	3.167,66	20 08 28	3407	3.232,64	32 07 17
3.500,01 - 4.000,00	22740	3.739,20	33 01 15	20206	3.739,54	33 04 19	803	3.730,90	24 02 20	1731	3.739,11	33 04 04
4.000,01 - 4.500,00	17790	4.234,78	34 02 18	15910	4.234,51	34 05 03	537	4.239,89	25 10 25	1343	4.235,95	34 00 24
4.500,01 - 5.000,00	10373	4.726,78	34 09 04	9539	4.727,01	34 11 08	242	4.714,04	26 06 27	592	4.728,31	34 10 00
5.000,01 - 6.000,00	10474	5.424,90	34 07 16	9690	5.425,71	34 08 17	202	5.402,98	25 10 18	582	5.418,99	36 00 08
6.000,01 - 7.000,00	4925	6.450,81	34 07 24	4634	6.456,41	34 08 21	96	6.462,65	27 04 04	195	6.311,88	36 05 12
7.000,01 - 8.000,00	1902	7.388,73	35 01 20	1858	7.387,88	35 02 22	31	7.455,69	28 05 23	13	7.350,73	38 05 24
over 8.000,00	1024	8.600,84	35 10 28	998	8.596,42	36 00 08	23	8.761,17	28 09 04	3	8.841,97	49 00 26
UKUPNO	210870	3.164,03	28 08 26	162659	3.354,53	30 00 23	8490	2.921,55	18 00 15	39721	2.435,74	25 03 26

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

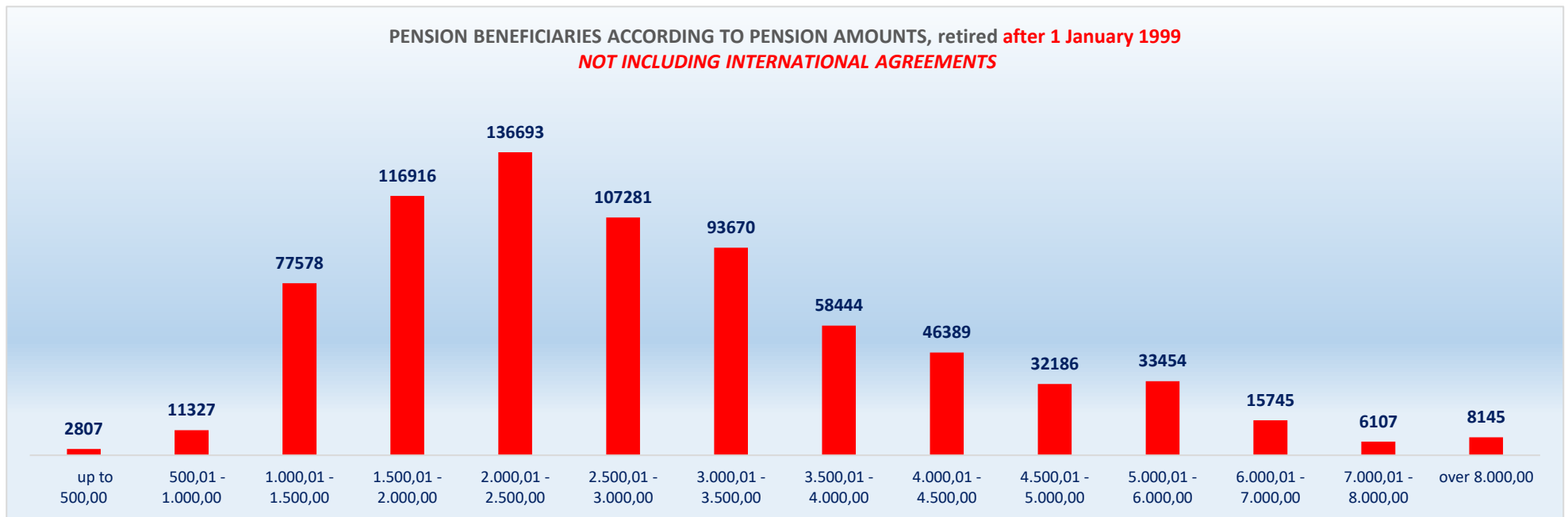


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: February 2022 (payment in March 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	2807	326,59	14 11 20	824	301,82	16 01 24	1483	343,70	13 02 22	500	316,65	18 03 11
500,01 - 1.000,00	11327	822,99	15 03 23	1959	849,89	16 00 20	3118	806,46	13 00 29	6250	822,80	16 02 22
1.000,01 - 1.500,00	77578	1.246,99	17 01 29	40094	1.251,58	17 05 20	10973	1.286,82	14 06 21	26511	1.223,56	17 09 18
1.500,01 - 2.000,00	116916	1.762,73	24 05 27	69339	1.768,38	24 08 22	23354	1.767,04	20 01 27	24223	1.742,40	28 00 04
2.000,01 - 2.500,00	136693	2.237,90	30 04 14	84674	2.240,29	31 07 09	22722	2.232,16	24 09 02	29297	2.235,46	31 02 17
2.500,01 - 3.000,00	107281	2.733,50	34 02 21	74987	2.737,50	35 04 21	11695	2.715,72	26 04 19	20599	2.729,03	34 06 06
3.000,01 - 3.500,00	93670	3.215,99	35 03 09	71244	3.218,55	36 01 18	8727	3.179,17	26 06 26	13699	3.226,17	36 05 15
3.500,01 - 4.000,00	58444	3.738,09	37 07 24	48154	3.740,45	38 02 07	2630	3.718,11	29 04 09	7660	3.730,10	37 01 03
4.000,01 - 4.500,00	46389	4.238,20	39 00 06	40203	4.240,18	39 05 11	1074	4.208,94	30 08 05	5112	4.228,72	37 04 28
4.500,01 - 5.000,00	32186	4.733,10	40 00 05	28974	4.733,28	40 04 14	421	4.727,58	31 01 22	2791	4.731,97	37 07 29
5.000,01 - 6.000,00	33454	5.425,48	40 01 16	30014	5.424,41	40 05 25	415	5.434,77	30 08 16	3025	5.434,77	37 11 06
6.000,01 - 7.000,00	15745	6.452,48	39 11 03	14173	6.457,22	40 01 22	165	6.437,87	29 04 01	1407	6.406,46	38 10 09
7.000,01 - 8.000,00	6107	7.441,98	40 00 13	5665	7.444,30	40 00 16	56	7.353,26	30 00 04	386	7.420,77	41 04 25
over 8.000,00	8145	9.532,97	41 02 15	7920	9.540,07	41 02 23	24	9.359,67	29 02 15	201	9.274,13	41 09 28
UKUPNO	746742	2.928,82	31 03 20	518224	3.200,87	33 04 18	86857	2.174,60	22 03 19	141661	2.396,05	29 03 12

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: February 2022 (payment in March 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	7658	4.604,01	31 11 19
		9081	4.499,13	35 05 11
		627	4.366,93	31 02 01
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	233	5.201,86	-
3.	Active military personnel - DVO	15867	4.090,23	30 11 08
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2547	2.628,56	33 03 28
5.	Former political prisoners	2352	4.129,40	33 02 08
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70849	6.148,38	18 07 29
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)	52295	2.968,82	29 06 26
8.	Former Yugoslav People's Army members - JNA	4287	3.413,43	-
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	6444	3.050,28	29 06 28
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	682	10.520,08	32 10 12
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	74	3.570,26	29 00 28
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	130	9.452,24	41 11 28
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	248	4.098,13	29 08 07
16.	Workers professionally exposed to asbestos	848	3.337,47	27 09 20
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	203	2.187,83	28 10 19
18.	Members of the Croatian Defence Council - HVO	6783	3.489,85	06 09 11
TOTAL		181389	-	-

