

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - September 2022 (payment in October 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	492759	3.078,05	31 09 02	75 00	399520	3.589,32	31 09 04	75 00	46,74	41,97
Old age pension for long-term insurees - Art. 35	46931	4.048,79	42 05 27	66 01	41353	4.254,15	42 05 23	66 00	55,40	4,34
Old age pension transformed from disability pension	77856	2.722,72	24 09 00	74 04	67368	3.063,18	24 05 25	74 02	39,89	7,08
Total old age pension	617546	3.107,03	31 08 06	74 03	508241	3.573,68	31 07 29	74 02	46,54	53,40
Early pension	207533	2.983,30	36 00 19	68 10	171424	3.313,64	35 10 16	68 05	43,15	18,01
Early pension because of the employer's bankruptcy - Art. 36	378	3.295,00	35 08 14	63 11	370	3.297,47	35 08 18	63 10	42,94	0,04
Overall old age	825457	3.076,01	32 09 13	72 11	680035	3.507,98	32 08 22	72 08	45,68	71,44
Disability pension	98168	2.326,17	21 10 16	62 10	92733	2.430,23	21 11 13	62 08	31,65	9,74
Survivor's pension	211849	2.311,18	28 07 03	72 10	179071	2.607,73	28 05 22	72 07	33,96	18,81
TOTAL	1135474	2.868,48	31 00 20	72 00	951839	3.233,61	30 10 19	71 08	42,11	
Average old age ZOMO pension with 40 or more years of qualifying period	109035	4.409,48	42 10 11	74 06	86464	5.280,45	42 10 28	73 10	68,76	
Total average ZOMO pension with 40 or more years of the qualifying period	218211	4.000,17	42 04 10	72 06	176644	4.642,53	42 04 23	72 01	60,46	18,56
Beneficiaries of the minimum pension retired according to ZOMO	278591	1.950,53	27 06 23	-	238332	2.138,06	27 03 18	-	27,84	25,04
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1749	8.052,75	37 05 18	-	1603	8.447,09	37 07 07	-	110,00	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	16672	2.910,61	31 11 10	64 06	12636	3.579,45	33 00 01	64 03	46,61	42,63
Old age pension for long-term insurees - Art. 35	4600	3.799,76	42 01 27	61 10	4190	3.927,88	42 01 20	61 09	51,15	14,14
Total old age pension	21272	3.102,89	34 01 01	63 11	16826	3.666,22	35 02 17	63 08	47,74	56,77
Early pension	5068	3.112,97	37 03 27	60 02	4476	3.342,54	37 02 24	60 01	43,53	15,10
Early pension because of the employer's bankruptcy - Art. 36	16	3.453,08	38 02 27	59 06	16	3.453,08	38 02 27	59 06	44,97	0,05
Overall old age	26356	3.105,04	34 08 21	63 02	21318	3.598,10	35 07 24	62 11	46,86	71,92
Disability pension	1466	2.223,37	24 06 04	54 08	1270	2.463,51	24 08 05	54 02	32,08	4,28
Survivor's pension	8644	2.402,00	30 03 03	64 05	7053	2.780,33	30 05 21	63 06	36,21	23,79
TOTAL	36466	2.902,94	33 02 28	63 02	29641	3.354,90	33 11 10	62 08	43,69	

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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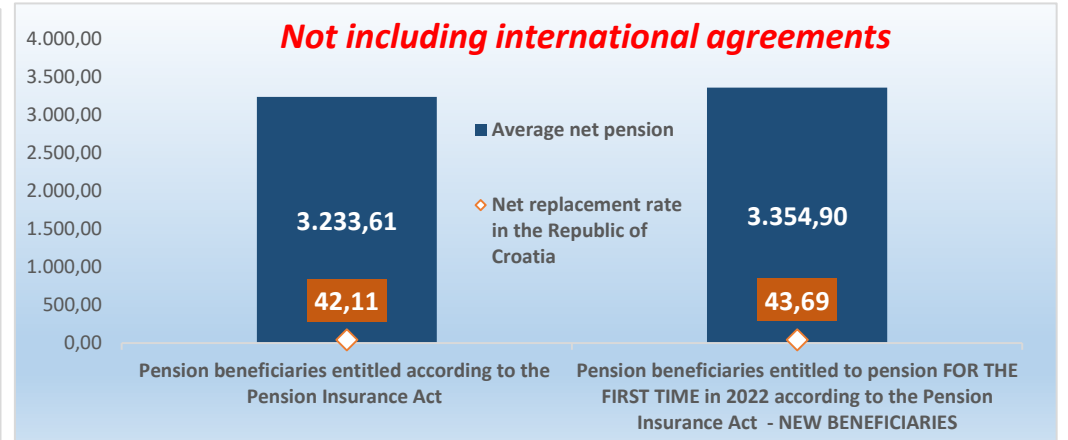
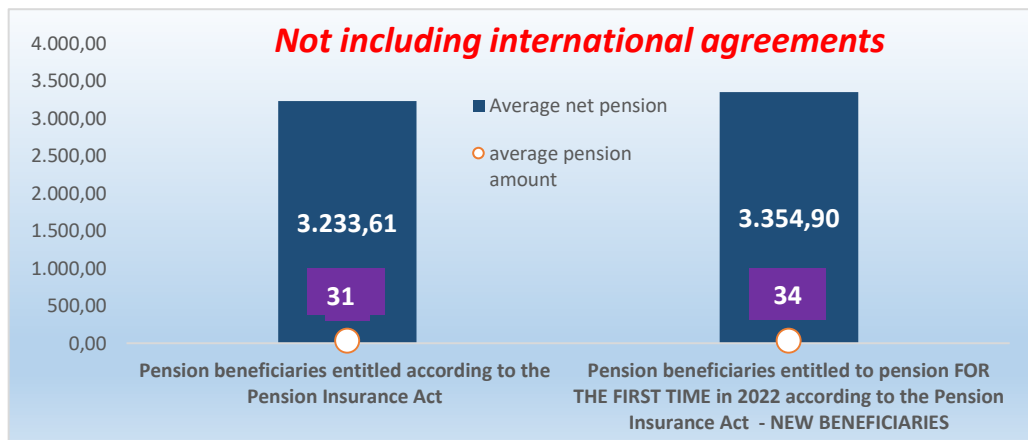
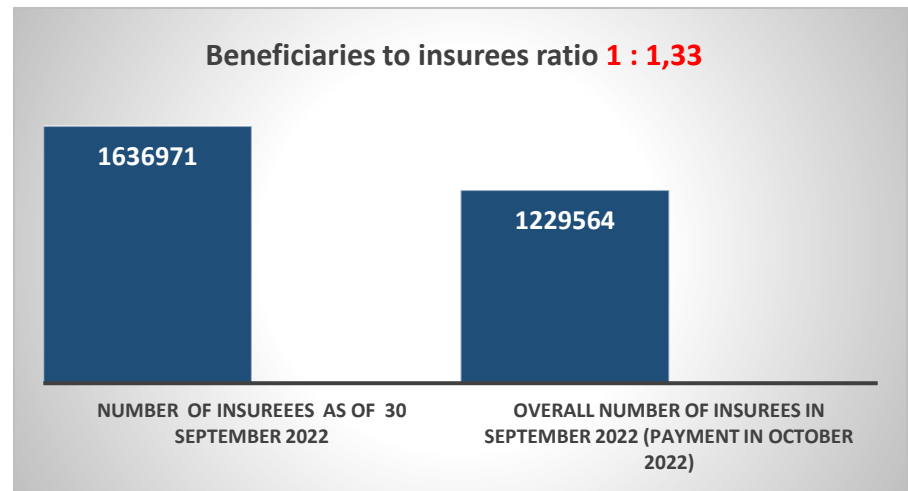
Pension beneficiaries whose pension entitlement ceased in 2022 - death caused, and who were retired according to the Pension Insurance Act

Old age	26477	2.827,38	21 09
Disability	3297	2.512,34	20 02
Survivor's	9764	2.446,13	18 08
TOTAL	39538	2.706,96	-

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



NUMBER of insurees as of 30 September 2022	1636971
OVERALL number of insurees in September 2022 (payment in October 2022)	1229564
Beneficiaries to insurees ratio	1 : 1,33
Average net wage in the Republic of Croatia for August 2022 (source: State Bureau of Statistics)	7.679
Current value of pension (CVP), 1 July 2022	77,65
Minimum value of pension per 1 year of qualifying period, 1 July 2022	77,65
Total pension expenditure in 2022 - in HRK billions (plan)	45,26
Total expenditure for 2022, incl. child benefit - in HRK billions (plan)	47,22



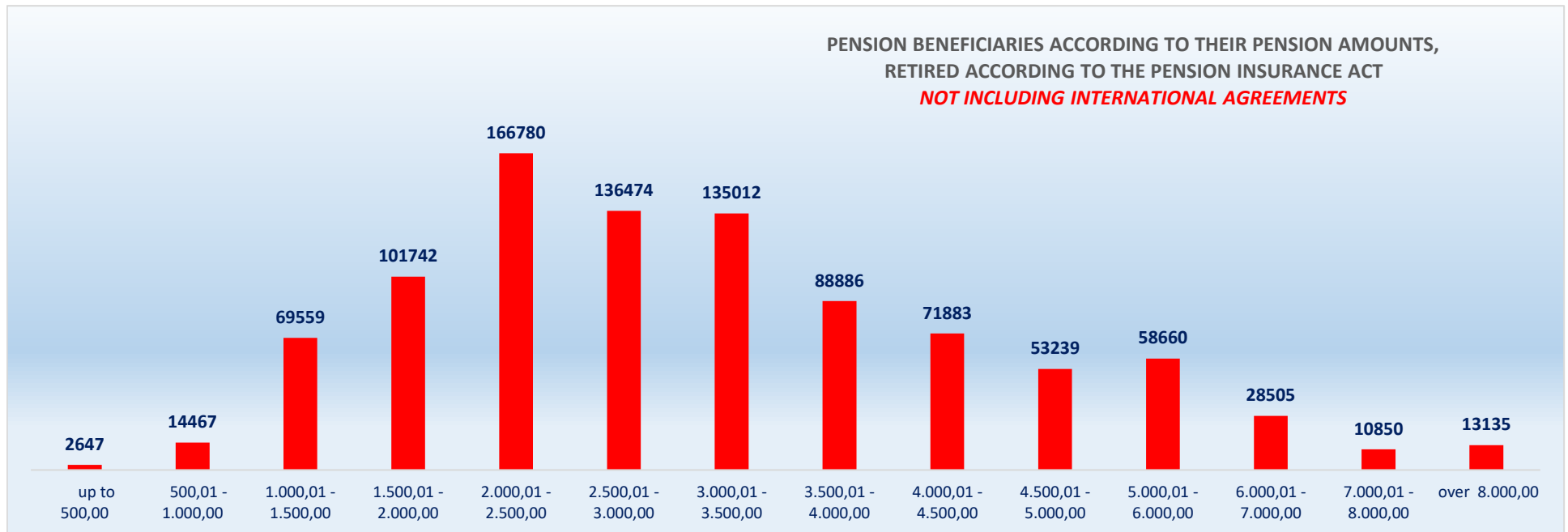
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: September 2022 (payment in October 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	2647	338,21	14 11 12	881	318,79	16 03 12	1294	358,27	12 11 05	472	319,45	18 01 03
500,01 - 1.000,00	14467	832,47	14 10 27	5609	846,24	16 02 06	2567	809,47	12 11 24	6291	829,57	14 06 29
1.000,01 - 1.500,00	69559	1.282,79	16 05 04	35482	1.298,90	17 00 13	8559	1.300,34	13 09 02	25518	1.254,50	16 05 23
1.500,01 - 2.000,00	101742	1.778,60	22 03 09	57076	1.785,40	22 03 01	18754	1.792,85	18 02 26	25912	1.753,30	25 02 29
2.000,01 - 2.500,00	166780	2.285,40	27 04 09	102242	2.284,31	28 01 12	24576	2.255,08	23 00 17	39962	2.306,81	28 00 23
2.500,01 - 3.000,00	136474	2.741,98	31 11 14	92654	2.743,56	32 11 26	15249	2.722,64	24 11 23	28571	2.747,20	32 04 06
3.000,01 - 3.500,00	135012	3.261,43	34 00 10	103047	3.264,61	34 10 04	12075	3.268,22	25 05 02	19890	3.240,84	35 00 21
3.500,01 - 4.000,00	88886	3.740,86	35 09 20	72511	3.742,29	36 02 20	4709	3.727,07	27 07 28	11666	3.737,54	36 04 06
4.000,01 - 4.500,00	71883	4.236,63	37 00 20	61891	4.238,03	37 04 28	2337	4.214,38	29 00 02	7655	4.232,15	36 07 13
4.500,01 - 5.000,00	53239	4.732,08	38 01 16	47067	4.734,64	38 05 18	1186	4.704,69	29 04 18	4986	4.714,40	36 08 25
5.000,01 - 6.000,00	58660	5.428,32	38 11 09	53131	5.427,81	39 02 19	837	5.410,24	29 04 11	4692	5.437,32	37 03 14
6.000,01 - 7.000,00	28505	6.457,54	38 09 29	25631	6.457,22	39 00 11	371	6.445,84	28 10 28	2503	6.462,60	38 01 14
7.000,01 - 8.000,00	10850	7.459,74	38 08 19	10162	7.459,72	38 09 03	136	7.416,29	28 11 26	552	7.470,77	40 05 10
over 8.000,00	13135	9.640,93	40 03 27	12651	9.657,09	40 04 08	83	9.134,29	29 05 05	401	9.235,86	41 08 08
TOTAL	951839	3.233,61	30 10 19	680035	3.507,98	32 08 22	92733	2.430,23	21 11 13	179071	2.607,73	28 05 22

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



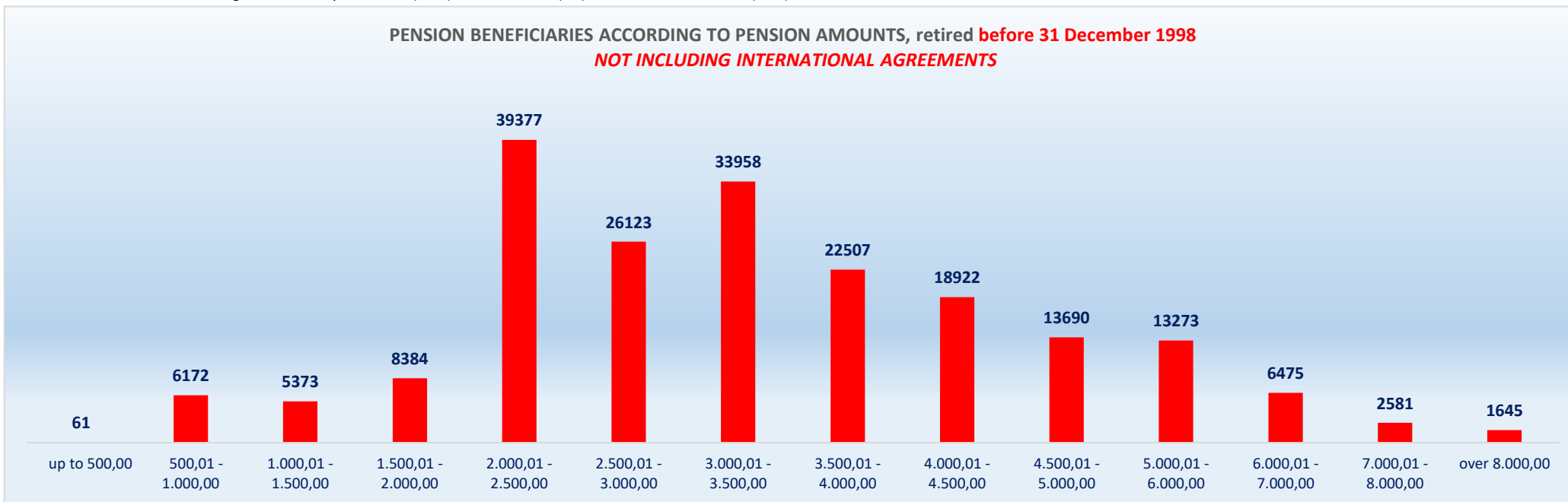
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: September 2022 (payment in October 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	61	347,25	17 09 14	31	316,76	22 00 11	1	429,34	02 09 12	29	377,02	13 09 05
500,01 - 1.000,00	6172	841,49	14 10 16	4354	848,35	16 02 24	109	851,85	10 05 05	1709	823,33	11 08 02
1.000,01 - 1.500,00	5373	1.265,21	16 00 10	2547	1.252,91	17 10 06	169	1.286,43	10 04 01	2657	1.275,64	14 07 29
1.500,01 - 2.000,00	8384	1.769,86	20 00 00	4446	1.782,94	20 01 23	376	1.754,18	12 01 11	3562	1.755,19	20 07 29
2.000,01 - 2.500,00	39377	2.389,78	22 04 08	23859	2.390,66	22 09 22	2344	2.404,40	12 02 16	13174	2.385,58	23 04 05
2.500,01 - 3.000,00	26123	2.751,17	28 01 05	18547	2.748,33	28 03 03	929	2.752,79	19 05 03	6647	2.758,87	28 10 19
3.000,01 - 3.500,00	33958	3.270,21	31 09 00	28174	3.272,39	32 03 27	1713	3.284,42	20 07 20	4071	3.249,11	31 11 07
3.500,01 - 4.000,00	22507	3.747,51	32 06 05	19737	3.746,39	32 09 00	805	3.770,21	23 08 22	1965	3.749,42	33 00 03
4.000,01 - 4.500,00	18922	4.235,28	33 06 28	17050	4.235,64	33 09 24	505	4.216,09	24 05 17	1367	4.237,91	33 06 17
4.500,01 - 5.000,00	13690	4.723,01	34 02 23	12241	4.725,76	34 05 09	464	4.698,17	26 00 17	985	4.700,55	34 02 07
5.000,01 - 6.000,00	13273	5.423,04	34 06 14	12265	5.424,17	34 08 02	288	5.380,00	26 03 20	720	5.420,91	35 03 15
6.000,01 - 7.000,00	6475	6.459,44	34 06 01	5992	6.461,69	34 06 18	123	6.454,55	26 01 18	360	6.423,69	36 06 21
7.000,01 - 8.000,00	2581	7.487,50	34 08 16	2519	7.489,37	34 09 14	46	7.379,00	28 07 28	16	7.504,31	40 04 06
over 8.000,00	1645	8.869,45	35 07 28	1597	8.868,51	35 10 04	41	8.945,22	28 04 18	7	8.639,11	36 11 07
UKUPNO	198541	3.428,69	28 08 10	153359	3.634,04	30 00 05	7913	3.182,53	18 00 14	37269	2.635,96	25 03 04

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

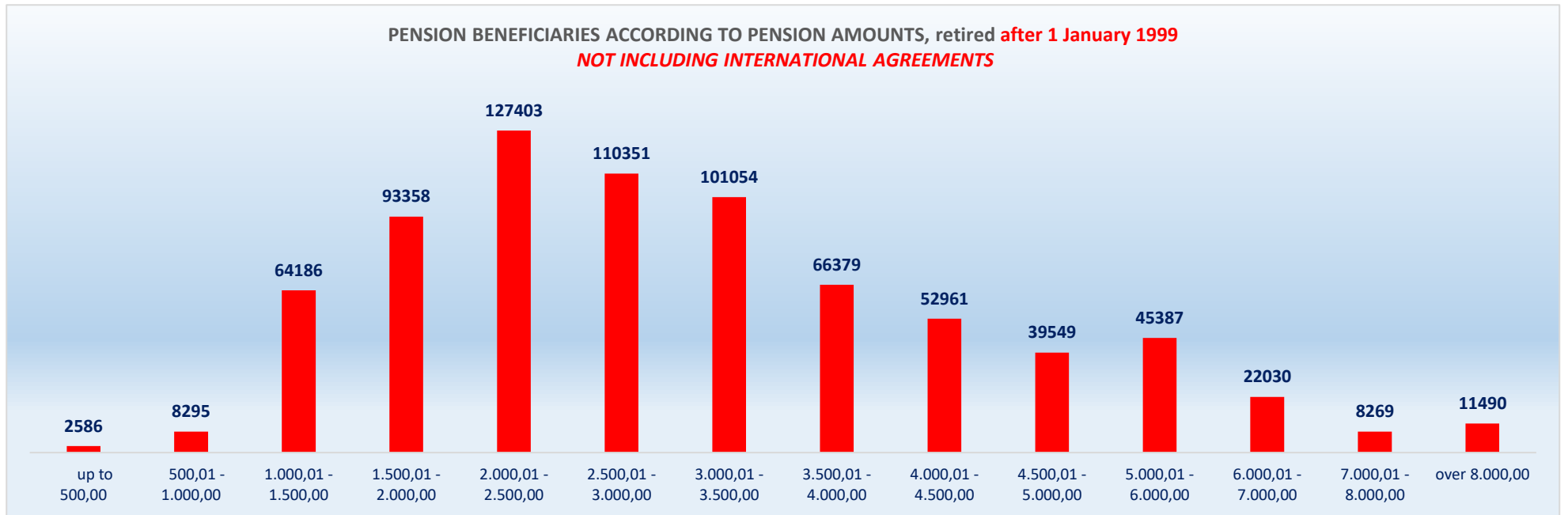


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: September 2022 (payment in October 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	2586	337,99	14 10 17	850	318,86	16 00 22	1293	358,22	12 11 08	443	315,68	18 04 18
500,01 - 1.000,00	8295	825,75	14 11 06	1255	838,90	15 11 25	2458	807,59	13 01 00	4582	831,89	15 08 02
1.000,01 - 1.500,00	64186	1.284,26	16 05 16	32935	1.302,45	16 11 25	8390	1.300,62	13 09 27	22861	1.252,05	16 08 10
1.500,01 - 2.000,00	93358	1.779,38	22 05 24	52630	1.785,61	22 05 07	18378	1.793,64	18 04 12	22350	1.753,00	25 11 27
2.000,01 - 2.500,00	127403	2.253,14	28 11 02	78383	2.251,94	29 09 05	22232	2.239,34	24 02 09	26788	2.268,07	30 04 23
2.500,01 - 3.000,00	110351	2.739,81	32 10 11	74107	2.742,36	34 02 00	14320	2.720,68	25 03 26	21924	2.743,66	33 04 17
3.000,01 - 3.500,00	101054	3.258,48	34 09 20	74873	3.261,68	35 09 15	10362	3.265,54	26 01 16	15819	3.238,72	35 10 08
3.500,01 - 4.000,00	66379	3.738,60	36 10 25	52774	3.740,75	37 06 06	3904	3.718,17	28 03 13	9701	3.735,13	37 00 01
4.000,01 - 4.500,00	52961	4.237,12	38 03 16	44841	4.238,94	38 09 10	1832	4.213,91	30 00 24	6288	4.230,90	37 03 06
4.500,01 - 5.000,00	39549	4.735,22	39 05 14	34826	4.737,76	39 10 14	722	4.708,88	30 09 15	4001	4.717,80	37 04 08
5.000,01 - 6.000,00	45387	5.429,86	40 02 15	40866	5.428,90	40 07 00	549	5.426,10	30 10 00	3972	5.440,30	37 07 29
6.000,01 - 7.000,00	22030	6.456,99	40 01 04	19639	6.455,85	40 04 26	248	6.441,53	30 03 10	2143	6.469,14	38 04 22
7.000,01 - 8.000,00	8269	7.451,08	39 11 23	7643	7.449,95	40 00 22	90	7.435,35	29 01 23	536	7.469,77	40 05 11
over 8.000,00	11490	9.751,38	41 00 02	11054	9.771,02	41 00 02	42	9.318,86	30 05 14	394	9.246,46	41 09 09
UKUPNO	753298	3.182,20	31 05 14	526676	3.471,27	33 06 05	84820	2.360,04	22 03 10	141802	2.600,32	29 03 23

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: September 2022 (payment in October 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)	7441	4.965,68	31 10 28
	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)	9226	4.856,78	35 08 13
	c) workers engaged in demining work	643	4.704,53	31 04 13
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	304	5.648,57	-
3.	Active military personnel - DVO	16104	4.430,88	31 01 09
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2258	2.829,41	33 04 18
5.	Former political prisoners	2224	4.438,65	33 02 13
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71222	6.666,58	18 08 11
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)	55405	3.241,86	29 10 21
8.	Former Yugoslav People's Army members - JNA	4014	3.671,84	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	160	3.706,94	38 05 22
10.	National Liberation War veterans - NOR	5712	3.293,69	29 08 00
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	685	11.320,05	32 10 29
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	69	3.904,40	28 11 28
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	21	4.210,21	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	129	9.981,23	41 10 11
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	248	4.415,49	29 07 22
16.	Workers professionally exposed to asbestos	835	3.618,10	27 09 09
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	205	2.372,84	28 09 23
18.	Members of the Croatian Defence Council - HVO	6764	3.798,48	06 07 25
TOTAL		183669	-	-

