

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - June 2022 (payment in July 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	492367	2.910,76	31 08 29	75 00	399784	3.390,81	31 08 27	74 11	44,09	41,94
Old age pension for long-term insurees - Art. 35	45664	3.831,52	42 05 29	66 00	40219	4.026,87	42 05 25	65 10	52,37	4,22
Old age pension transformed from disability pension	78391	2.570,07	24 09 08	74 03	67815	2.891,93	24 06 00	74 01	37,61	7,12
Total old age pension	616422	2.935,65	31 07 25	74 02	507818	3.374,57	31 07 13	74 01	43,88	53,28
Early pension	207095	2.814,37	36 00 15	68 08	170952	3.127,58	35 10 13	68 03	40,67	17,94
Early pension because of the employer's bankruptcy - Art. 36	374	3.107,12	35 08 03	63 09	365	3.110,12	35 08 04	63 08	40,44	0,04
Overall old age	823891	2.905,24	32 09 04	72 10	679135	3.312,25	32 08 09	72 08	43,07	71,25
Disability pension	99360	2.191,38	21 10 16	62 08	93866	2.289,46	21 11 14	62 06	29,77	9,85
Survivor's pension	212654	2.183,93	28 06 24	72 08	180118	2.460,75	28 05 15	72 06	32,00	18,90
TOTAL	1135905	2.707,76	31 00 07	71 11	953119	3.050,61	30 10 04	71 07	39,67	
Average old age ZOMO pension with 40 or more years of qualifying period	108320	4.170,55	42 09 29	74 06	85815	4.998,68	42 10 15	73 10	65,00	
Total average ZOMO pension with 40 or more years of the qualifying period	216069	3.782,53	42 04 04	72 05	174806	4.393,14	42 04 16	72 01	57,13	18,34
Beneficiaries of the minimum pension retired according to ZOMO	277652	1.836,08	27 06 02	-	237704	2.011,53	27 02 26	-	26,16	24,94
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1747	7.658,40	37 05 29	-	1601	8.033,60	37 07 15	-	104,47	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	11158	2.772,57	32 00 14	64 06	8421	3.425,16	33 02 19	64 04	44,54	41,34
Old age pension for long-term insurees - Art. 35	3249	3.575,87	42 01 14	61 09	2979	3.684,88	42 01 05	61 09	47,92	14,63
Total old age pension	14407	2.953,73	34 02 24	63 11	11400	3.493,03	35 05 17	63 08	45,42	55,97
Early pension	3538	2.952,00	37 04 10	60 03	3130	3.170,48	37 03 10	60 01	41,23	15,37
Early pension because of the employer's bankruptcy - Art. 36	10	3.231,95	38 03 25	59 07	10	3.231,95	38 03 25	59 07	42,03	0,05
Overall old age	17955	2.953,54	34 10 12	63 02	14540	3.423,42	35 10 12	62 11	44,52	71,39
Disability pension	1048	2.081,58	24 06 17	54 11	903	2.316,70	24 09 26	54 05	30,13	4,43
Survivor's pension	6043	2.283,95	30 03 14	64 05	4925	2.648,10	30 06 18	63 06	34,44	24,18
TOTAL	25046	2.755,50	33 03 24	63 02	20368	3.186,88	34 00 25	62 08	41,44	

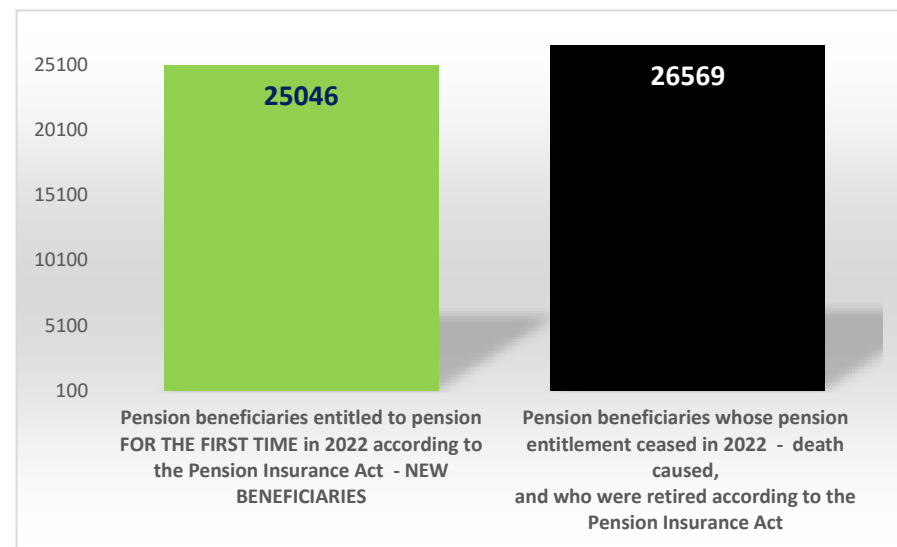
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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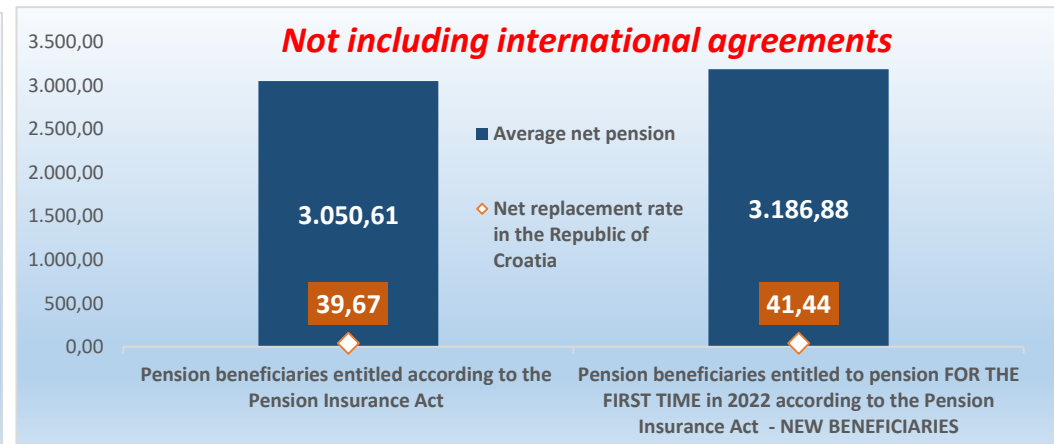
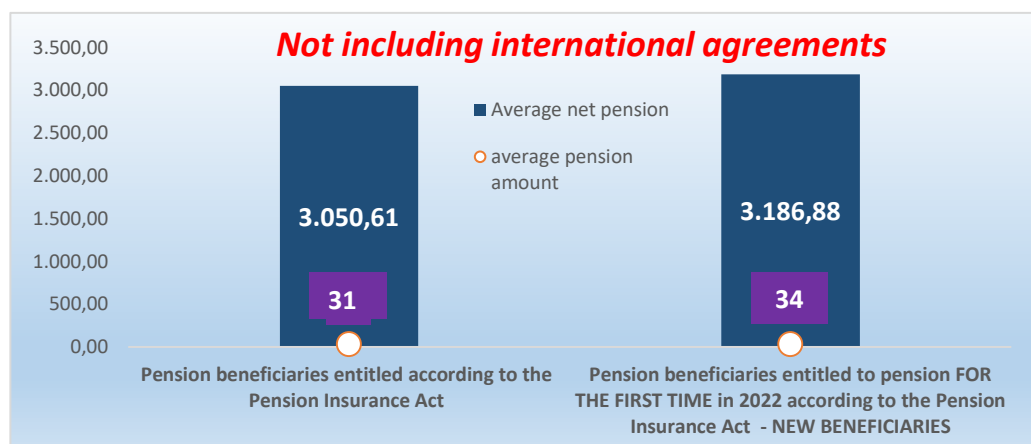
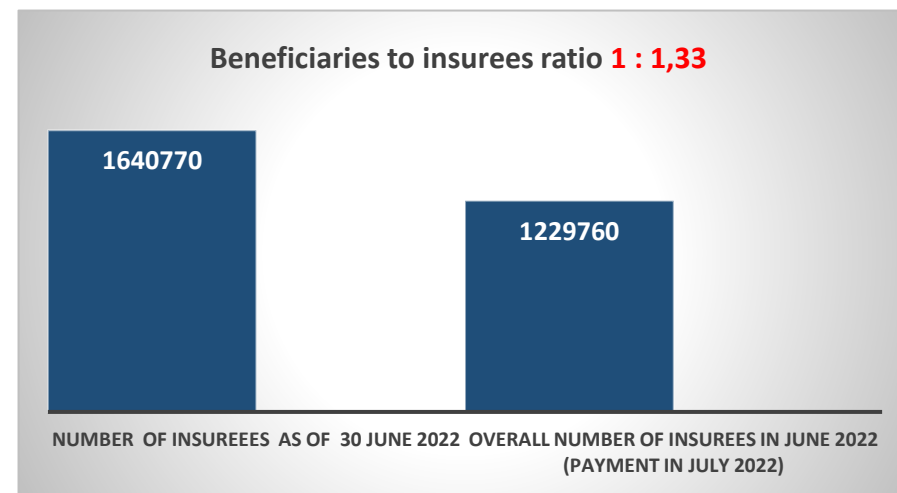
Pension beneficiaries whose pension entitlement ceased in 2022 - death caused, and who were retired according to the Pension Insurance Act

Old age	17824	2.669,30	21 10
Disability	2171	2.366,43	20 02
Survivor's	6574	2.318,99	18 10
TOTAL	26569	2.557,87	-

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



NUMBER of insurees as of 30 June 2022	1640770
OVERALL number of insurees in June 2022 (payment in July 2022)	1229760
Beneficiaries to insurees ratio	1 : 1,33
Average net wage in the Republic of Croatia for May 2022 (source: State Bureau of Statistics)	7.690
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)	45,26
Total expenditure for 2022, incl. child benefit - in HRK billions (plan)	47,22

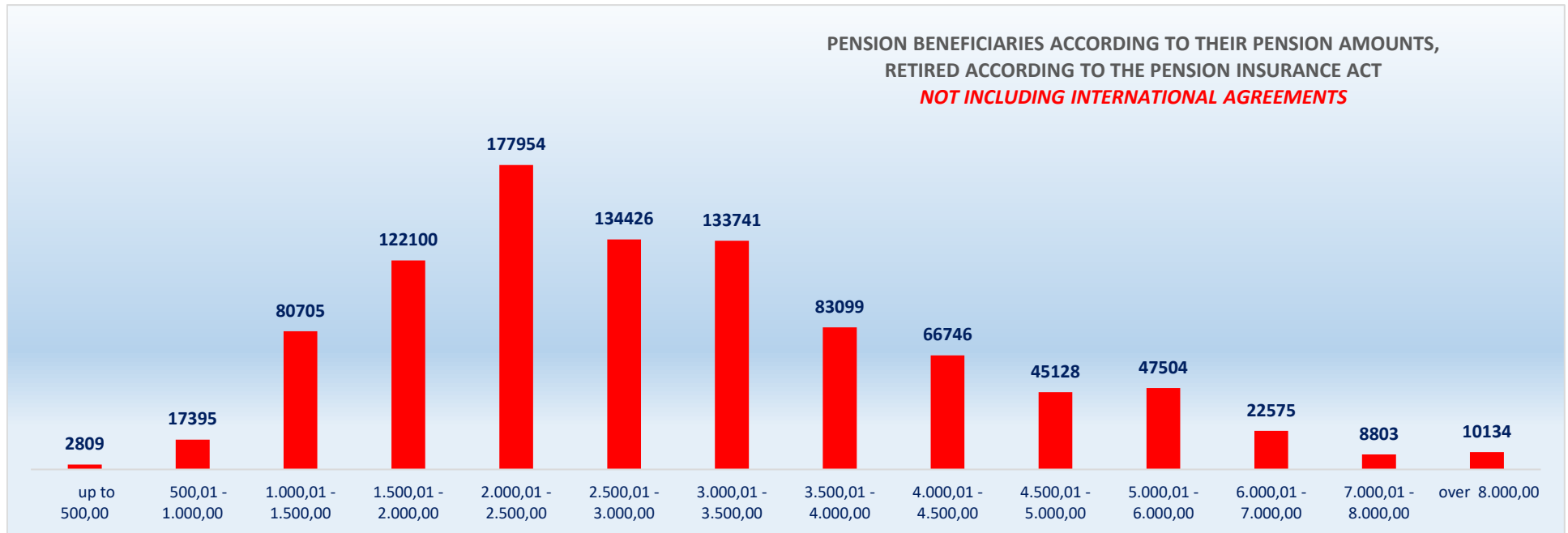


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: June 2022 (payment in July 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	331,10	14 10 22	869	305,94	16 03 09	1410	347,32	13 00 24	530	329,21	17 06 22
500,01 - 1.000,00	17395	819,95	15 00 24	6538	819,44	16 02 00	3166	815,66	12 11 12	7691	822,15	15 00 15
1.000,01 - 1.500,00	80705	1.261,04	17 00 00	41944	1.270,32	17 05 17	9935	1.287,42	14 00 28	28826	1.238,44	17 03 23
1.500,01 - 2.000,00	122100	1.776,54	23 08 22	70291	1.783,73	23 10 29	24047	1.783,90	19 09 08	27762	1.751,94	26 08 12
2.000,01 - 2.500,00	177954	2.262,54	28 04 20	111328	2.264,65	29 04 02	23760	2.254,59	23 05 19	42866	2.261,49	28 07 29
2.500,01 - 3.000,00	134426	2.736,85	32 11 19	93585	2.741,99	33 10 29	13016	2.709,47	25 09 05	27825	2.732,38	33 01 24
3.000,01 - 3.500,00	133741	3.221,63	34 04 21	104971	3.222,56	35 01 16	11184	3.197,50	25 05 23	17586	3.231,40	35 07 14
3.500,01 - 4.000,00	83099	3.738,95	36 03 11	69444	3.741,58	36 08 06	3726	3.724,85	28 02 21	9929	3.725,82	36 04 18
4.000,01 - 4.500,00	66746	4.237,90	37 06 22	57917	4.239,06	37 10 25	1782	4.223,62	29 03 09	7047	4.231,95	36 08 04
4.500,01 - 5.000,00	45128	4.733,29	38 08 20	40763	4.733,88	39 00 05	741	4.720,15	29 09 19	3624	4.729,34	37 00 15
5.000,01 - 6.000,00	47504	5.425,23	38 10 27	42960	5.424,83	39 01 28	662	5.420,78	29 03 06	3882	5.430,34	37 06 28
6.000,01 - 7.000,00	22575	6.452,55	38 08 16	20455	6.455,63	38 10 24	288	6.455,26	28 09 00	1832	6.417,71	38 02 11
7.000,01 - 8.000,00	8803	7.442,51	38 10 14	8243	7.443,48	38 10 06	94	7.411,80	29 04 03	466	7.431,52	41 02 19
over 8.000,00	10134	9.497,34	40 07 04	9827	9.505,32	40 07 17	55	9.073,94	29 00 20	252	9.278,43	41 09 00
TOTAL	953119	3.050,61	30 10 04	679135	3.312,25	32 08 09	93866	2.289,46	21 11 14	180118	2.460,75	28 05 15

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



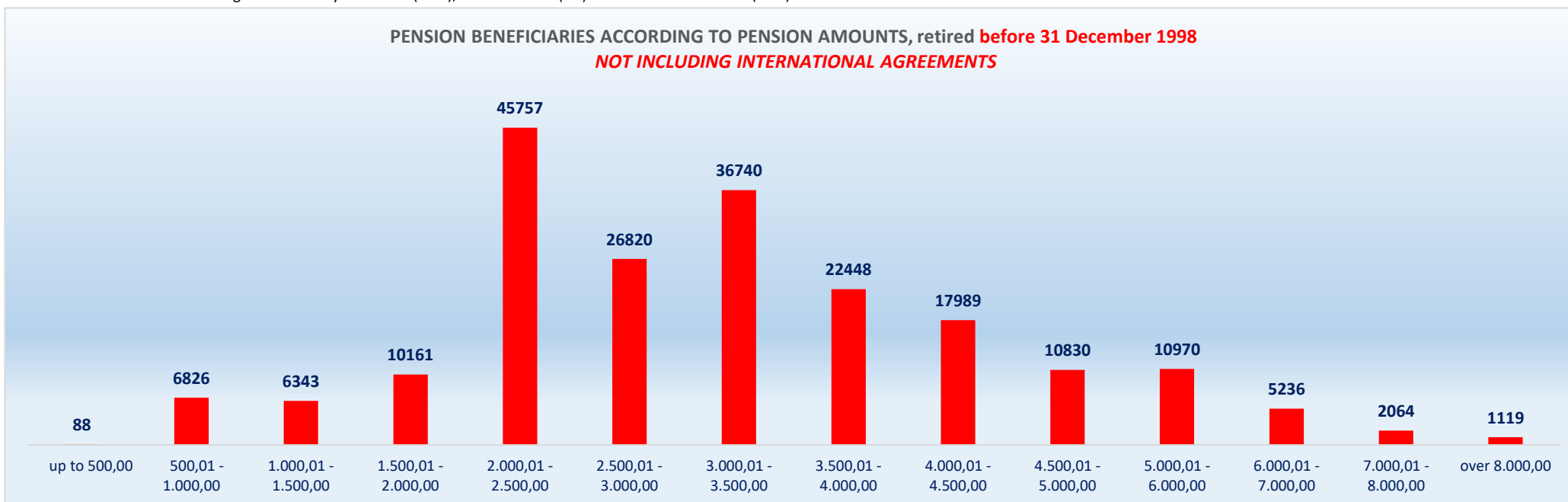
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: June 2022 (payment in July 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	88	388,19	13 11 20	27	304,22	20 07 03	1	404,35	02 09 12	60	425,71	11 01 29
500,01 - 1.000,00	6826	806,07	14 11 01	4782	807,95	16 02 27	128	821,72	10 03 11	1916	800,34	11 10 24
1.000,01 - 1.500,00	6343	1.262,13	16 05 22	2968	1.252,54	18 00 18	232	1.296,44	10 06 08	3143	1.268,66	15 05 03
1.500,01 - 2.000,00	10161	1.772,37	20 11 26	5628	1.781,49	21 00 12	470	1.760,95	13 05 10	4063	1.761,06	21 09 11
2.000,01 - 2.500,00	45757	2.301,87	23 03 03	28620	2.305,51	23 09 12	2618	2.300,01	12 09 20	14519	2.295,05	24 01 14
2.500,01 - 3.000,00	26820	2.740,52	28 10 05	19443	2.741,81	28 11 16	983	2.751,70	21 03 12	6394	2.734,90	29 07 24
3.000,01 - 3.500,00	36740	3.209,60	32 04 26	31538	3.207,85	33 00 01	1756	3.194,19	20 07 07	3446	3.233,42	32 05 28
3.500,01 - 4.000,00	22448	3.742,89	32 11 09	19898	3.743,95	33 02 05	802	3.747,82	24 01 23	1748	3.728,61	33 01 28
4.000,01 - 4.500,00	17989	4.239,32	34 00 12	16038	4.238,84	34 02 25	545	4.260,80	25 05 24	1406	4.236,47	34 00 13
4.500,01 - 5.000,00	10830	4.727,75	34 07 24	9923	4.728,05	34 10 02	268	4.732,18	26 07 12	639	4.721,32	34 06 27
5.000,01 - 6.000,00	10970	5.423,88	34 07 00	10149	5.424,65	34 08 05	209	5.398,94	25 09 00	612	5.419,58	35 10 05
6.000,01 - 7.000,00	5236	6.456,43	34 06 09	4906	6.460,23	34 07 07	103	6.467,30	27 02 09	227	6.369,25	36 02 20
7.000,01 - 8.000,00	2064	7.436,29	34 11 18	2013	7.435,32	35 00 13	36	7.492,09	28 07 06	15	7.432,66	39 03 26
over 8.000,00	1119	8.701,58	35 10 08	1091	8.696,68	35 11 25	25	8.876,18	28 07 08	3	9.028,52	49 00 26
UKUPNO	203391	3.236,00	28 08 17	157024	3.430,54	30 00 13	8176	2.990,65	18 00 08	38191	2.488,67	25 03 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

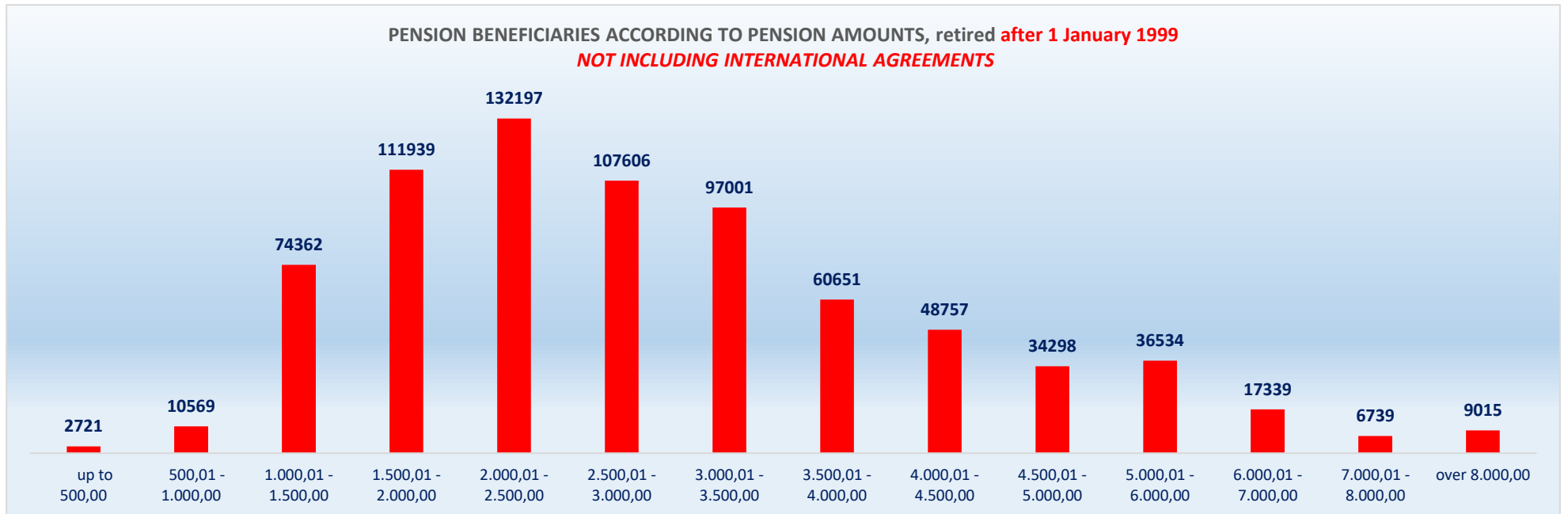


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: June 2022 (payment in July 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	2721	329,25	14 11 03	842	305,99	16 01 16	1409	347,28	13 00 27	470	316,89	18 04 18
500,01 - 1.000,00	10569	828,91	15 02 03	1756	850,72	15 11 08	3038	815,40	13 00 17	5775	829,39	16 01 04
1.000,01 - 1.500,00	74362	1.260,95	17 00 11	38976	1.271,67	17 05 00	9703	1.287,20	14 01 29	25683	1.234,75	17 06 17
1.500,01 - 2.000,00	111939	1.776,91	23 11 24	64663	1.783,93	24 01 26	23577	1.784,36	19 10 24	23699	1.750,38	27 06 15
2.000,01 - 2.500,00	132197	2.248,93	30 02 02	82708	2.250,51	31 03 10	21142	2.248,96	24 09 17	28347	2.244,31	31 00 01
2.500,01 - 3.000,00	107606	2.735,94	33 11 26	74142	2.742,04	35 02 16	12033	2.706,03	26 01 05	21431	2.731,63	34 01 29
3.000,01 - 3.500,00	97001	3.226,18	35 01 20	73433	3.228,88	36 00 17	9428	3.198,12	26 03 19	14140	3.230,91	36 04 10
3.500,01 - 4.000,00	60651	3.737,49	37 05 29	49546	3.740,63	38 00 22	2924	3.718,55	29 00 22	8181	3.725,22	37 00 18
4.000,01 - 4.500,00	48757	4.237,38	38 10 03	41879	4.239,15	39 03 10	1237	4.207,24	30 05 06	5641	4.230,82	37 03 23
4.500,01 - 5.000,00	34298	4.735,03	39 11 29	30840	4.735,75	40 04 06	473	4.713,34	31 03 25	2985	4.731,05	37 06 29
5.000,01 - 6.000,00	36534	5.425,63	40 02 08	32811	5.424,89	40 06 18	453	5.430,86	30 09 16	3270	5.432,35	37 10 29
6.000,01 - 7.000,00	17339	6.451,38	39 11 23	15549	6.454,18	40 02 29	185	6.448,55	29 07 09	1605	6.424,57	38 05 24
7.000,01 - 8.000,00	6739	7.444,42	40 00 23	6230	7.446,12	40 00 26	58	7.361,97	29 09 25	451	7.431,48	41 03 12
over 8.000,00	9015	9.596,11	41 02 04	8736	9.606,31	41 02 14	30	9.238,73	29 05 08	249	9.281,44	41 07 28
UKUPNO	749728	3.000,32	31 04 28	522111	3.276,68	33 05 25	85690	2.222,56	22 03 15	141927	2.453,24	29 03 18

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: June 2022 (payment in July 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)	7514	4.703,77	31 11 04
	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)	9156	4.595,69	35 07 15
	c) workers engaged in demining work	634	4.448,12	31 03 20
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	280	5.384,10	-
3.	Active military personnel - DVO	16025	4.190,55	31 00 16
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2362	2.679,71	33 04 07
5.	Former political prisoners	2293	4.217,97	33 02 24
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71068	6.306,87	18 08 06
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)	54217	3.048,02	29 09 13
8.	Former Yugoslav People's Army members - JNA	4121	3.476,72	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	158	3.507,12	38 05 10
10.	National Liberation War veterans - NOR	5997	3.109,66	29 07 06
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	687	10.688,74	32 11 09
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	70	3.667,68	28 11 28
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	130	9.589,97	41 11 20
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	249	4.181,32	29 08 18
16.	Workers professionally exposed to asbestos	837	3.411,45	27 09 14
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	201	2.243,39	28 10 29
18.	Members of the Croatian Defence Council - HVO	6762	3.578,55	06 08 06
TOTAL		182783	-	-

