

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - October 2022 (payment in November 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
<b>Pension beneficiaries entitled according to the Pension Insurance Act</b>										
Old age pension	493445	3.077,04	31 09 03	75 00	399893	3.589,56	31 09 06	75 00	47,09	42,02
Old age pension for long-term insurees - Art. 35	47381	4.044,60	42 05 25	66 02	41735	4.250,71	42 05 21	66 00	55,76	4,39
Old age pension transformed from disability pension	77733	2.722,18	24 08 27	74 05	67271	3.062,29	24 05 22	74 02	40,17	7,07
<b>Total old age pension</b>	<b>618559</b>	<b>3.106,56</b>	<b>31 08 10</b>	<b>74 03</b>	<b>508899</b>	<b>3.574,08</b>	<b>31 08 04</b>	<b>74 02</b>	<b>46,89</b>	<b>53,48</b>
Early pension	207761	2.983,30	36 00 20	68 11	171636	3.313,26	35 10 18	68 05	43,46	18,04
Early pension because of the employer's bankruptcy - Art. 36	379	3.295,62	35 08 17	63 11	371	3.298,09	35 08 20	63 11	43,26	0,04
<b>Overall old age</b>	<b>826699</b>	<b>3.075,67</b>	<b>32 09 16</b>	<b>72 11</b>	<b>680906</b>	<b>3.508,18</b>	<b>32 08 27</b>	<b>72 08</b>	<b>46,02</b>	<b>71,55</b>
Disability pension	97690	2.326,01	21 10 14	62 11	92283	2.429,99	21 11 11	62 09	31,88	9,70
Survivor's pension	211290	2.310,10	28 07 12	72 11	178415	2.608,55	28 06 01	72 09	34,22	18,75
<b>TOTAL</b>	<b>1135679</b>	<b>2.868,75</b>	<b>31 00 27</b>	<b>72 00</b>	<b>951604</b>	<b>3.234,95</b>	<b>30 10 27</b>	<b>71 09</b>	<b>42,44</b>	
Average old age ZOMO pension with 40 or more years of qualifying period	109478	4.411,19	42 10 15	74 06	86887	5.279,19	42 11 03	73 10	69,25	
Total average ZOMO pension with 40 or more years of the qualifying period	219188	4.000,48	42 04 12	72 06	177503	4.641,46	42 04 26	72 01	60,89	18,65
Beneficiaries of the minimum pension retired according to ZOMO	279294	1.951,60	27 07 03	-	238843	2.139,75	27 03 29	-	28,07	25,10
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1741	8.046,95	37 05 16	-	1594	8.443,10	37 07 05	-	110,76	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
<b>Pension beneficiaries entitled to pension FOR THE FIRST TIME in 2022 according to the Pension Insurance Act - NEW BENEFICIARIES</b>										
Old age pension	19074	2.911,34	31 10 11	64 06	14538	3.564,93	32 10 14	64 03	46,77	43,20
Old age pension for long-term insurees - Art. 35	5080	3.793,91	42 02 02	61 09	4604	3.931,40	42 01 23	61 09	51,57	13,68
<b>Total old age pension</b>	<b>24154</b>	<b>3.096,96</b>	<b>33 11 29</b>	<b>63 11</b>	<b>19142</b>	<b>3.653,07</b>	<b>35 00 21</b>	<b>63 08</b>	<b>47,92</b>	<b>56,88</b>
Early pension	5741	3.106,80	37 03 25	60 02	5072	3.333,67	37 02 22	60 01	43,73	15,07
Early pension because of the employer's bankruptcy - Art. 36	18	3.429,37	38 03 04	59 05	18	3.429,37	38 03 04	59 05	44,99	0,05
<b>Overall old age</b>	<b>29913</b>	<b>3.099,05</b>	<b>34 07 19</b>	<b>63 02</b>	<b>24232</b>	<b>3.586,05</b>	<b>35 06 08</b>	<b>62 11</b>	<b>47,04</b>	<b>72,00</b>
Disability pension	1655	2.227,37	24 06 08	54 09	1435	2.468,11	24 08 08	54 03	32,38	4,26
Survivor's pension	9789	2.398,36	30 02 20	64 05	7987	2.776,69	30 05 10	63 07	36,43	23,73
<b>TOTAL</b>	<b>41357</b>	<b>2.898,32</b>	<b>33 02 04</b>	<b>63 02</b>	<b>33654</b>	<b>3.346,30</b>	<b>33 10 08</b>	<b>62 08</b>	<b>43,90</b>	

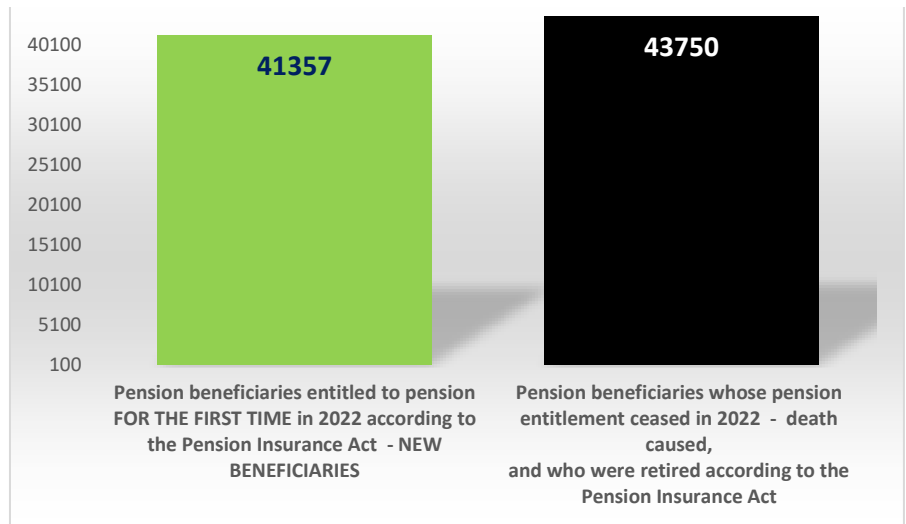
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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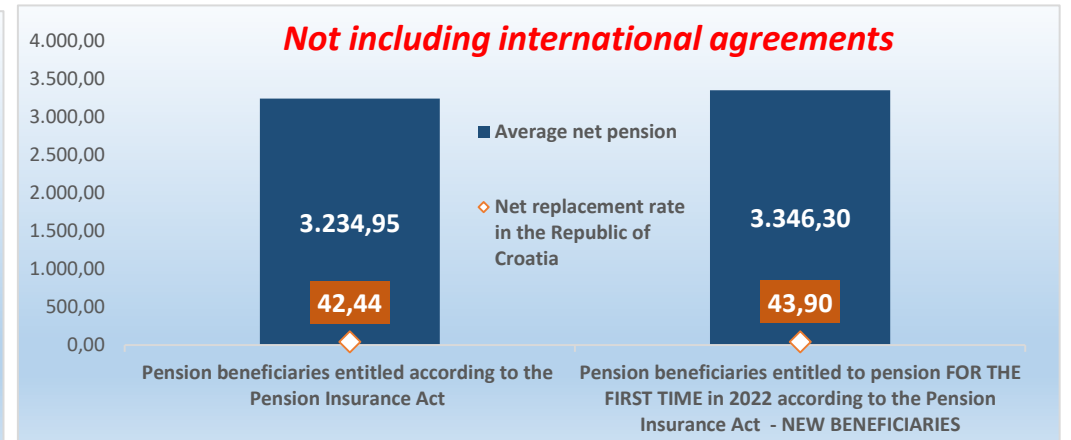
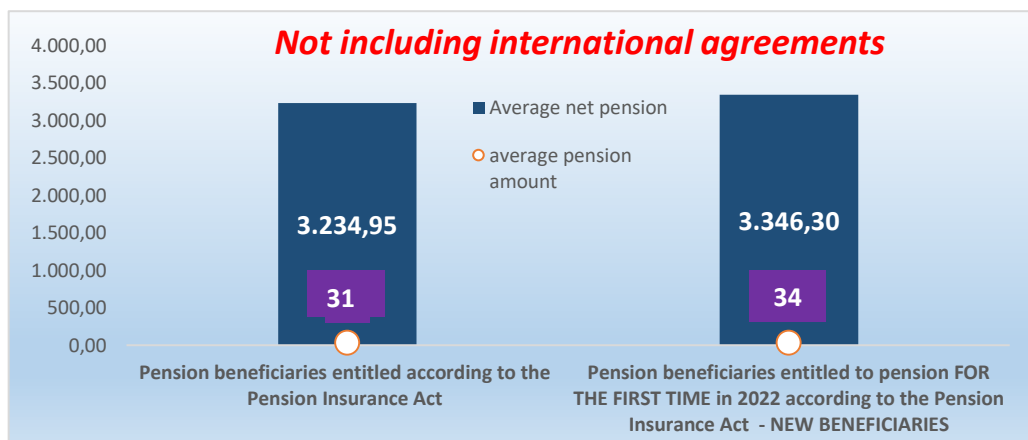
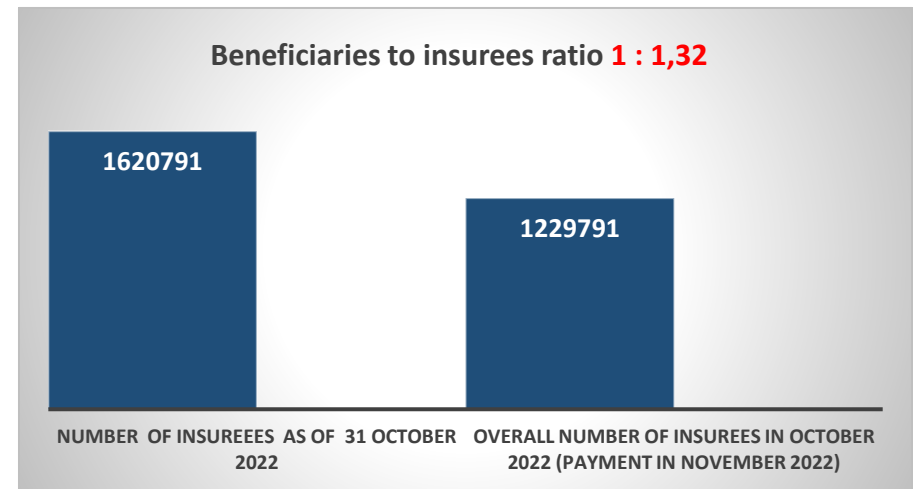
**Pension beneficiaries whose pension entitlement ceased in 2022 - death caused, and who were retired according to the Pension Insurance Act**

Old age	29223	2.826,73	21 08
Disability	3734	2.506,47	20 02
Survivor's	10793	2.453,87	18 08
<b>TOTAL</b>	<b>43750</b>	<b>2.707,41</b>	<b>-</b>

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



<b>NUMBER of insurees as of 31 October 2022</b>	<b>1620791</b>
OVERALL number of insurees in October 2022 (payment in November 2022)	<b>1229791</b>
Beneficiaries to insurees ratio	<b>1 : 1,32</b>
Average net wage in the Republic of Croatia for September 2022 (source: State Bureau of Statistics)	<b>7.623</b>
Current value of pension (CVP), 1 July 2022	77,65
<b>Minimum</b> 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



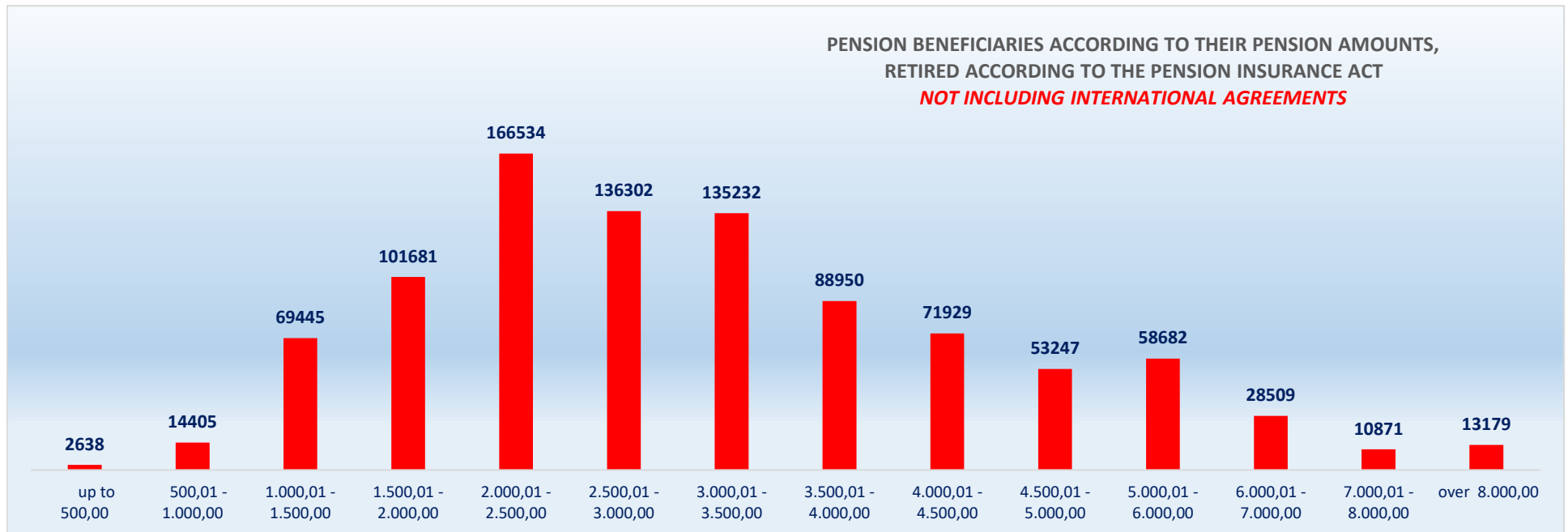
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT**

**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: October 2022 (payment in November 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	2638	338,07	14 11 17	886	319,01	16 03 19	1282	358,12	12 11 05	470	319,29	18 00 29
500,01 - 1.000,00	14405	832,46	14 10 27	5566	846,19	16 02 05	2553	808,98	12 11 12	6286	829,83	14 07 05
1.000,01 - 1.500,00	69445	1.282,82	16 05 06	35553	1.298,97	17 00 11	8518	1.300,23	13 08 26	25374	1.254,36	16 06 03
1.500,01 - 2.000,00	101681	1.778,62	22 03 11	57191	1.785,30	22 03 00	18706	1.792,87	18 02 25	25784	1.753,46	25 03 13
2.000,01 - 2.500,00	166534	2.285,29	27 04 13	102245	2.284,18	28 01 16	24464	2.254,86	23 00 16	39825	2.306,81	28 00 28
2.500,01 - 3.000,00	136302	2.741,92	31 11 22	92735	2.743,44	33 00 02	15115	2.722,61	24 11 24	28452	2.747,22	32 04 10
3.000,01 - 3.500,00	135232	3.261,51	34 00 15	103370	3.264,71	34 10 07	12026	3.268,58	25 05 03	19836	3.240,57	35 00 26
3.500,01 - 4.000,00	88950	3.740,82	35 09 25	72622	3.742,30	36 02 24	4691	3.727,01	27 07 22	11637	3.737,16	36 04 10
4.000,01 - 4.500,00	71929	4.236,59	37 00 28	61952	4.238,01	37 05 05	2335	4.214,49	28 11 29	7642	4.231,84	36 07 24
4.500,01 - 5.000,00	53247	4.732,13	38 01 22	47095	4.734,67	38 05 23	1175	4.704,40	29 05 00	4977	4.714,70	36 08 24
5.000,01 - 6.000,00	58682	5.428,22	38 11 17	53172	5.427,69	39 02 26	830	5.410,15	29 04 13	4680	5.437,43	37 03 28
6.000,01 - 7.000,00	28509	6.457,24	38 10 07	25644	6.456,91	39 00 19	370	6.447,02	28 10 16	2495	6.462,19	38 01 22
7.000,01 - 8.000,00	10871	7.459,31	38 08 26	10176	7.459,50	38 09 09	135	7.412,38	29 00 18	560	7.467,09	40 05 19
over 8.000,00	13179	9.639,29	40 04 03	12699	9.657,32	40 04 14	83	9.134,29	29 05 05	397	9.168,02	41 08 09
<b>TOTAL</b>	<b>951604</b>	<b>3.234,95</b>	<b>30 10 27</b>	<b>680906</b>	<b>3.508,18</b>	<b>32 08 27</b>	<b>92283</b>	<b>2.429,99</b>	<b>21 11 11</b>	<b>178415</b>	<b>2.608,55</b>	<b>28 06 01</b>

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



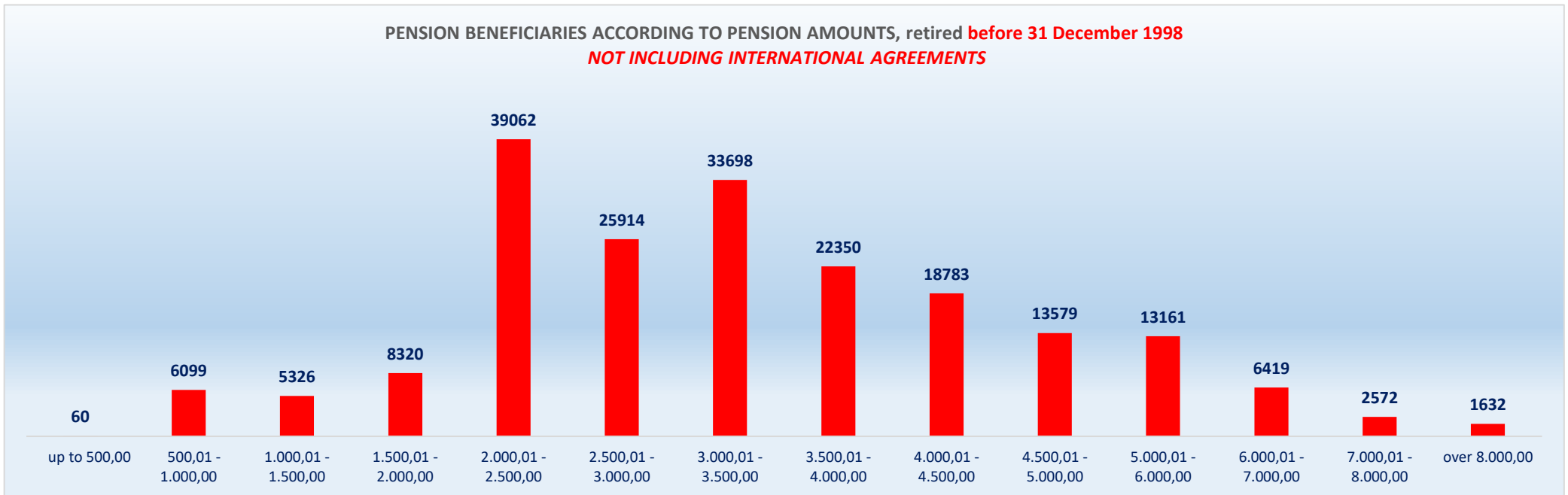
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: October 2022 (payment in November 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	60	347,92	17 09 16	30	317,07	22 02 06	1	429,34	02 09 12	29	377,02	13 09 05
500,01 - 1.000,00	6099	841,32	14 10 13	4299	848,22	16 02 23	109	851,85	10 05 05	1691	823,12	11 08 00
1.000,01 - 1.500,00	5326	1.264,94	16 00 08	2526	1.252,74	17 10 02	165	1.285,08	10 02 26	2635	1.275,38	14 07 28
1.500,01 - 2.000,00	8320	1.769,90	20 00 04	4419	1.783,24	20 01 20	370	1.753,90	12 00 23	3531	1.754,88	20 07 29
2.000,01 - 2.500,00	39062	2.389,71	22 04 07	23673	2.390,61	22 09 19	2317	2.404,59	12 02 02	13072	2.385,46	23 04 05
2.500,01 - 3.000,00	25914	2.751,16	28 01 02	18411	2.748,32	28 02 29	919	2.753,28	19 05 11	6584	2.758,81	28 10 15
3.000,01 - 3.500,00	33698	3.270,10	31 08 26	27973	3.272,27	32 03 21	1698	3.284,74	20 08 05	4027	3.248,89	31 10 29
3.500,01 - 4.000,00	22350	3.747,45	32 05 29	19599	3.746,35	32 08 26	803	3.770,63	23 08 19	1948	3.748,91	32 11 22
4.000,01 - 4.500,00	18783	4.235,34	33 06 27	16931	4.235,72	33 09 22	500	4.216,84	24 06 03	1352	4.237,53	33 06 28
4.500,01 - 5.000,00	13579	4.722,93	34 02 18	12137	4.725,67	34 05 04	461	4.698,00	26 00 17	981	4.700,84	34 02 08
5.000,01 - 6.000,00	13161	5.423,16	34 06 10	12159	5.424,14	34 07 29	284	5.381,97	26 02 29	718	5.422,87	35 03 01
6.000,01 - 7.000,00	6419	6.458,76	34 05 27	5936	6.460,97	34 06 15	123	6.454,79	26 01 18	360	6.423,69	36 06 21
7.000,01 - 8.000,00	2572	7.487,50	34 08 17	2511	7.489,54	34 09 12	45	7.367,61	28 10 16	16	7.504,31	40 04 06
over 8.000,00	1632	8.871,83	35 07 19	1584	8.870,96	35 09 26	41	8.945,22	28 04 18	7	8.639,11	36 11 07
<b>UKUPNO</b>	<b>196975</b>	<b>3.429,17</b>	<b>28 08 08</b>	<b>152188</b>	<b>3.634,22</b>	<b>30 00 02</b>	<b>7836</b>	<b>3.184,81</b>	<b>18 00 16</b>	<b>36951</b>	<b>2.636,47</b>	<b>25 03 02</b>

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**

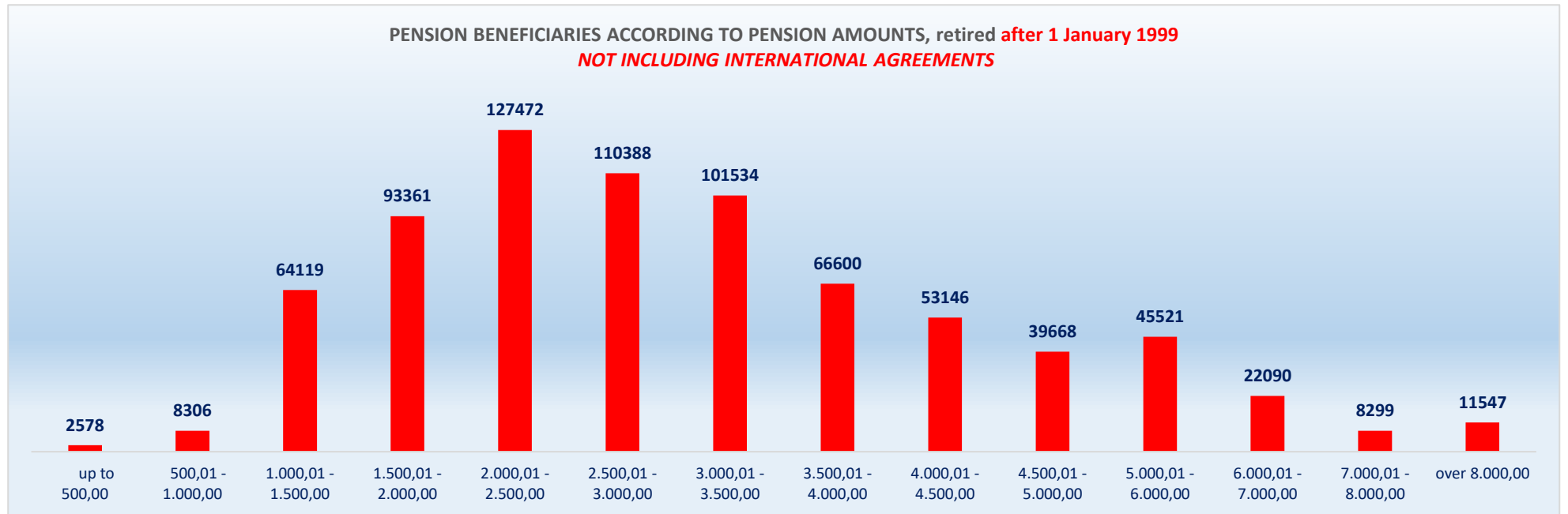


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: October 2022 (payment in November 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	2578	337,84	14 10 23	856	319,07	16 01 01	1281	358,07	12 11 08	441	315,49	18 04 14
500,01 - 1.000,00	8306	825,94	14 11 07	1267	839,31	15 11 28	2444	807,07	13 00 17	4595	832,30	15 08 07
1.000,01 - 1.500,00	64119	1.284,31	16 05 19	33027	1.302,50	16 11 23	8353	1.300,53	13 09 21	22739	1.251,92	16 08 21
1.500,01 - 2.000,00	93361	1.779,40	22 05 26	52772	1.785,47	22 05 05	18336	1.793,66	18 04 11	22253	1.753,24	26 00 06
2.000,01 - 2.500,00	127472	2.253,28	28 11 03	78572	2.252,12	29 09 04	22147	2.239,20	24 02 07	26753	2.268,37	30 04 25
2.500,01 - 3.000,00	110388	2.739,75	32 10 18	74324	2.742,23	34 02 03	14196	2.720,62	25 03 27	21868	2.743,73	33 04 21
3.000,01 - 3.500,00	101534	3.258,66	34 09 24	75397	3.261,90	35 09 17	10328	3.265,92	26 01 13	15809	3.238,45	35 10 13
3.500,01 - 4.000,00	66600	3.738,60	36 10 29	53023	3.740,81	37 06 08	3888	3.718,00	28 03 07	9689	3.734,79	37 00 07
4.000,01 - 4.500,00	53146	4.237,03	38 03 21	45021	4.238,87	38 09 14	1835	4.213,85	30 00 12	6290	4.230,62	37 03 15
4.500,01 - 5.000,00	39668	4.735,28	39 05 17	34958	4.737,79	39 10 16	714	4.708,54	30 10 05	3996	4.718,10	37 04 05
5.000,01 - 6.000,00	45521	5.429,68	40 02 21	41013	5.428,74	40 07 03	546	5.424,80	30 10 10	3962	5.440,07	37 08 17
6.000,01 - 7.000,00	22090	6.456,80	40 01 09	19708	6.455,68	40 05 00	247	6.443,15	30 02 25	2135	6.468,68	38 05 02
7.000,01 - 8.000,00	8299	7.450,57	39 11 29	7665	7.449,66	40 00 28	90	7.434,77	29 01 23	544	7.466,00	40 05 20
over 8.000,00	11547	9.747,76	41 00 02	11115	9.769,39	41 00 07	42	9.318,86	30 05 14	390	9.177,51	41 09 10
<b>UKUPNO</b>	<b>754629</b>	<b>3.184,26</b>	<b>31 05 22</b>	<b>528718</b>	<b>3.471,90</b>	<b>33 06 08</b>	<b>84447</b>	<b>2.359,95</b>	<b>22 03 07</b>	<b>141464</b>	<b>2.601,25</b>	<b>29 04 04</b>

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: October 2022 (payment in November 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: <b>a)</b> 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>b)</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) <b>c)</b> workers engaged in demining work	7399	4.969,92	31 11 01
		9230	4.857,25	35 08 20
		653	4.673,58	31 04 16
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	311	5.635,82	-
3.	Active military personnel - DVO	16100	4.431,53	31 01 14
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2220	2.827,83	33 04 19
5.	Former political prisoners	2217	4.424,70	33 02 06
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members )	71253	6.659,45	18 08 13
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)	55886	3.246,06	29 11 09
8.	Former Yugoslav People's Army members - JNA	3992	3.671,21	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	159	3.694,22	38 05 07
10.	National Liberation War veterans - NOR	5634	3.293,95	29 08 00
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	686	11.279,31	32 10 23
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	127	9.965,80	41 09 28
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	249	4.410,56	29 07 25
16.	Workers professionally exposed to asbestos	836	3.617,78	27 09 11
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	206	2.373,53	28 09 25
18.	Members of the Croatian Defence Council - HVO	6759	3.802,30	06 07 10
<b>TOTAL</b>		<b>184007</b>	-	-

