

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - February 2023 (payment in March 2023)

The thousands separator is a point and the decimal separator is a comma.

Type of pension	Number of beneficiaries	Average net pension in euros (EUR)	Average qualifying period (yy mm dd)	Average age (yy mm)	Not including international agreements					
					Number of beneficiaries	Average net pension in euros (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
<b>Pension beneficiaries entitled according to the Pension Insurance Act</b>										
Old age pension	493309	410,37	31 08 29	75 00	399527	478,96	31 09 10	75 00	43,78	42,09
Old age pension for long-term insurees - Art. 35	48468	538,16	42 05 23	66 04	42725	565,34	42 05 19	66 02	51,68	4,50
Old age pension transformed from disability pension	76730	362,28	24 08 21	74 06	66449	407,34	24 05 19	74 03	37,23	7,00
<b>Total old age pension</b>	<b>618507</b>	<b>414,42</b>	<b>31 08 15</b>	<b>74 03</b>	<b>508701</b>	<b>476,86</b>	<b>31 08 15</b>	<b>74 02</b>	<b>43,59</b>	<b>53,59</b>
Early pension	208300	398,70	36 00 23	69 01	172340	442,36	35 10 22	68 08	40,44	18,16
Early pension because of the employer's bankruptcy - Art. 36	380	442,32	35 08 18	64 02	372	442,65	35 08 22	64 02	40,46	0,04
<b>Overall old age</b>	<b>827187</b>	<b>410,47</b>	<b>32 09 22</b>	<b>73 00</b>	<b>681413</b>	<b>468,12</b>	<b>32 09 08</b>	<b>72 09</b>	<b>42,79</b>	<b>71,78</b>
Disability pension	96251	311,69	21 10 09	63 01	90929	325,58	21 11 05	62 11	29,76	9,58
Survivor's pension	209905	336,10	28 07 05	72 11	176928	379,99	28 05 24	72 08	34,73	18,64
<b>TOTAL</b>	<b>1133343</b>	<b>388,31</b>	<b>31 01 03</b>	<b>72 01</b>	<b>949270</b>	<b>438,04</b>	<b>30 11 07</b>	<b>71 10</b>	<b>40,04</b>	
Average <b>old age</b> ZOMO pension with 40 or more years of qualifying period	109131	588,01	42 10 26	74 07	86790	702,53	42 11 16	73 11	64,22	
<b>Total average ZOMO pension with 40 or more years of the qualifying period</b>	<b>219359</b>	<b>539,01</b>	<b>42 04 18</b>	<b>72 07</b>	<b>177828</b>	<b>624,78</b>	<b>42 05 03</b>	<b>72 02</b>	<b>57,11</b>	<b>18,73</b>
Beneficiaries of the <b>minimum</b> pension retired according to ZOMO	280393	267,84	27 07 14	-	239586	293,82	27 04 13	-	26,86	25,24
Beneficiaries of the <b>maximum</b> pension retired according to the Maximum Pension Act	1716	1.107,58	37 05 09	-	1571	1.162,69	37 07 02	-	106,28	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 in euros (EUR)	Average qualifying period (yy mm dd)	Average age (yy mm)	Not including international agreements					
					Number of beneficiaries	Average net pension in euros (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
<b>Pension beneficiaries entitled to pension FOR THE FIRST TIME in 2023 according to the Pension Insurance Act - NEW BENEFICIARIES</b>										
Old age pension	1727	289,39	29 00 22	64 08	1030	411,33	29 01 00	64 05	37,60	23,91
Old age pension for long-term insurees - Art. 35	647	482,45	42 01 29	62 02	605	498,71	42 01 03	62 02	45,59	14,04
<b>Total old age pension</b>	<b>2374</b>	<b>342,01</b>	<b>30 03 07</b>	<b>64 00</b>	<b>1635</b>	<b>443,66</b>	<b>30 08 11</b>	<b>63 07</b>	<b>40,55</b>	<b>37,95</b>
Early pension	513	380,98	37 00 09	60 00	420	422,88	36 10 06	59 10	38,65	9,75
Early pension because of the employer's bankruptcy - Art. 36	2	654,13	38 10 07	60 00	2	654,13	38 10 07	60 00	59,79	0,05
<b>Overall old age</b>	<b>2889</b>	<b>349,14</b>	<b>31 08 18</b>	<b>63 03</b>	<b>2057</b>	<b>439,62</b>	<b>32 03 25</b>	<b>62 10</b>	<b>40,18</b>	<b>47,75</b>
Disability pension	238	280,80	24 06 10	54 11	196	320,19	24 04 14	54 03	29,27	4,55
Survivor's pension	2336	326,32	30 11 24	70 00	2055	354,99	31 02 05	69 11	32,45	47,70
<b>TOTAL</b>	<b>5463</b>	<b>336,40</b>	<b>31 00 07</b>	<b>65 09</b>	<b>4308</b>	<b>393,82</b>	<b>31 03 20</b>	<b>65 10</b>	<b>36,00</b>	

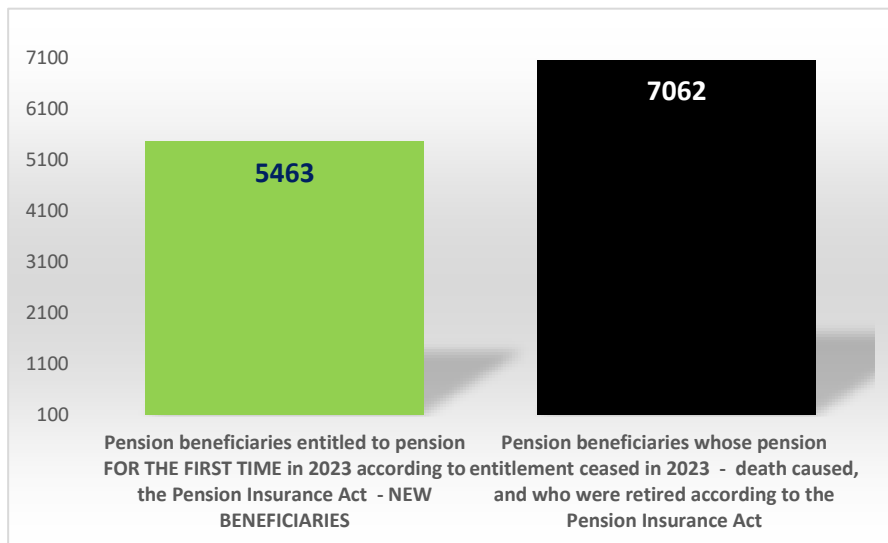
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

Type of pension	Number of beneficiaries	Average net pension in euros (EUR)	Average length of retirement (yy mm)
-----------------	-------------------------	------------------------------------	--------------------------------------

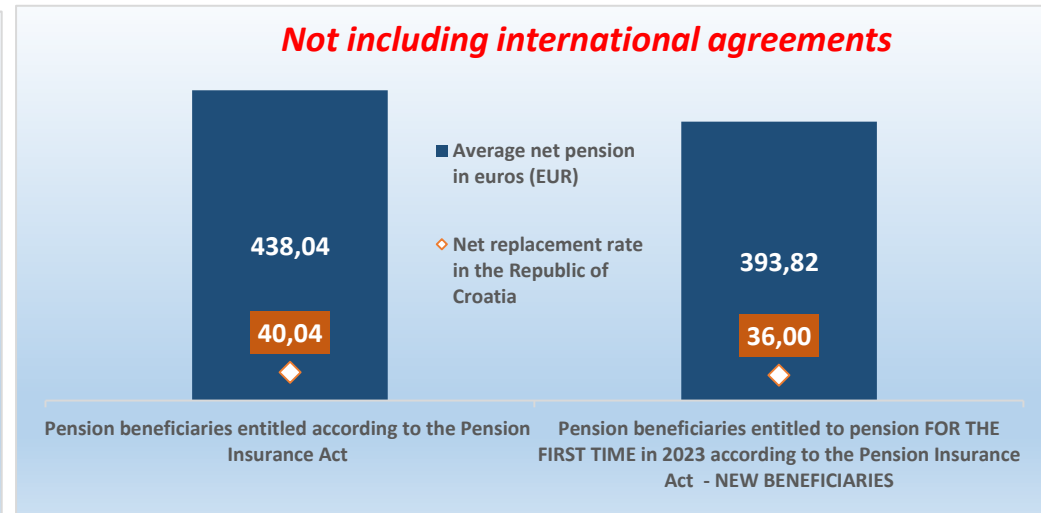
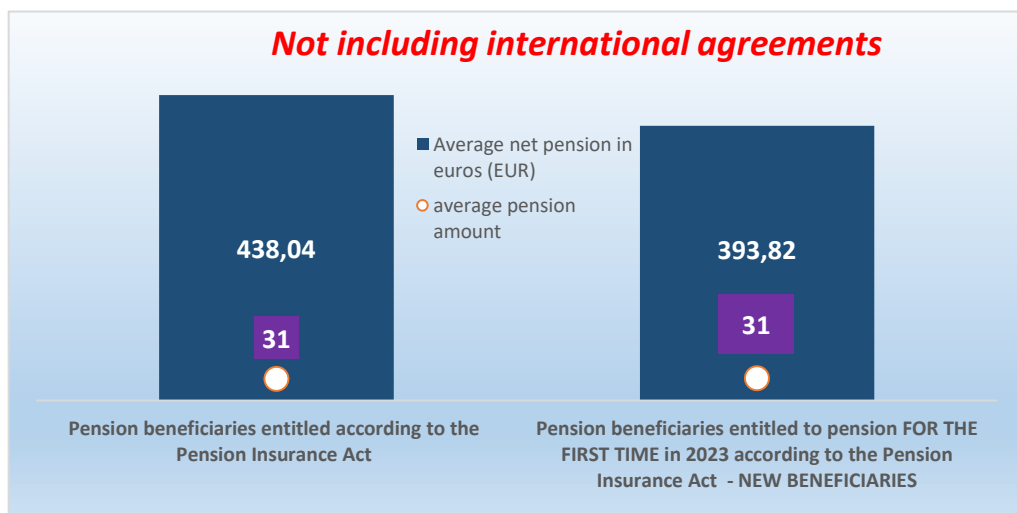
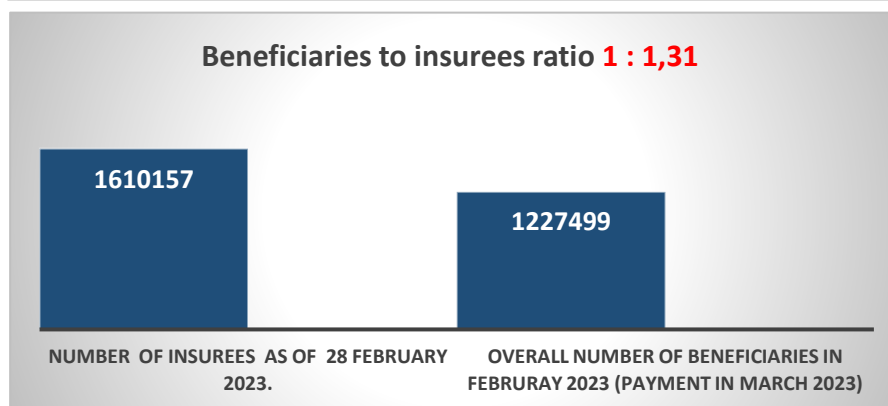
**Pension beneficiaries whose pension entitlement ceased in 2023 - death caused, and who were retired according to the Pension Insurance Act**

Old age	4798	422,65	21 10
Disability	498	377,61	20 07
Survivor's	1766	367,41	18 11
<b>TOTAL</b>	<b>7062</b>	<b>405,66</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 28 February 2023.</b>	<b>1610157</b>
OVERALL number of beneficiaries in February 2023 (payment in March 2023)	<b>1227499</b>
Beneficiaries to insurees ratio	<b>1 : 1,31</b>
Average net wage in the Republic of Croatia for January 2023. in euros (EUR) (source: State Bureau of Statistics)	<b>1.094</b>
Current value of pension (CVP), 1 January 2023	10,86
Minimum value of pension per 1 year of qualifying period, 1 January 2023	11,19
Total pension expenditure in 2023 - in euros billions (plan)	6,56



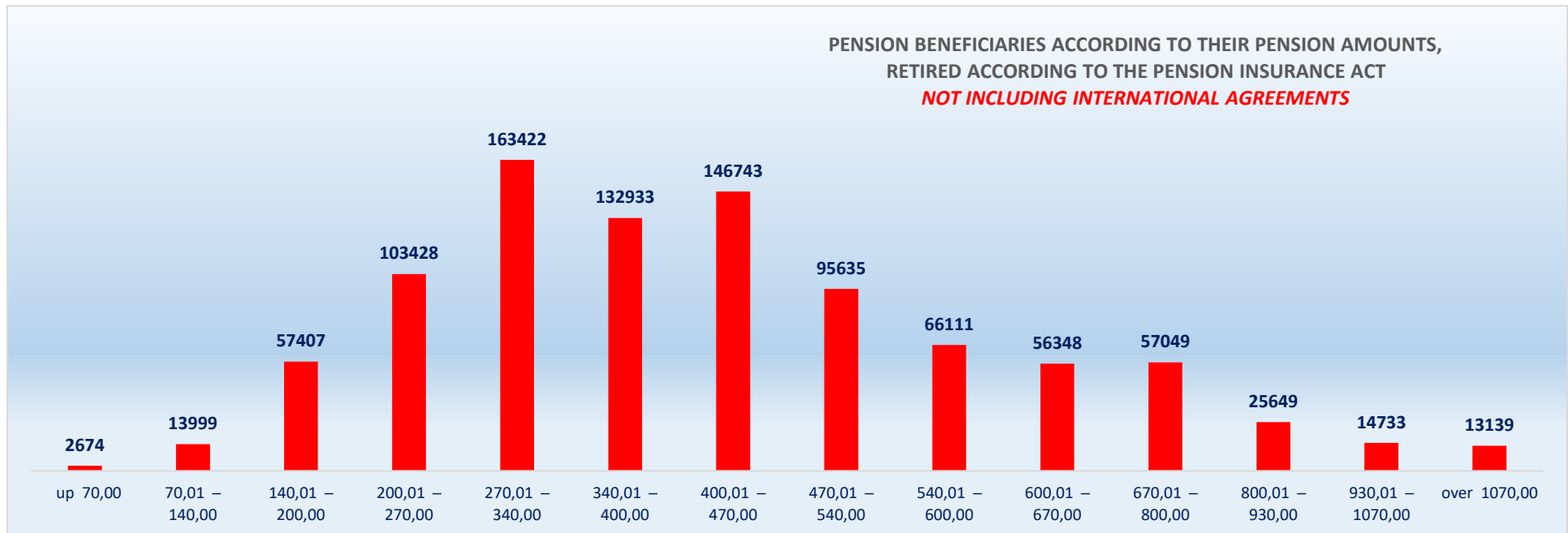
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: February 2023 (payment in March 2023)

Pension amounts in euros (EUR)	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period
up 70,00	2674	46,26	14 10 16	908	43,15	16 02 29	1327	48,61	12 10 26	439	45,58	18 01 09
70,01 – 140,00	13999	115,99	14 10 03	6002	115,55	16 01 19	2711	113,08	13 00 11	5286	117,97	14 04 00
140,01 – 200,00	57407	173,87	15 11 12	30955	173,56	16 09 10	7043	173,63	13 08 00	19409	174,45	15 05 16
200,01 – 270,00	103428	238,05	21 02 18	61254	238,78	21 09 18	18133	238,52	17 06 07	24041	235,83	22 06 23
270,01 – 340,00	163422	308,23	27 06 09	107778	309,18	28 04 08	26809	304,03	23 01 26	28835	308,59	28 06 02
340,01 – 400,00	132933	368,07	31 04 10	86480	369,69	33 02 02	13538	365,45	24 10 01	32915	364,91	29 03 24
400,01 – 470,00	146743	436,03	33 10 29	110100	436,60	34 11 02	12453	436,10	25 07 29	24190	433,40	33 06 10
470,01 – 540,00	95635	503,62	36 00 05	76338	503,97	36 06 08	4470	501,32	27 09 02	14827	502,50	35 10 14
540,01 – 600,00	66111	568,33	37 02 07	55095	568,53	37 07 07	2024	565,97	29 00 17	8992	567,59	36 04 23
600,01 – 670,00	56348	632,82	38 02 14	48473	632,77	38 07 05	1104	629,51	29 07 01	6771	633,75	36 08 08
670,01 – 800,00	57049	725,59	38 11 05	50299	725,66	39 03 15	758	723,80	29 02 08	5992	725,24	37 00 07
800,01 – 930,00	25649	857,57	38 10 02	22455	857,64	39 01 13	326	857,06	28 10 07	2868	857,05	37 08 13
930,01 – 1070,00	14733	983,67	38 08 04	12932	984,88	38 10 01	158	985,03	28 10 27	1643	973,95	38 04 19
over 1070,00	13139	1.286,74	40 05 06	12344	1.290,06	40 05 12	75	1.225,07	29 04 09	720	1.236,21	41 04 01
<b>TOTAL</b>	<b>949270</b>	<b>438,04</b>	<b>30 11 07</b>	<b>681413</b>	<b>468,12</b>	<b>32 09 08</b>	<b>90929</b>	<b>325,58</b>	<b>21 11 05</b>	<b>176928</b>	<b>379,99</b>	<b>28 05 24</b>

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



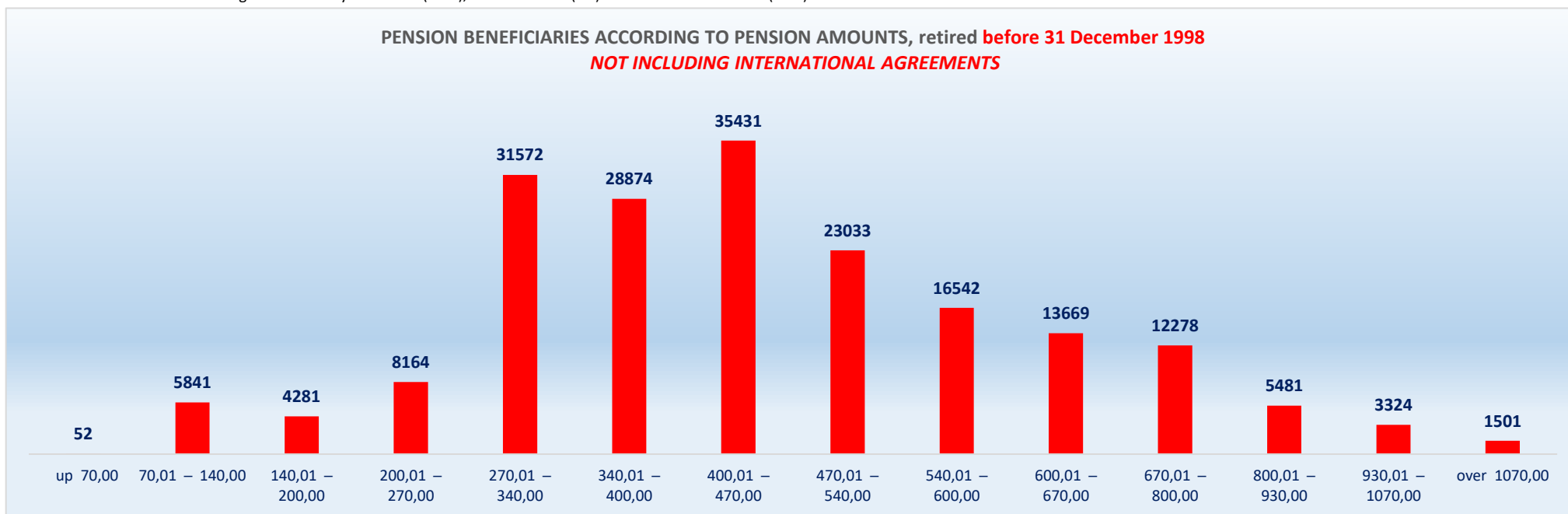
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: February 2023 (payment in March 2023)

Pension amounts in euros (EUR)	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period	Average pension	Average pension in euros (EUR)	Average qualifying period	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period
up 70,00	52	48,90	16 11 22	26	42,40	20 07 06	1	56,98	02 09 12	25	55,35	13 09 07
70,01 – 140,00	5841	114,98	14 10 23	4232	113,83	16 02 21	113	115,14	10 04 03	1496	118,22	11 05 11
140,01 – 200,00	4281	171,51	15 10 08	2234	169,56	17 10 13	150	173,80	10 01 15	1897	173,62	13 11 06
200,01 – 270,00	8164	238,22	19 04 00	4646	239,78	20 02 15	375	235,45	12 01 07	3143	236,24	18 10 26
270,01 – 340,00	31572	318,29	22 02 14	24663	319,77	23 01 23	2317	320,74	12 03 29	4592	309,11	22 01 13
340,01 – 400,00	28874	365,74	26 09 11	16100	369,83	28 04 27	771	371,49	19 10 20	12003	359,89	25 00 02
400,01 – 470,00	35431	436,45	31 05 17	28192	436,78	32 03 25	1687	437,79	20 08 13	5552	434,34	29 11 05
470,01 – 540,00	23033	504,25	32 06 23	19825	504,39	32 10 08	790	505,73	24 00 26	2418	502,61	32 04 17
540,01 – 600,00	16542	568,06	33 06 21	14484	568,17	33 09 25	476	568,05	24 07 09	1582	567,10	33 02 26
600,01 – 670,00	13669	631,97	34 02 01	12005	631,55	34 04 28	399	629,96	26 02 18	1265	636,61	33 09 10
670,01 – 800,00	12278	725,44	34 05 03	11049	725,64	34 07 08	262	720,08	26 02 12	967	724,57	34 05 12
800,01 – 930,00	5481	857,62	34 05 15	4963	857,73	34 06 01	106	861,25	25 08 24	412	855,40	36 02 05
930,01 – 1070,00	3324	986,22	34 07 10	3084	987,70	34 07 19	52	982,50	28 03 17	188	963,00	35 11 22
over 1070,00	1501	1.183,84	35 07 29	1449	1.183,59	35 09 21	37	1.195,69	28 03 27	15	1.178,59	39 10 26
<b>TOTAL</b>	<b>190043</b>	<b>461,68</b>	<b>28 07 28</b>	<b>146952</b>	<b>482,99</b>	<b>29 11 26</b>	<b>7536</b>	<b>423,58</b>	<b>18 00 15</b>	<b>35555</b>	<b>381,67</b>	<b>25 02 11</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**

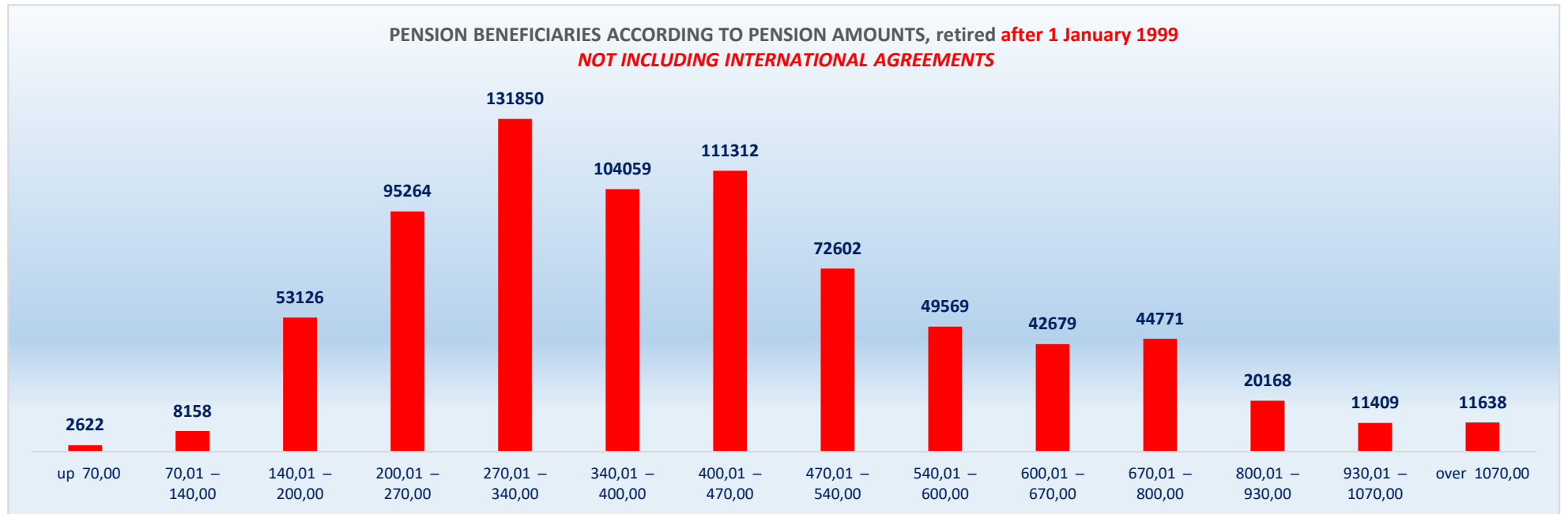


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: February 2023 (payment in March 2023)

Pension amounts in euros (EUR)	Total			Old age pension			Disability pension			Survivor's pension		
	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period	Average pension	Average pension in euros (EUR)	Average qualifying period	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period
up 70,00	2622	46,21	14 10 00	882	43,17	16 01 11	1326	48,61	12 10 29	414	44,99	18 04 16
70,01 – 140,00	8158	116,71	14 09 18	1770	119,67	15 10 24	2598	112,99	13 01 24	3790	117,88	15 05 24
140,01 – 200,00	53126	174,06	15 11 15	28721	173,87	16 08 09	6893	173,63	13 08 28	17512	174,54	15 07 17
200,01 – 270,00	95264	238,04	21 04 17	56608	238,70	21 11 06	17758	238,58	17 07 18	20898	235,77	23 01 09
270,01 – 340,00	131850	305,82	28 09 23	83115	306,03	29 11 05	24492	302,45	24 02 05	24243	308,49	29 08 18
340,01 – 400,00	104059	368,72	32 07 24	70380	369,66	34 03 10	12767	365,08	25 01 12	20912	367,79	31 09 24
400,01 – 470,00	111312	435,89	34 08 07	81908	436,53	35 09 26	10766	435,83	26 04 09	18638	433,11	34 06 19
470,01 – 540,00	72602	503,42	37 01 09	56513	503,83	37 09 23	3680	500,37	28 04 11	12409	502,48	36 06 19
540,01 – 600,00	49569	568,41	38 04 19	40611	568,66	38 11 14	1548	565,33	30 01 02	7410	567,70	37 00 12
600,01 – 670,00	42679	633,09	39 05 25	36468	633,17	39 11 20	705	629,26	30 11 29	5506	633,09	37 04 03
670,01 – 800,00	44771	725,63	40 01 26	39250	725,67	40 07 13	496	725,77	30 07 22	5025	725,36	37 06 09
800,01 – 930,00	20168	857,56	40 00 10	17492	857,62	40 05 11	220	855,04	30 04 05	2456	857,33	37 11 17
930,01 – 1070,00	11409	982,92	39 10 16	9848	984,00	40 01 27	106	986,28	29 02 10	1455	975,37	38 08 14
over 1070,00	11638	1.300,01	41 00 18	10895	1.304,22	41 00 25	38	1.253,68	30 04 11	705	1.237,43	41 04 12
<b>TOTAL</b>	<b>759227</b>	<b>432,12</b>	<b>31 06 00</b>	<b>534461</b>	<b>464,03</b>	<b>33 06 14</b>	<b>83393</b>	<b>316,73</b>	<b>22 02 27</b>	<b>141373</b>	<b>379,57</b>	<b>29 03 19</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: February 2023 (payment in March 2023)

No	Type of beneficiary	No of beneficiaries	Average pension in euros (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)	7257	679,02	31 10 11
	<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)	9377	648,26	35 09 03
	<b>c)</b> workers engaged in demining work	658	617,35	31 04 21
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	333	740,46	-
3.	Active military personnel - DVO	16054	592,48	31 01 15
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	2047	409,25	33 05 21
5.	Former political prisoners	2147	618,28	33 02 05
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members )	71373	886,22	18 08 16
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)	57155	437,50	30 00 03
8.	Former Yugoslav People's Army members - JNA	3826	511,12	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	159	496,47	38 04 10
10.	National Liberation War veterans - NOR	5271	471,62	29 09 05
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	682	1.519,46	32 09 19
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	68	539,06	29 02 29
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	19	596,20	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	129	1.348,49	41 10 24
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	248	590,21	29 07 26
16.	Workers professionally exposed to asbestos	824	484,33	27 09 15
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	203	319,22	28 10 25
18.	Members of the Croatian Defence Council - HVO	6729	508,64	06 06 17
<b>TOTAL</b>		<b>184559</b>	-	-

