

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - July 2023 (payment in August 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	499499	441,65	31 09 01	75 02	404871	515,53	31 09 16	75 02	44,83	42,79
Old age pension for long-term insurees - Art. 35	50557	567,30	42 05 20	66 06	44618	595,85	42 05 15	66 05	51,81	4,72
Old age pension transformed from disability pension	76828	388,26	24 08 08	74 08	66616	436,27	24 05 09	74 06	37,94	7,04
Total old age pension	626884	445,24	31 08 28	74 05	516105	512,24	31 09 03	74 04	44,54	54,55
Early pension	210817	425,03	36 00 15	69 05	174794	471,01	35 10 14	69 00	40,96	18,48
Early pension because of the employer's bankruptcy - Art. 36	382	466,72	35 08 23	64 06	374	467,10	35 08 27	64 06	40,62	0,04
Overall old age	838083	440,17	32 09 29	73 02	691273	501,79	32 09 18	72 11	43,63	73,07
Disability pension	95104	330,20	21 10 13	63 05	89897	344,77	21 11 07	63 03	29,98	9,50
Survivor's pension	197789	348,96	28 03 23	72 09	164934	398,07	28 01 22	72 06	34,61	17,43
TOTAL	1130976	414,97	31 01 10	72 03	946104	468,79	30 11 16	71 11	40,76	
Average old age ZOMO pension with 40 or more years of qualifying period	110559	629,13	42 11 16	74 07	88151	750,52	43 00 03	73 11	65,26	
Total average ZOMO pension with 40 or more years of the qualifying period	220193	573,92	42 05 06	72 07	178412	665,91	42 05 23	72 01	57,91	18,86
Beneficiaries of the minimum pension retired according to ZOMO	305714	291,46	28 00 06	-	261147	319,86	27 09 18	-	27,81	27,60
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1699	1.201,98	37 04 23	-	1554	1.262,77	37 06 11	-	109,81	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	11089	414,90	31 09 16	64 11	8315	511,38	32 07 18	64 09	44,47	47,30
Old age pension for long-term insurees - Art. 35	2932	535,61	42 03 15	61 11	2678	556,00	42 03 05	61 11	48,35	15,23
Total old age pension	14021	440,14	33 08 28	64 03	10993	522,25	34 08 17	64 01	45,41	62,53
Early pension	2774	433,15	37 04 01	60 05	2370	469,38	37 02 26	60 04	40,82	13,48
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	45,88	0,04
Overall old age	16802	439,03	34 04 06	63 07	13370	512,88	35 02 01	63 05	44,60	76,05
Disability pension	1068	302,46	24 02 05	54 08	911	337,82	24 01 01	54 01	29,38	5,18
Survivor's pension	4141	343,16	29 00 06	63 02	3300	406,25	29 00 23	61 10	35,33	18,77
TOTAL	22011	414,36	32 10 00	63 01	17581	483,80	33 04 29	62 07	42,07	

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)
-----------------	-------------------------	------------------------------------	--------------------------------------

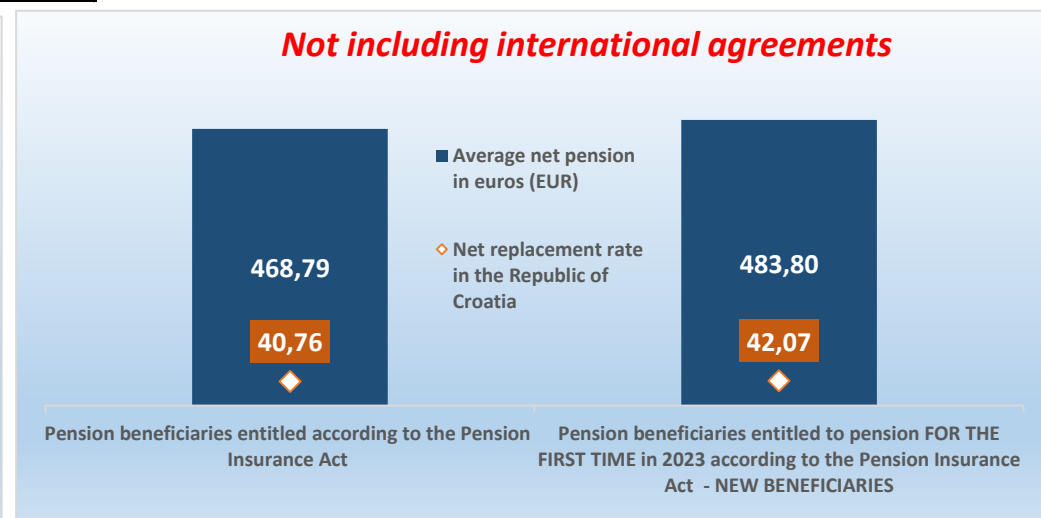
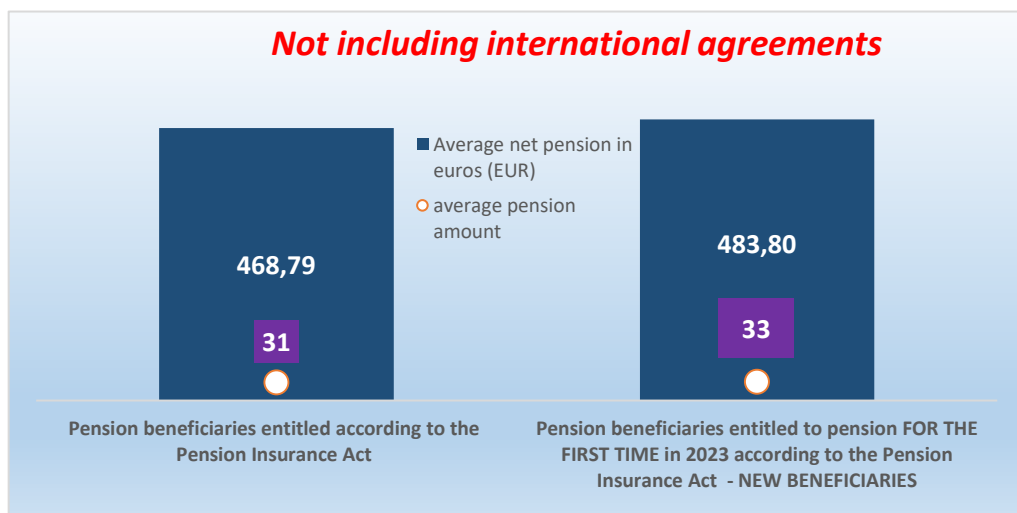
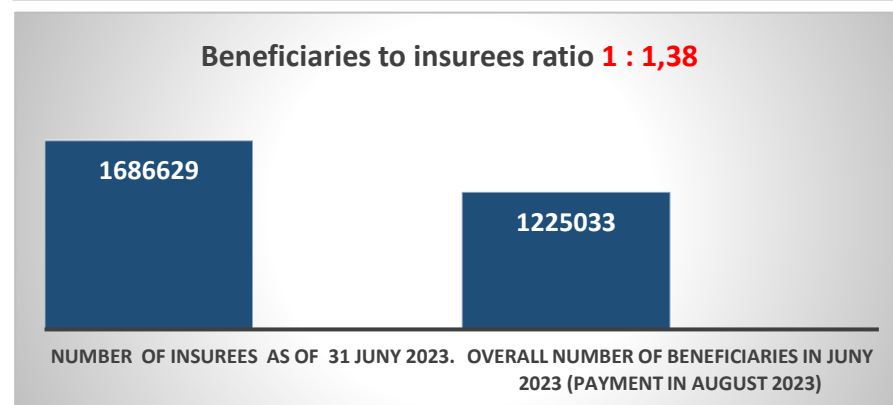
Pension beneficiaries whose pension entitlement ceased in 2023 - death caused, and who were retired according to the Pension Insurance Act

Old age	16981	415,06	21 09
Disability	2047	372,50	20 03
Survivor's	6249	375,52	18 07
TOTAL	25277	401,84	-

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



NUMBER of insurees as of 31 Juny 2023.	1686629
OVERALL number of beneficiaries in Juny 2023 (payment in August 2023)	1225033
Beneficiaries to insurees ratio	1 : 1,38
Average net wage in the Republic of Croatia for June 2023. in euros (EUR) (source: State Bureau of Statistics)	1.150
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



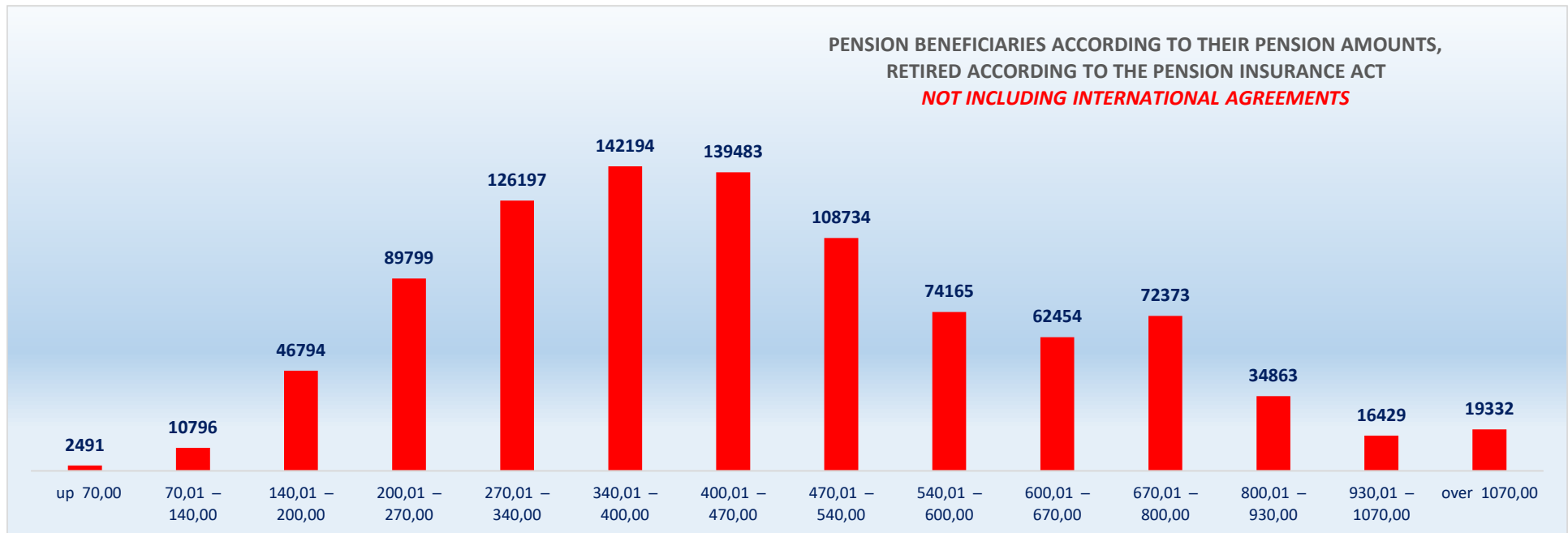
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: June 2023 (payment in August 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	2491	47,61	14 10 06	856	44,73	16 03 00	1222	49,95	12 08 01	413	46,68	18 06 04
70,01 – 140,00	10796	117,34	14 07 17	4452	118,43	16 01 03	2232	111,57	13 00 16	4112	119,31	13 11 17
140,01 – 200,00	46794	176,08	15 06 17	24218	175,95	16 04 19	5940	173,93	13 05 05	16636	177,05	15 01 03
200,01 – 270,00	89799	238,02	19 09 15	52269	238,38	20 03 25	15629	240,71	16 06 21	21901	235,26	20 10 01
270,01 – 340,00	126197	306,84	26 10 29	80526	308,02	27 08 07	22846	304,62	23 03 20	22825	304,93	27 09 25
340,01 – 400,00	142194	367,92	29 02 11	93122	367,87	30 08 22	17090	366,73	22 09 16	31982	368,69	28 02 17
400,01 – 470,00	139483	437,81	33 01 02	104370	438,39	34 00 22	12209	438,88	25 10 08	22904	434,62	32 05 22
470,01 – 540,00	108734	502,57	35 00 29	86881	502,74	35 08 12	6780	497,15	26 10 04	15073	504,05	35 02 23
540,01 – 600,00	74165	568,55	36 06 17	62653	568,69	36 10 27	2699	566,64	28 07 05	8813	568,08	36 03 22
600,01 – 670,00	62454	633,26	37 07 13	54151	633,44	37 11 21	1435	630,84	29 05 01	6868	632,38	36 04 11
670,01 – 800,00	72373	727,05	38 07 07	64552	727,29	38 11 06	1069	722,74	29 01 25	6752	725,41	36 10 00
800,01 – 930,00	34863	854,04	38 10 25	31135	853,33	39 02 08	407	858,44	29 00 16	3321	860,08	37 03 13
930,01 – 1070,00	16429	992,59	38 08 19	14061	991,90	38 11 20	193	993,75	28 04 07	2175	996,96	38 00 09
over 1070,00	19332	1.311,61	39 11 03	18027	1.314,70	39 11 15	146	1.260,95	29 06 24	1159	1.269,82	40 08 21
TOTAL	946104	468,79	30 11 16	691273	501,79	32 09 18	89897	344,77	21 11 07	164934	398,07	28 01 22

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



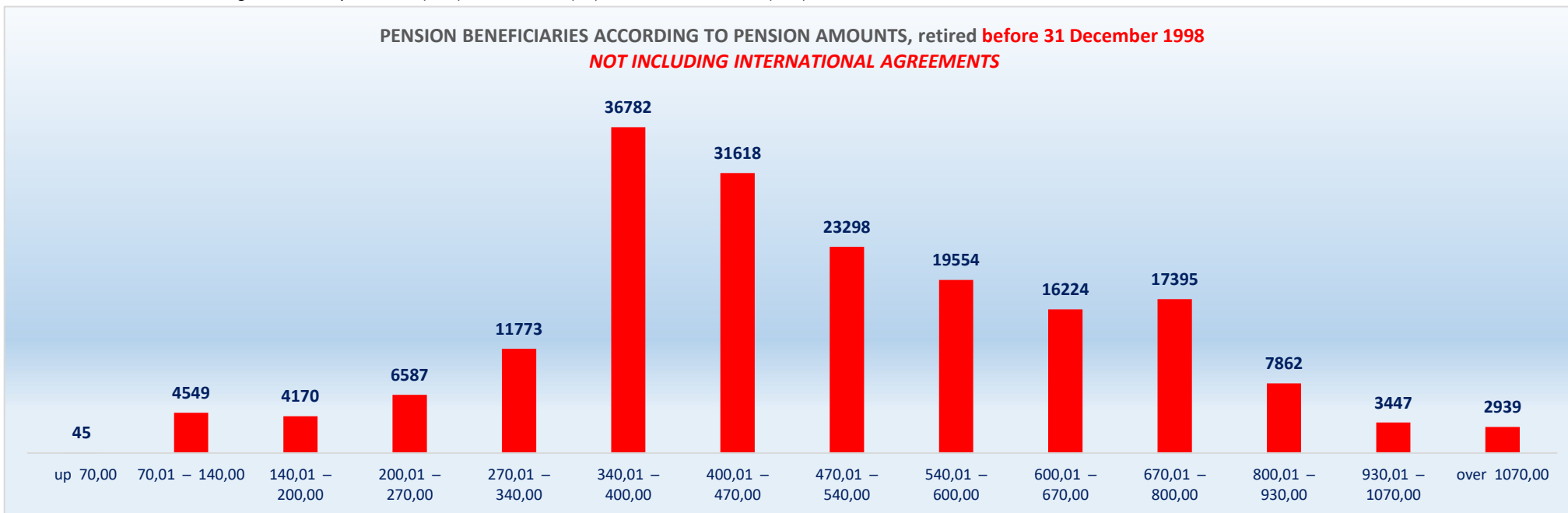
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: June 2023 (payment in August 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	49,33	17 09 14	24	45,03	21 00 22	1	60,05	02 09 12	20	53,95	14 07 05
70,01 – 140,00	4549	119,53	14 07 18	3181	118,56	16 01 23	94	119,35	10 00 03	1274	121,97	11 01 28
140,01 – 200,00	4170	169,65	15 08 21	2480	166,86	17 05 01	120	172,98	09 11 07	1570	173,78	13 05 23
200,01 – 270,00	6587	237,57	18 03 10	3523	238,83	19 02 04	309	236,86	11 05 14	2755	236,04	17 10 23
270,01 – 340,00	11773	309,29	22 03 15	7515	309,47	22 11 26	558	309,06	14 04 09	3700	308,96	22 01 01
340,01 – 400,00	36782	362,75	23 08 21	23733	359,68	24 06 24	2063	352,48	12 11 21	10986	371,32	23 11 01
400,01 – 470,00	31618	440,87	29 07 28	24800	441,59	30 03 11	1460	445,26	20 01 12	5358	436,34	29 01 11
470,01 – 540,00	23298	504,89	31 07 19	19373	505,24	31 11 15	909	501,09	22 09 22	3016	503,79	31 11 09
540,01 – 600,00	19554	568,66	33 00 28	17416	568,74	33 03 25	603	565,79	24 06 07	1535	568,85	32 11 21
600,01 – 670,00	16224	632,96	33 08 22	14594	633,00	33 11 05	434	633,69	25 09 09	1196	632,25	33 04 22
670,01 – 800,00	17395	725,61	34 02 08	15781	725,95	34 04 15	405	722,08	25 08 20	1209	722,42	34 02 00
800,01 – 930,00	7862	851,95	34 03 28	7251	851,50	34 04 27	129	854,41	26 01 21	482	857,96	35 01 11
930,01 – 1070,00	3447	993,12	34 04 28	3067	992,47	34 03 28	65	992,53	26 05 17	315	999,50	36 10 06
over 1070,00	2939	1.212,04	35 00 04	2853	1.211,23	35 01 09	59	1.239,69	28 11 16	27	1.237,31	38 02 02
TOTAL	186243	500,41	28 07 25	145591	525,50	29 11 09	7209	453,17	18 01 00	33443	401,40	25 01 00

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

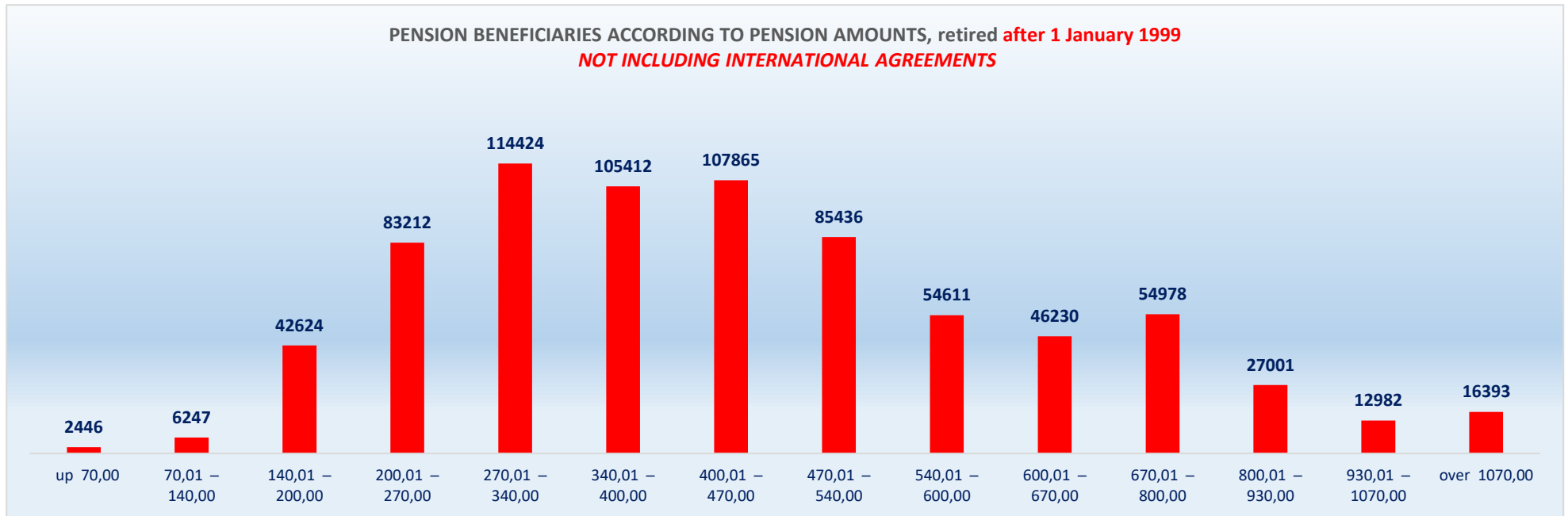


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: June 2023 (payment in August 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	2446	47,58	14 09 16	832	44,72	16 01 07	1221	49,94	12 08 04	393	46,31	18 08 17
70,01 – 140,00	6247	115,75	14 07 15	1271	118,10	15 11 06	2138	111,23	13 02 04	2838	118,11	15 02 17
140,01 – 200,00	42624	176,71	15 06 11	21738	176,99	16 03 05	5820	173,95	13 06 01	15066	177,39	15 03 05
200,01 – 270,00	83212	238,06	19 10 29	48746	238,35	20 04 26	15320	240,79	16 07 29	19146	235,15	21 03 01
270,01 – 340,00	114424	306,59	27 04 19	73011	307,87	28 02 02	22288	304,51	23 06 12	19125	304,15	28 11 05
340,01 – 400,00	105412	369,72	31 01 15	69389	370,67	32 10 10	15027	368,69	24 01 19	20996	367,31	30 05 23
400,01 – 470,00	107865	436,91	34 01 04	79570	437,39	35 03 03	10749	438,02	26 06 23	17546	434,10	33 05 22
470,01 – 540,00	85436	501,94	36 00 06	67508	502,02	36 09 11	5871	496,54	27 04 19	12057	504,12	36 00 14
540,01 – 600,00	54611	568,51	37 09 07	45237	568,68	38 03 07	2096	566,88	29 05 24	7278	567,92	37 00 02
600,01 – 670,00	46230	633,37	38 11 23	39557	633,60	39 05 17	1001	629,61	30 06 25	5672	632,41	36 11 28
670,01 – 800,00	54978	727,50	39 11 28	48771	727,72	40 04 23	664	723,14	30 10 19	5543	726,06	37 04 24
800,01 – 930,00	27001	854,64	40 02 22	23884	853,89	40 07 24	278	860,32	30 03 10	2839	860,44	37 07 29
930,01 – 1070,00	12982	992,45	39 10 15	10994	991,74	40 03 07	128	994,36	29 03 25	1860	996,53	38 02 23
over 1070,00	16393	1.329,46	40 09 22	15174	1.334,16	40 10 15	87	1.275,37	29 11 27	1132	1.270,60	40 09 14
TOTAL	759861	461,04	31 06 07	545682	495,47	33 06 23	82688	335,31	22 02 25	131491	397,22	28 11 04

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: July 2023 (payment in August 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)	6978	749,75	31 10 04
	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)	9537	705,54	35 11 26
	c) workers engaged in demining work	672	675,02	31 04 23
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	367	814,42	-
3.	Active military personnel - DVO	16060	639,46	31 01 29
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	1830	436,65	33 05 13
5.	Former political prisoners	2043	675,39	33 02 14
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71267	968,00	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)	58043	464,63	30 02 01
8.	Former Yugoslav People's Army members - JNA	3568	545,75	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	153	532,33	38 05 01
10.	National Liberation War veterans - NOR	4774	502,33	29 08 05
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	680	1.723,31	32 09 14
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	63	591,59	29 03 02
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	17	623,59	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	123	1.584,40	41 11 06
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	245	619,96	29 07 16
16.	Workers professionally exposed to asbestos	816	517,93	27 09 13
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	203	334,31	28 10 04
18.	Members of the Croatian Defence Council - HVO	6730	548,29	06 06 01
TOTAL		184169	-	-

