

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

### Pension beneficiaries entitled according to the Pension Insurance Act

Old age pension	498545	432,20	31 08 20	75 00	404375	503,79	31 08 29	75 00	45,55	42,57
Old age pension for long-term insurees - Art. 35	48808	562,26	42 05 23	66 05	43023	590,51	42 05 18	66 03	53,39	4,53
Old age pension transformed from disability pension	76754	383,21	24 08 19	74 07	66485	430,82	24 05 19	74 04	38,95	7,00
<b>Total old age pension</b>	<b>624107</b>	<b>436,35</b>	<b>31 08 07</b>	<b>74 04</b>	<b>513883</b>	<b>501,61</b>	<b>31 08 07</b>	<b>74 02</b>	<b>45,35</b>	<b>54,10</b>
Early pension	210061	420,01	36 00 15	69 02	174003	465,54	35 10 13	68 09	42,09	18,32
Early pension because of the employer's bankruptcy - Art. 36	384	464,35	35 08 18	64 03	376	464,72	35 08 21	64 02	42,02	0,04
<b>Overall old age</b>	<b>834552</b>	<b>432,25</b>	<b>32 09 14</b>	<b>73 00</b>	<b>688262</b>	<b>492,47</b>	<b>32 08 29</b>	<b>72 10</b>	<b>44,53</b>	<b>72,46</b>
Disability pension	96662	329,15	21 10 13	63 03	91352	343,73	21 11 09	63 01	31,08	9,62
Survivor's pension	203028	349,08	28 04 22	72 09	170211	396,45	28 02 29	72 06	35,85	17,92
<b>TOTAL</b>	<b>1134242</b>	<b>408,57</b>	<b>31 00 22</b>	<b>72 01</b>	<b>949825</b>	<b>460,96</b>	<b>30 10 24</b>	<b>71 10</b>	<b>41,68</b>	
Average <b>old age</b> ZOMO pension with 40 or more years of qualifying period	109090	613,50	42 10 28	74 07	86707	733,05	42 11 18	74 00	66,28	
<b>Total average ZOMO pension with 40 or more years of the qualifying period</b>	<b>217519</b>	<b>563,29</b>	<b>42 04 23</b>	<b>72 07</b>	<b>175969</b>	<b>653,82</b>	<b>42 05 08</b>	<b>72 02</b>	<b>59,12</b>	<b>18,53</b>
Beneficiaries of the <b>minimum</b> pension retired according to ZOMO	282759	284,81	27 07 13	-	241748	312,41	27 04 13	-	28,25	25,45
Beneficiaries of the <b>maximum</b> pension retired according to the Maximum Pension Act	1711	1.145,95	37 04 25	-	1566	1.202,91	37 06 18	-	108,76	0,16

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

### Pension beneficiaries entitled to pension **FOR THE FIRST TIME** in 2023 according to the Pension Insurance Act - **NEW BENEFICIARIES**

Old age pension	2944	302,84	28 08 25	65 02	1782	424,27	28 05 19	65 03	38,36	20,74
Old age pension for long-term insurees - Art. 35	1030	505,20	42 02 28	62 02	948	524,50	42 02 04	62 01	47,42	11,03
<b>Total old age pension</b>	<b>3974</b>	<b>355,29</b>	<b>29 10 17</b>	<b>64 05</b>	<b>2730</b>	<b>459,07</b>	<b>29 11 01</b>	<b>64 02</b>	<b>41,51</b>	<b>31,77</b>
Early pension	746	400,40	37 01 03	60 02	596	450,73	36 10 19	59 11	40,75	6,94
Early pension because of the employer's bankruptcy - Art. 36	5	563,39	36 11 01	59 07	5	563,39	36 11 01	59 07	50,94	0,06
<b>Overall old age</b>	<b>4725</b>	<b>362,63</b>	<b>31 02 26</b>	<b>63 09</b>	<b>3331</b>	<b>457,74</b>	<b>31 06 11</b>	<b>63 05</b>	<b>41,39</b>	<b>38,76</b>
Disability pension	419	298,04	23 09 13	55 00	362	327,84	23 07 20	54 07	29,64	4,21
Survivor's pension	5425	345,92	31 00 28	70 11	4900	368,58	31 02 12	71 00	33,33	57,02
<b>TOTAL</b>	<b>10569</b>	<b>351,49</b>	<b>30 10 03</b>	<b>67 01</b>	<b>8593</b>	<b>401,43</b>	<b>30 11 19</b>	<b>67 04</b>	<b>36,30</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)
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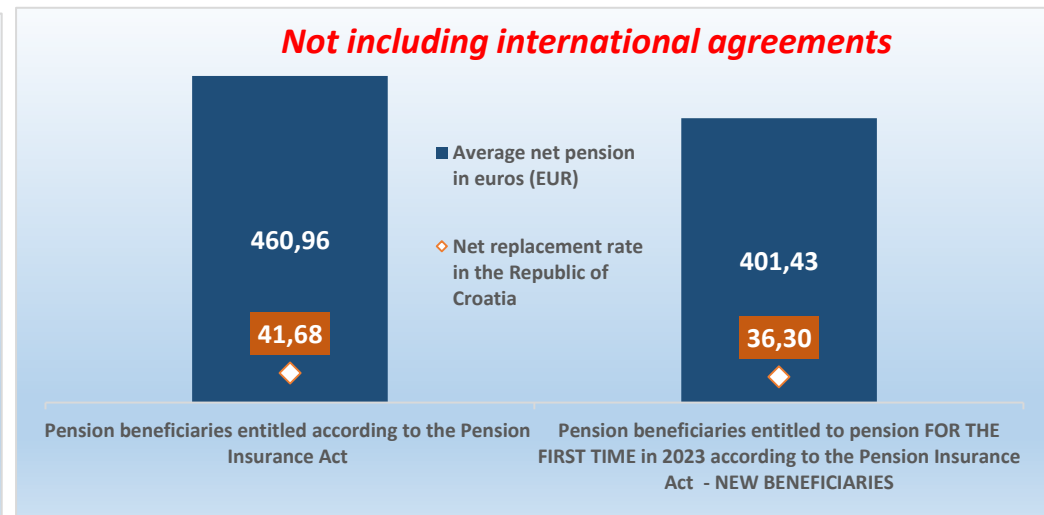
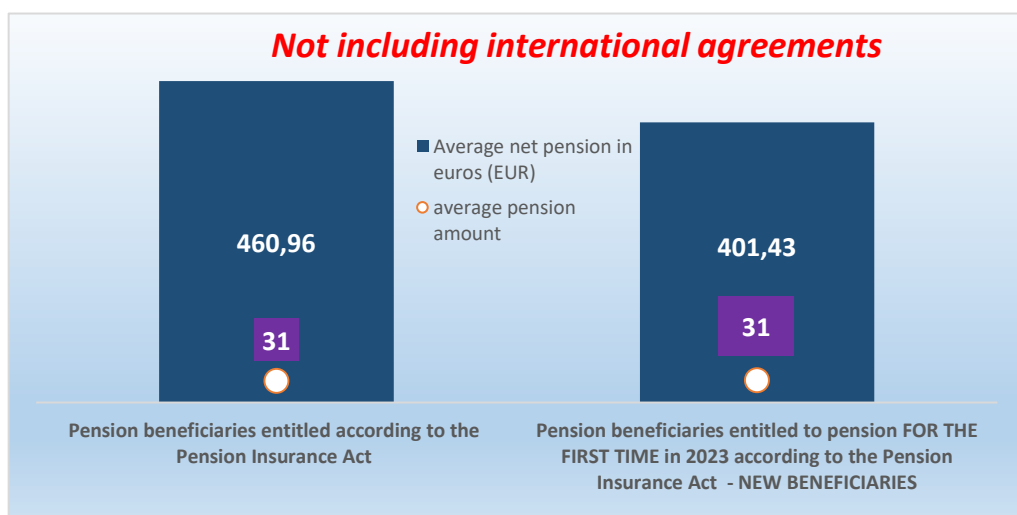
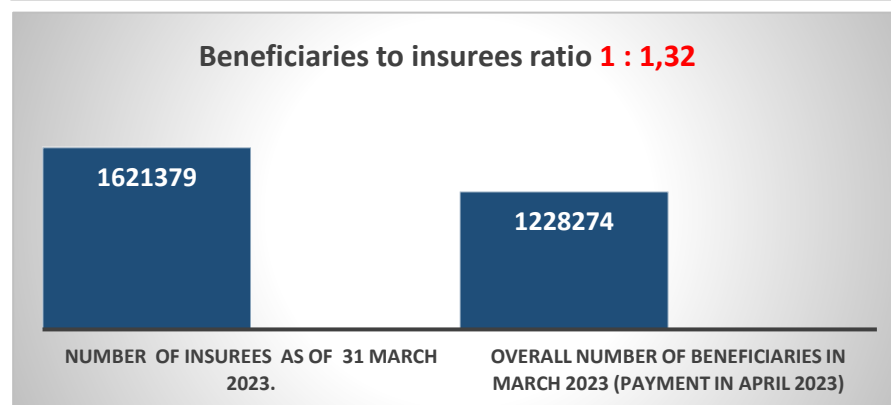
**Pension beneficiaries whose pension entitlement ceased in 2023 - death caused, and who were retired according to the Pension Insurance Act**

Old age	7585	487,27	21 09
Disability	867	403,73	20 04
Survivor's	2846	384,63	18 07
<b>TOTAL</b>	<b>11298</b>	<b>455,00</b>	-

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



<b>NUMBER of insurees as of 31 March 2023.</b>	<b>1621379</b>
OVERALL number of beneficiaries in March 2023 (payment in April 2023)	<b>1228274</b>
Beneficiaries to insurees ratio	<b>1 : 1,32</b>
Average net wage in the Republic of Croatia for February 2023. in euros (EUR) (source: State Bureau of Statistics)	<b>1.106</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



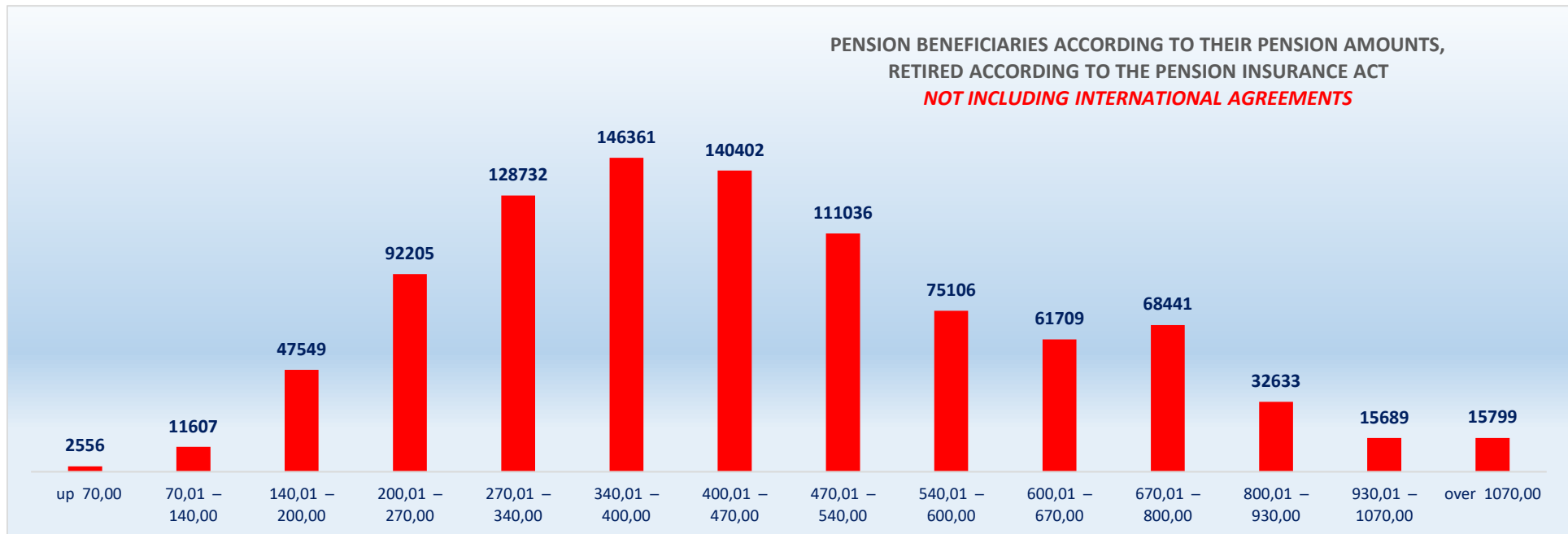
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: March 2023 (payment in April 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	2556	47,47	14 10 19	890	44,79	16 03 10	1246	49,58	12 09 18	420	46,87	18 02 27
70,01 – 140,00	11607	117,45	14 08 27	5100	118,51	16 01 20	2268	111,59	13 01 10	4239	119,32	13 11 25
140,01 – 200,00	47549	176,20	15 06 28	24640	176,21	16 05 03	6038	174,00	13 05 05	16871	176,98	15 01 13
200,01 – 270,00	92205	238,47	19 10 24	54069	239,06	20 05 16	15896	240,80	16 07 18	22240	235,35	20 10 11
270,01 – 340,00	128732	306,73	27 00 29	81937	307,81	27 11 08	23367	304,68	23 04 16	23428	305,01	27 10 15
340,01 – 400,00	146361	367,57	29 02 21	95821	367,34	30 09 01	17433	366,56	22 08 27	33107	368,77	28 03 13
400,01 – 470,00	140402	438,03	33 03 15	104294	438,67	34 04 03	12241	439,10	25 09 17	23867	434,66	32 06 11
470,01 – 540,00	111036	503,40	35 01 21	87611	503,64	35 09 09	6936	497,54	26 10 13	16489	504,61	35 03 14
540,01 – 600,00	75106	567,48	36 07 23	62854	567,57	37 00 10	2713	565,72	28 06 22	9539	567,39	36 03 06
600,01 – 670,00	61709	633,28	37 08 18	53296	633,41	38 00 28	1521	631,84	29 03 15	6892	632,67	36 06 01
670,01 – 800,00	68441	725,97	38 08 14	60448	726,33	39 00 22	1014	721,35	29 02 02	6979	723,53	36 10 10
800,01 – 930,00	32633	858,50	38 10 19	28884	858,11	39 02 02	383	857,64	29 01 19	3366	862,00	37 05 12
930,01 – 1070,00	15689	985,10	38 08 06	13615	985,44	38 10 22	198	983,95	28 07 11	1876	982,75	38 03 01
over 1070,00	15799	1.293,89	40 01 09	14803	1.297,31	40 01 17	98	1.228,40	29 06 09	898	1.244,61	40 11 12
<b>TOTAL</b>	<b>949825</b>	<b>460,96</b>	<b>30 10 24</b>	<b>688262</b>	<b>492,47</b>	<b>32 08 29</b>	<b>91352</b>	<b>343,73</b>	<b>21 11 09</b>	<b>170211</b>	<b>396,45</b>	<b>28 02 29</b>

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



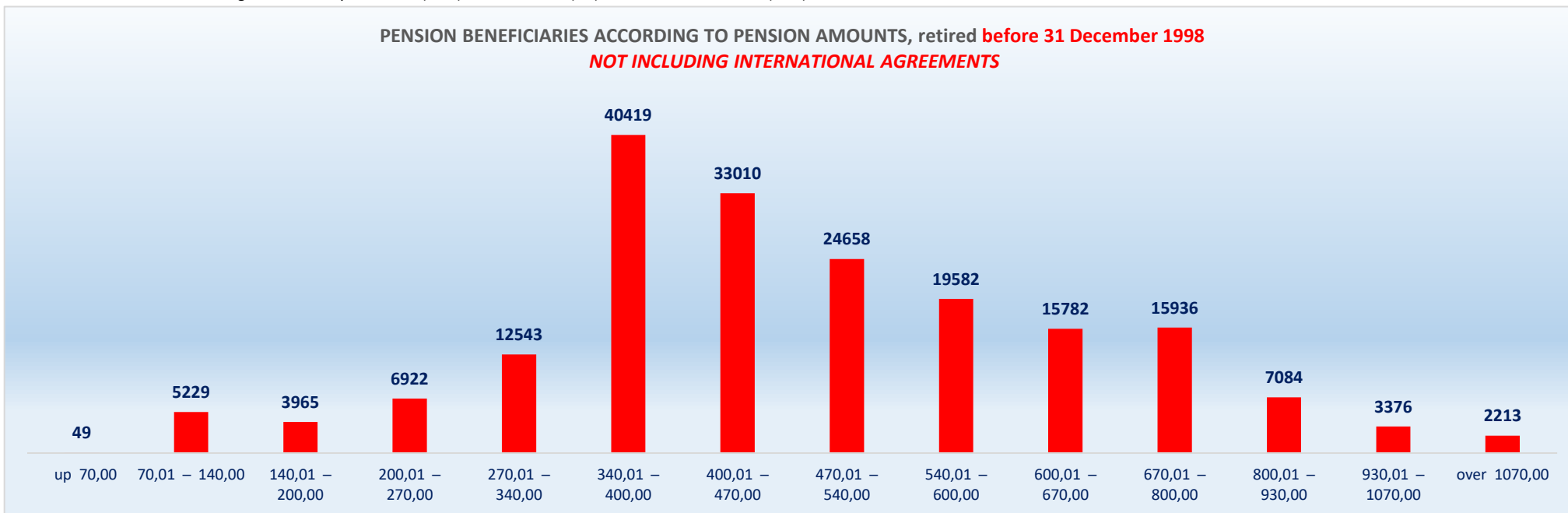
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: March 2023 (payment in April 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	49	47,62	18 05 05	28	41,97	21 11 10	1	60,05	02 09 12	20	54,90	14 03 18
70,01 – 140,00	5229	119,54	14 09 20	3797	118,64	16 02 06	103	119,22	10 02 22	1329	122,12	11 02 05
140,01 – 200,00	3965	170,81	15 08 13	2202	168,52	17 08 08	133	172,72	10 02 02	1630	173,75	13 05 17
200,01 – 270,00	6922	237,89	18 05 02	3732	239,28	19 04 24	336	236,75	11 07 13	2854	236,19	17 11 13
270,01 – 340,00	12543	309,33	22 05 06	8089	309,46	23 02 03	617	309,16	14 07 02	3837	309,08	22 01 12
340,01 – 400,00	40419	362,14	23 11 04	26712	359,00	24 09 23	2248	352,49	13 02 05	11459	371,34	23 11 17
400,01 – 470,00	33010	441,89	30 04 07	25821	442,84	31 01 26	1612	445,45	20 05 11	5577	436,45	29 02 04
470,01 – 540,00	24658	505,28	31 11 21	20473	505,66	32 03 28	954	501,46	23 00 00	3231	504,02	32 00 04
540,01 – 600,00	19582	567,68	33 02 07	17271	567,70	33 05 12	634	565,69	24 05 28	1677	568,24	33 00 03
600,01 – 670,00	15782	633,09	33 09 29	14087	632,97	34 00 20	504	635,80	25 09 25	1191	633,40	33 05 16
670,01 – 800,00	15936	723,99	34 03 15	14262	724,56	34 05 25	392	717,60	26 02 20	1282	719,60	34 04 01
800,01 – 930,00	7084	857,20	34 05 13	6467	856,88	34 06 08	114	856,02	25 09 03	503	861,54	35 06 19
930,01 – 1070,00	3376	983,38	34 05 20	3076	983,78	34 05 28	74	978,58	27 11 07	226	979,53	36 03 26
over 1070,00	2213	1.182,67	35 03 19	2147	1.182,01	35 04 28	45	1.214,45	28 03 21	21	1.182,86	39 04 21
<b>TOTAL</b>	<b>190768</b>	<b>488,39</b>	<b>28 07 28</b>	<b>148164</b>	<b>511,30</b>	<b>29 11 25</b>	<b>7767</b>	<b>447,99</b>	<b>18 02 19</b>	<b>34837</b>	<b>399,97</b>	<b>25 01 17</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**

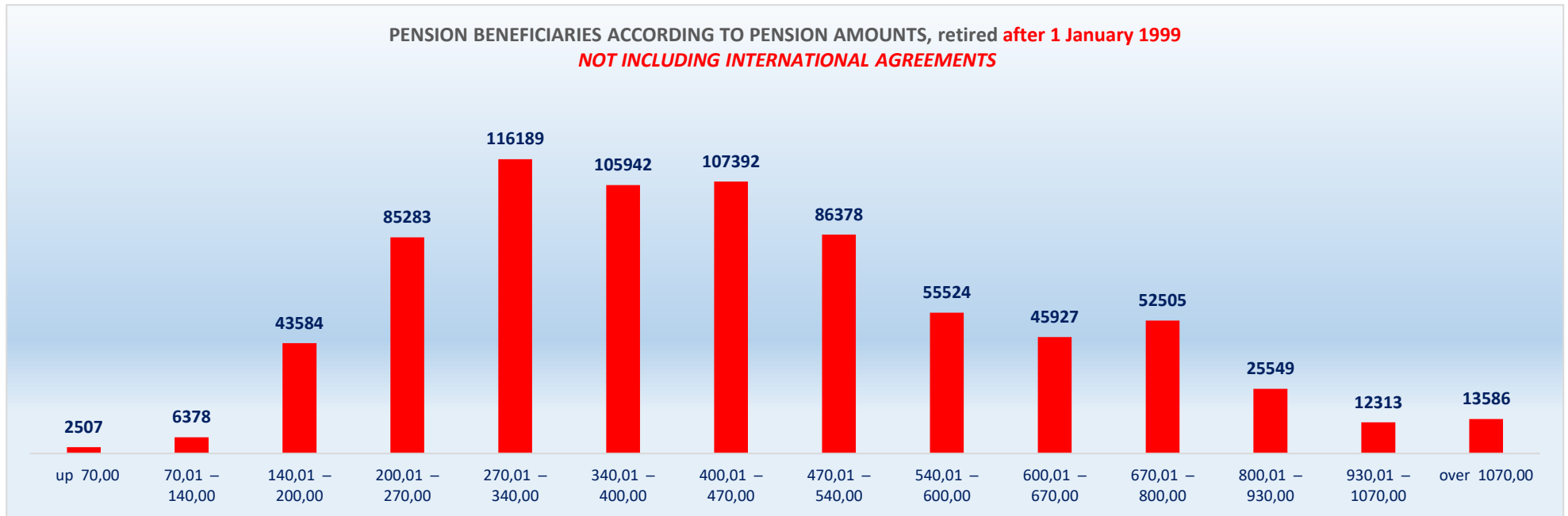


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: March 2023 (payment in April 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	2507	47,47	14 09 23	862	44,88	16 01 00	1245	49,58	12 09 21	400	46,47	18 05 09
70,01 – 140,00	6378	115,74	14 08 07	1303	118,13	15 11 25	2165	111,23	13 02 29	2910	118,04	15 03 04
140,01 – 200,00	43584	176,69	15 06 24	22438	176,97	16 03 17	5905	174,02	13 06 01	15241	177,32	15 03 18
200,01 – 270,00	85283	238,51	20 00 03	50337	239,05	20 06 15	15560	240,89	16 08 28	19386	235,23	21 03 13
270,01 – 340,00	116189	306,45	27 07 05	73848	307,63	28 05 17	22750	304,56	23 07 13	19591	304,21	29 00 02
340,01 – 400,00	105942	369,64	31 03 08	69109	370,56	33 00 26	15185	368,64	24 01 23	21648	367,41	30 07 03
400,01 – 470,00	107392	436,84	34 02 11	78473	437,30	35 04 28	10629	438,14	26 06 15	18290	434,12	33 06 09
470,01 – 540,00	86378	502,86	36 00 18	67138	503,02	36 10 03	5982	496,92	27 04 23	13258	504,75	36 00 27
540,01 – 600,00	55524	567,41	37 10 07	45583	567,52	38 04 18	2079	565,73	29 05 28	7862	567,21	36 11 11
600,01 – 670,00	45927	633,35	39 00 13	39209	633,56	39 06 13	1017	629,88	30 06 08	5701	632,52	37 01 18
670,01 – 800,00	52505	726,57	40 00 13	46186	726,87	40 05 26	622	723,71	30 09 18	5697	724,41	37 04 29
800,01 – 930,00	25549	858,86	40 01 12	22417	858,46	40 06 14	269	858,32	30 06 22	2863	862,08	37 09 14
930,01 – 1070,00	12313	985,57	39 10 09	10539	985,92	40 02 08	124	987,16	29 00 04	1650	983,19	38 06 09
over 1070,00	13586	1.312,00	40 10 29	12656	1.316,87	40 11 13	53	1.240,25	30 06 20	877	1.246,09	40 11 25
<b>TOTAL</b>	<b>759057</b>	<b>454,06</b>	<b>31 05 15</b>	<b>540098</b>	<b>487,31</b>	<b>33 06 04</b>	<b>83585</b>	<b>334,04</b>	<b>22 03 00</b>	<b>135374</b>	<b>395,54</b>	<b>29 00 14</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: March 2023 (payment in April 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)	7119	709,82	31 10 01
	<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)	9420	674,72	35 09 02
	<b>c)</b> workers engaged in demining work	661	640,80	31 05 07
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	339	768,09	-
3.	Active military personnel - DVO	16022	617,65	31 01 09
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	1975	429,79	33 05 23
5.	Former political prisoners	2105	642,67	33 02 02
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members )	71276	930,03	18 08 10
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)	56941	461,24	30 00 06
8.	Former Yugoslav People's Army members - JNA	3737	535,66	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	158	523,42	38 03 24
10.	National Liberation War veterans - NOR	5112	493,48	29 08 02
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	682	1.577,60	32 09 22
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	67	569,26	29 02 29
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	18	610,12	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	127	1.388,78	41 10 28
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	246	617,12	29 07 23
16.	Workers professionally exposed to asbestos	821	511,13	27 09 17
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	202	336,92	29 00 11
18.	Members of the Croatian Defence Council - HVO	6734	535,19	06 06 12
<b>TOTAL</b>		<b>183762</b>	<b>-</b>	<b>-</b>

