

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - June 2023 (payment in July 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	499453	440,19	31 09 00	75 01	405012	513,56	31 09 13	75 01	45,33	42,79
Old age pension for long-term insurees - Art. 35	50157	567,30	42 05 20	66 06	44248	595,88	42 05 16	66 04	52,59	4,67
Old age pension transformed from disability pension	76927	387,78	24 08 10	74 08	66717	435,65	24 05 10	74 06	38,45	7,05
Total old age pension	626537	443,93	31 08 24	74 05	515977	510,54	31 08 27	74 03	45,06	54,51
Early pension	210622	424,58	36 00 14	69 04	174602	470,57	35 10 12	68 11	41,53	18,44
Early pension because of the employer's bankruptcy - Art. 36	382	466,60	35 08 23	64 05	374	466,98	35 08 27	64 04	41,22	0,04
Overall old age	837541	439,07	32 09 26	73 01	690953	500,42	32 09 13	72 11	44,17	72,99
Disability pension	95396	329,88	21 10 14	63 04	90167	344,44	21 11 09	63 03	30,40	9,53
Survivor's pension	198300	348,53	28 03 24	72 09	165495	397,31	28 01 25	72 05	35,07	17,48
TOTAL	1131237	413,99	31 01 06	72 03	946615	467,53	30 11 11	71 11	41,26	
Average old age ZOMO pension with 40 or more years of qualifying period	110299	626,92	42 11 12	74 07	87885	748,19	43 00 03	73 11	66,04	
Total average ZOMO pension with 40 or more years of the qualifying period	219520	572,55	42 05 03	72 07	177783	664,48	42 05 19	72 01	58,65	18,78
Beneficiaries of the minimum pension retired according to ZOMO	305045	290,94	28 00 04	-	260628	319,22	27 09 10	-	28,17	27,53
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1700	1.190,69	37 04 18	-	1556	1.249,86	37 06 05	-	110,31	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	9134	410,25	31 08 18	64 11	6780	509,13	32 06 21	64 10	44,94	46,29
Old age pension for long-term insurees - Art. 35	2480	532,63	42 03 12	61 11	2261	552,97	42 03 01	61 11	48,81	15,44
Total old age pension	11614	436,39	33 07 18	64 04	9041	520,09	34 07 09	64 01	45,90	61,72
Early pension	2229	431,76	37 03 19	60 06	1890	471,75	37 02 07	60 04	41,64	12,90
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	46,57	0,05
Overall old age	13850	435,69	34 02 26	63 08	10938	511,75	35 00 24	63 05	45,17	74,67
Disability pension	906	299,59	24 01 11	54 09	770	335,30	24 00 08	54 02	29,59	5,26
Survivor's pension	3661	340,49	29 00 13	63 06	2940	401,17	29 01 10	62 03	35,41	20,07
TOTAL	18417	410,07	32 08 03	63 02	14648	480,28	33 02 26	62 09	42,39	

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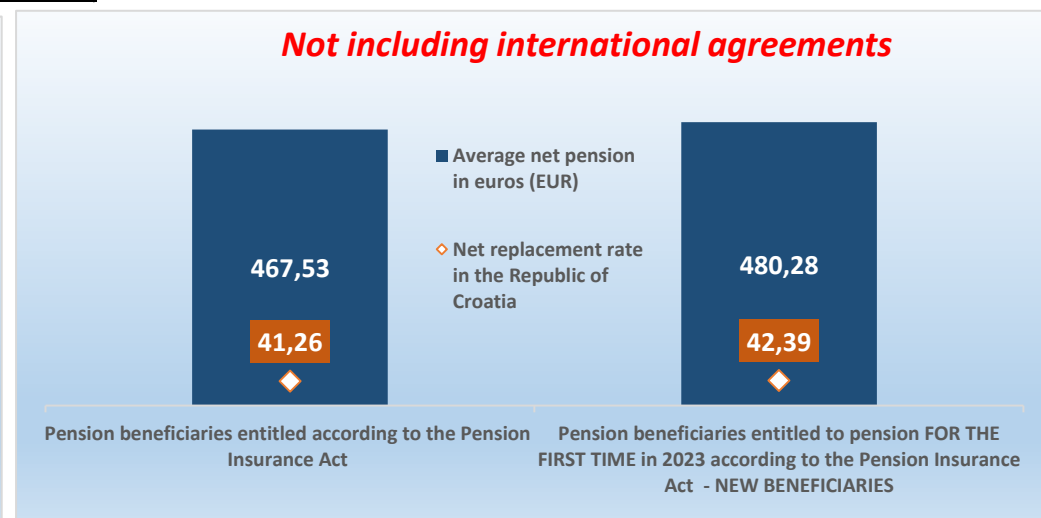
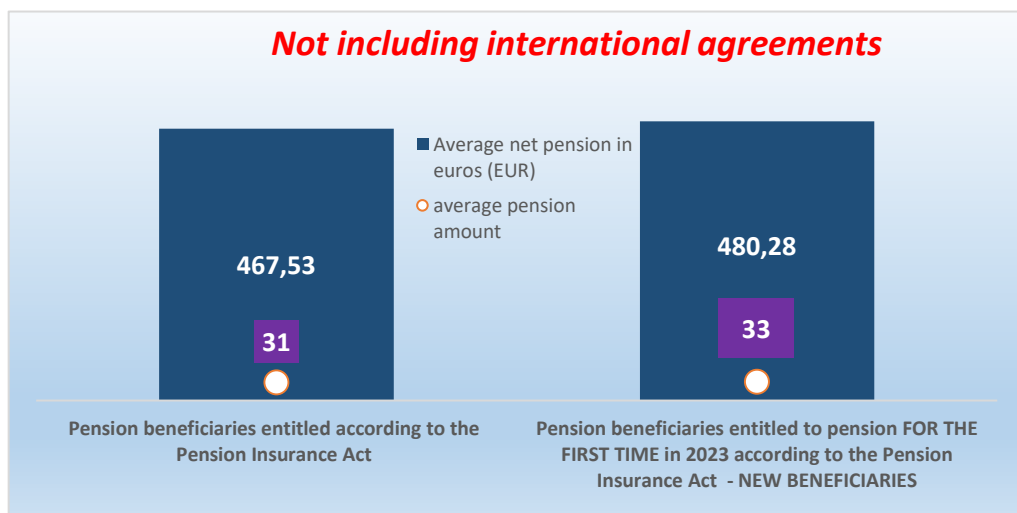
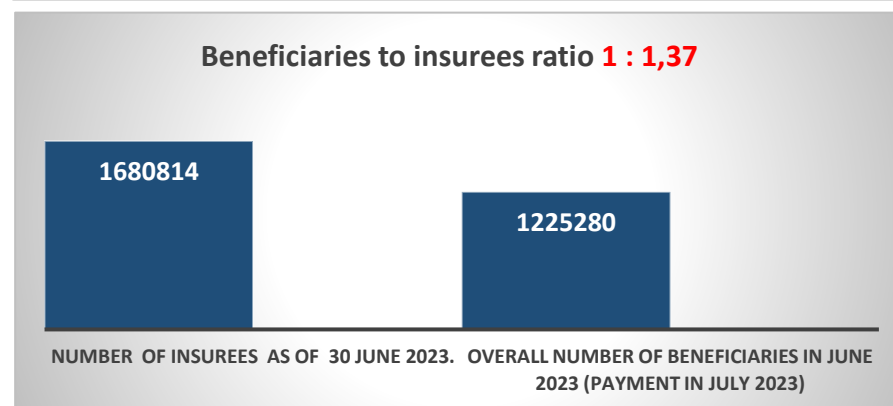
Pension beneficiaries whose pension entitlement ceased in 2023 - death caused, and who were retired according to the Pension Insurance Act

Old age	14234	415,97	21 10
Disability	1714	372,09	20 01
Survivor's	5307	375,74	18 08
TOTAL	21255	402,39	-

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



NUMBER of insurees as of 30 June 2023.	1680814
OVERALL number of beneficiaries in June 2023 (payment in July 2023)	1225280
Beneficiaries to insurees ratio	1 : 1,37
Average net wage in the Republic of Croatia for May 2023. in euros (EUR) (source: State Bureau of Statistics)	1.133
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



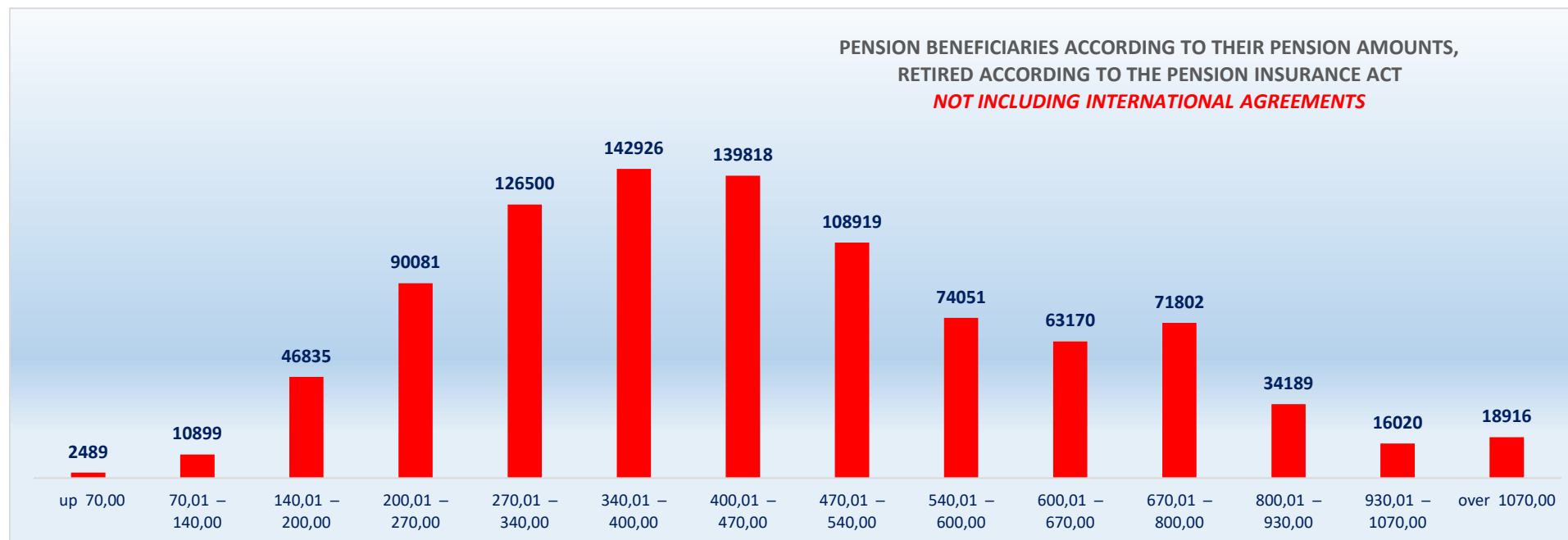
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: June 2023 (payment in July 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	2489	47,64	14 10 05	846	44,77	16 02 21	1231	49,96	12 08 13	412	46,60	18 06 14
70,01 – 140,00	10899	117,42	14 07 24	4551	118,53	16 00 23	2231	111,61	13 01 06	4117	119,34	13 11 24
140,01 – 200,00	46835	176,09	15 06 18	24228	175,97	16 04 21	5958	173,94	13 05 07	16649	177,04	15 01 03
200,01 – 270,00	90081	238,09	19 09 18	52477	238,48	20 04 01	15665	240,71	16 06 25	21939	235,28	20 09 28
270,01 – 340,00	126500	306,85	26 11 06	80703	308,02	27 08 18	22947	304,62	23 03 24	22850	304,95	27 09 28
340,01 – 400,00	142926	367,87	29 02 08	93621	367,80	30 08 18	17159	366,70	22 09 13	32146	368,70	28 02 18
400,01 – 470,00	139818	437,84	33 01 10	104564	438,42	34 01 04	12221	438,89	25 10 11	23033	434,65	32 05 20
470,01 – 540,00	108919	502,55	35 00 27	86705	502,74	35 08 11	6802	497,14	26 10 05	15412	503,81	35 02 22
540,01 – 600,00	74051	568,60	36 06 16	62511	568,71	36 11 00	2700	566,69	28 06 26	8840	568,35	36 03 00
600,01 – 670,00	63170	633,29	37 07 04	54785	633,46	37 11 11	1517	631,49	29 03 17	6868	632,31	36 05 08
670,01 – 800,00	71802	726,79	38 07 20	63954	727,12	38 11 20	1025	723,22	29 03 04	6823	724,23	36 10 10
800,01 – 930,00	34189	854,21	38 10 19	30507	853,59	39 01 29	391	855,26	29 00 15	3291	859,81	37 04 14
930,01 – 1070,00	16020	992,49	38 09 10	13844	991,73	39 00 01	187	988,42	28 06 04	1989	998,19	38 01 11
over 1070,00	18916	1.307,55	39 11 21	17657	1.311,54	40 00 03	133	1.227,70	29 03 03	1126	1.254,39	40 08 25
TOTAL	946615	467,53	30 11 11	690953	500,42	32 09 13	90167	344,44	21 11 09	165495	397,31	28 01 25

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



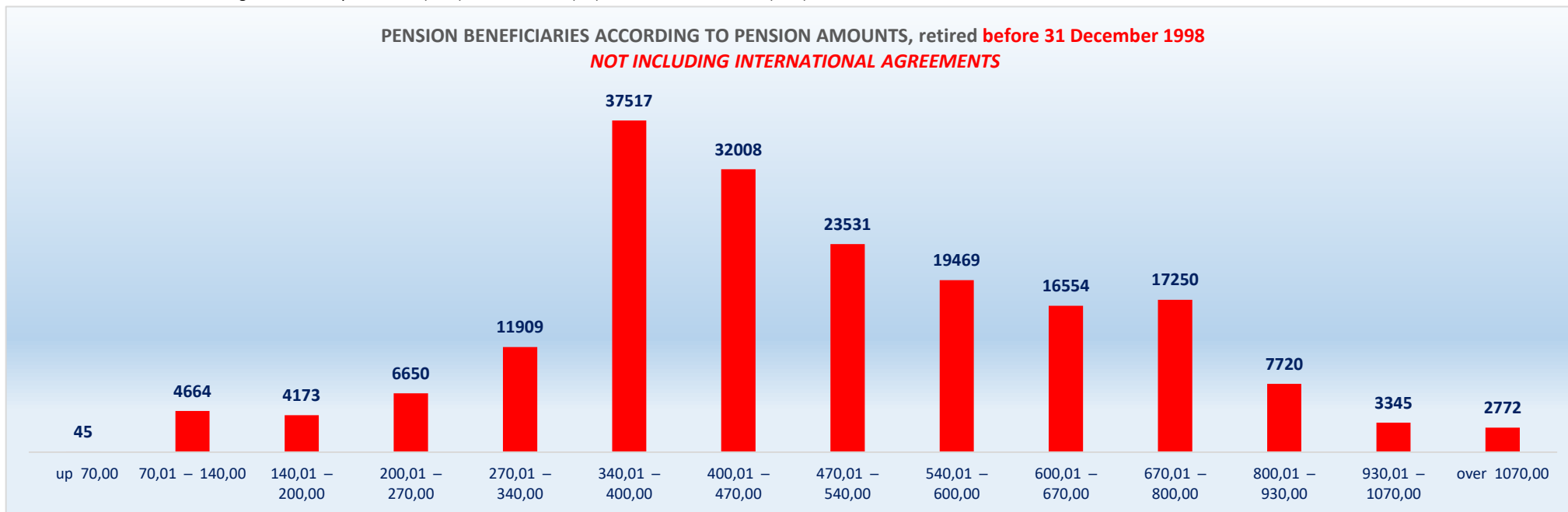
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: June 2023 (payment in July 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	48,97	17 09 14	24	44,36	21 00 22	1	60,05	02 09 12	20	53,95	14 07 05
70,01 – 140,00	4664	119,59	14 07 21	3288	118,64	16 01 11	95	119,42	10 00 23	1281	122,03	11 02 01
140,01 – 200,00	4173	169,76	15 08 25	2467	167,06	17 05 20	121	173,18	09 11 16	1585	173,70	13 05 15
200,01 – 270,00	6650	237,62	18 03 24	3565	238,89	19 02 23	311	237,04	11 05 14	2774	236,06	17 11 01
270,01 – 340,00	11909	309,33	22 03 26	7627	309,53	23 00 07	568	308,84	14 04 15	3714	308,99	22 01 03
340,01 – 400,00	37517	362,66	23 09 09	24335	359,59	24 07 15	2092	352,37	13 00 02	11090	371,32	23 11 09
400,01 – 470,00	32008	441,02	29 09 11	25119	441,78	30 05 00	1475	445,24	20 02 22	5414	436,38	29 01 14
470,01 – 540,00	23531	504,76	31 08 07	19550	505,13	32 00 02	915	500,98	22 10 04	3066	503,48	32 00 02
540,01 – 600,00	19469	568,72	33 00 26	17341	568,78	33 03 26	606	565,82	24 04 02	1522	569,24	32 11 08
600,01 – 670,00	16554	633,03	33 08 22	14862	633,02	33 11 10	481	635,22	25 06 10	1211	632,26	33 04 16
670,01 – 800,00	17250	725,24	34 02 28	15607	725,78	34 05 00	374	721,46	25 11 05	1269	719,80	34 03 10
800,01 – 930,00	7720	852,36	34 04 00	7107	851,88	34 04 25	122	851,98	25 11 16	491	859,40	35 04 20
930,01 – 1070,00	3345	992,26	34 05 28	3010	991,63	34 05 24	70	983,80	27 02 10	265	1.001,67	36 06 17
over 1070,00	2772	1.201,60	35 01 14	2693	1.201,04	35 02 24	53	1.231,70	28 04 05	26	1.198,72	37 07 19
TOTAL	187607	497,98	28 07 27	146595	522,60	29 11 12	7284	451,70	18 01 04	33728	400,95	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

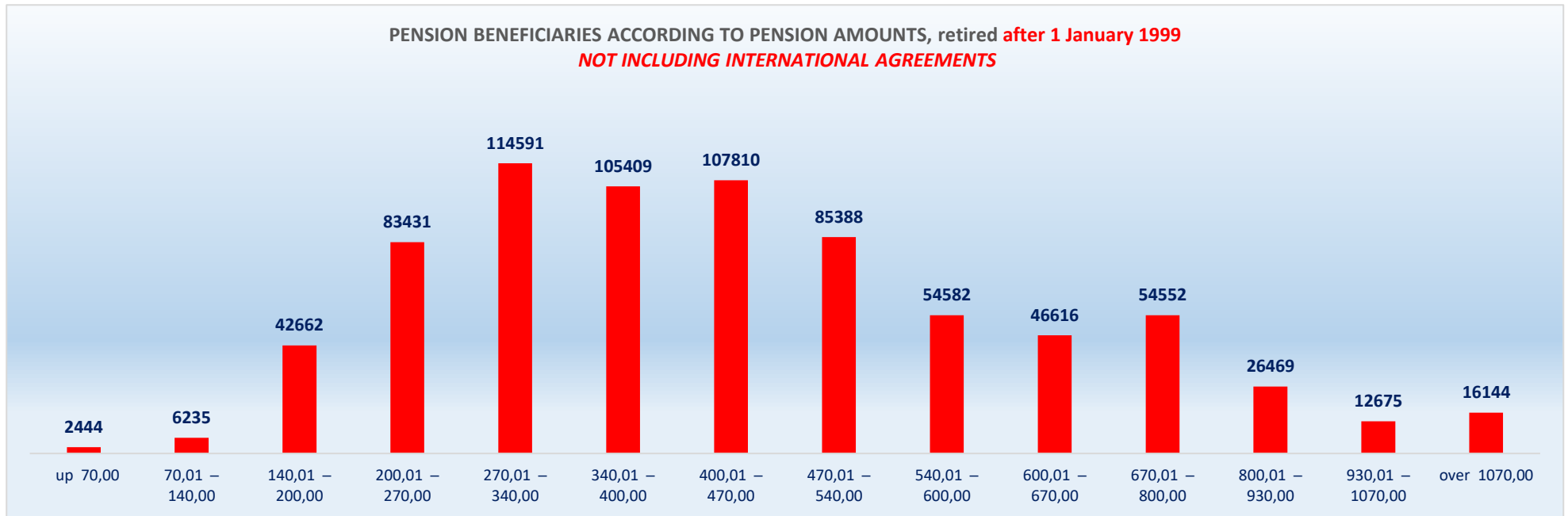


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: June 2023 (payment in July 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	2444	47,62	14 09 15	822	44,78	16 00 28	1230	49,96	12 08 16	392	46,22	18 08 28
70,01 – 140,00	6235	115,80	14 07 27	1263	118,25	15 11 01	2136	111,26	13 02 25	2836	118,12	15 03 00
140,01 – 200,00	42662	176,71	15 06 12	21761	176,98	16 03 05	5837	173,95	13 06 03	15064	177,39	15 03 06
200,01 – 270,00	83431	238,13	19 11 02	48912	238,45	20 05 00	15354	240,78	16 08 03	19165	235,17	21 02 27
270,01 – 340,00	114591	306,59	27 04 28	73076	307,87	28 02 15	22379	304,51	23 06 17	19136	304,17	28 11 09
340,01 – 400,00	105409	369,73	31 01 19	69286	370,69	32 10 18	15067	368,69	24 01 19	21056	367,33	30 05 25
400,01 – 470,00	107810	436,89	34 01 08	79445	437,36	35 03 09	10746	438,02	26 06 25	17619	434,12	33 05 20
470,01 – 540,00	85388	501,94	36 00 03	67155	502,05	36 09 12	5887	496,54	27 04 18	12346	503,89	36 00 06
540,01 – 600,00	54582	568,55	37 09 06	45170	568,69	38 03 10	2094	566,95	29 05 29	7318	568,16	36 11 04
600,01 – 670,00	46616	633,38	38 11 16	39923	633,62	39 05 04	1036	629,76	30 06 08	5657	632,32	37 00 29
670,01 – 800,00	54552	727,28	40 00 04	48347	727,56	40 05 06	651	724,23	30 11 01	5554	725,24	37 05 07
800,01 – 930,00	26469	854,75	40 02 16	23400	854,11	40 07 16	269	856,74	30 05 02	2800	859,88	37 08 22
930,01 – 1070,00	12675	992,56	39 11 02	10834	991,76	40 03 09	117	991,18	29 03 19	1724	997,65	38 04 10
over 1070,00	16144	1.325,74	40 09 22	14964	1.331,42	40 10 14	80	1.225,05	29 10 13	1100	1.255,71	40 09 22
TOTAL	759008	460,01	31 06 02	544358	494,45	33 06 20	82883	335,01	22 02 27	131767	396,37	28 11 08

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: June 2023 (payment in July 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)	6989	724,54	31 10 07
	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)	9523	683,20	35 11 07
	c) workers engaged in demining work	671	648,70	31 05 00
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	357	779,73	-
3.	Active military personnel - DVO	16043	624,06	31 01 21
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	1862	431,63	33 05 21
5.	Former political prisoners	2057	653,35	33 02 06
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71271	931,10	18 08 11
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)	57742	464,16	30 01 16
8.	Former Yugoslav People's Army members - JNA	3610	539,27	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	156	528,69	38 02 26
10.	National Liberation War veterans - NOR	4850	496,42	29 08 05
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	679	1.643,01	32 09 10
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	64	578,61	29 03 04
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	1.473,32	41 11 07
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	245	620,00	29 07 16
16.	Workers professionally exposed to asbestos	816	517,90	27 09 22
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	204	335,88	28 10 07
18.	Members of the Croatian Defence Council - HVO	6729	536,17	06 06 14
TOTAL		184009	-	-

