

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - October 2023 (payment in November 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	502035	478,68	31 09 04	75 02	406589	559,11	31 09 24	75 02	48,37	42,96
Old age pension for long-term insurees - Art. 35	52109	612,10	42 05 17	66 08	46014	642,73	42 05 12	66 06	55,60	4,86
Old age pension transformed from disability pension	76432	421,50	24 07 28	74 10	66268	473,69	24 05 01	74 07	40,98	7,00
Total old age pension	630576	482,78	31 09 11	74 05	518871	555,62	31 09 22	74 04	48,06	54,82
Early pension	211613	460,73	36 00 19	69 07	175631	510,24	35 10 18	69 01	44,14	18,56
Early pension because of the employer's bankruptcy - Art. 36	381	505,02	35 08 21	64 09	373	505,44	35 08 25	64 08	43,72	0,04
Overall old age	842570	477,25	32 10 09	73 02	694875	544,12	32 10 03	73 00	47,07	73,42
Disability pension	94276	357,94	21 10 14	63 07	89117	373,70	21 11 07	63 05	32,33	9,42
Survivor's pension	195388	376,55	28 04 06	73 00	162440	430,46	28 02 02	72 08	37,24	17,16
TOTAL	1132234	449,94	31 01 28	72 04	946432	508,57	31 00 02	72 01	43,99	
Average old age ZOMO pension with 40 or more years of qualifying period	111879	681,07	42 11 29	74 07	89378	811,12	43 00 18	73 11	70,17	
Total average ZOMO pension with 40 or more years of the qualifying period	223158	620,75	42 05 14	72 07	181068	719,34	42 06 01	72 01	62,23	19,13
Beneficiaries of the minimum pension retired according to ZOMO	308525	317,49	28 01 03	-	263487	348,56	27 10 17	-	30,15	27,84
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1699	1.295,17	37 04 18	-	1552	1.362,11	37 06 02	-	117,83	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	18125	454,59	31 10 03	64 10	13820	553,88	32 07 20	64 08	47,91	49,00
Old age pension for long-term insurees - Art. 35	4566	585,07	42 03 09	61 11	4148	608,32	42 03 01	61 11	52,62	14,71
Total old age pension	22691	480,85	33 10 02	64 03	17968	566,44	34 09 01	64 00	49,00	63,71
Early pension	4695	469,23	37 03 28	60 05	4093	503,52	37 02 28	60 03	43,56	14,51
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	49,33	0,02
Overall old age	27393	478,88	34 05 09	63 07	22068	554,78	35 02 17	63 04	47,99	78,25
Disability pension	1644	333,53	24 03 29	54 06	1424	369,06	24 03 25	53 11	31,93	5,05
Survivor's pension	5902	373,55	28 11 29	62 09	4710	442,34	29 00 13	61 05	38,26	16,70
TOTAL	34939	454,25	33 00 10	63 00	28202	526,62	33 07 15	62 07	45,56	

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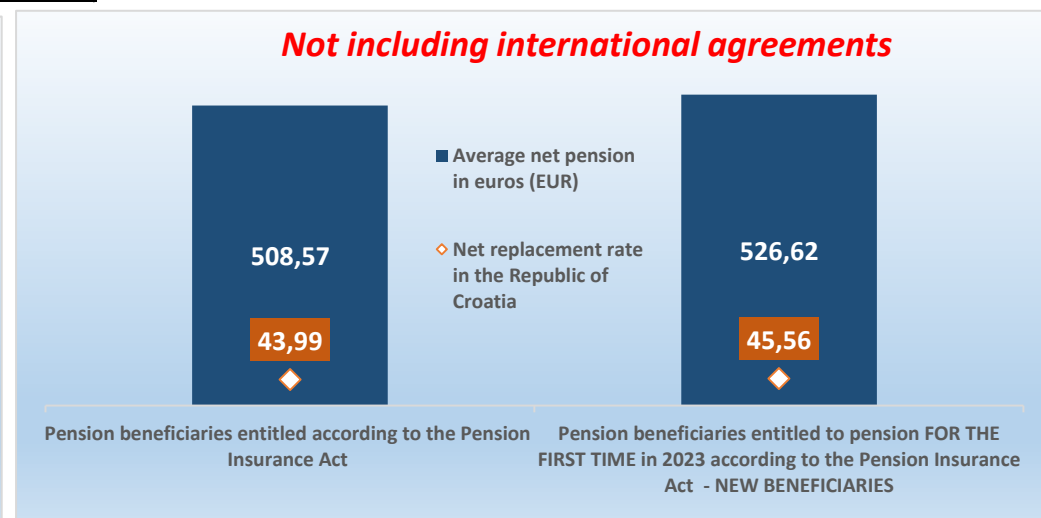
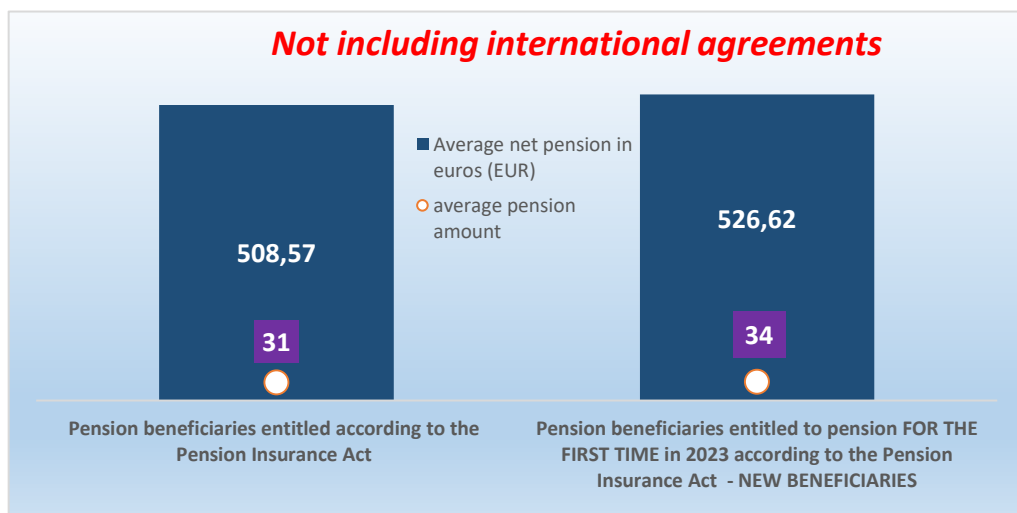
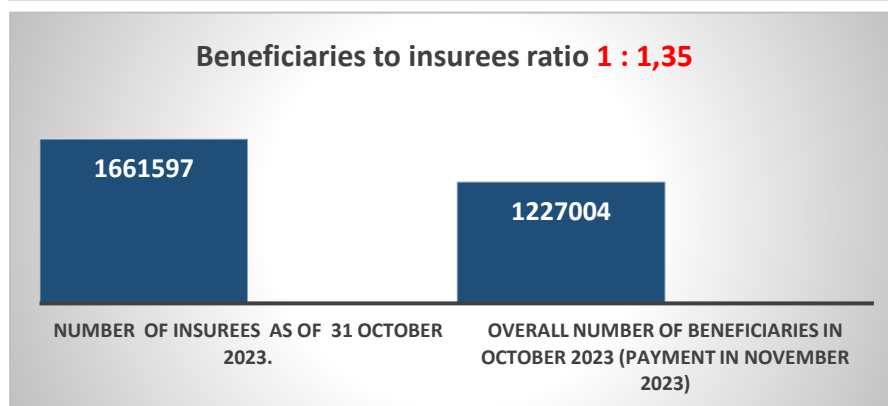
Pension beneficiaries whose pension entitlement ceased in 2023 - death caused, and who were retired according to the Pension Insurance Act

Old age	23640	442,10	21 09
Disability	2947	403,94	20 03
Survivor's	8933	405,96	18 06
TOTAL	35520	429,85	-

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



NUMBER of insurees as of 31 October 2023.	1661597
OVERALL number of beneficiaries in October 2023 (payment in November 2023)	1227004
Beneficiaries to insurees ratio	1 : 1,35
Average net wage in the Republic of Croatia for September 2023. in euros (EUR) (source: State Bureau of Statistics)	1.156
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



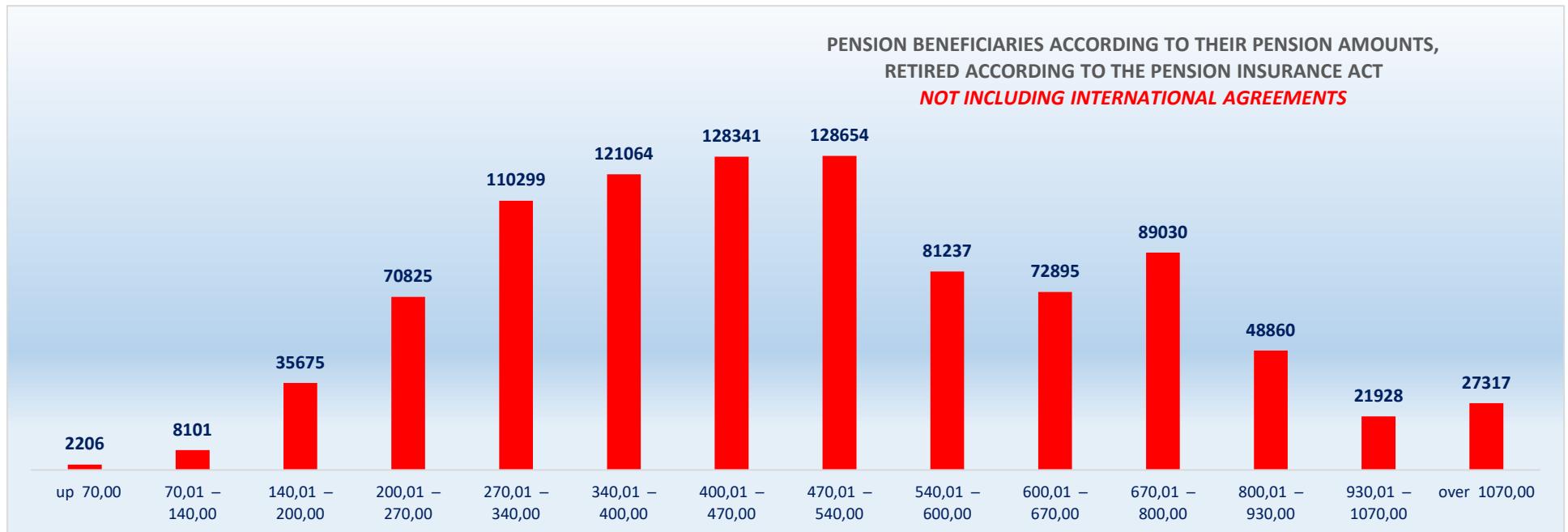
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: October 2023 (payment in November 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	2206	49,16	14 10 16	819	47,26	16 01 19	1045	51,70	12 05 10	342	45,94	19 04 14
70,01 – 140,00	8101	119,36	14 04 23	3293	122,54	15 10 09	1810	110,19	13 00 26	2998	121,40	13 08 01
140,01 – 200,00	35675	180,92	15 01 07	17900	181,59	16 00 29	4391	174,05	13 02 02	13384	182,28	14 05 13
200,01 – 270,00	70825	236,40	18 03 24	40771	236,52	18 11 02	10918	237,95	14 11 25	19136	235,24	18 11 17
270,01 – 340,00	110299	308,91	24 07 04	66907	310,16	25 03 11	22431	308,51	21 00 19	20961	305,35	26 02 12
340,01 – 400,00	121064	372,56	28 00 20	80519	371,67	29 01 21	16310	372,48	23 02 13	24235	375,56	27 09 02
400,01 – 470,00	128341	433,06	31 09 18	88171	434,26	33 00 29	12367	428,94	25 07 13	27803	431,07	30 05 03
470,01 – 540,00	128654	505,18	33 09 19	100883	505,59	34 08 05	11120	503,58	25 05 16	16651	503,77	34 00 02
540,01 – 600,00	81237	569,16	35 10 13	66594	569,40	36 03 23	3657	567,52	27 08 09	10986	568,24	35 09 15
600,01 – 670,00	72895	632,91	36 10 16	62313	633,16	37 02 17	2332	629,49	28 11 21	8250	632,06	36 04 12
670,01 – 800,00	89030	728,67	38 01 11	78628	729,23	38 05 14	1664	719,77	29 02 28	8738	725,38	36 06 29
800,01 – 930,00	48860	859,74	38 10 11	44262	859,93	39 01 15	555	855,75	29 01 02	4043	858,21	37 01 23
930,01 – 1070,00	21928	991,94	38 11 05	19031	991,63	39 02 28	285	989,70	28 07 21	2612	994,44	37 08 07
over 1070,00	27317	1.328,82	39 07 13	24784	1.337,33	39 08 24	232	1.249,07	29 02 16	2301	1.245,21	39 05 22
TOTAL	946432	508,57	31 00 02	694875	544,12	32 10 03	89117	373,70	21 11 07	162440	430,46	28 02 02

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



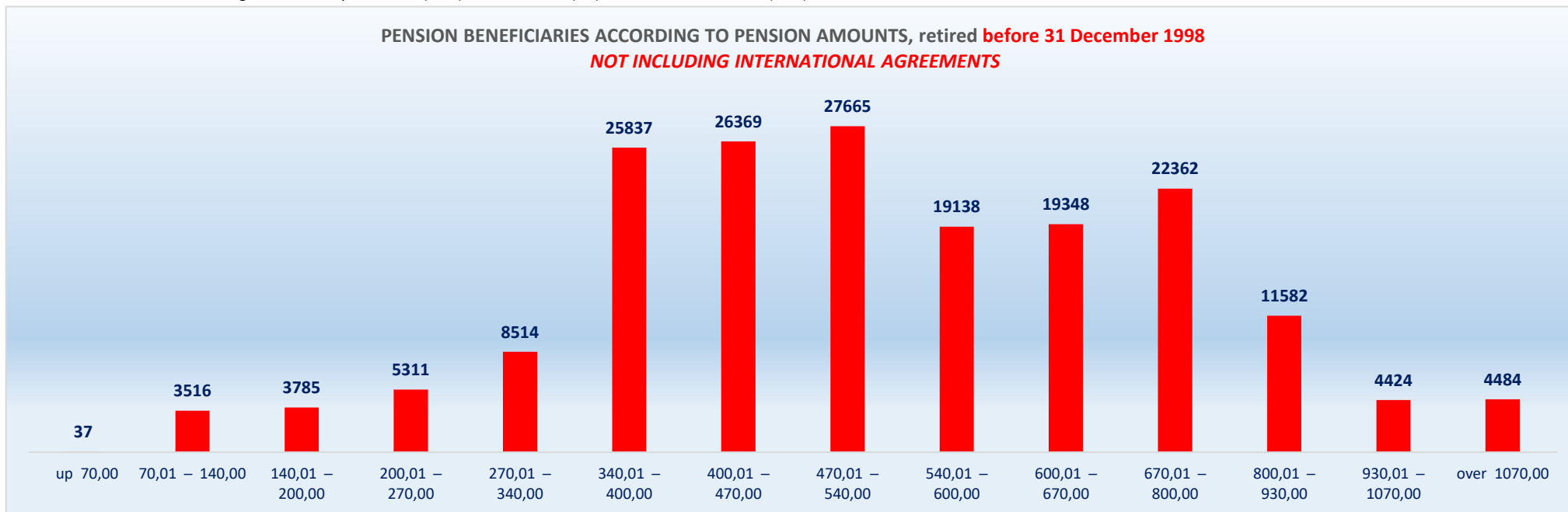
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: October 2023 (payment in November 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	3516	126,10	14 03 02	2419	124,94	15 09 23	63	122,56	08 09 16	1034	129,04	10 11 15
140,01 – 200,00	3785	169,11	15 08 11	2445	167,29	17 03 24	106	170,15	10 07 14	1234	172,62	12 10 26
200,01 – 270,00	5311	236,97	17 00 11	2696	237,28	18 03 28	241	240,06	10 11 11	2374	236,31	16 02 06
270,01 – 340,00	8514	309,06	21 02 13	5337	310,22	21 08 19	407	312,40	13 06 23	2770	306,32	21 04 05
340,01 – 400,00	25837	375,30	21 10 02	18274	373,95	23 02 25	1850	373,25	11 11 27	5713	380,25	20 06 09
400,01 – 470,00	26369	432,08	27 00 17	15785	436,44	27 04 15	776	437,92	20 03 04	9808	424,61	27 00 06
470,01 – 540,00	27665	503,78	30 08 03	22839	503,56	31 03 06	1423	504,87	20 02 23	3403	504,80	30 08 17
540,01 – 600,00	19138	570,58	32 03 09	16555	570,87	32 06 05	601	571,31	23 10 07	1982	567,95	32 05 27
600,01 – 670,00	19348	632,75	33 02 16	17360	632,97	33 05 03	533	628,53	24 08 11	1455	631,73	33 00 15
670,01 – 800,00	22362	727,47	33 09 25	20197	727,77	34 00 05	610	721,19	25 09 06	1555	726,02	33 06 00
800,01 – 930,00	11582	860,56	34 03 16	10763	860,94	34 04 25	200	854,74	25 11 24	619	855,87	34 09 22
930,01 – 1070,00	4424	992,58	34 04 03	3983	992,34	34 04 00	86	988,70	25 07 17	355	996,29	36 06 10
over 1070,00	4484	1.237,00	34 09 12	4209	1.240,68	34 10 04	87	1.260,32	28 00 28	188	1.143,77	36 06 16
TOTAL	182372	544,70	28 07 20	142884	572,56	29 11 01	6984	493,06	18 01 06	32504	433,29	25 00 16

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

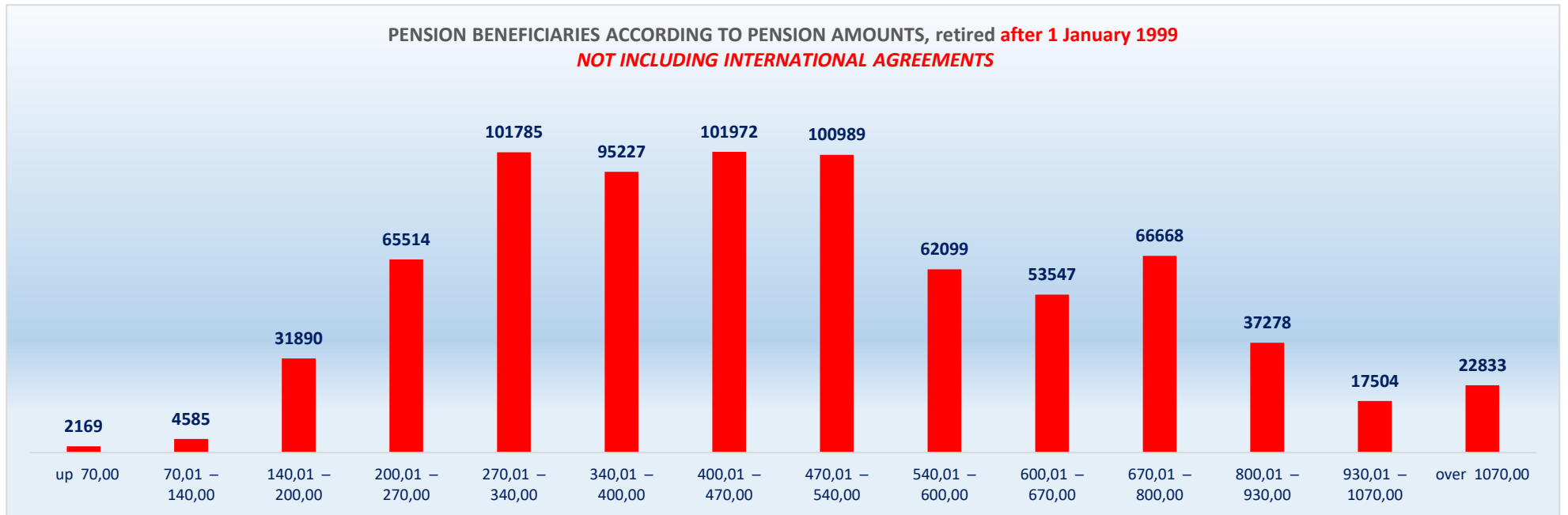


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: October 2023 (payment in November 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	2169	49,16	14 09 22	797	47,28	15 11 28	1044	51,69	12 05 13	328	45,67	19 06 16
70,01 – 140,00	4585	114,19	14 06 03	874	115,92	16 00 04	1747	109,75	13 02 22	1964	117,37	15 01 05
140,01 – 200,00	31890	182,32	15 00 11	15455	183,85	15 10 20	4285	174,15	13 02 25	12150	183,26	14 07 11
200,01 – 270,00	65514	236,35	18 05 02	38075	236,46	18 11 18	10677	237,91	15 00 23	16762	235,09	19 04 06
270,01 – 340,00	101785	308,90	24 10 19	61570	310,15	25 07 06	22024	308,44	21 02 10	18191	305,20	26 11 12
340,01 – 400,00	95227	371,82	29 09 08	62245	371,00	30 10 28	14460	372,38	24 07 23	18522	374,11	29 11 28
400,01 – 470,00	101972	433,31	33 00 05	72386	433,78	34 04 03	11591	428,34	25 11 12	17995	434,60	32 03 11
470,01 – 540,00	100989	505,56	34 07 26	78044	506,18	35 08 07	9697	503,39	26 02 01	13248	503,50	34 10 00
540,01 – 600,00	62099	568,72	36 11 19	50039	568,91	37 06 26	3056	566,77	28 03 27	9004	568,31	36 06 04
600,01 – 670,00	53547	632,97	38 02 04	44953	633,23	38 08 05	1799	629,77	29 11 07	6795	632,13	37 00 16
670,01 – 800,00	66668	729,08	39 06 19	58431	729,73	39 11 27	1054	718,95	30 09 06	7183	725,24	37 02 25
800,01 – 930,00	37278	859,49	40 03 07	33499	859,61	40 07 23	355	856,33	30 07 25	3424	858,63	37 06 29
930,01 – 1070,00	17504	991,77	40 00 29	15048	991,44	40 06 20	199	990,13	29 11 03	2257	994,14	37 10 14
over 1070,00	22833	1.346,85	40 06 28	20575	1.357,10	40 08 27	145	1.242,31	29 10 23	2113	1.254,24	39 08 29
TOTAL	764060	499,94	31 06 29	551991	536,76	33 07 06	82133	363,55	22 02 21	129936	429,75	28 11 16

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: October 2023 (payment in November 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)	6896	809,88	31 09 25
	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)	9664	762,96	36 01 25
	c) workers engaged in demining work	674	729,39	31 05 14
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	380	877,99	-
3.	Active military personnel - DVO	16160	691,05	31 02 28
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	1727	467,76	33 04 22
5.	Former political prisoners	2001	726,00	33 02 04
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71382	1.045,02	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)	59097	504,56	30 03 15
8.	Former Yugoslav People's Army members - JNA	3460	586,65	-
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	4571	537,89	29 08 00
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	683	1.856,28	32 09 09
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRY)	62	631,99	29 01 27
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	121	1.721,57	41 11 27
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	246	667,59	29 07 21
16.	Workers professionally exposed to asbestos	813	560,30	27 09 15
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	208	364,04	28 11 01
18.	Members of the Croatian Defence Council - HVO	7228	582,62	06 08 23
TOTAL		185543	-	-

