

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - November 2022 (payment in December 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	492707	3.079,33	31 09 04	75 00	399477	3.591,05	31 09 12	75 00	46,37	42,01
Old age pension for long-term insurees - Art. 35	47664	4.043,09	42 05 24	66 02	41994	4.248,33	42 05 20	66 01	54,85	4,42
Old age pension transformed from disability pension	77539	2.722,63	24 08 27	74 05	67129	3.061,94	24 05 23	74 02	39,53	7,06
Total old age pension	617910	3.108,91	31 08 14	74 03	508600	3.575,48	31 08 12	74 02	46,17	53,49
Early pension	207768	2.983,58	36 00 21	69 00	171715	3.312,66	35 10 19	68 06	42,77	18,06
Early pension because of the employer's bankruptcy - Art. 36	379	3.296,23	35 08 15	64 00	371	3.298,72	35 08 19	64 00	42,59	0,04
Overall old age	826057	3.077,48	32 09 20	72 11	680686	3.509,03	32 09 03	72 09	45,31	71,58
Disability pension	97212	2.326,43	21 10 13	62 11	91844	2.430,10	21 11 10	62 10	31,38	9,66
Survivor's pension	211294	2.309,29	28 07 08	72 10	178367	2.608,31	28 05 28	72 08	33,68	18,76
TOTAL	1134563	2.870,06	31 01 00	72 00	950897	3.235,87	30 11 02	71 09	41,78	
Average old age ZOMO pension with 40 or more years of qualifying period	109525	4.421,73	42 10 19	74 06	87158	5.280,34	42 11 08	73 10	68,18	
Total average ZOMO pension with 40 or more years of the qualifying period	219513	4.005,67	42 04 14	72 06	178051	4.641,43	42 04 29	72 01	59,93	18,72
Beneficiaries of the minimum pension retired according to ZOMO	279839	1.952,91	27 07 06	-	239362	2.140,98	27 04 04	-	27,64	25,17
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1735	8.071,16	37 05 16	-	1592	8.451,50	37 07 04	-	109,12	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	21264	2.902,92	31 08 25	64 06	16204	3.552,61	32 08 21	64 03	45,87	43,30
Old age pension for long-term insurees - Art. 35	5455	3.790,53	42 02 01	61 09	4935	3.933,06	42 01 21	61 08	50,78	13,19
Total old age pension	26719	3.084,13	33 10 04	63 11	21139	3.641,42	34 10 25	63 08	47,02	56,48
Early pension	6359	3.099,13	37 03 18	60 02	5623	3.323,39	37 02 18	60 00	42,91	15,02
Early pension because of the employer's bankruptcy - Art. 36	20	3.445,37	38 02 16	59 06	20	3.445,37	38 02 16	59 06	44,49	0,05
Overall old age	33098	3.087,23	34 06 04	63 02	26782	3.574,50	35 04 20	62 11	46,15	71,56
Disability pension	1844	2.244,84	24 06 26	54 09	1597	2.486,80	24 08 22	54 02	32,11	4,27
Survivor's pension	11044	2.391,01	30 03 02	64 08	9047	2.757,94	30 06 00	63 10	35,61	24,17
TOTAL	45986	2.886,25	33 01 00	63 02	37426	3.330,70	33 09 01	62 09	43,00	

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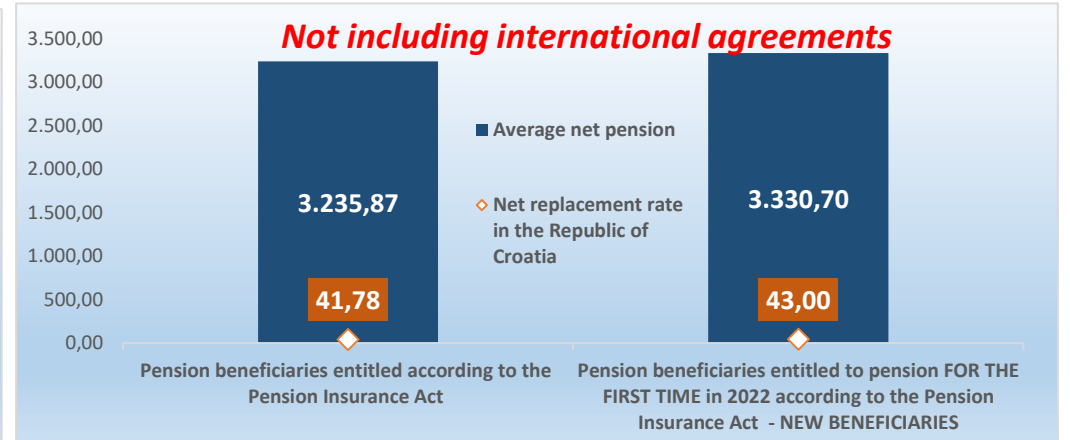
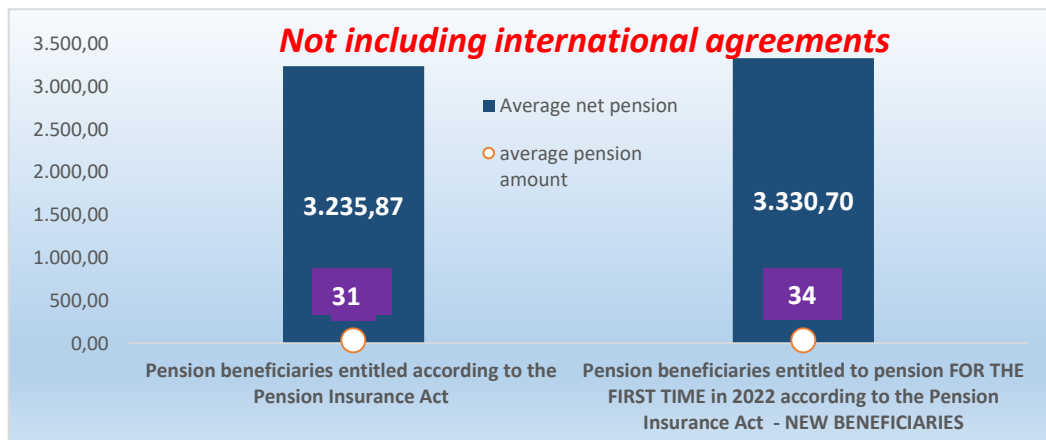
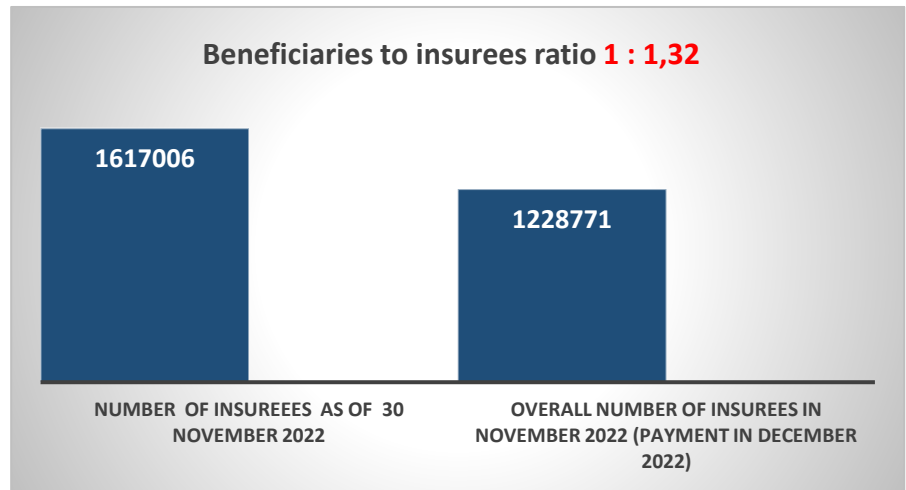
Pension beneficiaries whose pension entitlement ceased in 2022 - death caused, and who were retired according to the Pension Insurance Act

Old age	32096	2.822,77	21 08
Disability	4149	2.495,44	20 01
Survivor's	11888	2.448,73	18 07
TOTAL	48133	2.702,17	-

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



NUMBER of insureees as of 30 November 2022	1617006
OVERALL number of insurees in November 2022 (payment in December 2022)	1228771
Beneficiaries to insurees ratio	1 : 1,32
Average net wage in the Republic of Croatia for October 2022 (source: State Bureau of Statistics)	7.745
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



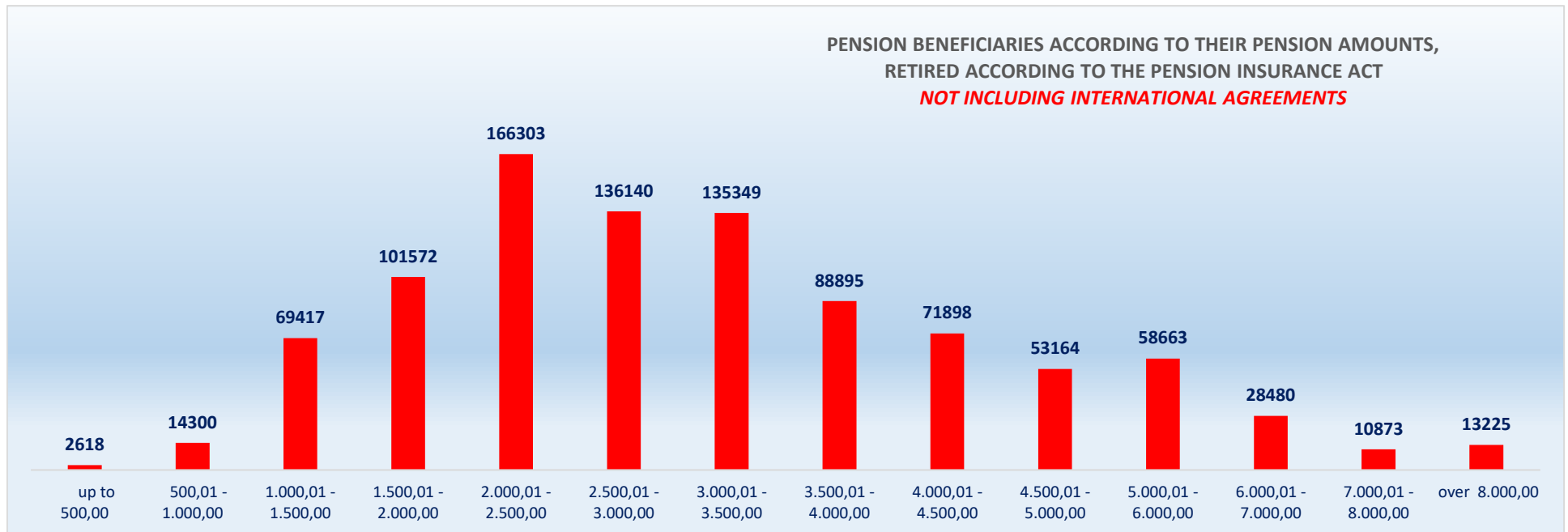
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: November 2022 (payment in December 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	2618	337,80	14 11 06	883	319,64	16 02 14	1266	357,42	12 10 29	469	319,04	18 00 25
500,01 - 1.000,00	14300	832,65	14 10 20	5493	846,43	16 01 26	2546	809,31	12 11 08	6261	830,05	14 07 04
1.000,01 - 1.500,00	69417	1.282,92	16 05 03	35489	1.299,18	17 00 10	8496	1.300,32	13 08 23	25432	1.254,40	16 05 24
1.500,01 - 2.000,00	101572	1.778,61	22 03 09	57146	1.785,23	22 02 28	18612	1.793,11	18 02 23	25814	1.753,48	25 03 03
2.000,01 - 2.500,00	166303	2.285,17	27 04 17	102147	2.284,06	28 01 20	24361	2.254,71	23 00 20	39795	2.306,67	28 01 01
2.500,01 - 3.000,00	136140	2.741,94	31 11 28	92758	2.743,47	33 00 03	14990	2.722,54	24 11 19	28392	2.747,17	32 04 09
3.000,01 - 3.500,00	135349	3.261,61	34 00 19	103538	3.264,76	34 10 11	12000	3.268,87	25 05 03	19811	3.240,69	35 00 27
3.500,01 - 4.000,00	88895	3.740,81	35 10 00	72581	3.742,27	36 02 29	4670	3.726,91	27 07 21	11644	3.737,23	36 04 13
4.000,01 - 4.500,00	71898	4.236,44	37 01 04	61938	4.237,87	37 05 12	2322	4.214,50	29 00 01	7638	4.231,46	36 07 26
4.500,01 - 5.000,00	53164	4.732,17	38 01 28	47031	4.734,72	38 06 00	1171	4.704,20	29 05 02	4962	4.714,60	36 09 02
5.000,01 - 6.000,00	58663	5.428,46	38 11 22	53143	5.427,90	39 03 03	824	5.410,74	29 04 20	4696	5.437,86	37 03 17
6.000,01 - 7.000,00	28480	6.457,33	38 10 12	25626	6.456,98	39 00 25	366	6.447,20	28 10 15	2488	6.462,38	38 01 16
7.000,01 - 8.000,00	10873	7.459,20	38 09 03	10173	7.459,49	38 09 16	136	7.409,89	29 02 04	564	7.465,73	40 05 18
over 8.000,00	13225	9.642,87	40 04 10	12740	9.661,28	40 04 20	84	9.126,48	29 06 07	401	9.166,23	41 08 19
TOTAL	950897	3.235,87	30 11 02	680686	3.509,03	32 09 03	91844	2.430,10	21 11 10	178367	2.608,31	28 05 28

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



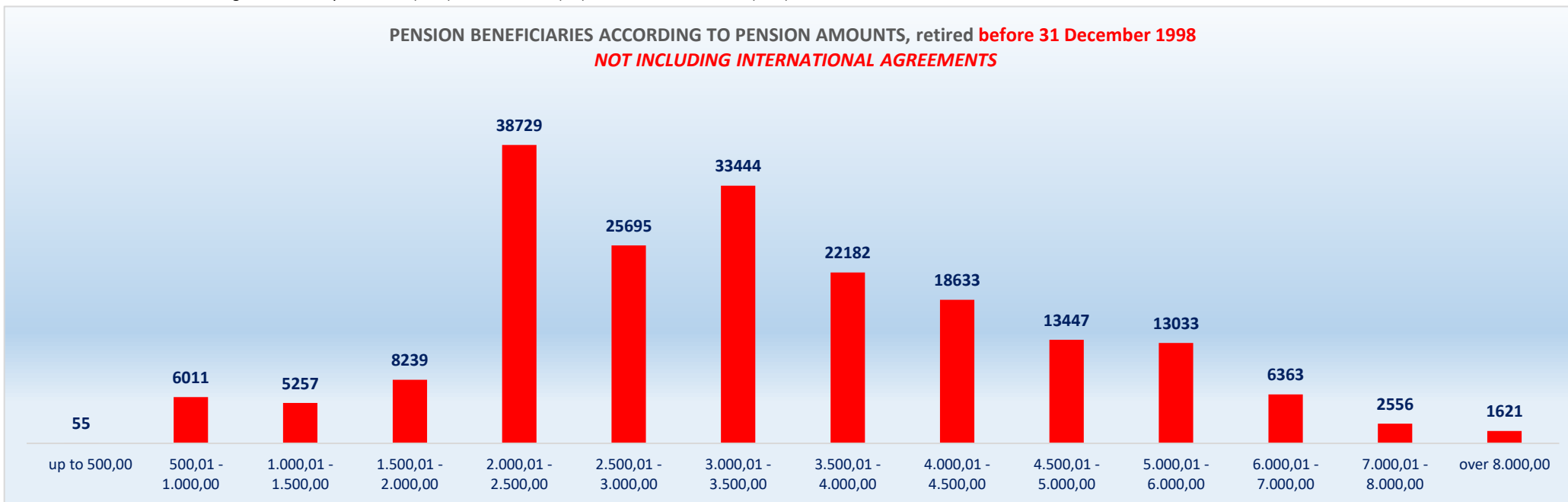
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: November 2022 (payment in December 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	55	349,13	17 02 05	26	315,98	21 02 01	1	429,34	02 09 12	28	377,06	14 00 00
500,01 - 1.000,00	6011	841,43	14 10 00	4224	848,36	16 02 10	109	851,85	10 05 05	1678	823,31	11 07 29
1.000,01 - 1.500,00	5257	1.264,93	16 00 05	2486	1.252,90	17 09 28	162	1.285,33	10 02 03	2609	1.275,13	14 07 28
1.500,01 - 2.000,00	8239	1.769,93	19 11 28	4374	1.783,46	20 01 16	362	1.753,30	11 11 24	3503	1.754,75	20 07 20
2.000,01 - 2.500,00	38729	2.389,59	22 04 01	23493	2.390,53	22 09 15	2283	2.404,64	12 01 26	12953	2.385,24	23 03 24
2.500,01 - 3.000,00	25695	2.751,15	28 01 00	18261	2.748,28	28 02 25	907	2.754,58	19 06 09	6527	2.758,71	28 10 14
3.000,01 - 3.500,00	33444	3.270,12	31 08 23	27761	3.272,25	32 03 19	1686	3.285,56	20 07 27	3997	3.248,79	31 10 26
3.500,01 - 4.000,00	22182	3.747,58	32 05 29	19454	3.746,46	32 08 24	798	3.771,11	23 08 13	1930	3.749,06	33 00 05
4.000,01 - 4.500,00	18633	4.235,35	33 06 25	16804	4.235,75	33 09 18	494	4.216,33	24 06 28	1335	4.237,27	33 06 29
4.500,01 - 5.000,00	13447	4.723,04	34 02 16	12025	4.725,81	34 05 01	458	4.697,47	26 00 04	964	4.700,59	34 02 11
5.000,01 - 6.000,00	13033	5.423,13	34 06 05	12042	5.424,18	34 07 24	281	5.381,65	26 03 25	710	5.421,71	35 02 22
6.000,01 - 7.000,00	6363	6.458,97	34 05 21	5888	6.461,10	34 06 09	123	6.454,79	26 01 18	352	6.424,75	36 06 14
7.000,01 - 8.000,00	2556	7.488,09	34 08 14	2496	7.490,33	34 09 12	45	7.367,61	28 10 16	15	7.477,09	39 09 20
over 8.000,00	1621	8.874,08	35 07 15	1573	8.873,27	35 09 22	41	8.945,22	28 04 18	7	8.639,11	36 11 07
UKUPNO	195265	3.430,06	28 08 07	150907	3.635,34	30 00 00	7750	3.188,64	18 00 22	36608	2.634,96	25 02 26

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



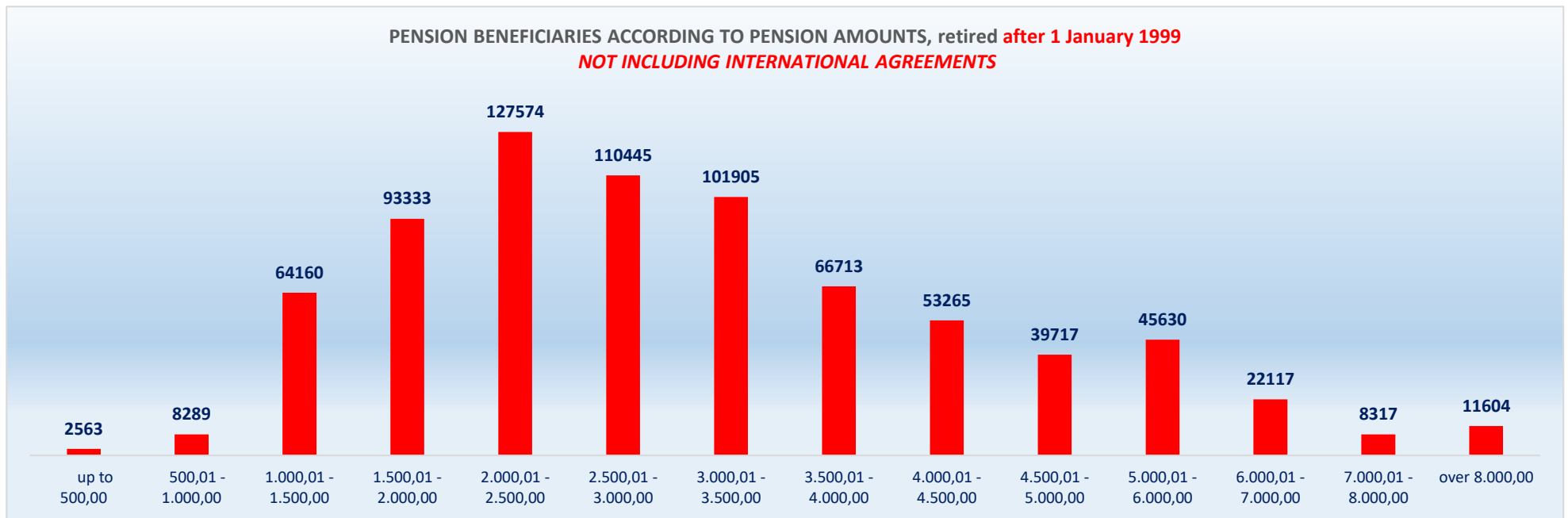
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: November 2022 (payment in December 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	2563	337,56	14 10 18	857	319,75	16 00 17	1265	357,37	12 11 02	441	315,36	18 04 01
500,01 - 1.000,00	8289	826,28	14 11 05	1269	839,99	16 00 01	2437	807,40	13 00 13	4583	832,52	15 08 04
1.000,01 - 1.500,00	64160	1.284,39	16 05 15	33003	1.302,67	16 11 23	8334	1.300,62	13 09 18	22823	1.252,03	16 08 11
1.500,01 - 2.000,00	93333	1.779,37	22 05 23	52772	1.785,38	22 05 03	18250	1.793,90	18 04 09	22311	1.753,28	25 11 29
2.000,01 - 2.500,00	127574	2.253,48	28 11 05	78654	2.252,27	29 09 05	22078	2.239,21	24 02 06	26842	2.268,76	30 04 24
2.500,01 - 3.000,00	110445	2.739,80	32 10 23	74497	2.742,30	34 02 08	14083	2.720,48	25 03 19	21865	2.743,72	33 04 18
3.000,01 - 3.500,00	101905	3.258,81	34 09 27	75777	3.262,02	35 09 18	10314	3.266,14	26 01 13	15814	3.238,65	35 10 12
3.500,01 - 4.000,00	66713	3.738,55	36 11 02	53127	3.740,74	37 06 10	3872	3.717,80	28 03 07	9714	3.734,88	37 00 03
4.000,01 - 4.500,00	53265	4.236,82	38 03 25	45134	4.238,66	38 09 19	1828	4.214,01	30 00 06	6303	4.230,23	37 03 14
4.500,01 - 5.000,00	39717	4.735,26	39 05 21	35006	4.737,78	39 10 19	713	4.708,52	30 10 12	3998	4.717,97	37 04 11
5.000,01 - 6.000,00	45630	5.429,98	40 02 23	41101	5.428,99	40 07 07	543	5.425,79	30 10 05	3986	5.440,74	37 08 03
6.000,01 - 7.000,00	22117	6.456,86	40 01 13	19738	6.455,76	40 05 05	243	6.443,36	30 02 29	2136	6.468,58	38 04 23
7.000,01 - 8.000,00	8317	7.450,32	40 00 04	7677	7.449,47	40 01 03	91	7.430,80	29 04 00	549	7.465,42	40 05 25
over 8.000,00	11604	9.750,26	41 00 07	11167	9.772,28	41 00 12	43	9.299,31	30 07 06	394	9.175,60	41 09 20
UKUPNO	755632	3.185,68	31 05 27	529779	3.473,05	33 06 13	84094	2.360,19	22 03 05	141759	2.601,43	29 03 28

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

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



BENEFICIARIES WHOSE PENSIONS WERE APPROVED AND/OR DETERMINED UNDER SPECIAL REGULATIONS

situation: November 2022 (payment in December 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	7367	4.971,76	31 10 29
		9219	4.857,13	35 09 00
		655	4.632,97	31 04 05
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	319	5.620,22	-
3.	Active military personnel - DVO	16106	4.432,15	31 01 14
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2178	2.830,08	33 05 02
5.	Former political prisoners	2202	4.426,19	33 02 17
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71336	6.654,42	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)	56404	3.248,90	29 11 22
8.	Former Yugoslav People's Army members - JNA	3957	3.667,30	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	160	3.703,45	38 03 25
10.	National Liberation War veterans - NOR	5552	3.291,91	29 08 15
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	687	11.274,14	32 10 13
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	128	10.033,08	42 00 06
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	248	4.421,94	29 08 05
16.	Workers professionally exposed to asbestos	832	3.620,34	27 09 21
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	205	2.377,94	28 09 27
18.	Members of the Croatian Defence Council - HVO	6766	3.802,93	06 07 00
TOTAL		184411	-	-

