

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - May 2023 (payment in June 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	499636	438,88	31 08 25	75 01	405212	511,94	31 09 06	75 01	45,63	42,74
Old age pension for long-term insurees - Art. 35	49691	566,76	42 05 21	66 06	43833	595,36	42 05 16	66 04	53,06	4,62
Old age pension transformed from disability pension	76956	386,76	24 08 12	74 08	66722	434,55	24 05 12	74 05	38,73	7,04
Total old age pension	626283	442,62	31 08 17	74 04	515767	509,02	31 08 19	74 03	45,37	54,41
Early pension	210507	423,60	36 00 13	69 04	174480	469,52	35 10 11	68 10	41,85	18,40
Early pension because of the employer's bankruptcy - Art. 36	382	466,12	35 08 23	64 04	374	466,48	35 08 27	64 04	41,58	0,04
Overall old age	837172	437,85	32 09 20	73 01	690621	499,02	32 09 07	72 11	44,48	72,85
Disability pension	95810	329,68	21 10 14	63 03	90555	344,25	21 11 09	63 02	30,68	9,55
Survivor's pension	199652	348,74	28 03 24	72 09	166834	397,14	28 01 25	72 06	35,40	17,60
TOTAL	1132634	412,99	31 00 29	72 02	948010	466,30	30 11 03	71 11	41,56	
Average old age ZOMO pension with 40 or more years of qualifying period	109943	625,55	42 11 07	74 07	87532	747,01	42 11 28	73 11	66,58	
Total average ZOMO pension with 40 or more years of the qualifying period	218821	571,59	42 04 29	72 07	177156	663,56	42 05 15	72 01	59,14	18,69
Beneficiaries of the minimum pension retired according to ZOMO	284870	287,12	27 08 01	-	243601	314,98	27 05 02	-	28,07	25,70
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1702	1.189,85	37 04 16	-	1557	1.249,95	37 06 07	-	111,40	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	7217	396,13	31 05 01	65 00	5246	498,75	32 02 18	64 11	44,45	44,81
Old age pension for long-term insurees - Art. 35	1971	528,24	42 03 06	62 00	1807	548,90	42 03 01	61 11	48,92	15,44
Total old age pension	9188	424,47	33 02 25	64 04	7053	511,60	34 02 17	64 02	45,60	60,25
Early pension	1651	427,19	37 03 11	60 05	1385	469,19	37 01 20	60 03	41,82	11,83
Early pension because of the employer's bankruptcy - Art. 36	7	527,61	37 00 10	59 05	7	527,61	37 00 10	59 05	47,02	0,06
Overall old age	10846	424,95	33 10 22	63 09	8445	504,66	34 08 24	63 06	44,98	72,14
Disability pension	748	296,81	24 00 14	54 09	634	331,96	23 10 21	54 03	29,59	5,42
Survivor's pension	3234	340,20	29 02 25	64 00	2628	396,46	29 03 20	63 00	35,34	22,45
TOTAL	14828	400,00	32 03 26	63 04	11707	471,02	32 10 06	62 11	41,98	

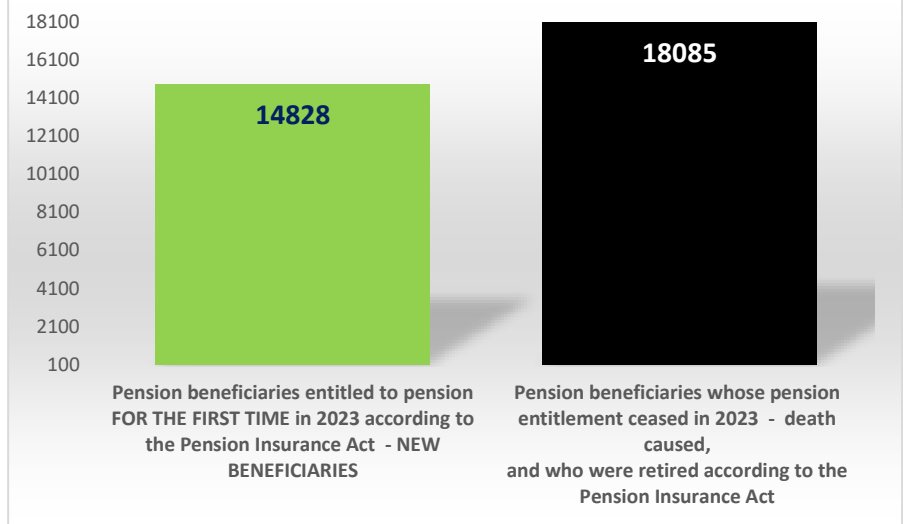
Number of beneficiaries not including pension beneficiaries entitled to pension for the first time and granted an advance payment and the beneficiaries receiving Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO) pensions.

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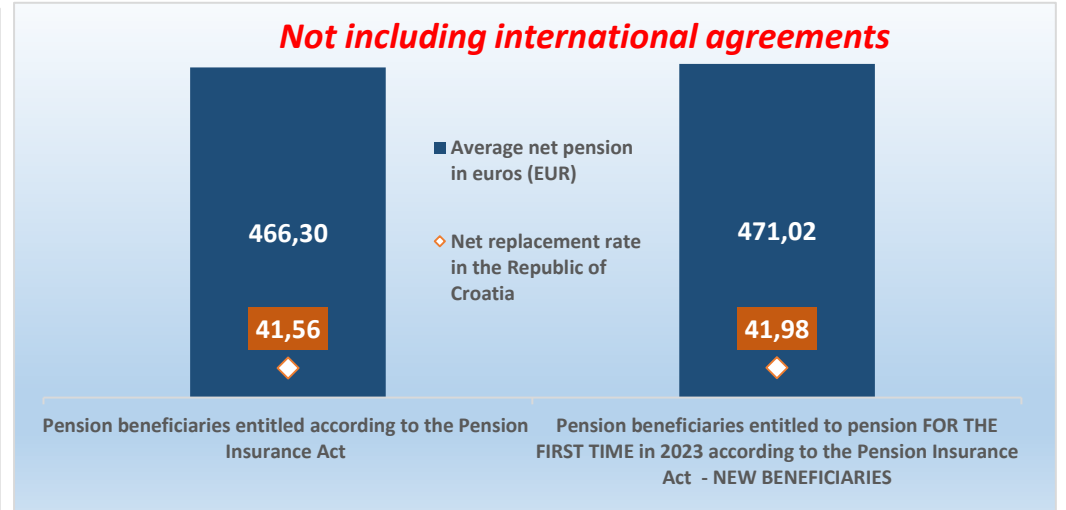
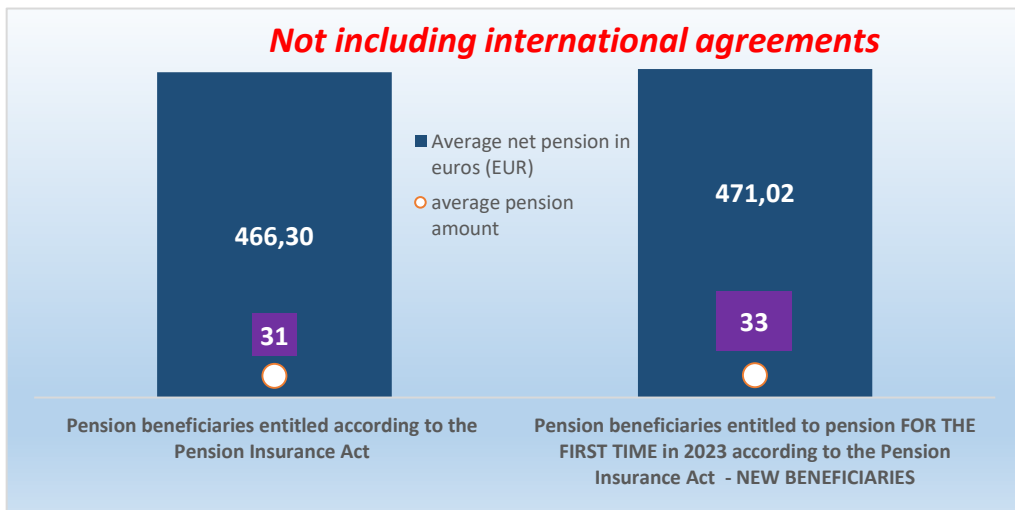
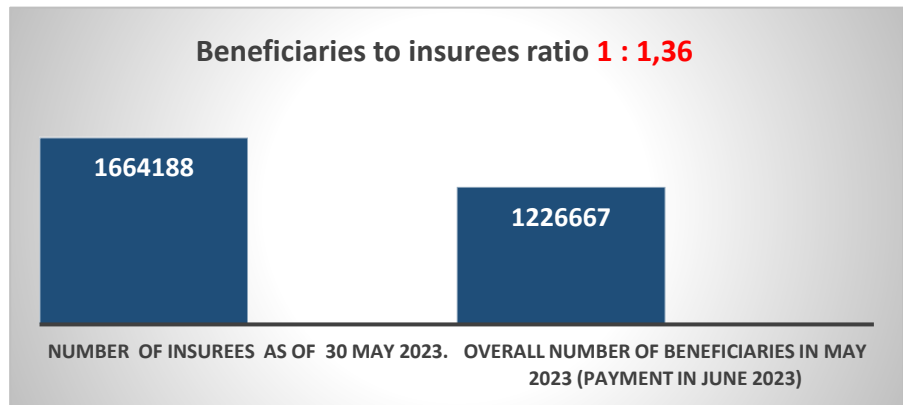
Pension beneficiaries whose pension entitlement ceased in 2023 - death caused, and who were retired according to the Pension Insurance Act

Old age	12147	418,85	21 09
Disability	1439	368,96	20 02
Survivor's	4499	377,81	18 08
TOTAL	18085	404,67	-

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



NUMBER of insurees as of 30 May 2023.	1664188
OVERALL number of beneficiaries in May 2023 (payment in June 2023)	1226667
Beneficiaries to insurees ratio	1 : 1,36
Average net wage in the Republic of Croatia for March 2023. in euros (EUR) (source: State Bureau of Statistics)	1.122
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



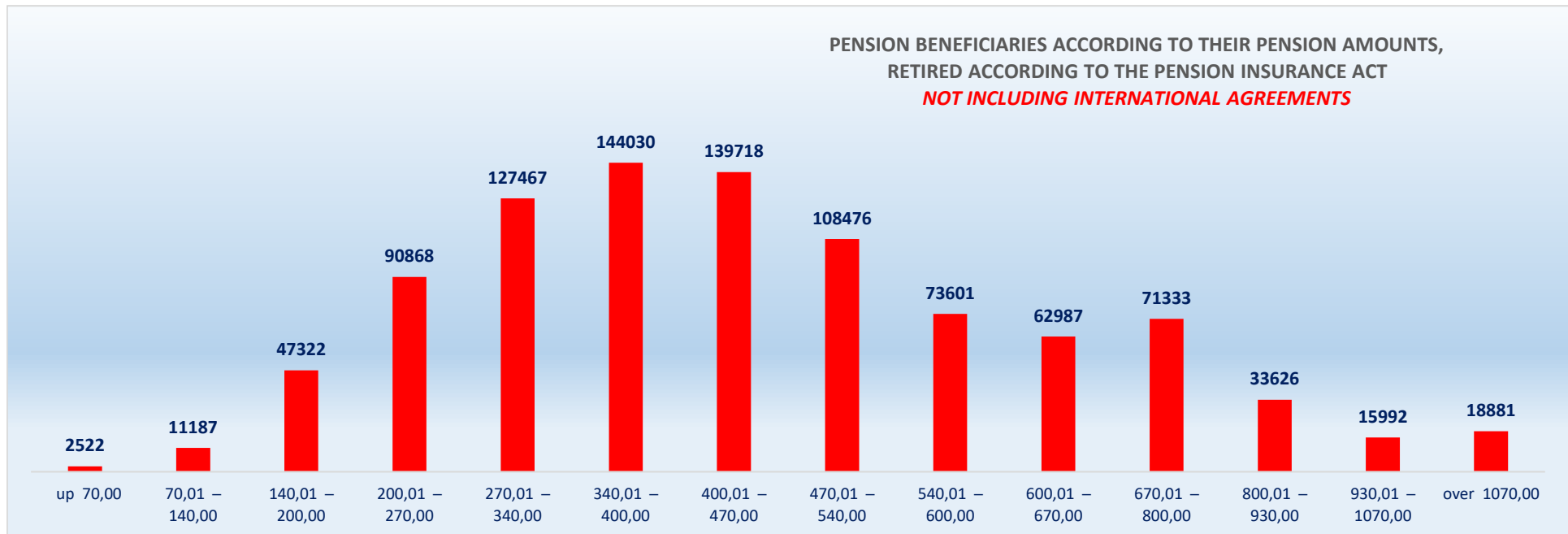
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: May 2023 (payment in June 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	2522	47,65	14 10 07	873	44,80	16 02 13	1229	49,99	12 08 28	420	46,71	18 03 28
70,01 – 140,00	11187	117,45	14 08 02	4749	118,51	16 00 27	2246	111,69	13 00 27	4192	119,35	13 11 25
140,01 – 200,00	47322	176,14	15 06 24	24529	176,08	16 05 00	6010	173,97	13 05 00	16783	177,01	15 01 05
200,01 – 270,00	90868	238,23	19 10 07	53051	238,72	20 04 27	15747	240,73	16 07 08	22070	235,27	20 09 28
270,01 – 340,00	127467	306,73	27 00 00	81343	307,83	27 09 22	23080	304,63	23 04 02	23044	304,96	27 09 28
340,01 – 400,00	144030	367,76	29 02 17	94382	367,62	30 08 29	17268	366,67	22 09 12	32380	368,73	28 02 24
400,01 – 470,00	139718	437,94	33 01 27	104301	438,54	34 01 27	12191	438,96	25 10 05	23226	434,68	32 05 24
470,01 – 540,00	108476	502,57	35 00 25	86073	502,77	35 08 11	6816	497,18	26 10 08	15587	503,82	35 02 21
540,01 – 600,00	73601	568,61	36 06 14	61988	568,74	36 11 00	2706	566,65	28 06 20	8907	568,33	36 03 04
600,01 – 670,00	62987	633,28	37 07 05	54539	633,45	37 11 15	1523	631,56	29 03 08	6925	632,32	36 05 07
670,01 – 800,00	71333	726,72	38 07 26	63404	727,05	38 11 28	1029	723,30	29 03 12	6900	724,19	36 10 15
800,01 – 930,00	33626	854,61	38 10 16	29949	854,03	39 01 26	385	855,10	29 01 02	3292	859,80	37 04 19
930,01 – 1070,00	15992	992,52	38 08 29	13812	991,74	38 11 25	190	987,39	28 06 10	1990	998,39	38 01 03
over 1070,00	18881	1.307,42	39 11 13	17628	1.311,40	39 11 26	135	1.228,00	29 03 05	1118	1.254,36	40 08 09
TOTAL	948010	466,30	30 11 03	690621	499,02	32 09 07	90555	344,25	21 11 09	166834	397,14	28 01 25

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



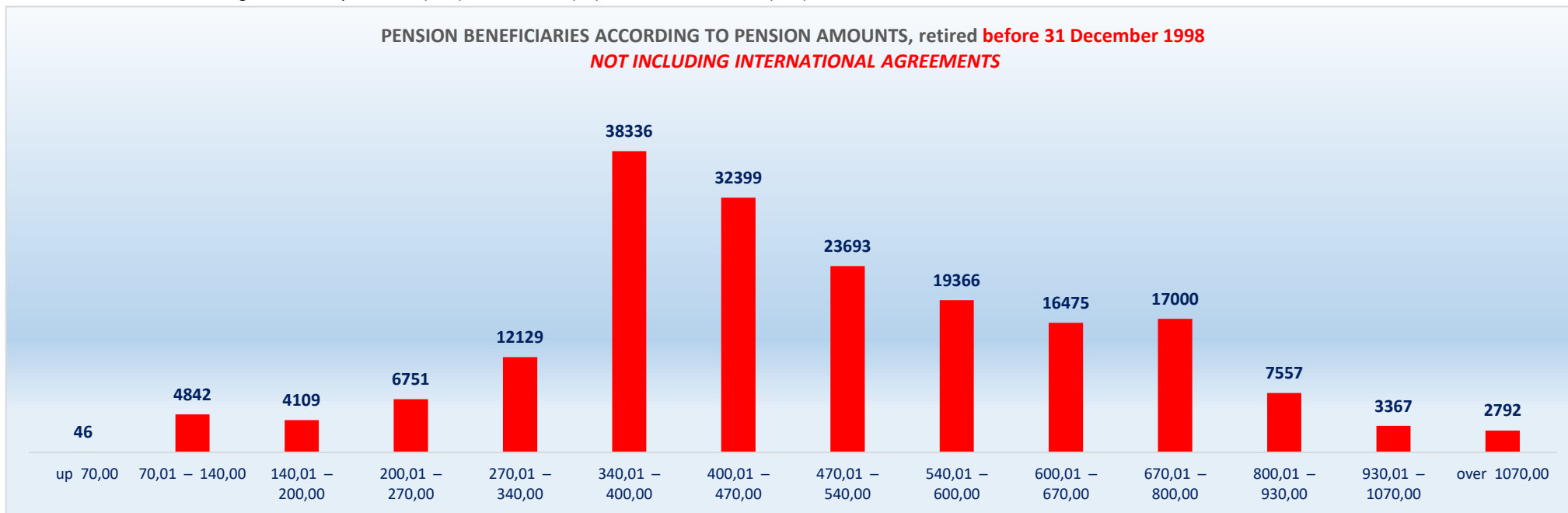
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: May 2023 (payment in June 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	46	49,36	17 06 02	24	44,36	21 00 22	1	60,05	02 09 12	21	54,55	14 01 18
70,01 – 140,00	4842	119,56	14 08 09	3449	118,62	16 01 16	95	119,42	10 00 23	1298	122,06	11 02 03
140,01 – 200,00	4109	170,15	15 08 17	2378	167,57	17 06 09	125	173,17	10 00 28	1606	173,72	13 05 14
200,01 – 270,00	6751	237,68	18 04 03	3628	239,01	19 03 08	315	236,97	11 05 03	2808	236,04	17 11 00
270,01 – 340,00	12129	309,33	22 04 05	7781	309,51	23 00 23	580	309,07	14 04 20	3768	308,99	22 01 01
340,01 – 400,00	38336	362,49	23 09 27	25002	359,40	24 08 09	2133	352,38	13 00 04	11201	371,32	23 11 11
400,01 – 470,00	32399	441,28	29 11 08	25433	442,09	30 07 10	1500	445,16	20 03 27	5466	436,46	29 01 21
470,01 – 540,00	23693	504,70	31 09 00	19676	505,07	32 00 22	918	501,04	22 10 19	3099	503,45	32 00 02
540,01 – 600,00	19366	568,70	33 00 27	17212	568,77	33 03 29	619	565,72	24 05 18	1535	569,17	32 11 06
600,01 – 670,00	16475	633,00	33 08 29	14762	632,96	33 11 19	485	635,44	25 06 00	1228	632,41	33 04 21
670,01 – 800,00	17000	725,11	34 03 10	15333	725,61	34 05 14	379	722,11	26 00 03	1288	719,95	34 03 13
800,01 – 930,00	7557	853,02	34 04 12	6946	852,58	34 05 04	118	852,74	26 01 13	493	859,24	35 04 29
930,01 – 1070,00	3367	992,31	34 06 01	3029	991,65	34 05 27	71	984,90	27 03 21	267	1.001,75	36 06 17
over 1070,00	2792	1.201,82	35 01 19	2711	1.201,23	35 03 00	55	1.232,29	28 04 23	26	1.198,72	37 07 19
TOTAL	188862	496,13	28 07 27	147364	520,43	29 11 14	7394	451,26	18 01 15	34104	400,85	25 01 07

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

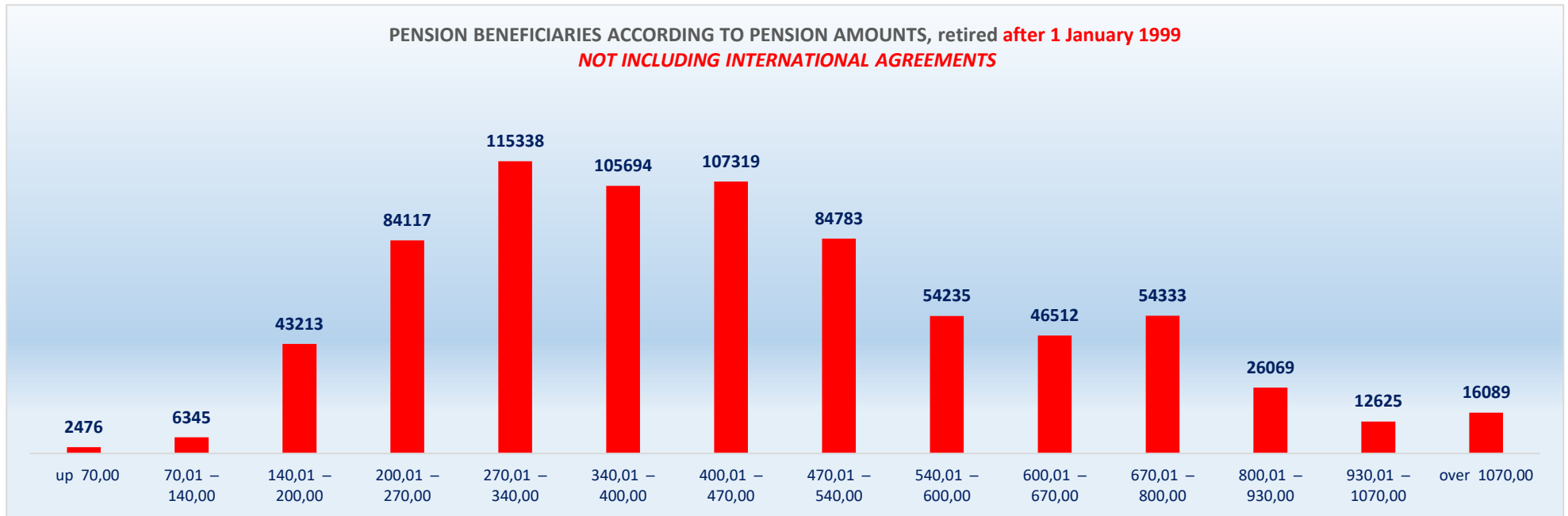


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: May 2023 (payment in June 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	2476	47,62	14 09 19	849	44,81	16 00 21	1228	49,98	12 09 01	399	46,29	18 06 19
70,01 – 140,00	6345	115,85	14 07 26	1300	118,23	15 11 02	2151	111,35	13 02 15	2894	118,13	15 02 26
140,01 – 200,00	43213	176,71	15 06 19	22151	177,00	16 03 16	5885	173,99	13 05 26	15177	177,36	15 03 09
200,01 – 270,00	84117	238,28	19 11 21	49423	238,70	20 05 28	15432	240,81	16 08 17	19262	235,16	21 02 29
270,01 – 340,00	115338	306,46	27 05 25	73562	307,65	28 03 23	22500	304,51	23 06 26	19276	304,17	28 11 12
340,01 – 400,00	105694	369,67	31 02 08	69380	370,59	32 11 16	15135	368,68	24 01 25	21179	367,36	30 06 06
400,01 – 470,00	107319	436,93	34 01 19	78868	437,40	35 03 27	10691	438,10	26 06 18	17760	434,13	33 05 24
470,01 – 540,00	84783	501,97	36 00 04	66397	502,08	36 09 11	5898	496,58	27 04 19	12488	503,91	36 00 03
540,01 – 600,00	54235	568,58	37 09 04	44776	568,73	38 03 09	2087	566,93	29 05 20	7372	568,16	36 11 09
600,01 – 670,00	46512	633,38	38 11 15	39777	633,63	39 05 06	1038	629,74	30 06 06	5697	632,30	37 00 29
670,01 – 800,00	54333	727,22	40 00 04	48071	727,51	40 05 06	650	723,99	30 11 09	5612	725,16	37 05 13
800,01 – 930,00	26069	855,07	40 02 06	23003	854,47	40 07 07	267	856,14	30 04 11	2799	859,89	37 08 27
930,01 – 1070,00	12625	992,57	39 10 22	10783	991,77	40 03 00	119	988,87	29 03 00	1723	997,87	38 04 02
over 1070,00	16089	1.325,75	40 09 15	14917	1.331,42	40 10 07	80	1.225,05	29 10 13	1092	1.255,68	40 09 06
TOTAL	759148	458,88	31 05 24	543257	493,21	33 06 13	83161	334,73	22 02 28	132730	396,19	28 11 10

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: May 2023 (payment in June 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	7021	723,34	31 09 29
		9495	683,12	35 10 13
		667	650,30	31 04 28
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	352	779,83	-
3.	Active military personnel - DVO	16018	623,91	31 01 18
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	1895	431,60	33 05 18
5.	Former political prisoners	2071	652,98	33 02 01
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71286	931,55	18 08 12
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)	57409	463,43	30 01 01
8.	Former Yugoslav People's Army members - JNA	3653	538,90	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	158	528,52	38 03 24
10.	National Liberation War veterans - NOR	4950	496,19	29 08 07
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	680	1.643,19	32 09 15
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	65	576,44	29 02 26
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	17	606,10	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	124	1.463,28	42 00 04
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	244	620,11	29 07 09
16.	Workers professionally exposed to asbestos	818	516,22	27 09 29
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	203	336,22	28 11 00
18.	Members of the Croatian Defence Council - HVO	6729	535,82	06 06 15
TOTAL		183855	-	-

