

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - September 2023 (payment in October 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	500486	477,87	31 09 02	75 02	405541	557,92	31 09 20	75 02	47,97	42,89
Old age pension for long-term insurees - Art. 35	51402	612,25	42 05 19	66 07	45384	642,80	42 05 14	66 06	55,27	4,80
Old age pension transformed from disability pension	76627	420,82	24 08 00	74 09	66438	472,86	24 05 03	74 07	40,66	7,03
Total old age pension	628515	481,91	31 09 04	74 05	517363	554,44	31 09 13	74 04	47,67	54,71
Early pension	211149	460,27	36 00 16	69 06	175190	509,79	35 10 15	69 01	43,83	18,53
Early pension because of the employer's bankruptcy - Art. 36	380	505,19	35 08 20	64 08	372	505,62	35 08 24	64 07	43,48	0,04
Overall old age	840044	476,48	32 10 04	73 02	692925	543,13	32 09 25	73 00	46,70	73,28
Disability pension	94509	357,84	21 10 14	63 06	89356	373,53	21 11 07	63 04	32,12	9,45
Survivor's pension	196210	376,81	28 03 29	72 11	163326	430,38	28 01 27	72 08	37,01	17,27
TOTAL	1130763	449,27	31 01 19	72 04	945607	507,63	30 11 27	72 00	43,65	
Average old age ZOMO pension with 40 or more years of qualifying period	111180	679,92	42 11 23	74 07	88764	810,13	43 00 12	73 11	69,66	
Total average ZOMO pension with 40 or more years of the qualifying period	221599	620,15	42 05 10	72 07	179723	718,88	42 05 28	72 01	61,81	19,01
Beneficiaries of the minimum pension retired according to ZOMO	306944	316,77	28 00 21	-	262181	347,69	27 10 06	-	29,90	27,73
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1696	1.297,68	37 04 20	-	1551	1.363,46	37 06 07	-	117,24	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	15030	450,62	31 10 03	64 10	11367	551,80	32 07 24	64 08	47,45	48,38
Old age pension for long-term insurees - Art. 35	3882	583,17	42 03 23	61 11	3530	605,89	42 03 13	61 11	52,10	15,02
Total old age pension	18912	477,83	33 09 28	64 03	14897	564,62	34 09 03	64 00	48,55	63,40
Early pension	3781	469,54	37 03 23	60 05	3268	505,97	37 02 20	60 03	43,51	13,91
Early pension because of the employer's bankruptcy - Art. 36	7	570,24	37 00 10	59 05	7	570,24	37 00 10	59 05	49,03	0,03
Overall old age	22700	476,47	34 04 29	63 07	18172	554,07	35 02 13	63 04	47,64	77,34
Disability pension	1391	332,98	24 04 01	54 06	1200	368,30	24 03 03	53 11	31,67	5,11
Survivor's pension	5157	374,71	29 00 27	63 01	4123	443,23	29 01 17	61 09	38,11	17,55
TOTAL	29248	451,71	32 11 24	63 01	23495	525,13	33 06 21	62 07	45,15	

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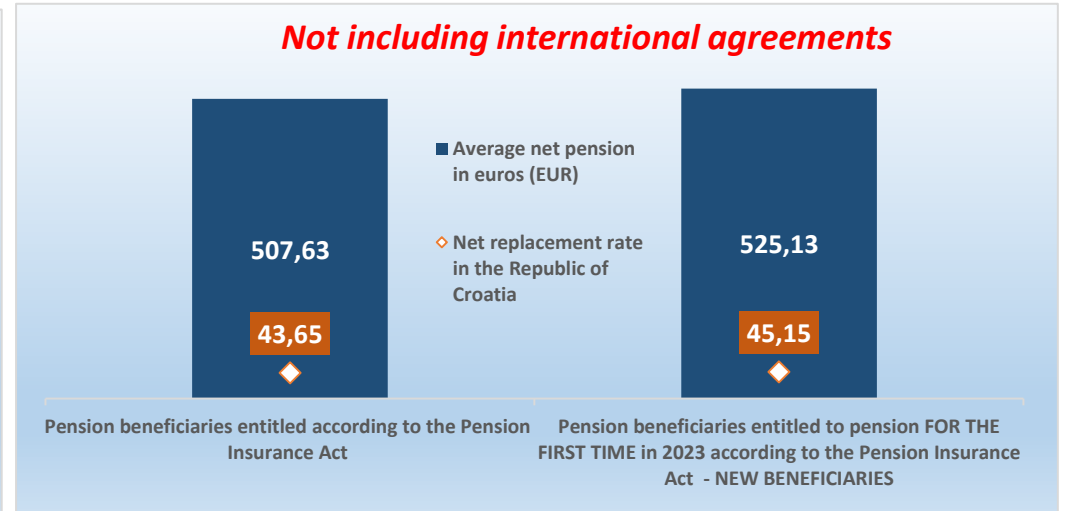
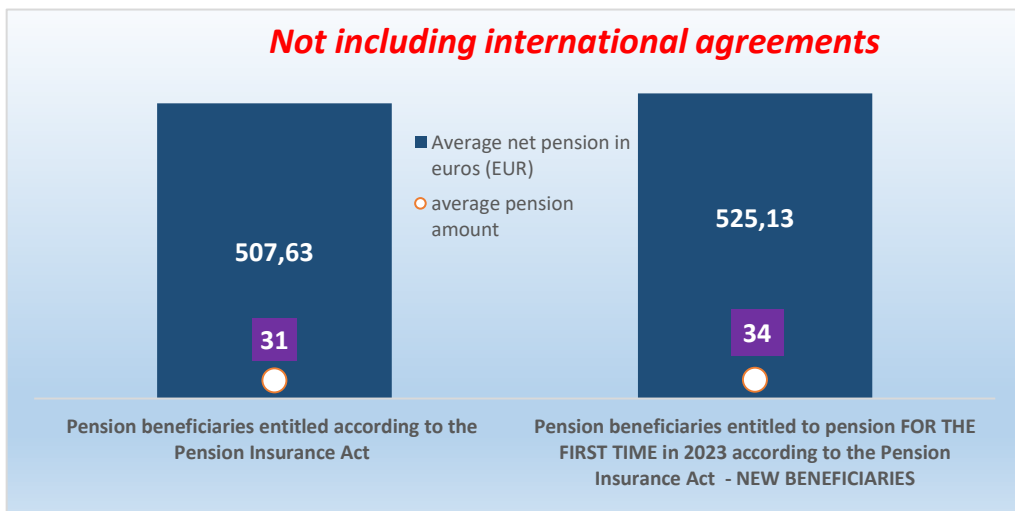
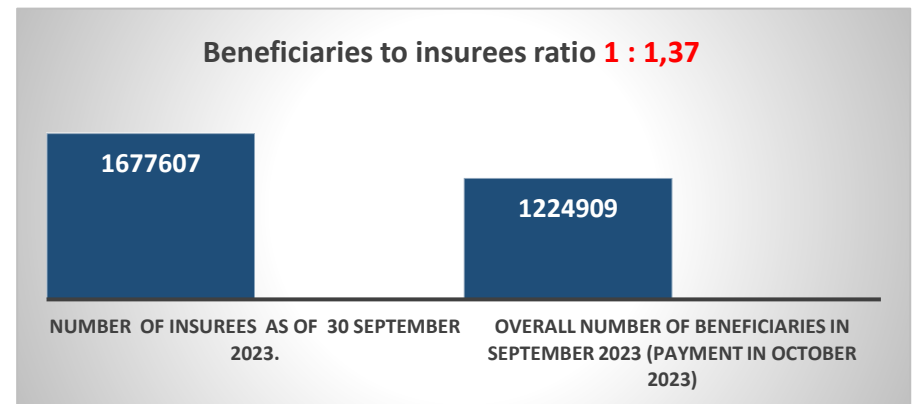
Pension beneficiaries whose pension entitlement ceased in 2023 - death caused, and who were retired according to the Pension Insurance Act

Old age	21271	446,56	21 09
Disability	2629	405,37	20 02
Survivor's	7988	406,04	18 07
TOTAL	31888	433,01	-

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



NUMBER of insurees as of 30 September 2023.	1677607
OVERALL number of beneficiaries in September 2023 (payment in October 2023)	1224909
Beneficiaries to insurees ratio	1 : 1,37
Average net wage in the Republic of Croatia for August 2023. in euros (EUR) (source: State Bureau of Statistics)	1.163
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



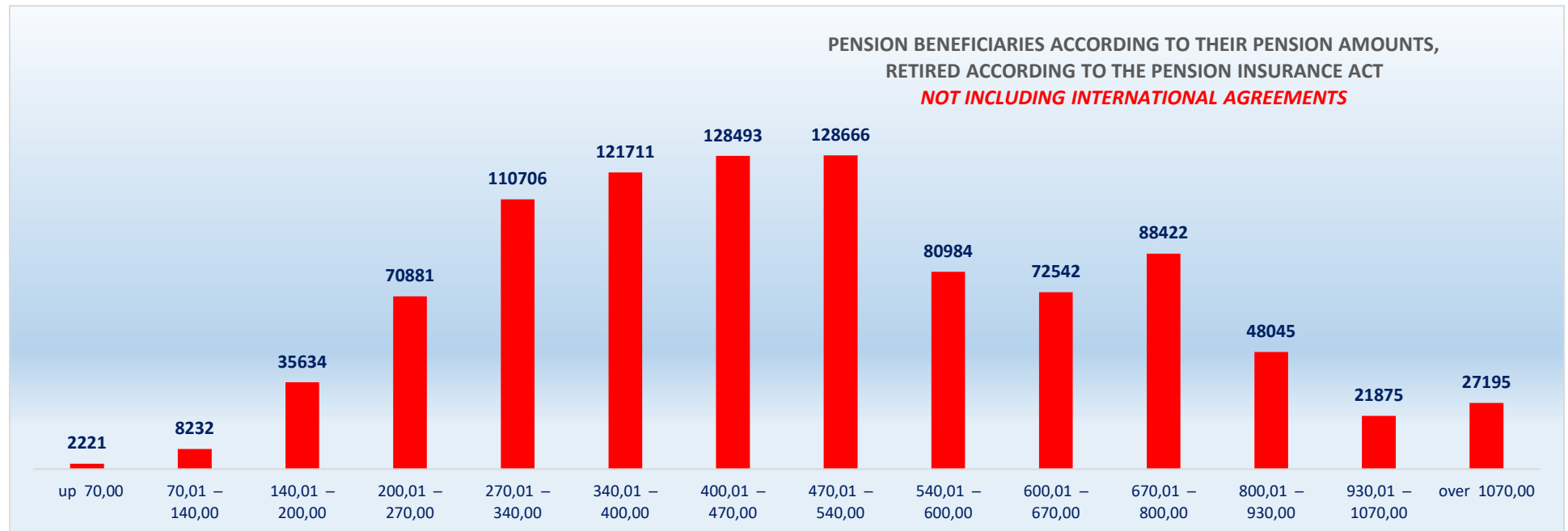
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: September 2023 (payment in October 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	2221	49,16	14 10 14	822	47,28	16 01 28	1054	51,70	12 05 20	345	45,90	19 02 13
70,01 – 140,00	8232	119,41	14 05 01	3397	122,61	15 10 15	1821	110,02	13 00 23	3014	121,48	13 08 05
140,01 – 200,00	35634	180,90	15 01 10	17869	181,55	16 01 01	4397	174,07	13 02 10	13368	182,26	14 05 16
200,01 – 270,00	70881	236,43	18 03 24	40675	236,56	18 11 08	10934	237,98	14 11 28	19272	235,28	18 11 06
270,01 – 340,00	110706	308,87	24 07 07	67103	310,11	25 03 16	22539	308,50	21 00 24	21064	305,32	26 02 05
340,01 – 400,00	121711	372,55	28 00 17	80966	371,68	29 01 18	16389	372,44	23 02 16	24356	375,53	27 08 27
400,01 – 470,00	128493	433,02	31 09 19	88088	434,22	33 01 06	12364	428,95	25 07 11	28041	431,07	30 04 23
470,01 – 540,00	128666	505,16	33 09 21	100759	505,57	34 08 10	11136	503,52	25 05 16	16771	503,80	33 11 28
540,01 – 600,00	80984	569,14	35 10 10	66288	569,39	36 03 21	3651	567,44	27 07 28	11045	568,24	35 09 08
600,01 – 670,00	72542	632,97	36 10 16	61911	633,22	37 02 19	2334	629,58	28 11 19	8297	632,06	36 04 06
670,01 – 800,00	88422	728,66	38 01 11	77966	729,22	38 05 16	1663	719,94	29 03 15	8793	725,34	36 06 22
800,01 – 930,00	48045	859,41	38 10 14	43422	859,58	39 01 21	554	855,58	29 01 11	4069	858,11	37 01 13
930,01 – 1070,00	21875	991,90	38 10 27	18984	991,59	39 02 20	287	989,64	28 07 13	2604	994,42	37 08 01
over 1070,00	27195	1.328,17	39 07 01	24675	1.336,68	39 08 12	233	1.248,13	29 01 26	2287	1.244,41	39 05 02
TOTAL	945607	507,63	30 11 27	692925	543,13	32 09 25	89356	373,53	21 11 07	163326	430,38	28 01 27

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



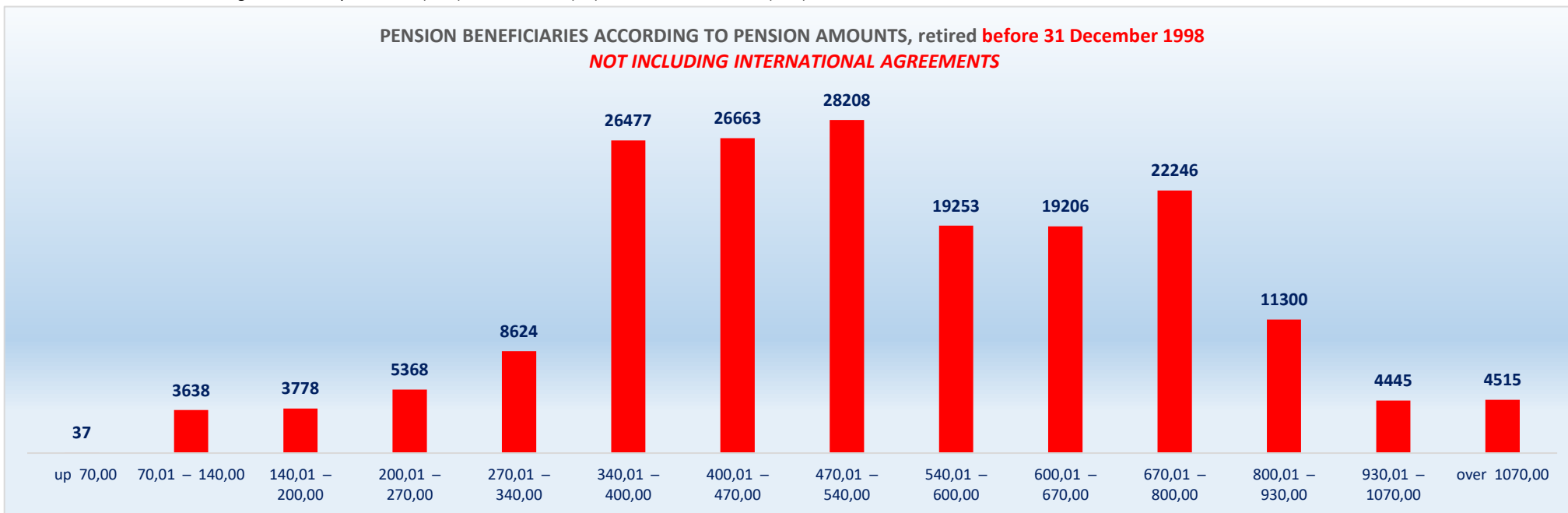
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: September 2023 (payment in October 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	3638	126,07	14 03 22	2527	124,91	15 10 03	64	122,59	08 09 08	1047	129,07	10 11 20
140,01 – 200,00	3778	169,10	15 08 17	2436	167,30	17 04 07	106	170,04	10 07 07	1236	172,57	12 10 25
200,01 – 270,00	5368	237,03	17 00 24	2730	237,40	18 04 13	246	240,44	11 00 08	2392	236,25	16 02 14
270,01 – 340,00	8624	309,06	21 02 20	5411	310,21	21 08 29	414	312,51	13 07 09	2799	306,33	21 04 05
340,01 – 400,00	26477	375,29	21 10 25	18839	373,98	23 03 16	1880	373,23	12 00 07	5758	380,24	20 06 14
400,01 – 470,00	26663	431,97	27 01 16	15955	436,25	27 06 00	781	437,76	20 04 00	9927	424,62	27 00 06
470,01 – 540,00	28208	503,81	30 09 13	23315	503,60	31 04 23	1438	504,73	20 02 22	3455	504,87	30 08 07
540,01 – 600,00	19253	570,50	32 03 16	16646	570,78	32 06 15	603	571,20	23 09 16	2004	567,95	32 05 21
600,01 – 670,00	19206	632,78	33 02 28	17206	632,99	33 05 15	536	628,84	24 09 02	1464	631,79	33 01 07
670,01 – 800,00	22246	727,34	33 10 04	20063	727,63	34 00 14	608	721,69	25 09 16	1575	725,88	33 06 17
800,01 – 930,00	11300	860,06	34 03 29	10477	860,41	34 05 09	196	854,47	25 11 29	627	855,97	34 09 28
930,01 – 1070,00	4445	992,68	34 04 04	4001	992,45	34 04 02	86	988,70	25 07 17	358	996,21	36 05 19
over 1070,00	4515	1.236,77	34 09 14	4239	1.240,43	34 10 07	88	1.259,08	27 11 08	188	1.143,84	36 06 15
TOTAL	183758	542,75	28 07 21	143867	570,20	29 11 02	7047	492,04	18 01 01	32844	433,43	25 00 21

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

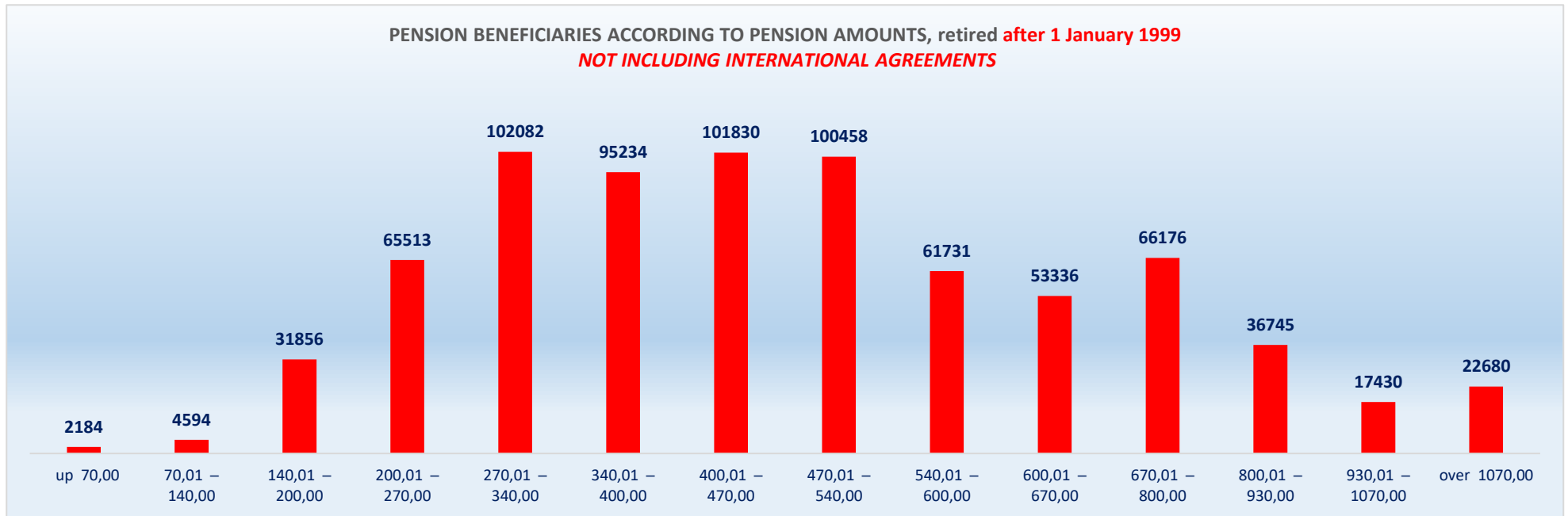


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: September 2023 (payment in October 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	2184	49,16	14 09 19	800	47,30	16 00 02	1053	51,69	12 05 23	331	45,63	19 04 12
70,01 – 140,00	4594	114,14	14 06 04	870	115,93	15 11 25	1757	109,56	13 02 19	1967	117,44	15 01 14
140,01 – 200,00	31856	182,30	15 00 13	15433	183,80	15 10 21	4291	174,17	13 03 03	12132	183,25	14 07 15
200,01 – 270,00	65513	236,38	18 05 02	37945	236,50	18 11 23	10688	237,92	15 00 26	16880	235,14	19 03 23
270,01 – 340,00	102082	308,86	24 10 22	61692	310,10	25 07 12	22125	308,43	21 02 15	18265	305,17	26 11 06
340,01 – 400,00	95234	371,79	29 09 13	62127	370,98	30 11 09	14509	372,34	24 08 01	18598	374,07	29 11 22
400,01 – 470,00	101830	433,30	33 00 05	72133	433,76	34 04 09	11583	428,35	25 11 10	18114	434,60	32 02 29
470,01 – 540,00	100458	505,54	34 07 26	77444	506,16	35 08 10	9698	503,34	26 02 03	13316	503,52	34 10 01
540,01 – 600,00	61731	568,72	36 11 17	49642	568,92	37 06 27	3048	566,69	28 03 20	9041	568,31	36 05 28
600,01 – 670,00	53336	633,04	38 01 28	44705	633,31	38 08 02	1798	629,80	29 11 00	6833	632,12	37 00 04
670,01 – 800,00	66176	729,10	39 06 18	57903	729,77	39 11 29	1055	718,94	30 09 23	7218	725,22	37 02 15
800,01 – 930,00	36745	859,21	40 03 02	32945	859,31	40 07 22	358	856,19	30 07 23	3442	858,50	37 06 17
930,01 – 1070,00	17430	991,71	40 00 24	14983	991,36	40 06 15	201	990,04	29 10 17	2246	994,14	37 10 12
over 1070,00	22680	1.346,36	40 06 18	20436	1.356,65	40 08 18	145	1.241,49	29 10 28	2099	1.253,42	39 08 08
TOTAL	761849	499,16	31 06 19	549058	536,04	33 07 00	82309	363,39	22 02 22	130482	429,62	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: September 2023 (payment in October 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)	6933	809,14	31 09 29
	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)	9622	762,15	36 01 02
	c) workers engaged in demining work	672	728,02	31 05 12
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	376	877,27	-
3.	Active military personnel - DVO	16125	690,55	31 02 20
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	1764	469,29	33 05 08
5.	Former political prisoners	2012	725,65	33 01 17
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71299	1.046,18	18 08 13
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)	58589	503,63	30 02 27
8.	Former Yugoslav People's Army members - JNA	3504	586,44	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	153	576,58	38 05 06
10.	National Liberation War veterans - NOR	4649	537,56	29 08 04
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	679	1.859,14	32 09 21
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	62	633,27	29 00 28
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	17	672,05	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	119	1.697,25	41 11 21
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	246	668,18	29 08 09
16.	Workers professionally exposed to asbestos	816	559,95	27 09 13
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	207	364,68	28 10 22
18.	Members of the Croatian Defence Council - HVO	6722	592,68	06 06 01
TOTAL		184566	-	-

