

## KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - August 2023 (payment in September 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	499728	474,48	31 09 01	75 02	404945	554,09	31 09 17	75 02	48,56	42,83
Old age pension for long-term insurees - Art. 35	50900	608,85	42 05 19	66 07	44925	639,34	42 05 14	66 06	56,03	4,75
Old age pension transformed from disability pension	76693	419,32	24 08 03	74 09	66491	471,31	24 05 06	74 06	41,31	7,03
<b>Total old age pension</b>	<b>627321</b>	<b>478,64</b>	<b>31 09 00</b>	<b>74 05</b>	<b>516361</b>	<b>550,85</b>	<b>31 09 07</b>	<b>74 04</b>	48,28	<b>54,61</b>
Early pension	210884	458,24	36 00 16	69 06	174922	507,64	35 10 14	69 00	44,49	18,50
Early pension because of the employer's bankruptcy - Art. 36	382	503,46	35 08 23	64 07	374	503,89	35 08 27	64 07	44,16	0,04
<b>Overall old age</b>	<b>838587</b>	<b>473,52</b>	<b>32 10 00</b>	<b>73 02</b>	<b>691657</b>	<b>539,89</b>	<b>32 09 21</b>	<b>73 00</b>	47,32	<b>73,16</b>
Disability pension	94799	357,21	21 10 13	63 05	89624	372,95	21 11 07	63 04	32,69	9,48
Survivor's pension	197047	375,56	28 03 19	72 10	164176	428,72	28 01 18	72 06	37,57	17,36
<b>TOTAL</b>	<b>1130433</b>	<b>446,69</b>	<b>31 01 13</b>	<b>72 03</b>	<b>945457</b>	<b>504,76</b>	<b>30 11 20</b>	<b>72 00</b>	<b>44,24</b>	
Average <b>old age</b> ZOMO pension with 40 or more years of qualifying period	110761	673,39	42 11 19	74 07	88345	803,42	43 00 07	73 11	70,41	
<b>Total average ZOMO pension with 40 or more years of the qualifying period</b>	220683	615,21	42 05 08	72 07	178865	713,74	42 05 25	72 01	62,55	18,92
Beneficiaries of the <b>minimum</b> pension retired according to ZOMO	306259	315,86	28 00 11	-	261613	346,76	27 09 24	-	30,39	27,67
Beneficiaries of the <b>maximum</b> pension retired according to the Maximum Pension Act	1695	1.285,49	37 04 24	-	1550	1.350,82	37 06 11	-	118,39	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	12852	444,74	31 09 00	64 10	9618	548,48	32 07 01	64 09	48,07	47,68
Old age pension for long-term insurees - Art. 35	3368	579,30	42 03 18	61 11	3068	601,47	42 03 05	61 11	52,71	15,21
<b>Total old age pension</b>	<b>16220</b>	<b>472,68</b>	<b>33 08 28</b>	<b>64 03</b>	<b>12686</b>	<b>561,30</b>	<b>34 08 16</b>	<b>64 00</b>	<b>49,19</b>	<b>62,90</b>
Early pension	3222	467,35	37 03 22	60 05	2774	504,55	37 02 16	60 04	44,22	13,75
Early pension because of the employer's bankruptcy - Art. 36	7	568,07	37 00 10	59 05	7	568,07	37 00 10	59 05	49,79	0,03
<b>Overall old age</b>	<b>19449</b>	<b>471,83</b>	<b>34 04 03</b>	<b>63 07</b>	<b>15467</b>	<b>551,12</b>	<b>35 02 00</b>	<b>63 04</b>	<b>48,30</b>	<b>76,68</b>
Disability pension	1209	330,40	24 03 04	54 08	1034	367,66	24 02 11	54 01	32,22	5,13
Survivor's pension	4587	372,25	29 01 13	63 02	3669	440,19	29 02 01	61 10	38,58	18,19
<b>TOTAL</b>	<b>25245</b>	<b>446,96</b>	<b>32 10 23</b>	<b>63 01</b>	<b>20170</b>	<b>521,54</b>	<b>33 05 25</b>	<b>62 07</b>	<b>45,71</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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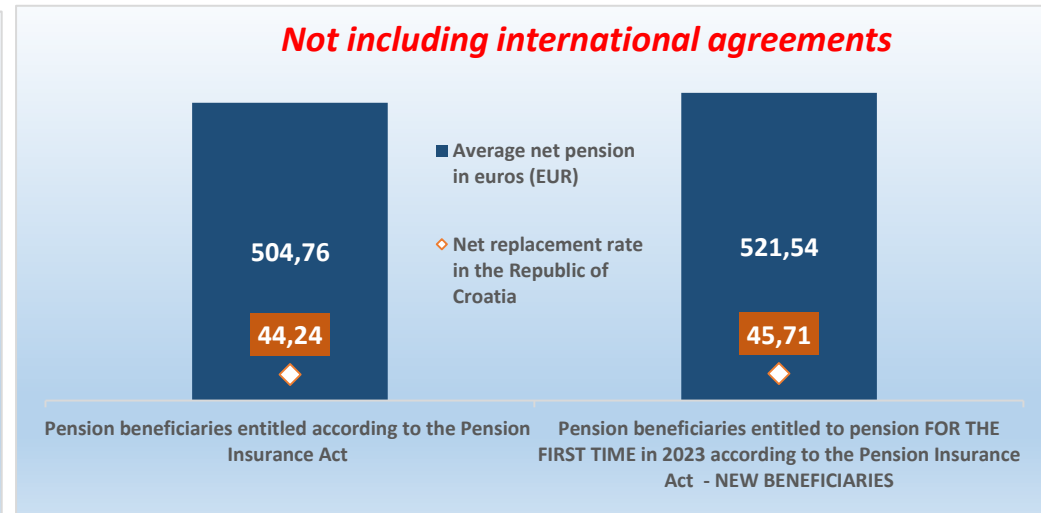
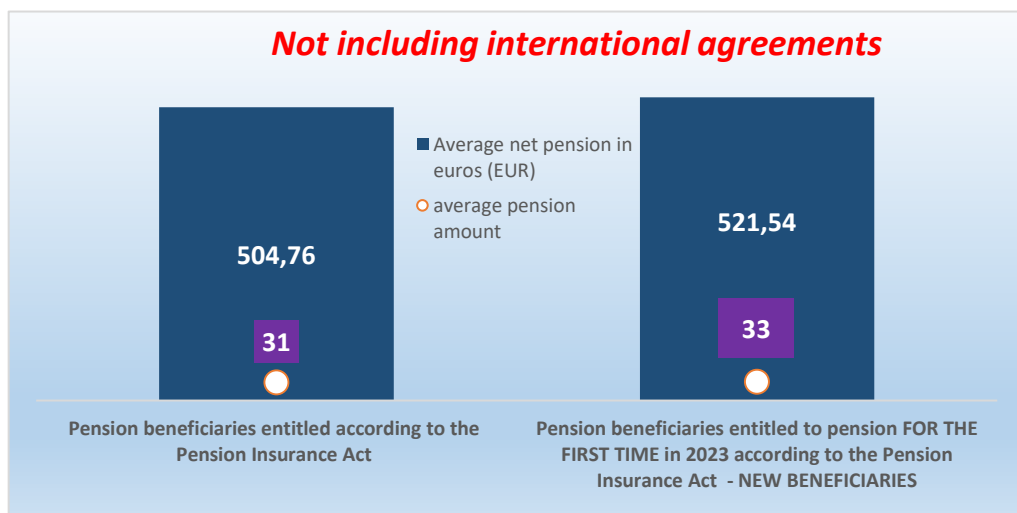
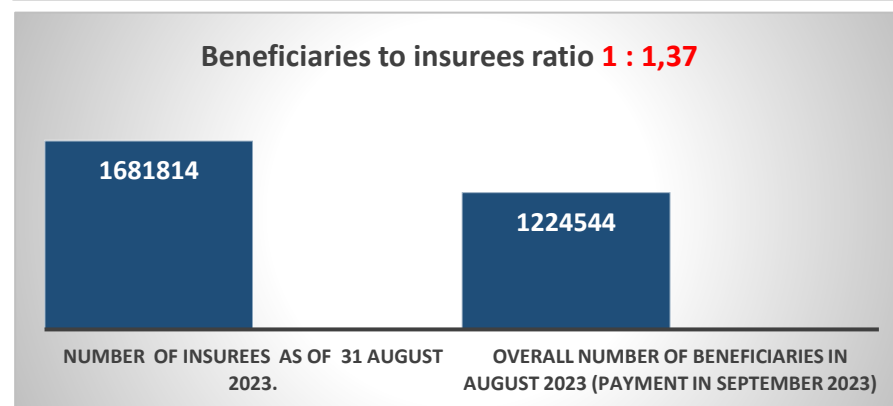
**Pension beneficiaries whose pension entitlement ceased in 2023 - death caused, and who were retired according to the Pension Insurance Act**

Old age	19546	448,23	21 09
Disability	2363	406,20	20 03
Survivor's	7231	406,30	18 08
<b>TOTAL</b>	<b>29140</b>	<b>434,42</b>	<b>-</b>

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



<b>NUMBER of insurees as of 31 August 2023.</b>	<b>1681814</b>
OVERALL number of beneficiaries in August 2023 (payment in September 2023)	<b>1224544</b>
Beneficiaries to insurees ratio	<b>1 : 1,37</b>
Average net wage in the Republic of Croatia for July 2023. in euros (EUR) (source: State Bureau of Statistics)	<b>1.141</b>
Current value of pension (CVP), 1 July 2023	11,77
Minimum value of pension per 1 year of qualifying period, 1 July 2023	12,13
Total pension expenditure in 2023 - in euros billions (plan)	6,56



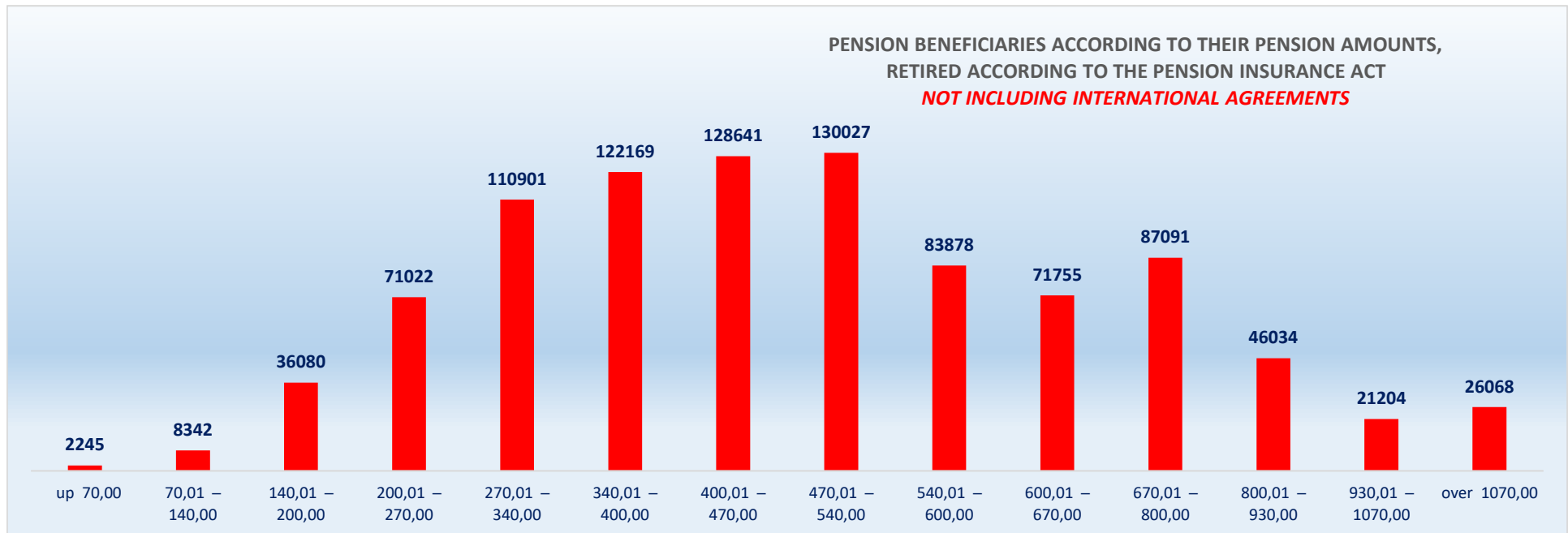
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT**

**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: August 2023 (payment in September 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	2245	49,13	14 10 10	819	47,28	16 01 26	1083	51,55	12 06 26	343	45,92	19 00 25
70,01 – 140,00	8342	119,49	14 05 05	3457	122,69	15 10 15	1840	110,04	13 01 02	3045	121,55	13 08 05
140,01 – 200,00	36080	180,75	15 01 13	18144	181,38	16 01 11	4422	173,96	13 02 18	13514	182,11	14 05 06
200,01 – 270,00	71022	236,35	18 04 00	40680	236,48	18 11 19	10972	237,91	15 00 03	19370	235,19	18 11 02
270,01 – 340,00	110901	308,87	24 07 15	67107	310,10	25 04 00	22598	308,53	21 01 02	21196	305,31	26 01 25
340,01 – 400,00	122169	372,54	28 00 20	81220	371,67	29 01 24	16454	372,43	23 02 13	24495	375,50	27 08 24
400,01 – 470,00	128641	433,01	31 09 24	88064	434,19	33 01 13	12371	428,93	25 07 07	28206	431,11	30 04 28
470,01 – 540,00	130027	505,44	33 10 01	101750	505,85	34 08 21	11219	503,70	25 05 22	17058	504,17	34 00 01
540,01 – 600,00	83878	568,22	35 11 04	68772	568,46	36 04 14	3682	566,90	27 08 12	11424	567,21	35 09 15
600,01 – 670,00	71755	632,93	36 11 02	61166	633,13	37 03 07	2294	629,44	28 11 25	8295	632,41	36 04 09
670,01 – 800,00	87091	728,27	38 01 23	76877	728,75	38 06 00	1667	719,53	29 02 17	8547	725,65	36 06 22
800,01 – 930,00	46034	858,34	38 10 20	41526	858,39	39 01 28	520	856,65	29 01 19	3988	858,09	37 01 26
930,01 – 1070,00	21204	992,04	38 10 14	18355	991,71	39 02 05	279	988,13	28 07 10	2570	994,83	37 08 13
over 1070,00	26068	1.326,38	39 07 03	23720	1.334,39	39 08 14	223	1.244,31	29 01 24	2125	1.245,61	39 05 06
<b>TOTAL</b>	<b>945457</b>	<b>504,76</b>	<b>30 11 20</b>	<b>691657</b>	<b>539,89</b>	<b>32 09 21</b>	<b>89624</b>	<b>372,95</b>	<b>21 11 07</b>	<b>164176</b>	<b>428,72</b>	<b>28 01 18</b>

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



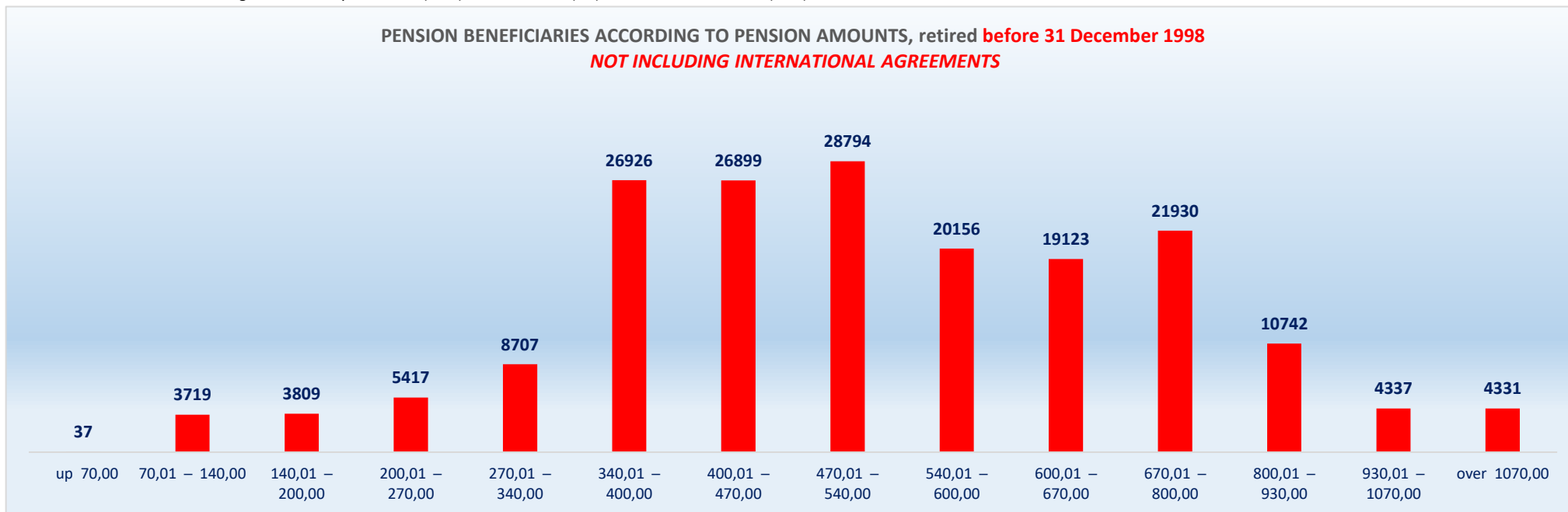
**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: August 2023 (payment in September 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	37	49,15	18 08 23	22	46,51	21 06 21	1	65,08	02 09 12	14	52,16	15 05 01
70,01 – 140,00	3719	126,09	14 03 23	2589	124,93	15 10 02	67	122,94	08 10 15	1063	129,12	10 11 15
140,01 – 200,00	3809	169,11	15 08 23	2449	167,29	17 04 17	107	170,27	10 08 01	1253	172,56	12 11 04
200,01 – 270,00	5417	237,06	17 01 01	2758	237,58	18 04 19	250	240,29	11 00 14	2409	236,12	16 02 23
270,01 – 340,00	8707	309,11	21 03 08	5465	310,29	21 09 24	420	312,61	13 07 13	2822	306,30	21 04 16
340,01 – 400,00	26926	375,24	21 11 13	19202	373,94	23 04 07	1925	373,18	12 01 10	5799	380,22	20 06 18
400,01 – 470,00	26899	431,93	27 02 08	16105	436,18	27 07 00	785	437,82	20 04 08	10009	424,64	27 00 14
470,01 – 540,00	28794	504,09	30 10 21	23832	503,88	31 06 02	1442	504,71	20 02 16	3520	505,27	30 08 21
540,01 – 600,00	20156	569,55	32 05 03	17486	569,86	32 08 07	609	570,95	23 09 02	2061	566,46	32 05 09
600,01 – 670,00	19123	632,76	33 03 04	17083	632,94	33 05 18	534	628,79	24 09 21	1506	632,09	33 02 21
670,01 – 800,00	21930	726,60	33 10 08	19794	726,78	34 00 22	629	720,12	25 09 25	1507	727,01	33 06 21
800,01 – 930,00	10742	858,53	34 04 08	9941	858,72	34 05 13	180	854,84	25 10 04	621	856,49	35 00 01
930,01 – 1070,00	4337	992,74	34 04 08	3903	992,46	34 04 00	84	985,88	26 00 21	350	997,48	36 06 22
over 1070,00	4331	1.234,07	34 09 22	4074	1.237,49	34 10 22	87	1.250,53	27 11 18	170	1.143,74	36 04 00
<b>TOTAL</b>	<b>184927</b>	<b>539,21</b>	<b>28 07 23</b>	<b>144703</b>	<b>566,08</b>	<b>29 11 07</b>	<b>7120</b>	<b>490,12</b>	<b>18 00 24</b>	<b>33104</b>	<b>432,32</b>	<b>25 00 24</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**

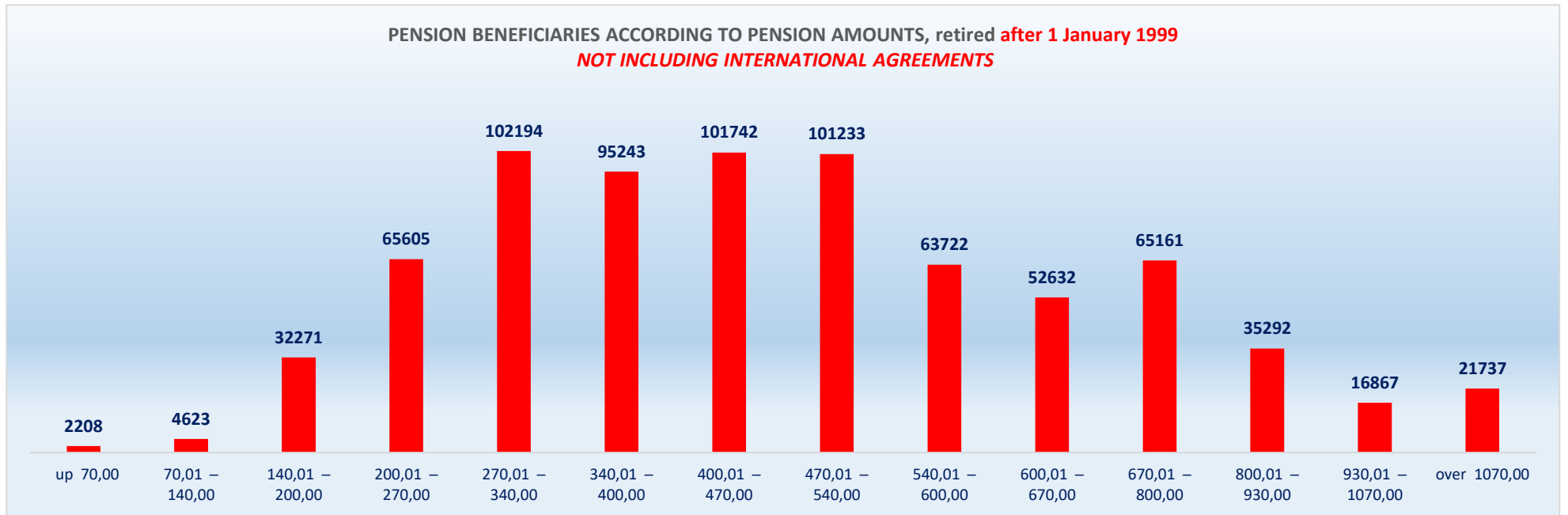


**PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999**  
**NOT INCLUDING INTERNATIONAL AGREEMENTS**

situation: August 2023 (payment in September 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	2208	49,13	14 09 16	797	47,30	16 00 00	1082	51,54	12 06 29	329	45,65	19 02 23
70,01 – 140,00	4623	114,17	14 06 11	868	116,03	16 00 00	1773	109,56	13 03 00	1982	117,49	15 01 21
140,01 – 200,00	32271	182,12	15 00 17	15695	183,58	15 11 02	4315	174,05	13 03 11	12261	183,09	14 07 03
200,01 – 270,00	65605	236,29	18 05 08	37922	236,40	19 00 00	10722	237,86	15 01 02	16961	235,06	19 03 17
270,01 – 340,00	102194	308,85	24 11 00	61642	310,09	25 07 26	22178	308,46	21 02 24	18374	305,16	26 10 24
340,01 – 400,00	95243	371,78	29 09 22	62018	370,97	30 11 24	14529	372,33	24 08 06	18696	374,04	29 11 18
400,01 – 470,00	101742	433,30	33 00 10	71959	433,75	34 04 18	11586	428,33	25 11 05	18197	434,67	32 03 04
470,01 – 540,00	101233	505,82	34 08 02	77918	506,45	35 08 18	9777	503,56	26 02 09	13538	503,89	34 10 01
540,01 – 600,00	63722	567,80	37 00 05	51286	567,98	37 07 17	3073	566,10	28 04 09	9363	567,37	36 06 08
600,01 – 670,00	52632	632,99	38 02 22	44083	633,20	38 08 29	1760	629,64	29 11 07	6789	632,49	37 00 06
670,01 – 800,00	65161	728,83	39 07 02	57083	729,44	40 00 11	1038	719,17	30 09 11	7040	725,36	37 02 10
800,01 – 930,00	35292	858,29	40 03 03	31585	858,28	40 07 25	340	857,61	30 08 08	3367	858,39	37 06 22
930,01 – 1070,00	16867	991,86	40 00 10	14452	991,51	40 06 02	195	989,09	29 08 07	2220	994,42	37 10 19
over 1070,00	21737	1.344,77	40 06 20	19646	1.354,48	40 08 17	136	1.240,33	29 11 05	1955	1.254,47	39 08 16
<b>TOTAL</b>	<b>760530</b>	<b>496,39</b>	<b>31 06 10</b>	<b>546954</b>	<b>532,97</b>	<b>33 06 26</b>	<b>82504</b>	<b>362,83</b>	<b>22 02 24</b>	<b>131072</b>	<b>427,81</b>	<b>28 10 29</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: August 2023 (payment in September 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)	6954	802,57	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)	9582	755,69	36 00 08
	<b>c)</b> workers engaged in demining work	670	722,95	31 05 10
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	374	869,70	-
3.	Active military personnel - DVO	16100	685,75	31 02 06
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	1793	469,24	33 05 17
5.	Former political prisoners	2029	722,33	33 02 01
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members )	71281	1.044,04	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)	58276	502,15	30 02 12
8.	Former Yugoslav People's Army members - JNA	3530	583,42	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	154	573,84	38 04 23
10.	National Liberation War veterans - NOR	4704	535,70	29 08 05
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	678	1.844,12	32 09 12
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	62	629,46	29 00 28
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	17	667,31	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	120	1.682,02	41 11 05
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	245	665,38	29 08 08
16.	Workers professionally exposed to asbestos	816	558,11	27 09 13
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	205	362,35	28 10 20
18.	Members of the Croatian Defence Council - HVO	6730	591,90	06 05 27
<b>TOTAL</b>		<b>184320</b>	<b>-</b>	<b>-</b>

