

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - July 2022 (payment in August 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	492674	2.908,86	31 09 00	75 00	399787	3.390,21	31 08 29	75 00	43,97	41,95
Old age pension for long-term insurees - Art. 35	46099	3.828,44	42 05 28	66 00	40596	4.024,12	42 05 25	65 11	52,19	4,26
Old age pension transformed from disability pension	78247	2.568,57	24 09 06	74 04	67696	2.890,12	24 05 29	74 01	37,48	7,10
Total old age pension	617020	2.934,41	31 07 29	74 03	508079	3.374,22	31 07 18	74 01	43,76	53,32
Early pension	207277	2.814,42	36 00 17	68 09	171121	3.127,41	35 10 14	68 03	40,56	17,96
Early pension because of the employer's bankruptcy - Art. 36	377	3.110,24	35 08 14	63 09	368	3.113,30	35 08 16	63 09	40,37	0,04
Overall old age	824674	2.904,33	32 09 07	72 10	679568	3.311,93	32 08 13	72 08	42,95	71,31
Disability pension	98954	2.191,16	21 10 16	62 08	93471	2.289,36	21 11 14	62 07	29,69	9,81
Survivor's pension	212553	2.182,40	28 06 25	72 08	179911	2.460,18	28 05 16	72 06	31,90	18,88
TOTAL	1136181	2.707,16	31 00 12	71 11	952950	3.050,83	30 10 09	71 08	39,56	
Average old age ZOMO pension with 40 or more years of qualifying period	108620	4.170,14	42 10 04	74 06	86045	4.998,66	42 10 20	73 10	64,83	
Total average ZOMO pension with 40 or more years of the qualifying period	216925	3.781,57	42 04 06	72 06	175493	4.391,90	42 04 18	72 01	56,96	18,42
Beneficiaries of the minimum pension retired according to ZOMO	278083	1.836,22	27 06 07	-	238002	2.012,14	27 03 01	-	26,09	24,98
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1748	7.658,34	37 05 25	-	1602	8.033,30	37 07 11	-	104,18	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	13127	2.761,80	31 11 28	64 06	9914	3.407,58	33 00 23	64 03	44,19	41,74
Old age pension for long-term insurees - Art. 35	3737	3.577,90	42 01 21	61 10	3405	3.698,54	42 01 14	61 09	47,96	14,34
Total old age pension	16864	2.942,65	34 02 00	63 11	13319	3.481,97	35 03 23	63 08	45,16	56,08
Early pension	4106	2.959,86	37 04 15	60 03	3629	3.176,84	37 03 12	60 01	41,20	15,28
Early pension because of the employer's bankruptcy - Art. 36	13	3.293,72	38 07 03	59 06	13	3.293,72	38 07 03	59 06	42,71	0,05
Overall old age	20983	2.946,23	34 09 21	63 02	16961	3.416,54	35 08 29	62 11	44,31	71,42
Disability pension	1233	2.084,73	24 06 12	54 10	1064	2.315,95	24 09 06	54 04	30,03	4,48
Survivor's pension	7002	2.284,44	30 04 04	64 04	5724	2.639,82	30 07 10	63 05	34,23	24,10
TOTAL	29218	2.751,28	33 03 15	63 01	23749	3.180,03	34 00 04	62 08	41,24	

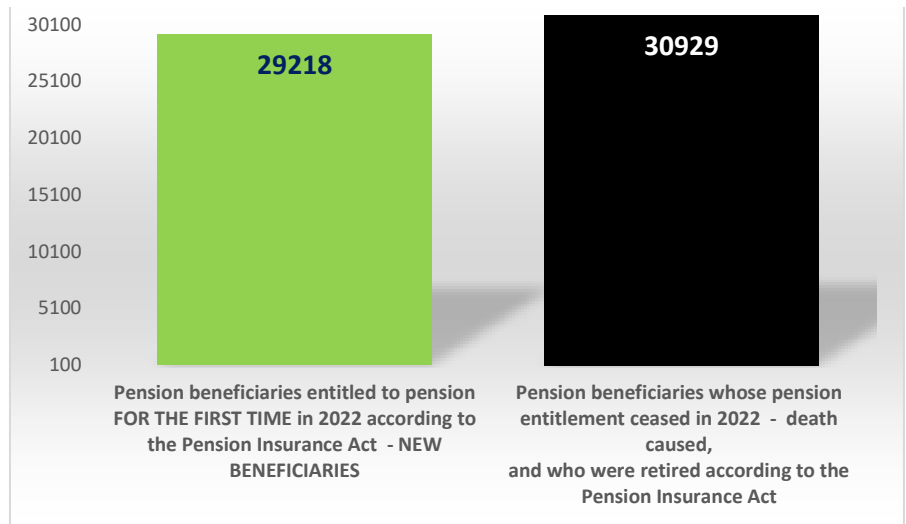
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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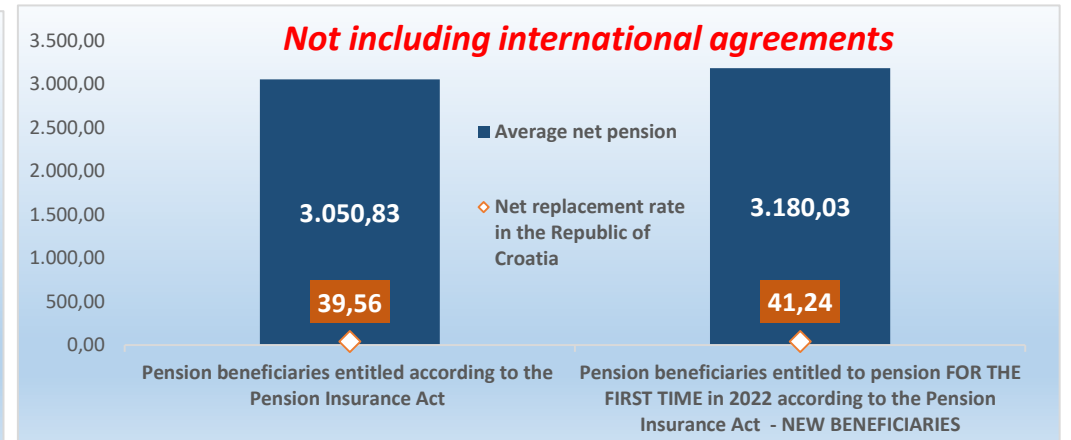
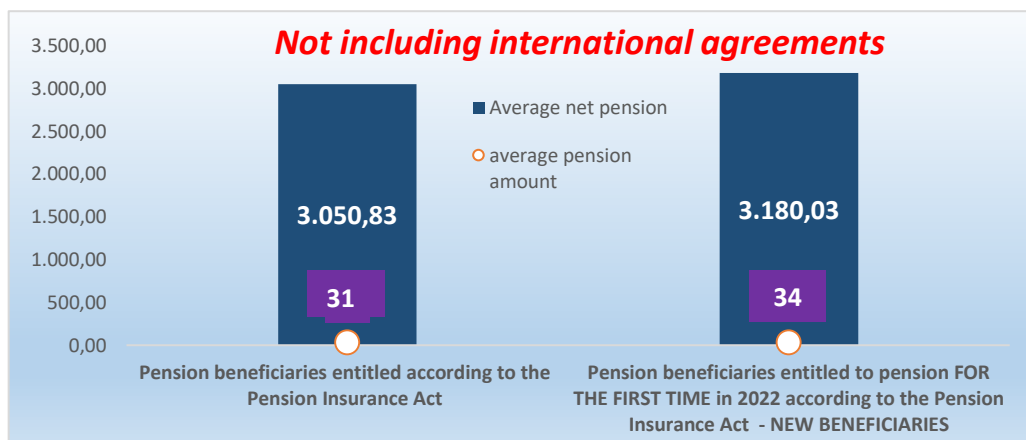
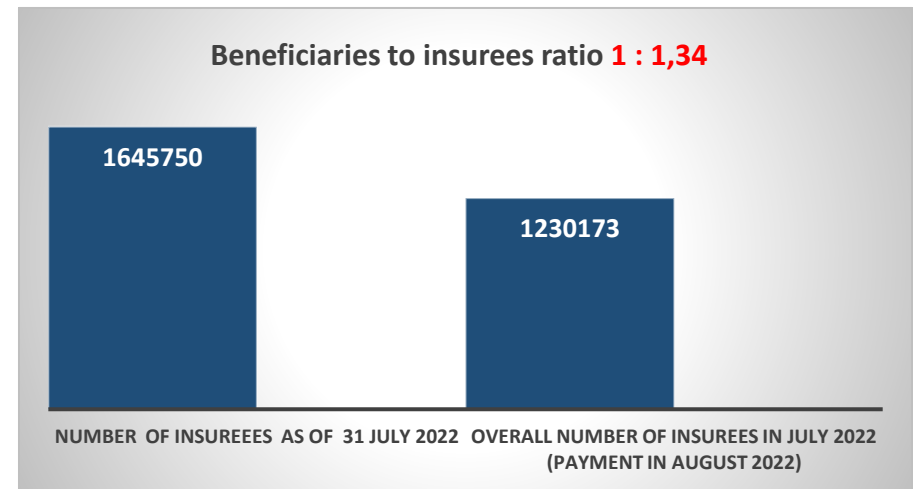
Pension beneficiaries whose pension entitlement ceased in 2022 - death caused, and who were retired according to the Pension Insurance Act

Old age	20730	2.668,66	21 09
Disability	2530	2.366,48	20 02
Survivor's	7669	2.302,97	18 09
TOTAL	30929	2.553,27	-

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



NUMBER of insurees as of 31 July 2022	1645750
OVERALL number of insurees in July 2022 (payment in August 2022)	1230173
Beneficiaries to insurees ratio	1 : 1,34
Average net wage in the Republic of Croatia for June 2022 (source: State Bureau of Statistics)	7.711
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



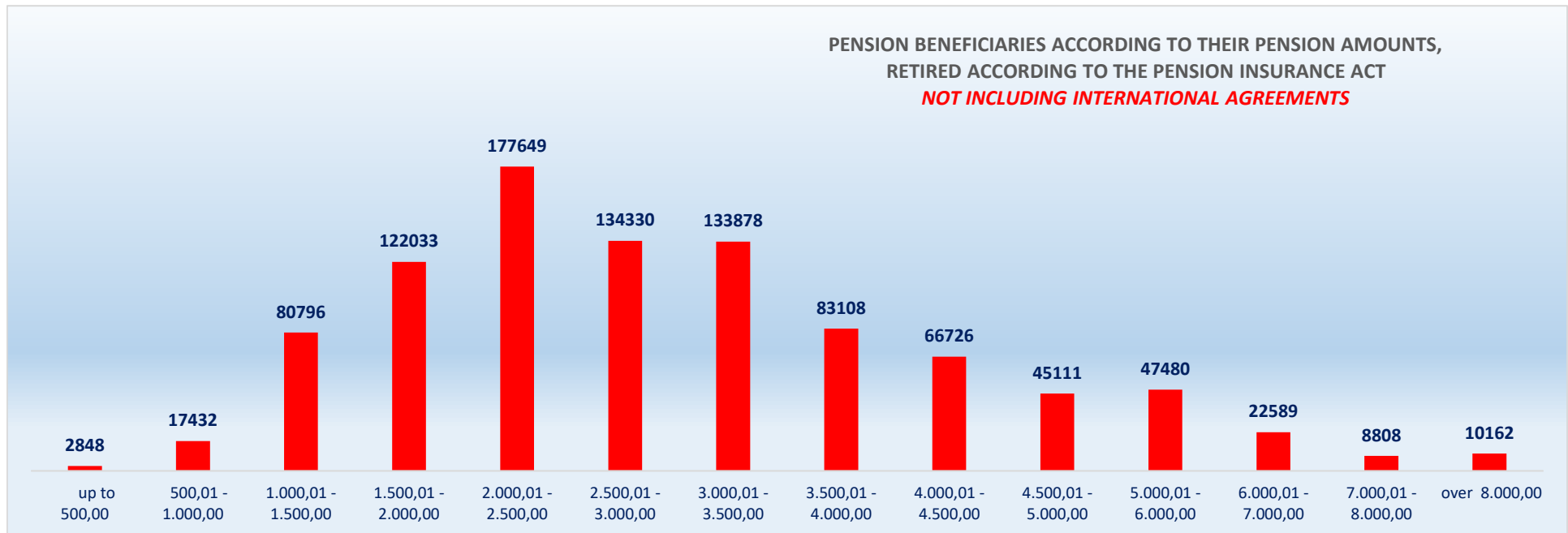
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: July 2022 (payment in August 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	2848	329,91	15 00 15	907	304,73	16 09 03	1399	346,91	13 00 17	542	328,19	17 05 21
500,01 - 1.000,00	17432	819,49	15 01 16	6555	818,35	16 03 22	3165	816,13	12 11 15	7712	821,85	15 00 18
1.000,01 - 1.500,00	80796	1.261,04	17 00 00	42071	1.270,38	17 05 17	9900	1.287,02	14 00 22	28825	1.238,48	17 03 23
1.500,01 - 2.000,00	122033	1.776,47	23 08 21	70353	1.783,67	23 10 26	23962	1.783,82	19 09 07	27718	1.751,84	26 08 12
2.000,01 - 2.500,00	177649	2.262,47	28 04 26	111237	2.264,63	29 04 07	23645	2.254,51	23 05 22	42767	2.261,23	28 08 04
2.500,01 - 3.000,00	134330	2.737,01	32 11 26	93637	2.742,17	33 11 05	12924	2.709,56	25 09 04	27769	2.732,40	33 02 02
3.000,01 - 3.500,00	133878	3.221,64	34 04 27	105137	3.222,56	35 01 21	11157	3.197,76	25 05 27	17584	3.231,24	35 07 19
3.500,01 - 4.000,00	83108	3.739,02	36 03 18	69469	3.741,63	36 08 13	3714	3.725,04	28 02 26	9925	3.726,03	36 04 21
4.000,01 - 4.500,00	66726	4.237,85	37 06 29	57927	4.238,98	37 11 01	1770	4.224,52	29 03 04	7029	4.231,90	36 08 05
4.500,01 - 5.000,00	45111	4.733,43	38 08 27	40757	4.734,00	39 00 11	739	4.720,34	29 09 27	3615	4.729,64	37 00 15
5.000,01 - 6.000,00	47480	5.425,15	38 11 01	42953	5.424,68	39 02 02	657	5.422,73	29 03 00	3870	5.430,75	37 07 02
6.000,01 - 7.000,00	22589	6.452,86	38 08 23	20462	6.455,97	38 11 01	290	6.454,70	28 09 03	1837	6.417,90	38 02 23
7.000,01 - 8.000,00	8808	7.442,73	38 10 18	8249	7.443,51	38 10 11	94	7.411,48	29 04 03	465	7.435,26	41 02 02
over 8.000,00	10162	9.499,98	40 07 11	9854	9.507,66	40 07 24	55	9.073,94	29 00 20	253	9.293,63	41 09 04
TOTAL	952950	3.050,83	30 10 09	679568	3.311,93	32 08 13	93471	2.289,36	21 11 14	179911	2.460,18	28 05 16

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



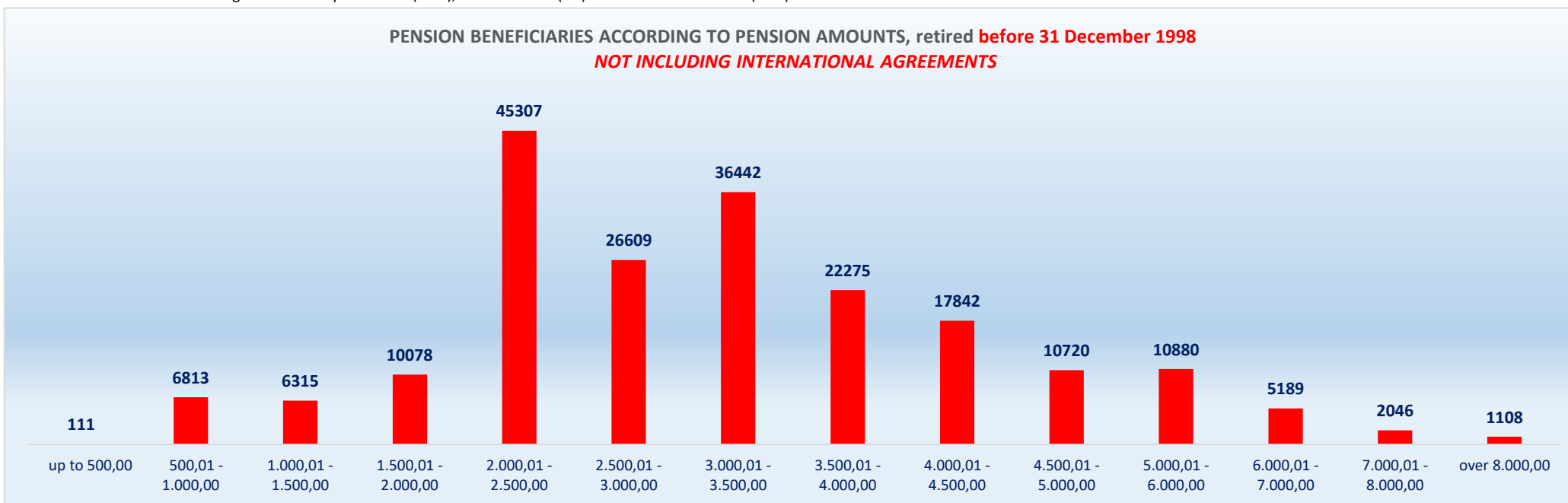
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: July 2022 (payment in August 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	111	364,51	17 04 10	49	287,75	24 11 10	1	404,35	02 09 12	61	425,51	11 06 06
500,01 - 1.000,00	6813	804,97	15 00 21	4782	806,38	16 05 06	124	820,40	10 04 16	1907	800,44	11 11 07
1.000,01 - 1.500,00	6315	1.262,28	16 06 03	2958	1.252,70	18 01 08	227	1.294,17	10 04 14	3130	1.269,03	15 05 07
1.500,01 - 2.000,00	10078	1.772,60	20 11 19	5593	1.781,43	21 00 03	461	1.761,10	13 04 27	4024	1.761,63	21 09 05
2.000,01 - 2.500,00	45307	2.301,83	23 03 00	28345	2.305,49	23 09 07	2583	2.300,29	12 09 04	14379	2.294,89	24 01 13
2.500,01 - 3.000,00	26609	2.740,73	28 10 05	19291	2.742,06	28 11 15	972	2.752,22	21 03 19	6346	2.734,93	29 07 24
3.000,01 - 3.500,00	36442	3.209,55	32 04 25	31283	3.207,76	32 11 29	1741	3.194,26	20 07 16	3418	3.233,69	32 05 19
3.500,01 - 4.000,00	22275	3.743,04	32 11 05	19743	3.744,08	33 02 02	797	3.747,84	24 01 24	1735	3.729,00	33 01 17
4.000,01 - 4.500,00	17842	4.239,27	34 00 08	15906	4.238,78	34 02 22	539	4.262,17	25 05 22	1397	4.236,04	34 00 03
4.500,01 - 5.000,00	10720	4.727,66	34 07 19	9822	4.727,95	34 09 28	267	4.731,31	26 07 17	631	4.721,59	34 06 27
5.000,01 - 6.000,00	10880	5.423,63	34 06 24	10069	5.424,38	34 07 28	205	5.402,10	25 08 07	606	5.418,46	35 10 04
6.000,01 - 7.000,00	5189	6.456,08	34 06 01	4860	6.459,90	34 06 27	103	6.467,30	27 02 09	226	6.368,81	36 03 03
7.000,01 - 8.000,00	2046	7.435,95	34 11 17	1995	7.434,96	35 00 12	36	7.492,09	28 07 06	15	7.432,66	39 03 26
over 8.000,00	1108	8.703,39	35 10 10	1080	8.698,49	35 11 28	25	8.876,18	28 07 08	3	9.028,52	49 00 26
UKUPNO	201735	3.234,94	28 08 16	155776	3.428,98	30 00 11	8081	2.994,50	18 00 09	37878	2.488,21	25 03 13

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

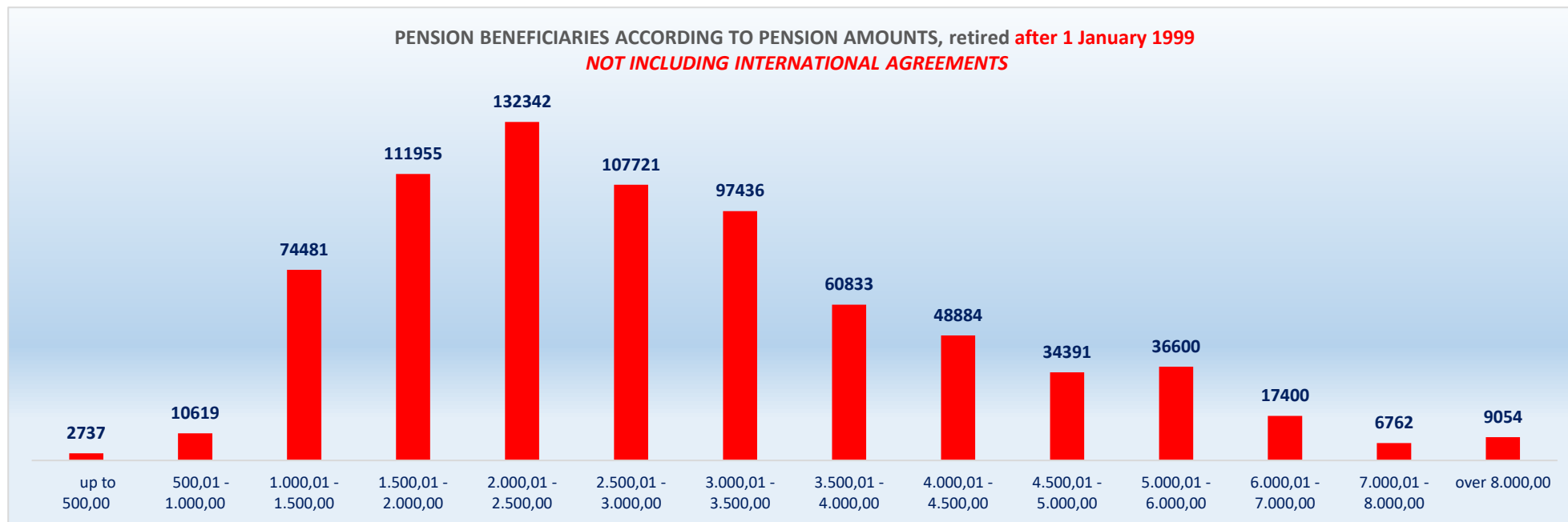


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: July 2022 (payment in August 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	2737	328,51	14 11 15	858	305,70	16 03 05	1398	346,87	13 00 19	481	315,85	18 02 25
500,01 - 1.000,00	10619	828,81	15 02 03	1773	850,62	15 11 10	3041	815,96	13 00 18	5805	828,88	16 01 00
1.000,01 - 1.500,00	74481	1.260,93	17 00 10	39113	1.271,72	17 04 29	9673	1.286,85	14 01 24	25695	1.234,76	17 06 17
1.500,01 - 2.000,00	111955	1.776,82	23 11 22	64760	1.783,86	24 01 23	23501	1.784,27	19 10 22	23694	1.750,18	27 06 14
2.000,01 - 2.500,00	132342	2.248,99	30 02 04	82892	2.250,66	31 03 11	21062	2.248,90	24 09 17	28388	2.244,19	30 11 28
2.500,01 - 3.000,00	107721	2.736,09	34 00 03	74346	2.742,19	35 02 19	11952	2.706,09	26 01 04	21423	2.731,65	34 02 07
3.000,01 - 3.500,00	97436	3.226,16	35 01 25	73854	3.228,84	36 00 20	9416	3.198,41	26 03 20	14166	3.230,65	36 04 16
3.500,01 - 4.000,00	60833	3.737,55	37 06 05	49726	3.740,65	38 00 27	2917	3.718,81	29 00 27	8190	3.725,40	37 00 22
4.000,01 - 4.500,00	48884	4.237,33	38 10 08	42021	4.239,05	39 03 15	1231	4.208,04	30 04 26	5632	4.230,88	37 03 26
4.500,01 - 5.000,00	34391	4.735,23	40 00 03	30935	4.735,92	40 04 10	472	4.714,13	31 04 04	2984	4.731,34	37 06 28
5.000,01 - 6.000,00	36600	5.425,60	40 02 11	32884	5.424,78	40 06 20	452	5.432,09	30 09 06	3264	5.433,03	37 11 02
6.000,01 - 7.000,00	17400	6.451,90	39 11 29	15602	6.454,75	40 03 05	187	6.447,75	29 07 11	1611	6.424,78	38 06 05
7.000,01 - 8.000,00	6762	7.444,78	40 00 23	6254	7.446,24	40 00 28	58	7.361,45	29 09 25	450	7.435,34	41 02 25
over 8.000,00	9054	9.597,47	41 02 09	8774	9.607,26	41 02 19	30	9.238,73	29 05 08	250	9.296,81	41 08 01
UKUPNO	751215	3.001,38	31 05 03	523792	3.277,12	33 05 28	85390	2.222,62	22 03 13	142033	2.452,70	29 03 19

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: July 2022 (payment in August 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	7490	4.703,10	31 11 01
		9196	4.597,75	35 07 27
		642	4.455,15	31 04 16
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	292	5.377,38	-
3.	Active military personnel - DVO	16045	4.190,02	31 00 24
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2317	2.677,97	33 04 20
5.	Former political prisoners	2273	4.215,04	33 02 09
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71180	6.297,62	18 08 08
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)	54573	3.050,73	29 10 00
8.	Former Yugoslav People's Army members - JNA	4084	3.474,89	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	158	3.512,60	38 05 14
10.	National Liberation War veterans - NOR	5913	3.109,87	29 07 19
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	687	10.695,98	32 11 04
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	129	9.605,34	41 11 08
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	248	4.180,33	29 08 09
16.	Workers professionally exposed to asbestos	833	3.412,79	27 09 13
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	201	2.242,14	28 10 16
18.	Members of the Croatian Defence Council - HVO	6767	3.579,18	06 08 05
TOTAL		183120	-	-

