

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - April 2023 (payment in May 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	498790	437,43	31 08 23	75 01	404567	510,16	31 09 03	75 00	45,15	42,65
Old age pension for long-term insurees - Art. 35	49145	566,65	42 05 21	66 05	43336	595,26	42 05 17	66 04	52,68	4,57
Old age pension transformed from disability pension	76986	385,43	24 08 16	74 07	66726	433,16	24 05 15	74 05	38,33	7,03
Total old age pension	624921	441,19	31 08 11	74 04	514629	507,34	31 08 12	74 03	44,90	54,25
Early pension	210195	422,65	36 00 14	69 03	174159	468,56	35 10 12	68 09	41,47	18,36
Early pension because of the employer's bankruptcy - Art. 36	382	465,97	35 08 17	64 03	374	466,33	35 08 21	64 03	41,27	0,04
Overall old age	835498	436,54	32 09 17	73 00	689162	497,52	32 09 02	72 10	44,03	72,65
Disability pension	96039	329,32	21 10 12	63 03	90763	343,90	21 11 08	63 01	30,43	9,57
Survivor's pension	201520	349,83	28 04 11	72 09	168728	397,80	28 02 16	72 06	35,20	17,79
TOTAL	1133057	412,03	31 00 25	72 02	948653	465,09	30 10 28	71 10	41,16	
Average old age ZOMO pension with 40 or more years of qualifying period	109447	624,25	42 11 03	74 07	87064	745,97	42 11 23	74 00	66,02	
Total average ZOMO pension with 40 or more years of the qualifying period	218003	570,79	42 04 26	72 07	176434	662,79	42 05 11	72 02	58,65	18,60
Beneficiaries of the minimum pension retired according to ZOMO	283519	285,85	27 07 21	-	242440	313,56	27 04 21	-	27,75	25,56
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1706	1.190,58	37 04 20	-	1561	1.250,60	37 06 11	-	110,67	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	4851	367,41	30 07 17	65 01	3361	477,81	31 03 06	65 00	42,28	38,02
Old age pension for long-term insurees - Art. 35	1405	520,49	42 02 01	62 01	1293	540,22	42 01 21	62 01	47,81	14,63
Total old age pension	6256	401,79	32 02 03	64 05	4654	495,15	33 00 15	64 03	43,82	52,65
Early pension	1093	411,00	37 01 23	60 04	882	462,54	37 00 00	60 02	40,93	9,98
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	49,86	0,06
Overall old age	7354	403,27	33 00 00	63 10	5541	490,02	33 09 05	63 07	43,36	62,69
Disability pension	582	295,29	23 07 18	54 08	501	327,60	23 06 04	54 03	28,99	5,67
Survivor's pension	3327	344,54	29 10 26	66 07	2797	390,83	30 00 10	66 02	34,59	31,64
TOTAL	11263	380,34	31 06 04	64 02	8839	449,43	31 10 13	63 10	39,77	

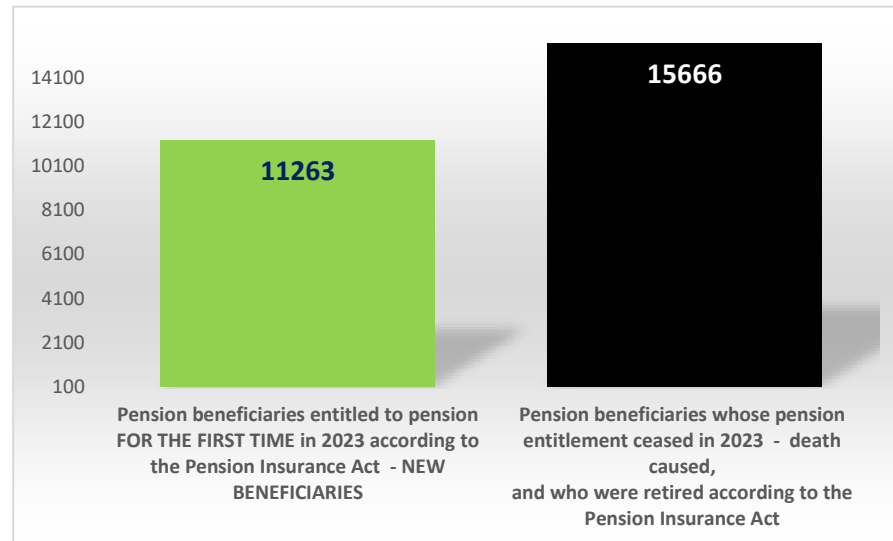
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

Type of pension	Number of beneficiaries	Average net pension in euros (EUR)	Average length of retirement (yy mm)
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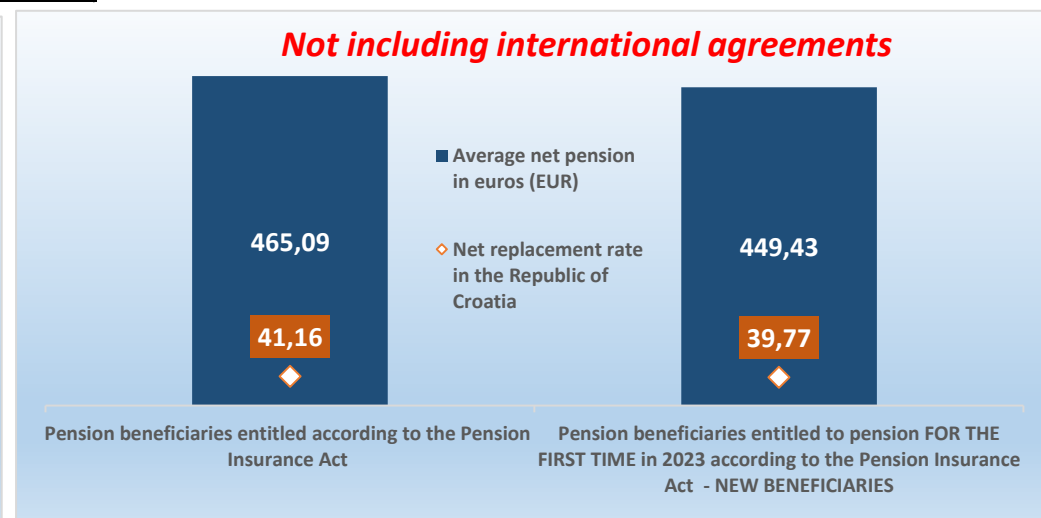
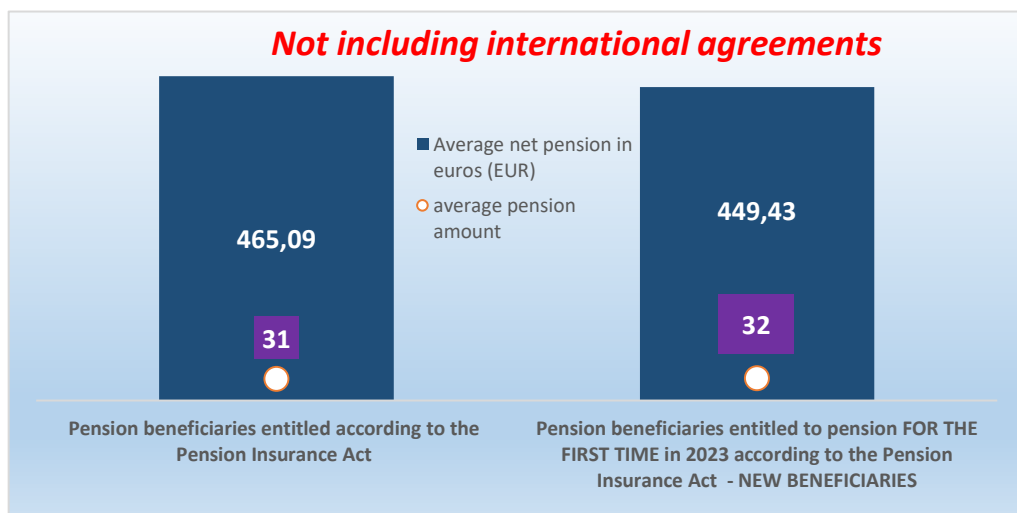
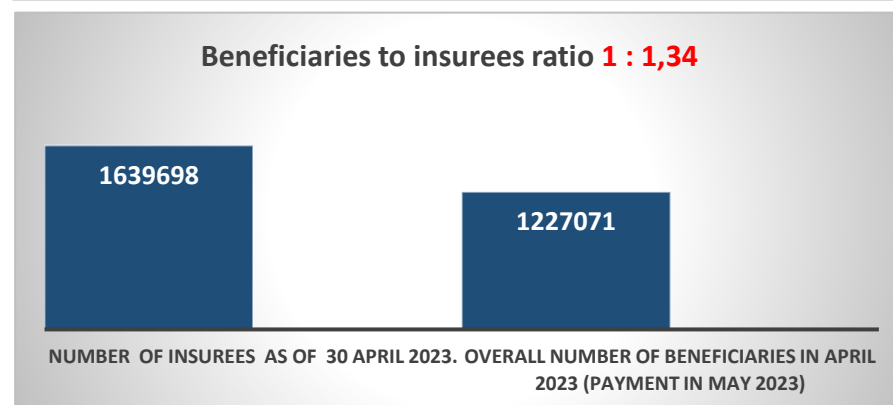
Pension beneficiaries whose pension entitlement ceased in 2023 - death caused, and who were retired according to the Pension Insurance Act

Old age	10507	422,24	21 09
Disability	1268	375,80	20 03
Survivor's	3891	382,12	18 07
TOTAL	15666	408,52	-

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



NUMBER of insurees as of 30 April 2023.	1639698
OVERALL number of beneficiaries in April 2023 (payment in May 2023)	1227071
Beneficiaries to insurees ratio	1 : 1,34
Average net wage in the Republic of Croatia for March 2023. in euros (EUR) (source: State Bureau of Statistics)	1.130
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



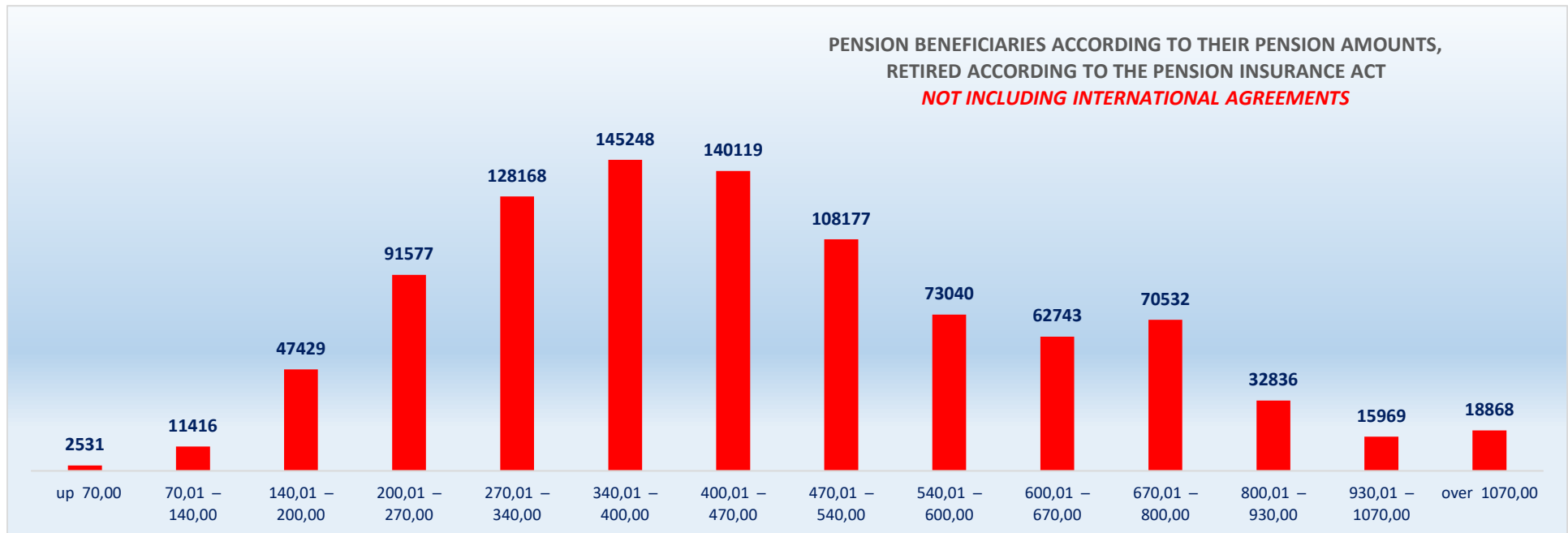
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: April 2023 (payment in May 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	2531	47,67	14 10 02	878	44,83	16 02 18	1231	49,97	12 08 26	422	46,90	18 02 15
70,01 – 140,00	11416	117,46	14 08 16	4952	118,50	16 01 10	2253	111,71	13 00 29	4211	119,31	13 11 27
140,01 – 200,00	47429	176,18	15 06 25	24569	176,16	16 05 00	6024	173,99	13 05 02	16836	176,99	15 01 08
200,01 – 270,00	91577	238,37	19 10 15	53618	238,92	20 05 07	15804	240,79	16 07 12	22155	235,31	20 10 04
270,01 – 340,00	128168	306,74	27 00 14	81687	307,84	27 10 18	23234	304,65	23 04 12	23247	304,99	27 10 07
340,01 – 400,00	145248	367,64	29 02 21	95138	367,45	30 09 00	17336	366,62	22 09 08	32774	368,75	28 03 07
400,01 – 470,00	140119	438,01	33 02 24	104380	438,64	34 03 02	12158	439,05	25 09 27	23581	434,69	32 06 04
470,01 – 540,00	108177	502,53	35 01 01	85539	502,72	35 08 19	6795	497,11	26 10 16	15843	503,82	35 02 23
540,01 – 600,00	73040	568,62	36 06 23	61253	568,75	36 11 11	2687	566,72	28 06 00	9100	568,34	36 03 12
600,01 – 670,00	62743	633,30	37 07 17	54155	633,48	37 11 29	1516	631,59	29 03 07	7072	632,26	36 05 11
670,01 – 800,00	70532	726,58	38 08 05	62443	726,89	39 00 08	1018	723,27	29 03 24	7071	724,25	36 10 12
800,01 – 930,00	32836	855,17	38 10 19	29141	854,68	39 02 02	383	855,37	29 01 04	3312	859,53	37 04 18
930,01 – 1070,00	15969	992,53	38 08 25	13795	991,75	38 11 19	188	987,36	28 06 11	1986	998,41	38 01 07
over 1070,00	18868	1.307,26	39 11 05	17614	1.311,25	39 11 18	136	1.226,92	29 02 15	1118	1.254,15	40 07 29
TOTAL	948653	465,09	30 10 28	689162	497,52	32 09 02	90763	343,90	21 11 08	168728	397,80	28 02 16

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



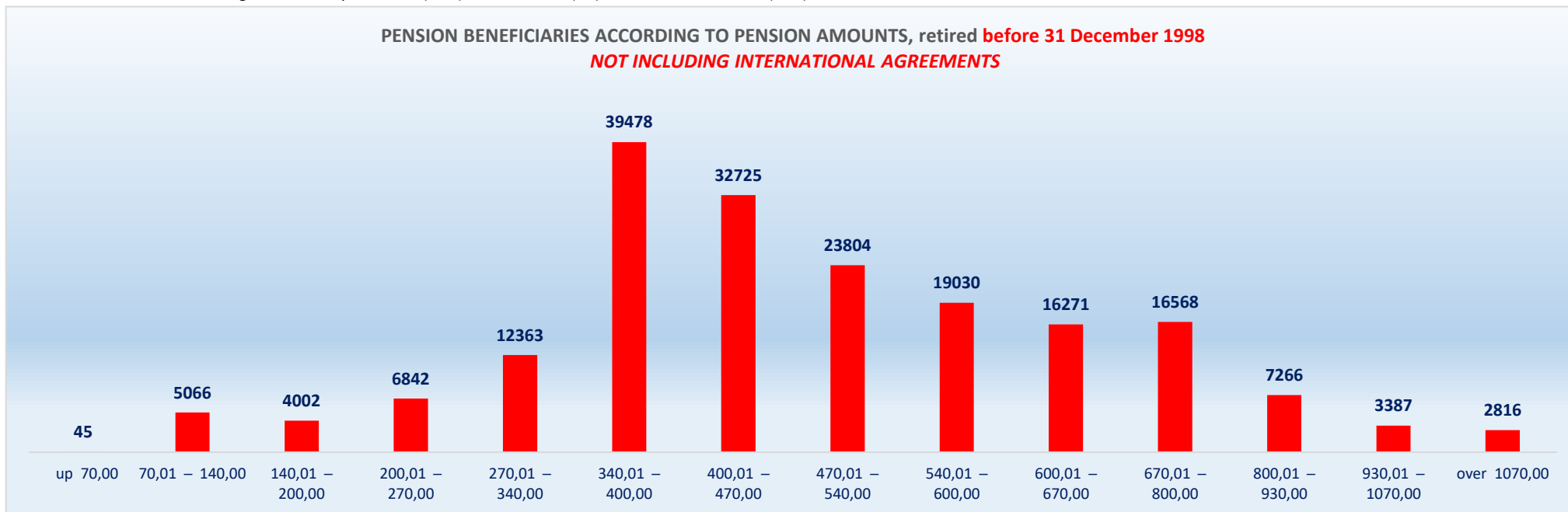
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: April 2023 (payment in May 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	45	49,39	17 07 26	24	44,36	21 00 22	1	60,05	02 09 12	20	54,90	14 03 18
70,01 – 140,00	5066	119,56	14 09 05	3653	118,67	16 01 29	99	119,25	10 02 16	1314	122,05	11 02 02
140,01 – 200,00	4002	170,53	15 08 06	2262	168,03	17 07 01	125	173,65	10 00 02	1615	173,79	13 05 12
200,01 – 270,00	6842	237,77	18 04 16	3690	239,08	19 03 27	322	237,23	11 06 02	2830	236,11	17 11 05
270,01 – 340,00	12363	309,34	22 04 24	7967	309,51	23 01 13	590	309,06	14 05 12	3806	309,01	22 01 11
340,01 – 400,00	39478	362,27	23 10 22	25976	359,15	24 09 06	2179	352,34	13 00 22	11323	371,34	23 11 19
400,01 – 470,00	32725	441,68	30 02 00	25667	442,58	30 10 28	1529	445,35	20 04 27	5529	436,49	29 02 00
470,01 – 540,00	23804	504,55	31 10 04	19775	504,88	32 01 27	898	500,86	22 11 29	3131	503,51	32 00 01
540,01 – 600,00	19030	568,71	33 01 03	16859	568,76	33 04 07	616	565,96	24 03 13	1555	569,20	32 11 04
600,01 – 670,00	16271	633,05	33 09 21	14548	633,04	34 00 07	478	635,43	25 07 04	1245	632,25	33 04 28
670,01 – 800,00	16568	724,91	34 03 20	14876	725,39	34 05 27	374	721,70	25 11 26	1318	720,42	34 03 15
800,01 – 930,00	7266	854,08	34 04 22	6652	853,74	34 05 16	116	852,86	26 00 11	498	858,93	35 05 07
930,01 – 1070,00	3387	992,31	34 06 02	3048	991,65	34 05 27	71	984,90	27 03 21	268	1.001,80	36 06 27
over 1070,00	2816	1.201,59	35 01 19	2735	1.201,00	35 03 00	55	1.232,29	28 04 23	26	1.198,72	37 07 19
TOTAL	189663	493,46	28 07 27	147732	517,23	29 11 17	7453	449,44	18 01 04	34478	401,13	25 01 16

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

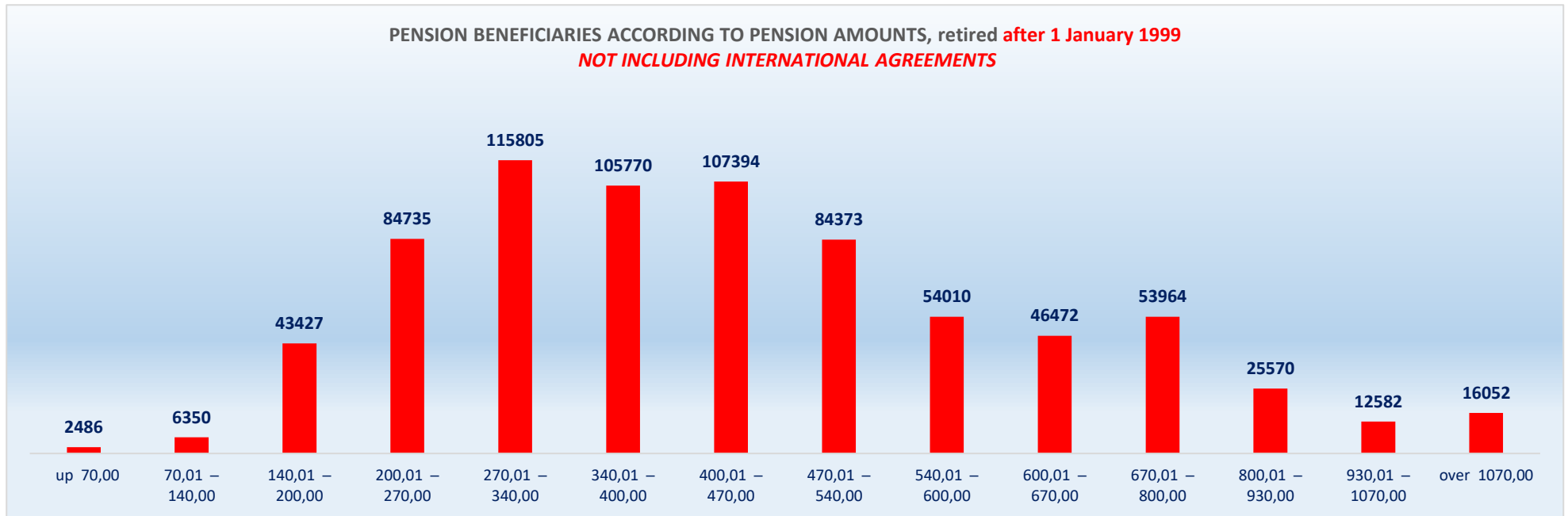


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: April 2023 (payment in May 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	2486	47,64	14 09 13	854	44,84	16 00 26	1230	49,96	12 08 29	402	46,51	18 04 27
70,01 – 140,00	6350	115,78	14 08 01	1299	118,02	15 11 10	2154	111,36	13 02 17	2897	118,07	15 03 04
140,01 – 200,00	43427	176,70	15 06 21	22307	176,98	16 03 16	5899	174,00	13 05 28	15221	177,33	15 03 13
200,01 – 270,00	84735	238,41	20 00 00	49928	238,90	20 06 07	15482	240,86	16 08 21	19325	235,19	21 03 05
270,01 – 340,00	115805	306,47	27 06 18	73720	307,66	28 04 25	22644	304,54	23 07 07	19441	304,20	28 11 23
340,01 – 400,00	105770	369,64	31 02 25	69162	370,56	33 00 07	15157	368,67	24 01 27	21451	367,38	30 06 21
400,01 – 470,00	107394	436,89	34 02 02	78713	437,36	35 04 14	10629	438,15	26 06 13	18052	434,14	33 06 03
470,01 – 540,00	84373	501,96	36 00 02	65764	502,07	36 09 18	5897	496,54	27 04 18	12712	503,89	36 00 03
540,01 – 600,00	54010	568,59	37 09 08	44394	568,74	38 03 15	2071	566,94	29 05 08	7545	568,17	36 11 17
600,01 – 670,00	46472	633,38	38 11 18	39607	633,64	39 05 13	1038	629,82	30 05 15	5827	632,26	37 01 01
670,01 – 800,00	53964	727,09	40 00 05	47567	727,36	40 05 12	644	724,17	31 00 01	5753	725,13	37 05 09
800,01 – 930,00	25570	855,49	40 01 28	22489	854,95	40 07 02	267	856,47	30 04 25	2814	859,63	37 08 25
930,01 – 1070,00	12582	992,59	39 10 21	10747	991,78	40 02 28	117	988,85	29 03 05	1718	997,88	38 04 06
over 1070,00	16052	1.325,79	40 09 09	14879	1.331,51	40 10 03	81	1.223,27	29 09 07	1092	1.255,47	40 08 26
TOTAL	758990	458,00	31 05 19	541430	492,14	33 06 08	83310	334,46	22 02 28	134250	396,94	29 00 03

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: April 2023 (payment in May 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: 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	7064 9452 660	722,31 683,19 651,30	31 09 27 35 09 22 31 05 05
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	347	777,91	-
3.	Active military personnel - DVO	16032	623,81	31 01 15
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	1935	431,01	33 05 08
5.	Former political prisoners	2084	653,49	33 02 02
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71255	932,02	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)	57124	462,72	30 00 18
8.	Former Yugoslav People's Army members - JNA	3691	538,43	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	158	528,14	38 03 24
10.	National Liberation War veterans - NOR	5032	496,01	29 08 08
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	681	1.643,41	32 09 19
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	67	574,73	29 02 29
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	18	615,78	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	127	1.443,95	41 10 28
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	245	620,39	29 07 22
16.	Workers professionally exposed to asbestos	820	514,04	27 10 01
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	203	336,09	28 11 01
18.	Members of the Croatian Defence Council - HVO	6727	535,62	06 06 08
TOTAL		183722	-	-

