

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - December 2022 (payment in January 2023)

*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 (EUR)	Average qualifying period (yy mm dd)	Average age (yy mm)	Not including international agreements					
					Number of beneficiaries	Average net pension (EUR)	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	492166	408,58	31 09 01	75 00	398945	476,52	31 09 12	75 00	45,38	42,00
Old age pension for long-term insurees - Art. 35	47912	536,35	42 05 23	66 03	42211	563,51	42 05 19	66 01	53,67	4,44
Old age pension transformed from disability pension	77273	361,54	24 08 23	74 05	66961	406,29	24 05 22	74 03	38,69	7,05
<b>Total old age pension</b>	<b>617351</b>	<b>412,61</b>	<b>31 08 14</b>	<b>74 03</b>	<b>508117</b>	<b>474,49</b>	<b>31 08 14</b>	<b>74 02</b>	45,19	<b>53,49</b>
Early pension	207718	396,09	36 00 22	69 00	171757	439,61	35 10 21	68 07	41,87	18,08
Early pension because of the employer's bankruptcy - Art. 36	379	437,68	35 08 15	64 01	371	438,02	35 08 19	64 00	41,72	0,04
<b>Overall old age</b>	<b>825448</b>	<b>408,46</b>	<b>32 09 20</b>	<b>72 11</b>	<b>680245</b>	<b>465,66</b>	<b>32 09 05</b>	<b>72 09</b>	44,35	<b>71,61</b>
Disability pension	96878	308,73	21 10 12	63 00	91532	322,46	21 11 09	62 10	30,71	9,64
Survivor's pension	211079	306,58	28 07 07	72 11	178188	346,27	28 05 28	72 08	32,98	18,76
<b>TOTAL</b>	<b>1133405</b>	<b>380,97</b>	<b>31 01 01</b>	<b>72 01</b>	<b>949965</b>	<b>429,47</b>	<b>30 11 05</b>	<b>71 09</b>	<b>40,90</b>	
Average old age ZOMO pension with 40 or more years of qualifying period	109422	587,53	42 10 22	74 06	87199	700,76	42 11 12	73 10	66,74	
Total average ZOMO pension with 40 or more years of the qualifying period	219720	531,94	42 04 16	72 06	178405	615,79	42 05 00	72 01	58,65	18,78
Beneficiaries of the minimum pension retired according to ZOMO	280325	259,25	27 07 08	-	239759	284,23	27 04 07	-	27,07	25,24
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1729	1.068,57	37 05 07	-	1584	1.121,60	37 06 27	-	106,82	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 (EUR)	Average qualifying period (yy mm dd)	Average age (yy mm)	Not including international agreements					
					Number of beneficiaries	Average net pension (EUR)	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	23148	382,34	31 06 20	64 06	17497	470,08	32 06 06	64 03	44,77	42,57
Old age pension for long-term insurees - Art. 35	5726	504,86	42 01 29	61 09	5157	524,81	42 01 18	61 08	49,98	12,55
<b>Total old age pension</b>	<b>28874</b>	<b>406,64</b>	<b>33 07 23</b>	<b>63 11</b>	<b>22654</b>	<b>482,54</b>	<b>34 08 10</b>	<b>63 08</b>	<b>45,96</b>	<b>55,11</b>
Early pension	6864	412,74	37 03 19	60 02	6049	443,50	37 02 16	60 00	42,24	14,72
Early pension because of the employer's bankruptcy - Art. 36	20	459,62	38 02 16	59 06	20	459,62	38 02 16	59 06	43,77	0,05
<b>Overall old age</b>	<b>35758</b>	<b>407,84</b>	<b>34 04 06</b>	<b>63 02</b>	<b>28723</b>	<b>474,30</b>	<b>35 02 20</b>	<b>62 11</b>	<b>45,17</b>	<b>69,88</b>
Disability pension	2043	300,66	24 05 25	54 09	1767	333,89	24 07 27	54 03	31,80	4,30
Survivor's pension	12803	348,38	30 05 03	65 01	10615	398,10	30 08 03	64 05	37,91	25,82
<b>TOTAL</b>	<b>50604</b>	<b>388,47</b>	<b>32 11 17</b>	<b>63 04</b>	<b>41105</b>	<b>448,59</b>	<b>33 07 05</b>	<b>62 11</b>	<b>42,72</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 (EUR)	Average length of retirement (yy mm)
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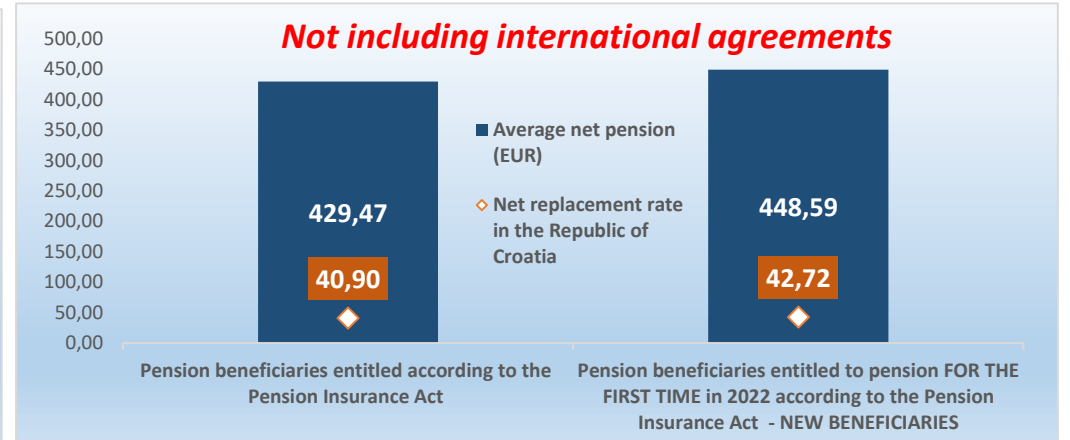
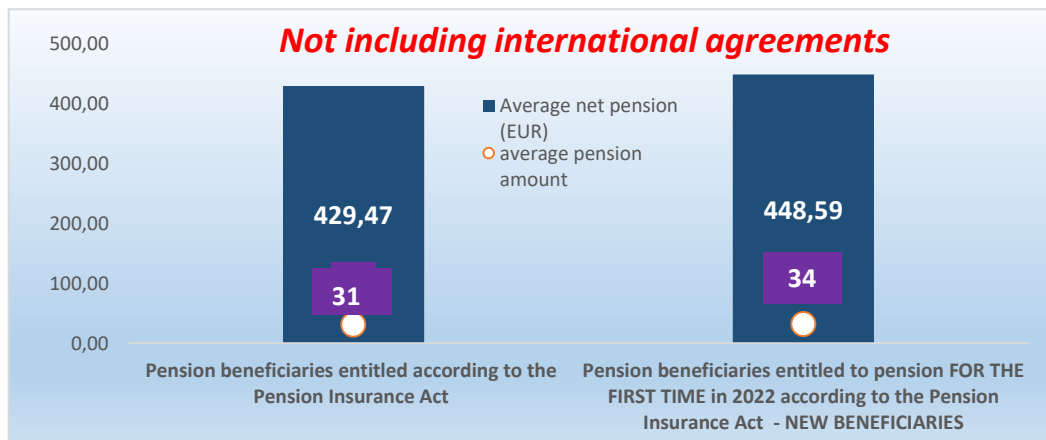
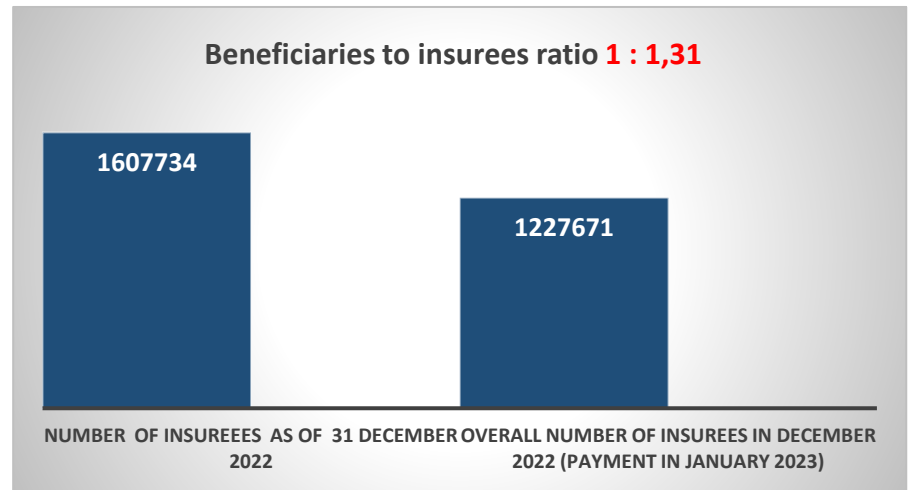
**Pension beneficiaries whose pension entitlement ceased in 2022 - death caused, and who were retired according to the Pension Insurance Act**

Old age	36590	382,55	21 08
Disability	4719	354,98	20 01
Survivor's	13750	356,84	18 06
<b>TOTAL</b>	<b>55059</b>	<b>373,77</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 December 2022</b>	<b>1607734</b>
OVERALL number of insurees in December 2022 (payment in January 2023)	<b>1227671</b>
Beneficiaries to insurees ratio	<b>1 : 1,31</b>
Provisional data about the amount of an average monthly net salary paid in the Republic of Croatia for November 2022. in euros (EUR).	<b>1.050</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



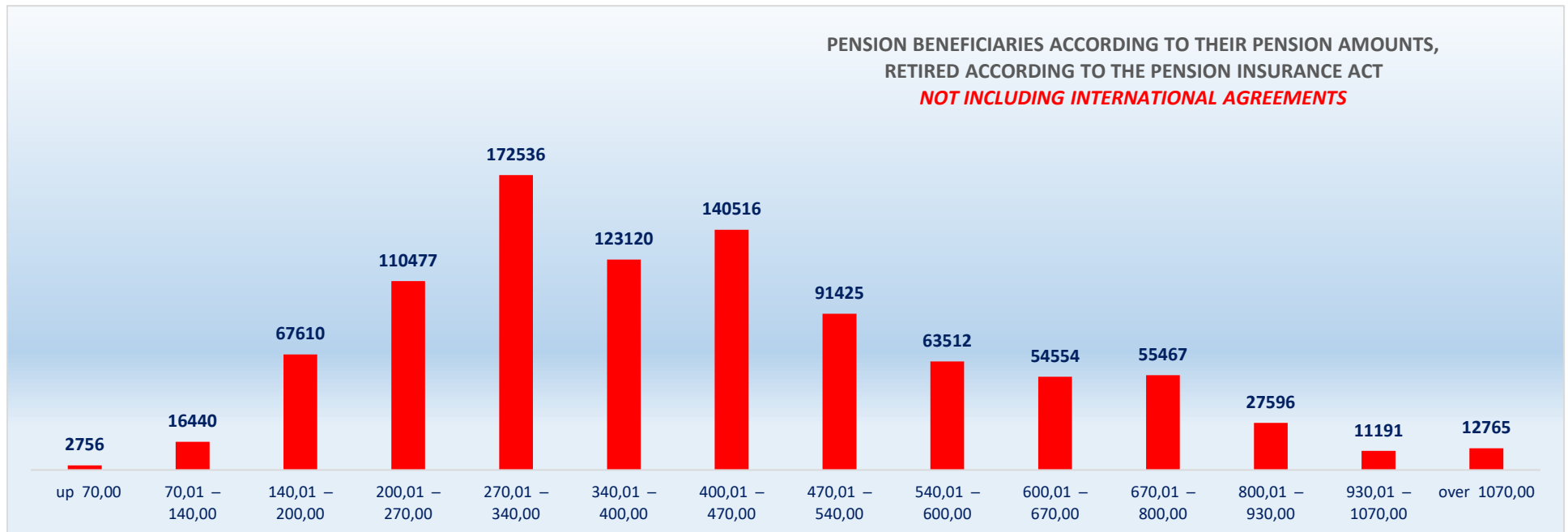
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: December 2022 (payment in January 2023)

Pension amounts (EUR)	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension (EUR)	Average qualifying period	No of beneficiaries	Average pension (EUR)	Average qualifying period	No of beneficiaries	Average pension (EUR)	Average qualifying period	No of beneficiaries	Average pension (EUR)	Average qualifying period
up 70,00	2756	46,11	14 11 08	909	43,19	16 03 14	1341	48,57	13 00 03	506	44,84	17 08 06
70,01 – 140,00	16440	114,64	15 01 02	6132	115,33	16 01 19	2739	111,55	13 00 16	7569	115,21	15 00 04
140,01 – 200,00	67610	171,72	16 05 07	35078	173,38	17 00 17	8242	174,03	13 08 18	24290	168,53	16 05 23
200,01 – 270,00	110477	238,96	22 06 17	63558	240,32	22 07 03	19558	239,60	18 02 13	27361	235,35	25 06 17
270,01 – 340,00	172536	308,30	27 10 13	106382	308,80	28 08 14	24574	302,55	23 04 22	41580	310,42	28 04 13
340,01 – 400,00	123120	368,44	32 01 17	83859	368,69	33 02 16	13773	364,36	24 11 21	25488	369,81	32 05 19
400,01 – 470,00	140516	435,71	34 01 22	108085	436,10	34 11 03	12304	435,97	25 05 29	20127	433,45	35 03 07
470,01 – 540,00	91425	503,78	36 00 04	75216	504,08	36 05 07	4501	501,34	27 09 04	11708	502,76	36 04 22
540,01 – 600,00	63512	568,34	37 02 09	54793	568,54	37 06 19	2049	566,02	29 00 14	6670	567,42	36 07 16
600,01 – 670,00	54554	632,38	38 02 27	48396	632,74	38 06 28	1117	629,43	29 07 00	5041	629,53	36 09 00
670,01 – 800,00	55467	725,76	38 11 29	50238	725,71	39 03 09	765	723,65	29 02 23	4464	726,68	37 04 07
800,01 – 930,00	27596	859,37	38 10 18	24825	859,37	39 01 00	353	857,77	28 10 22	2418	859,62	38 01 26
930,01 – 1070,00	11191	993,67	38 09 05	10463	993,66	38 09 21	139	988,19	29 02 03	589	995,24	40 02 27
over 1070,00	12765	1.287,66	40 05 01	12311	1.289,92	40 05 11	77	1.224,58	29 04 23	377	1.226,73	41 09 24
<b>TOTAL</b>	<b>949965</b>	<b>429,47</b>	<b>30 11 05</b>	<b>680245</b>	<b>465,66</b>	<b>32 09 05</b>	<b>91532</b>	<b>322,46</b>	<b>21 11 09</b>	<b>178188</b>	<b>346,27</b>	<b>28 05 28</b>

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



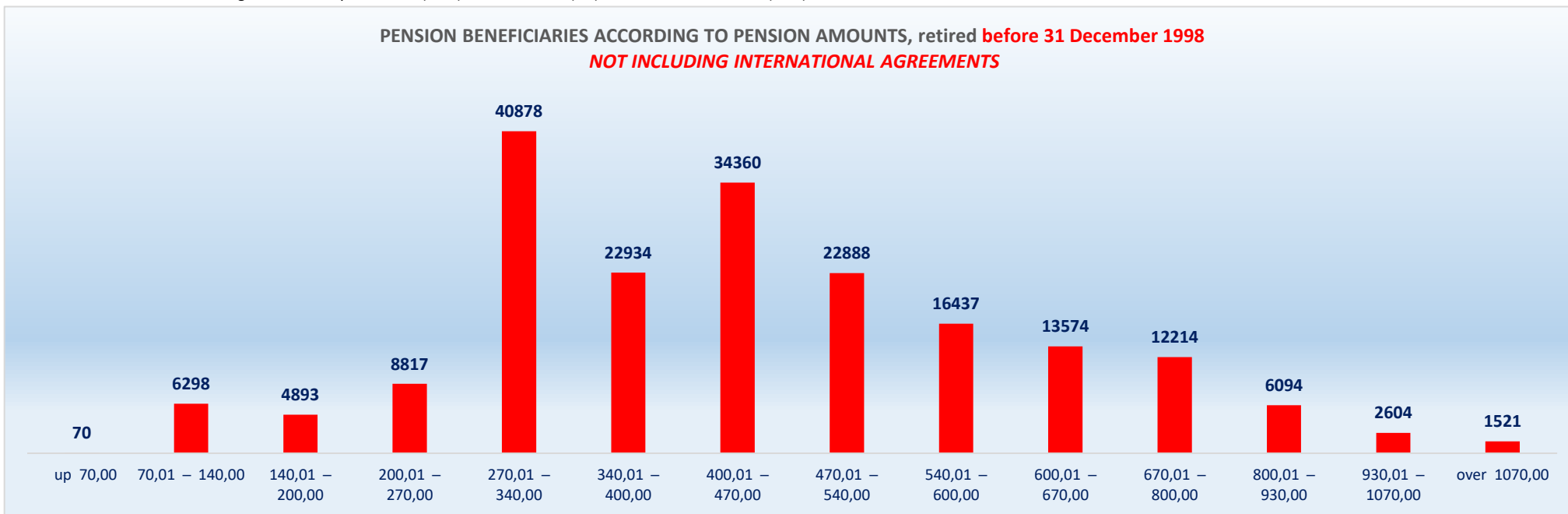
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: December 2022 (payment in January 2023)

Pension amounts (EUR)	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension (EUR)	Average qualifying period	No of beneficiaries	Average pension (EUR)	Average qualifying period	Average pension	Average pension (EUR)	Average qualifying period	No of beneficiaries	Average pension (EUR)	Average qualifying period
up 70,00	70	51,05	15 07 24	27	42,87	20 09 05	1	56,98	02 09 12	42	56,16	12 08 02
70,01 – 140,00	6298	113,33	14 10 06	4370	113,75	16 02 19	113	114,96	10 04 01	1815	112,22	11 09 20
140,01 – 200,00	4893	170,96	16 01 01	2288	169,55	17 10 19	154	173,58	10 00 27	2451	172,11	14 09 18
200,01 – 270,00	8817	237,99	20 02 03	4724	239,85	20 03 01	381	235,54	12 02 00	3712	235,88	20 10 27
270,01 – 340,00	40878	319,52	22 08 14	25116	319,80	23 02 00	2354	320,76	12 04 14	13408	318,78	23 07 19
340,01 – 400,00	22934	370,25	28 03 04	16374	369,81	28 05 05	793	371,28	19 11 10	5767	371,35	28 11 12
400,01 – 470,00	34360	436,47	31 09 10	28680	436,79	32 04 05	1710	437,75	20 08 03	3970	433,64	31 11 08
470,01 – 540,00	22888	504,38	32 07 22	20154	504,42	32 10 15	797	505,78	24 01 03	1937	503,38	33 00 19
540,01 – 600,00	16437	568,12	33 07 11	14765	568,19	33 10 04	491	567,96	24 06 19	1181	567,32	33 08 00
600,01 – 670,00	13574	631,11	34 02 24	12202	631,48	34 05 07	409	629,75	26 02 16	963	626,96	34 02 11
670,01 – 800,00	12214	725,44	34 06 02	11277	725,62	34 07 20	267	720,30	26 03 14	670	724,41	35 03 09
800,01 – 930,00	6094	859,81	34 05 13	5644	860,10	34 06 01	114	861,32	25 10 27	336	854,46	36 06 24
930,01 – 1070,00	2604	996,65	34 07 28	2539	996,80	34 09 05	46	983,91	28 08 02	19	1.007,54	35 08 04
over 1070,00	1521	1.184,07	35 08 01	1478	1.183,76	35 10 09	38	1.196,86	28 04 24	5	1.180,14	35 09 16
<b>TOTAL</b>	<b>193582</b>	<b>455,35</b>	<b>28 08 04</b>	<b>149638</b>	<b>482,58</b>	<b>30 00 02</b>	<b>7668</b>	<b>423,63</b>	<b>18 00 24</b>	<b>36276</b>	<b>349,74</b>	<b>25 02 22</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**

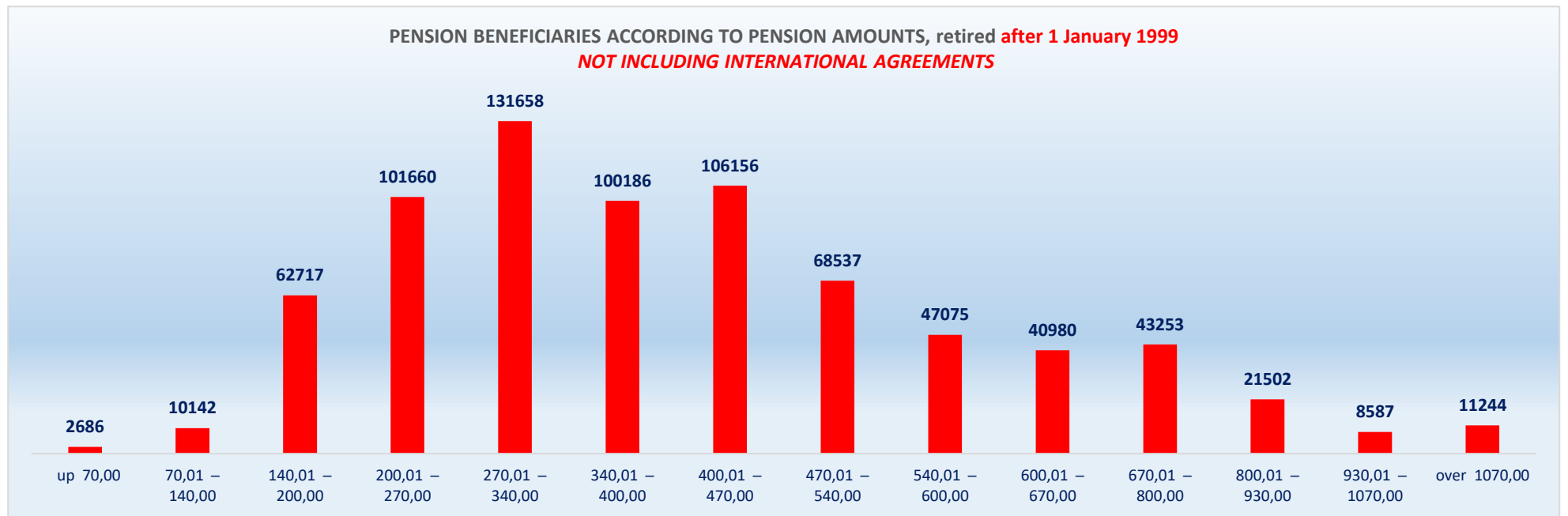


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: December 2022 (payment in January 2023)

Pension amounts (EUR)	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension (EUR)	Average qualifying period	No of beneficiaries	Average pension (EUR)	Average qualifying period	Average pension	Average pension (EUR)	Average qualifying period	No of beneficiaries	Average pension (EUR)	Average qualifying period
up 70,00	2686	45,98	14 11 01	882	43,20	16 01 22	1340	48,56	13 00 06	464	43,81	18 01 17
70,01 – 140,00	10142	115,46	15 03 01	1762	119,24	15 10 27	2626	111,40	13 01 28	5754	116,15	16 00 11
140,01 – 200,00	62717	171,78	16 05 17	32790	173,65	17 00 01	8088	174,03	13 09 14	21839	168,13	16 08 02
200,01 – 270,00	101660	239,04	22 09 02	58834	240,36	22 09 12	19177	239,68	18 03 27	23649	235,26	26 03 09
270,01 – 340,00	131658	304,82	29 05 21	81266	305,40	30 05 03	22220	300,62	24 06 23	28172	306,45	30 07 18
340,01 – 400,00	100186	368,02	33 00 04	67485	368,42	34 04 17	12980	363,94	25 03 05	19721	369,35	33 05 21
400,01 – 470,00	106156	435,47	34 11 01	79405	435,86	35 10 08	10594	435,68	26 02 10	16157	433,40	36 00 24
470,01 – 540,00	68537	503,58	37 01 14	55062	503,96	37 08 24	3704	500,39	28 04 13	9771	502,64	37 00 11
540,01 – 600,00	47075	568,42	38 05 02	40028	568,68	38 10 28	1558	565,41	30 01 13	5489	567,44	37 02 29
600,01 – 670,00	40980	632,80	39 06 17	36194	633,17	39 11 15	708	629,25	31 00 03	4078	630,14	37 04 04
670,01 – 800,00	43253	725,85	40 02 28	38961	725,74	40 07 10	498	725,45	30 08 04	3794	727,09	37 08 23
800,01 – 930,00	21502	859,24	40 01 16	19181	859,15	40 05 07	239	856,07	30 03 21	2082	860,46	38 05 01
930,01 – 1070,00	8587	992,77	40 00 00	7924	992,65	40 01 06	93	990,31	29 05 05	570	994,83	40 04 24
over 1070,00	11244	1.301,67	41 00 21	10833	1.304,40	41 00 25	39	1.251,60	30 04 12	372	1.227,36	41 10 23
<b>TOTAL</b>	<b>756383</b>	<b>422,85</b>	<b>31 05 29</b>	<b>530607</b>	<b>460,89</b>	<b>33 06 14</b>	<b>83864</b>	<b>313,22</b>	<b>22 03 02</b>	<b>141912</b>	<b>345,38</b>	<b>29 03 25</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: December 2022 (payment in January 2022)

No	Type of beneficiary	No of beneficiaries	Average pension (EUR)	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	7345	659,61	31 10 22
		9213	644,41	35 09 00
		657	614,63	31 04 21
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	323	746,32	-
3.	Active military personnel - DVO	16096	588,28	31 01 17
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2137	375,98	33 05 14
5.	Former political prisoners	2193	587,06	33 02 27
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members )	71407	882,40	18 08 15
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)	56920	431,48	30 00 01
8.	Former Yugoslav People's Army members - JNA	3925	486,48	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	158	492,73	38 06 08
10.	National Liberation War veterans - NOR	5453	436,80	29 08 16
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	684	1.495,32	32 10 09
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	70	525,68	29 02 17
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	20	563,97	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	128	1.326,04	42 00 05
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	249	585,23	29 08 00
16.	Workers professionally exposed to asbestos	832	480,51	27 09 18
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	202	315,65	28 10 27
18.	Members of the Croatian Defence Council - HVO	6763	505,22	06 06 25
<b>TOTAL</b>		<b>184775</b>	<b>-</b>	<b>-</b>

