

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - April 2022 (payment in May 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	493482	2.911,73	31 08 19	74 11	401279	3.387,91	31 08 12	74 11	44,54	42,00
Old age pension for long-term insurees - Art. 35	44560	3.836,28	42 06 03	65 11	39227	4.033,23	42 05 29	65 10	53,02	4,11
Old age pension transformed from disability pension	78660	2.571,16	24 09 11	74 03	68063	2.892,64	24 06 03	74 00	38,03	7,12
Total old age pension	616702	2.935,09	31 07 07	74 02	508569	3.371,40	31 06 21	74 01	44,32	53,23
Early pension	206906	2.812,66	36 00 11	68 07	170784	3.125,90	35 10 07	68 01	41,09	17,88
Early pension because of the employer's bankruptcy - Art. 36	370	3.108,52	35 07 27	63 07	361	3.111,59	35 07 28	63 07	40,90	0,04
Overall old age	823978	2.904,43	32 08 19	72 09	679714	3.309,58	32 07 20	72 07	43,51	71,15
Disability pension	100266	2.192,71	21 10 17	62 06	94715	2.291,00	21 11 15	62 05	30,12	9,91
Survivor's pension	213255	2.185,00	28 06 16	72 08	180962	2.458,54	28 05 07	72 06	32,32	18,94
TOTAL	1137499	2.706,81	30 11 26	71 10	955391	3.047,41	30 09 14	71 07	40,06	
Average old age ZOMO pension with 40 or more years of qualifying period	107444	4.163,31	42 09 18	74 06	84961	4.996,68	42 10 02	73 11	65,69	
Total average ZOMO pension with 40 or more years of the qualifying period	213574	3.780,07	42 03 27	72 06	172536	4.395,30	42 04 09	72 01	57,78	18,06
Beneficiaries of the minimum pension retired according to ZOMO	276514	1.833,72	27 05 13	-	236894	2.007,95	27 02 05	-	26,40	24,80
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1743	7.655,02	37 05 19	-	1596	8.034,48	37 07 10	-	105,62	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	6601	2.654,75	31 08 23	64 07	4816	3.356,38	32 11 11	64 05	44,12	38,96
Old age pension for long-term insurees - Art. 35	2035	3.508,98	42 00 25	61 10	1894	3.604,26	42 00 16	61 10	47,38	15,32
Total old age pension	8636	2.856,04	33 08 24	63 11	6710	3.426,35	35 00 20	63 08	45,04	54,28
Early pension	1940	2.852,61	37 03 07	60 02	1685	3.110,08	37 01 26	60 01	40,88	13,63
Early pension because of the employer's bankruptcy - Art. 36	6	3.423,35	39 00 00	60 00	6	3.423,35	39 00 00	60 00	45,00	0,05
Overall old age	10582	2.855,73	34 04 28	63 03	8401	3.362,91	35 06 03	62 11	44,21	67,96
Disability pension	657	2.034,85	24 07 17	55 00	554	2.301,46	24 09 13	54 05	30,25	4,48
Survivor's pension	4152	2.300,56	30 05 04	64 10	3407	2.655,15	30 08 01	64 00	34,90	27,56
TOTAL	15391	2.670,92	32 10 17	63 04	12362	3.120,28	33 07 17	62 10	41,02	

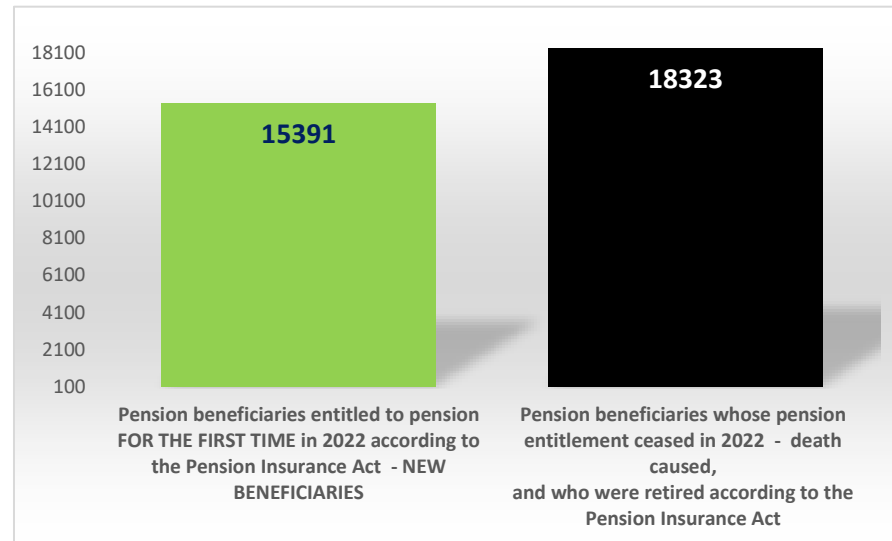
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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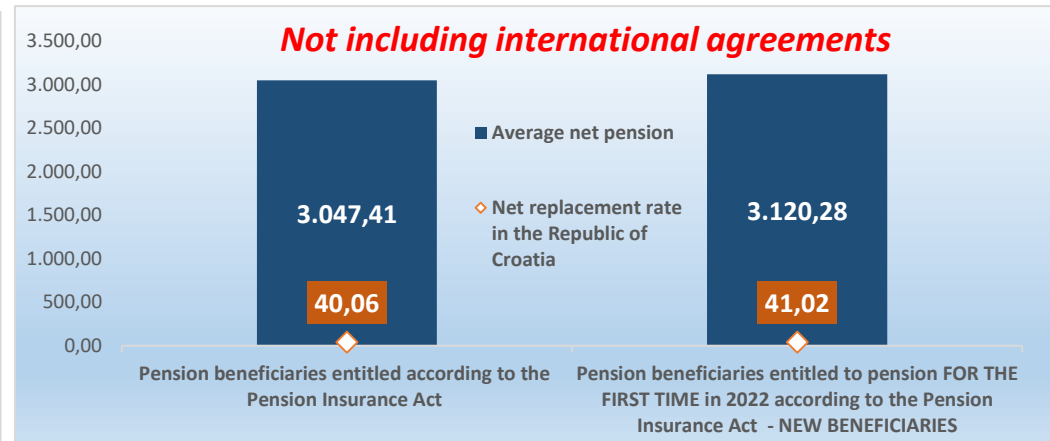
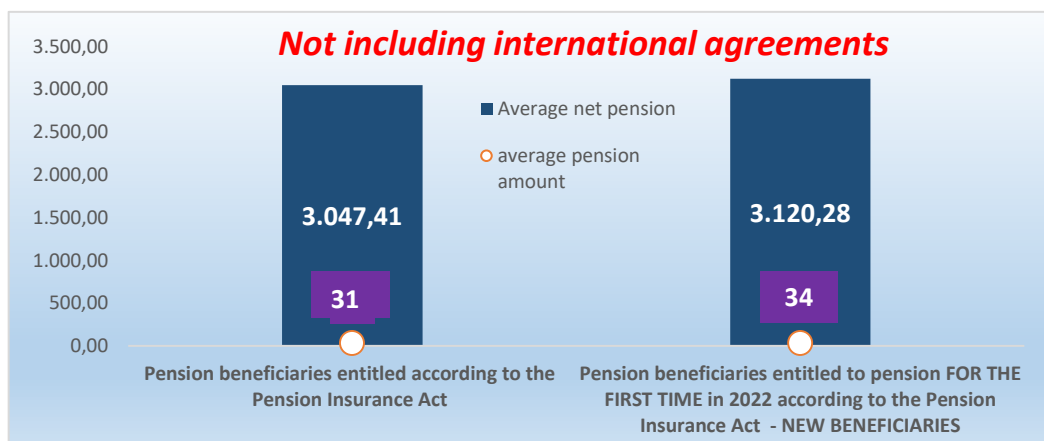
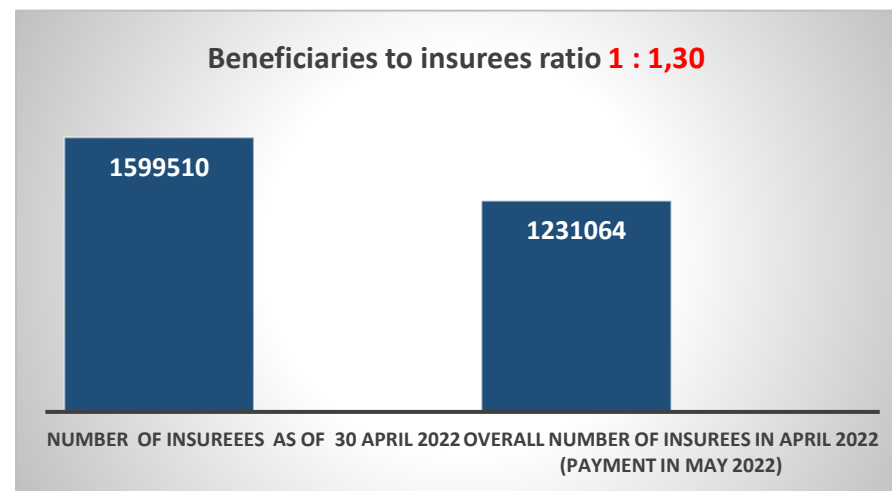
Pension beneficiaries whose pension entitlement ceased in 2022 - death caused, and who were retired according to the Pension Insurance Act

Old age	12366	2.701,99	22 00
Disability	1419	2.356,40	20 02
Survivor's	4538	2.305,87	18 10
TOTAL	18323	2.577,12	-

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



NUMBER of insurees as of 30 April 2022	1599510
OVERALL number of insurees in April 2022 (payment in May 2022)	1231064
Beneficiaries to insurees ratio	1 : 1,30
Average net wage in the Republic of Croatia for March 2022 (source: State Bureau of Statistics)	7.607
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



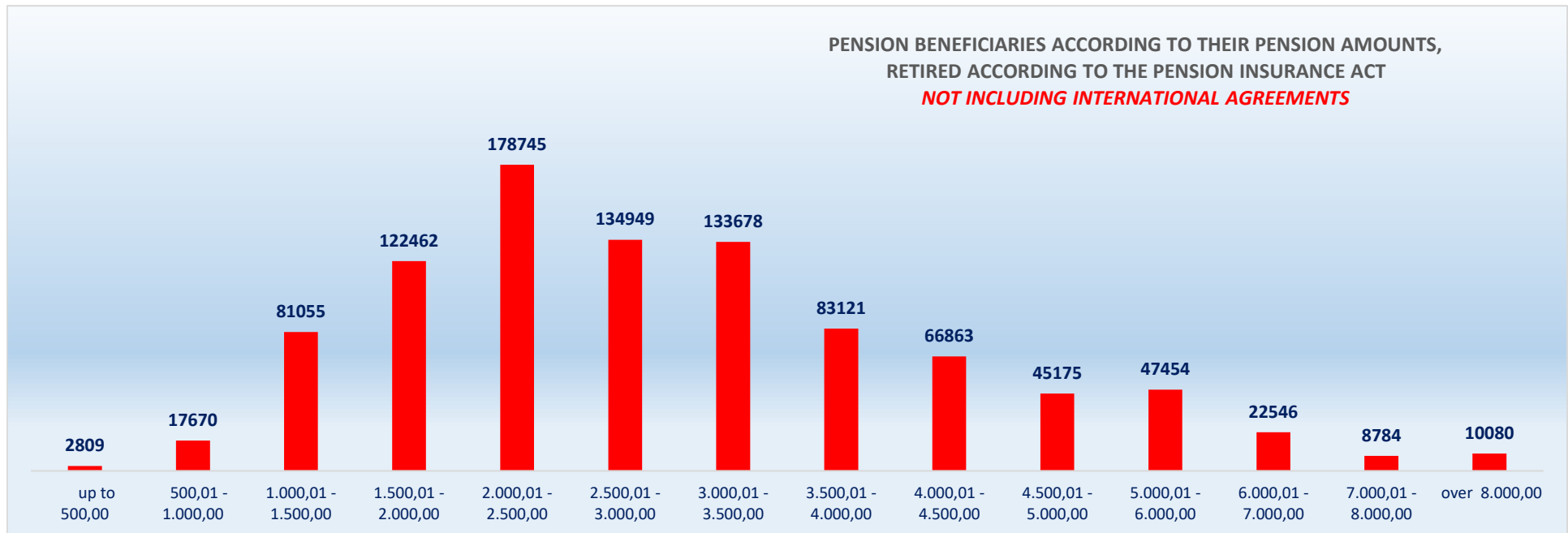
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: April 2022 (payment in May 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	2809	331,25	14 11 23	848	305,83	16 03 12	1415	347,11	13 02 02	546	329,63	17 08 13
500,01 - 1.000,00	17670	819,41	15 00 26	6681	819,07	16 02 03	3189	815,82	12 11 16	7800	821,17	15 00 10
1.000,01 - 1.500,00	81055	1.260,80	17 00 02	42073	1.269,97	17 05 20	9989	1.287,18	14 00 26	28993	1.238,41	17 03 27
1.500,01 - 2.000,00	122462	1.776,40	23 08 21	70430	1.783,57	23 10 29	24192	1.783,99	19 09 10	27840	1.751,65	26 08 08
2.000,01 - 2.500,00	178745	2.262,52	28 04 08	111690	2.264,44	29 03 19	24003	2.254,74	23 05 15	43052	2.261,88	28 07 24
2.500,01 - 3.000,00	134949	2.736,41	32 11 00	93735	2.741,49	33 10 13	13227	2.709,02	25 08 20	27987	2.732,35	33 01 15
3.000,01 - 3.500,00	133678	3.221,65	34 04 07	104733	3.222,60	35 01 05	11271	3.197,21	25 05 20	17674	3.231,65	35 07 05
3.500,01 - 4.000,00	83121	3.738,81	36 02 24	69421	3.741,42	36 07 18	3764	3.725,33	28 02 10	9936	3.725,72	36 04 18
4.000,01 - 4.500,00	66863	4.237,93	37 06 05	57963	4.239,10	37 10 07	1810	4.223,70	29 03 09	7090	4.231,97	36 07 29
4.500,01 - 5.000,00	45175	4.733,18	38 08 08	40802	4.733,82	38 11 26	744	4.719,49	29 09 29	3629	4.728,87	37 00 15
5.000,01 - 6.000,00	47454	5.425,22	38 10 12	42896	5.424,82	39 01 12	671	5.424,15	29 03 07	3887	5.429,77	37 07 10
6.000,01 - 7.000,00	22546	6.452,72	38 07 29	20434	6.456,00	38 10 05	287	6.448,68	28 09 09	1825	6.416,65	38 02 07
7.000,01 - 8.000,00	8784	7.442,38	38 09 29	8236	7.443,40	38 09 22	96	7.400,68	29 03 14	452	7.432,53	41 03 00
over 8.000,00	10080	9.494,39	40 06 18	9772	9.503,29	40 07 01	57	9.055,53	28 11 10	251	9.247,63	41 09 24
TOTAL	955391	3.047,41	30 09 14	679714	3.309,58	32 07 20	94715	2.291,00	21 11 15	180962	2.458,54	28 05 07

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



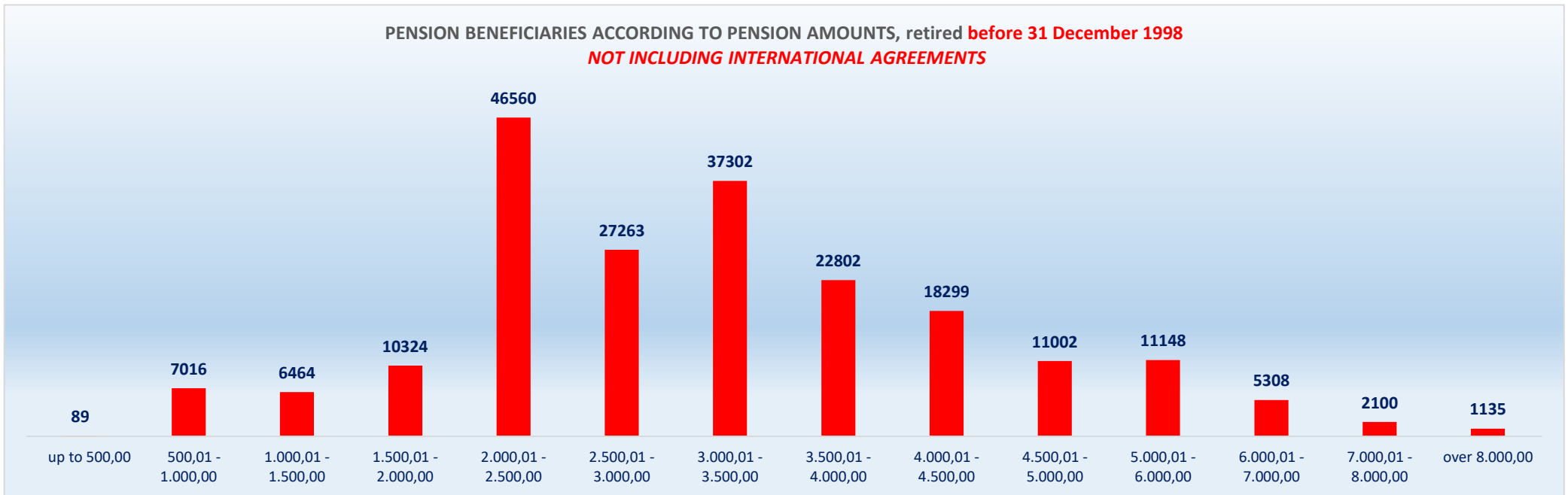
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: April 2022 (payment in May 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	89	389,28	13 11 22	27	304,22	20 07 03	1	404,35	02 09 12	61	426,67	11 02 19
500,01 - 1.000,00	7016	806,15	14 11 02	4918	807,80	16 02 24	132	823,54	10 03 07	1966	800,84	11 10 29
1.000,01 - 1.500,00	6464	1.262,17	16 05 28	3024	1.253,09	18 00 22	238	1.297,32	10 06 26	3202	1.268,14	15 05 12
1.500,01 - 2.000,00	10324	1.772,23	21 00 03	5718	1.781,54	21 00 18	478	1.763,35	13 05 06	4128	1.760,37	21 09 19
2.000,01 - 2.500,00	46560	2.301,99	23 03 10	29083	2.305,59	23 09 20	2681	2.299,90	12 10 08	14796	2.295,30	24 01 23
2.500,01 - 3.000,00	27263	2.740,46	28 10 11	19732	2.741,74	28 11 28	1017	2.752,06	21 02 28	6514	2.734,78	29 07 22
3.000,01 - 3.500,00	37302	3.209,89	32 05 03	32000	3.208,11	33 00 02	1777	3.194,09	20 07 11	3525	3.233,99	32 05 27
3.500,01 - 4.000,00	22802	3.742,89	32 11 13	20211	3.743,93	33 02 10	817	3.749,19	24 01 10	1774	3.728,19	33 01 22
4.000,01 - 4.500,00	18299	4.239,39	34 00 19	16306	4.238,97	34 03 05	553	4.260,74	25 06 02	1440	4.235,93	34 00 04
4.500,01 - 5.000,00	11002	4.727,63	34 08 06	10083	4.727,90	34 10 13	272	4.731,27	26 09 01	647	4.721,93	34 07 10
5.000,01 - 6.000,00	11148	5.424,20	34 07 09	10311	5.424,92	34 08 15	213	5.408,12	25 08 28	624	5.417,84	35 10 03
6.000,01 - 7.000,00	5308	6.455,75	34 06 19	4978	6.459,40	34 07 16	103	6.470,01	27 04 04	227	6.369,25	36 02 20
7.000,01 - 8.000,00	2100	7.435,87	35 00 03	2049	7.434,80	35 00 27	36	7.497,83	28 07 06	15	7.432,66	39 03 26
over 8.000,00	1135	8.703,16	35 10 20	1107	8.698,37	36 00 02	25	8.876,18	28 07 08	3	9.028,52	49 00 26
UKUPNO	206812	3.234,53	28 08 21	159547	3.429,62	30 00 19	8343	2.986,68	18 00 09	38922	2.487,98	25 03 18

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

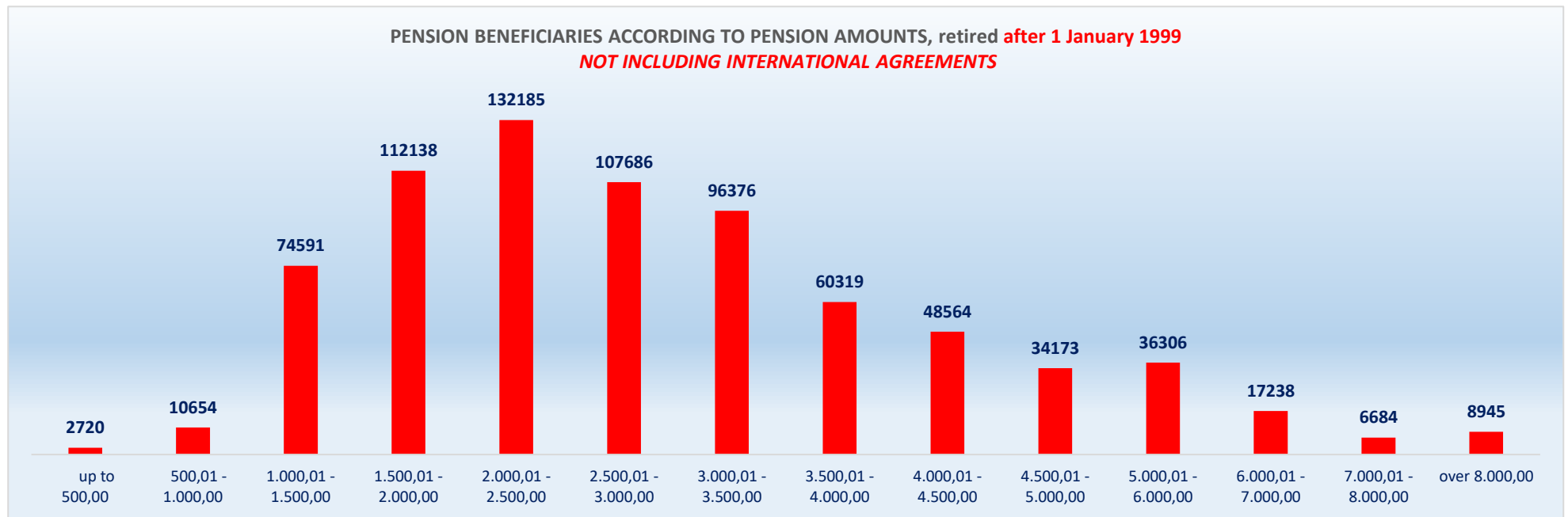


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: April 2022 (payment in May 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	2720	329,35	15 00 00	821	305,89	16 01 18	1414	347,07	13 02 05	485	317,42	18 06 08
500,01 - 1.000,00	10654	828,14	15 02 07	1763	850,50	15 11 29	3057	815,48	13 00 22	5834	828,02	16 01 01
1.000,01 - 1.500,00	74591	1.260,68	17 00 13	39049	1.271,28	17 05 03	9751	1.286,93	14 01 27	25791	1.234,72	17 06 22
1.500,01 - 2.000,00	112138	1.776,78	23 11 23	64712	1.783,75	24 01 27	23714	1.784,41	19 10 27	23712	1.750,14	27 06 14
2.000,01 - 2.500,00	132185	2.248,61	30 01 26	82607	2.249,95	31 03 05	21322	2.249,06	24 09 17	28256	2.244,38	31 00 01
2.500,01 - 3.000,00	107686	2.735,39	33 11 08	74003	2.741,42	35 02 04	12210	2.705,43	26 00 24	21473	2.731,62	34 01 25
3.000,01 - 3.500,00	96376	3.226,21	35 01 05	72733	3.228,97	36 00 08	9494	3.197,79	26 03 16	14149	3.231,07	36 04 04
3.500,01 - 4.000,00	60319	3.737,27	37 05 16	49210	3.740,39	38 00 09	2947	3.718,72	29 00 15	8162	3.725,18	37 00 22
4.000,01 - 4.500,00	48564	4.237,38	38 09 18	41657	4.239,15	39 02 26	1257	4.207,40	30 05 05	5650	4.230,96	37 03 27
4.500,01 - 5.000,00	34173	4.734,97	39 11 21	30719	4.735,76	40 03 28	472	4.712,70	31 03 21	2982	4.730,37	37 06 29
5.000,01 - 6.000,00	36306	5.425,53	40 01 28	32585	5.424,79	40 06 06	458	5.431,60	30 09 21	3263	5.432,06	37 11 15
6.000,01 - 7.000,00	17238	6.451,79	39 11 09	15456	6.454,91	40 02 15	184	6.436,75	29 06 25	1598	6.423,38	38 05 19
7.000,01 - 8.000,00	6684	7.444,42	40 00 13	6187	7.446,25	40 00 17	60	7.342,40	29 08 15	437	7.432,53	41 03 24
over 8.000,00	8945	9.594,78	41 01 21	8665	9.606,12	41 02 01	32	9.195,65	29 02 09	248	9.250,28	41 08 21
UKUPNO	748579	2.995,71	31 04 07	520167	3.272,76	33 05 05	86372	2.223,81	22 03 17	142040	2.450,47	29 03 13

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: April 2022 (payment in May 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	7590	4.700,96	31 11 10
		9130	4.594,59	35 06 12
		631	4.444,58	31 02 20
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	251	5.404,85	-
3.	Active military personnel - DVO	15933	4.186,15	31 00 00
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2454	2.679,81	33 04 07
5.	Former political prisoners	2321	4.219,94	33 02 17
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	70905	6.319,84	18 08 01
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)	53272	3.039,72	29 07 27
8.	Former Yugoslav People's Army members - JNA	4204	3.483,09	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	157	3.513,81	38 05 12
10.	National Liberation War veterans - NOR	6227	3.111,58	29 06 24
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	685	10.729,30	32 10 23
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	72	3.642,45	29 00 26
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	22	3.942,77	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	132	9.615,35	41 11 21
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	248	4.183,65	29 08 08
16.	Workers professionally exposed to asbestos	842	3.410,07	27 09 16
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	200	2.241,70	28 10 21
18.	Members of the Croatian Defence Council - HVO	6727	3.575,25	06 09 03
TOTAL		182003	-	-

