

KEY INFORMATION ON THE CURRENT STATE OF THE CROATIAN PENSION INSURANCE SYSTEM - December 2023 (payment in January 2024)

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	501087	482,49	31 09 06	75 03	406472	562,97	31 10 03	75 02	46,60	42,97
Old age pension for long-term insurees - Art. 35	52912	615,17	42 05 14	66 09	46800	645,31	42 05 10	66 07	53,42	4,95
Old age pension transformed from disability pension	75944	423,97	24 07 20	74 10	65995	475,69	24 04 27	74 08	39,38	6,98
Total old age pension	629943	486,58	31 09 20	74 05	519267	559,30	31 10 06	74 04	46,30	54,89
Early pension	211666	462,94	36 00 20	69 08	175919	512,23	35 10 21	69 03	42,40	18,60
Early pension because of the employer's bankruptcy - Art. 36	385	505,71	35 08 25	64 10	377	506,12	35 08 29	64 10	41,90	0,04
Overall old age	841994	480,65	32 10 16	73 03	695563	547,37	32 10 15	73 01	45,31	73,53
Disability pension	93584	358,83	21 10 16	63 08	88526	374,43	21 11 09	63 06	31,00	9,36
Survivor's pension	194716	377,17	28 03 27	72 11	161873	431,23	28 01 25	72 07	35,70	17,11
TOTAL	1130294	452,74	31 02 05	72 05	945962	511,31	31 00 14	72 01	42,33	
Average old age ZOMO pension with 40 or more years of qualifying period	112183	689,03	43 00 01	74 07	90137	816,88	43 00 27	73 11	67,62	
Total average ZOMO pension with 40 or more years of the qualifying period	224352	626,29	42 05 18	72 07	182804	723,42	42 06 07	72 01	59,89	19,32
Beneficiaries of the minimum pension retired according to ZOMO	310320	318,95	28 01 13	-	265339	349,94	27 11 01	-	28,97	28,05
Beneficiaries of the maximum pension retired according to the Maximum Pension Act	1705	1.302,33	37 04 13	-	1559	1.369,25	37 05 28	-	113,35	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	22702	455,76	31 08 03	64 10	17363	554,10	32 04 21	64 09	45,87	49,99
Old age pension for long-term insurees - Art. 35	5375	590,08	42 03 07	61 10	4866	614,53	42 03 02	61 10	50,87	14,01
Total old age pension	28077	481,47	33 08 02	64 03	22229	567,33	34 06 07	64 01	46,96	64,00
Early pension	5870	468,25	37 03 23	60 04	5126	502,71	37 02 21	60 03	41,62	14,76
Early pension because of the employer's bankruptcy - Art. 36	11	540,90	36 11 15	59 03	11	540,90	36 11 15	59 03	44,78	0,03
Overall old age	33958	479,21	34 03 18	63 07	27366	555,21	35 00 09	63 04	45,96	78,79
Disability pension	2090	336,82	24 04 22	54 05	1817	372,17	24 05 00	53 11	30,81	5,23
Survivor's pension	7025	374,14	28 08 22	61 04	5548	446,72	28 08 06	59 07	36,98	15,97
TOTAL	43073	455,16	32 10 29	62 09	34731	528,31	33 05 14	62 03	43,73	

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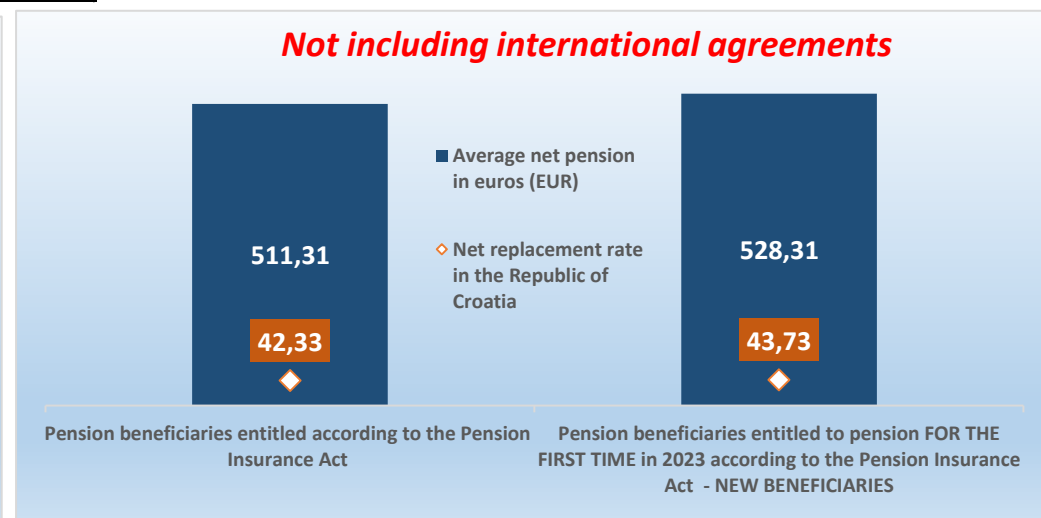
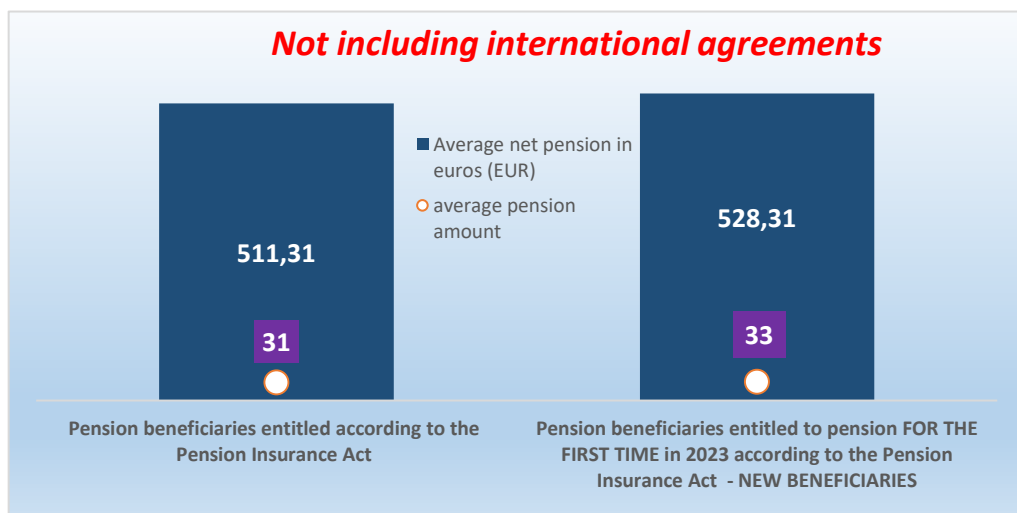
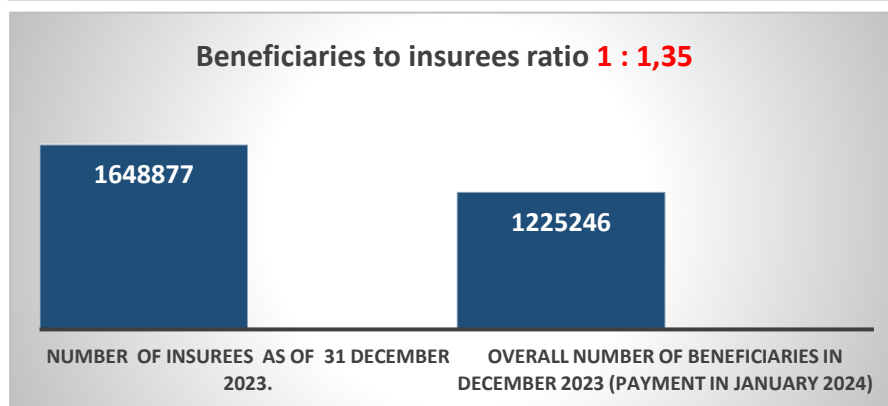
Pension beneficiaries whose pension entitlement ceased in 2023 - death caused, and who were retired according to the Pension Insurance Act

Old age	27778	425,95	22 01
Disability	3660	409,26	20 03
Survivor's	11225	409,11	18 09
TOTAL	42663	420,09	-

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



NUMBER of insurees as of 31 December 2023.	1648877
OVERALL number of beneficiaries in December 2023 (payment in January 2024)	1225246
Beneficiaries to insurees ratio	1 : 1,35
Average net wage in the Republic of Croatia for November 2023. in euros (EUR) (source: State Bureau of Statistics)	1.208
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



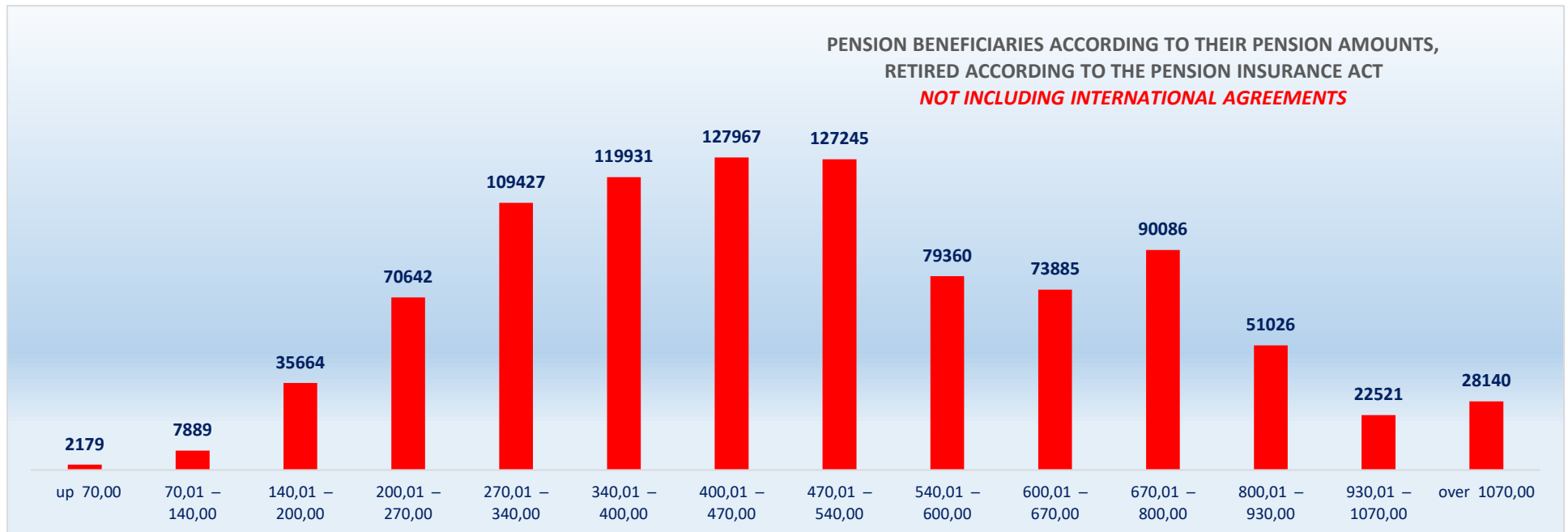
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, RETIRED ACCORDING TO THE PENSION INSURANCE ACT

NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: December 2023 (payment in January 2024)

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	2179	49,19	14 11 00	819	47,38	16 01 19	1012	51,70	12 05 13	348	46,15	19 03 10
70,01 – 140,00	7889	119,26	14 04 11	3124	122,33	15 10 05	1785	110,18	13 00 18	2980	121,48	13 08 04
140,01 – 200,00	35664	180,94	15 00 29	17876	181,58	16 00 23	4368	174,08	13 01 22	13420	182,32	14 05 04
200,01 – 270,00	70642	236,43	18 03 15	40651	236,57	18 10 24	10822	237,95	14 11 18	19169	235,27	18 11 02
270,01 – 340,00	109427	308,96	24 06 29	66287	310,26	25 03 05	22224	308,51	21 00 13	20916	305,31	26 02 06
340,01 – 400,00	119931	372,57	28 00 24	79633	371,67	29 01 26	16129	372,54	23 02 15	24169	375,53	27 09 04
400,01 – 470,00	127967	433,06	31 09 13	88088	434,27	33 00 19	12374	428,94	25 07 11	27505	431,03	30 05 05
470,01 – 540,00	127245	504,97	33 09 05	99880	505,37	34 07 16	11078	503,62	25 05 24	16287	503,41	34 00 10
540,01 – 600,00	79360	569,68	35 09 26	64984	569,92	36 03 12	3598	568,02	27 07 13	10778	568,84	35 08 06
600,01 – 670,00	73885	632,76	36 10 05	63172	632,96	37 02 05	2377	629,35	28 11 09	8336	632,19	36 04 18
670,01 – 800,00	90086	728,98	38 01 06	79590	729,45	38 05 05	1657	721,44	29 03 21	8839	726,16	36 07 16
800,01 – 930,00	51026	860,71	38 10 00	46419	860,94	39 01 02	580	857,24	29 02 15	4027	858,56	37 00 17
930,01 – 1070,00	22521	991,67	38 11 20	19582	991,46	39 03 13	277	988,83	28 05 04	2662	993,46	37 08 03
over 1070,00	28140	1.330,04	39 07 20	25458	1.339,11	39 09 03	245	1.244,26	29 01 17	2437	1.243,85	39 05 21
TOTAL	945962	511,31	31 00 14	695563	547,37	32 10 15	88526	374,43	21 11 09	161873	431,23	28 01 25

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



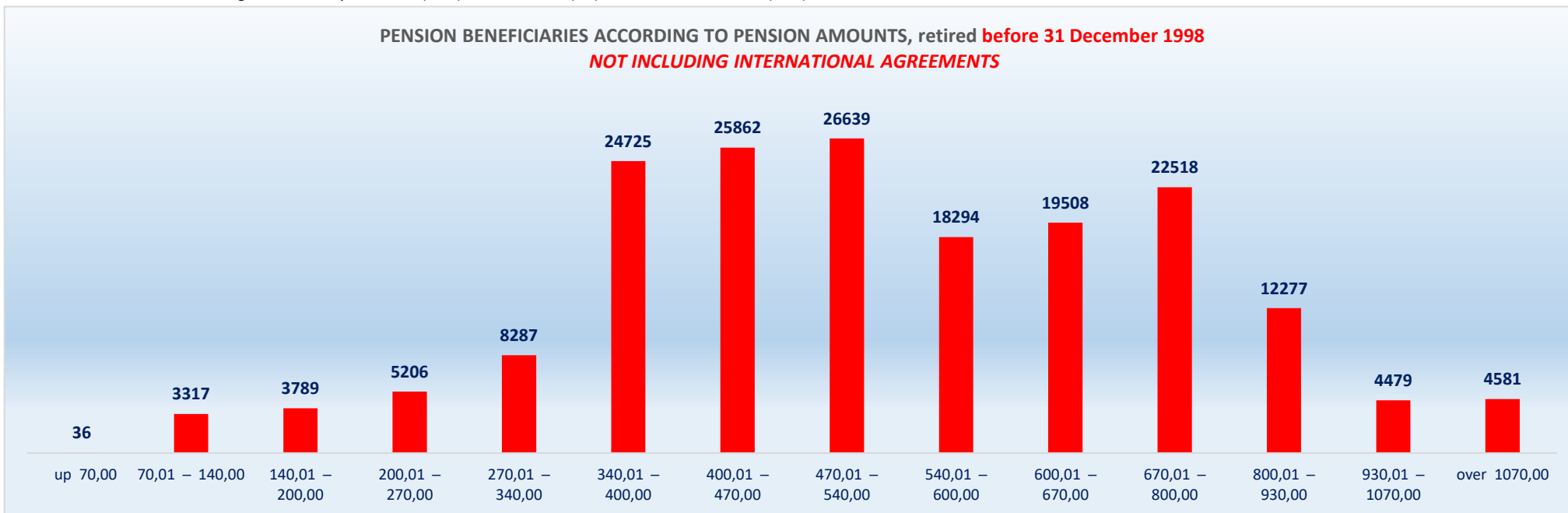
PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired before 31 December 1998
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: December 2023 (payment in January 2024)

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	36	48,77	19 00 15	22	46,51	21 06 21	1	65,08	02 09 12	13	51,35	16 00 17
70,01 – 140,00	3317	126,12	14 02 02	2236	124,91	15 09 21	60	122,79	08 06 13	1021	128,97	10 11 09
140,01 – 200,00	3789	169,01	15 08 04	2472	167,23	17 02 28	104	170,03	10 07 22	1213	172,55	12 10 24
200,01 – 270,00	5206	236,95	17 00 02	2630	237,20	18 03 11	234	240,22	10 10 25	2342	236,35	16 02 10
270,01 – 340,00	8287	309,07	21 02 00	5189	310,22	21 07 24	386	312,64	13 05 28	2712	306,37	21 04 05
340,01 – 400,00	24725	375,32	21 08 23	17347	373,91	23 01 13	1772	373,34	11 11 02	5606	380,29	20 06 01
400,01 – 470,00	25862	432,24	26 11 13	15513	436,73	27 02 13	753	437,93	20 01 13	9596	424,53	27 00 01
470,01 – 540,00	26639	503,47	30 05 18	21993	503,24	31 00 09	1393	504,99	20 02 11	3253	504,34	30 08 23
540,01 – 600,00	18294	571,05	32 01 20	15761	571,34	32 04 18	590	571,09	23 11 00	1943	568,71	32 04 01
600,01 – 670,00	19508	632,64	33 02 06	17556	632,81	33 04 24	531	628,16	24 06 14	1421	632,17	33 00 21
670,01 – 800,00	22518	728,15	33 09 18	20375	728,37	34 00 01	594	724,29	25 07 27	1549	726,80	33 06 11
800,01 – 930,00	12277	862,00	34 02 17	11466	862,37	34 03 23	206	857,89	26 02 29	605	856,34	34 08 19
930,01 – 1070,00	4479	992,06	34 03 18	4043	991,83	34 03 28	85	987,37	24 10 10	351	995,85	36 03 02
over 1070,00	4581	1.238,25	34 09 03	4292	1.242,16	34 09 23	91	1.257,20	28 01 09	198	1.144,71	36 07 21
TOTAL	179518	549,30	28 07 18	140895	578,02	29 10 27	6800	495,96	18 01 10	31823	433,52	25 00 04

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

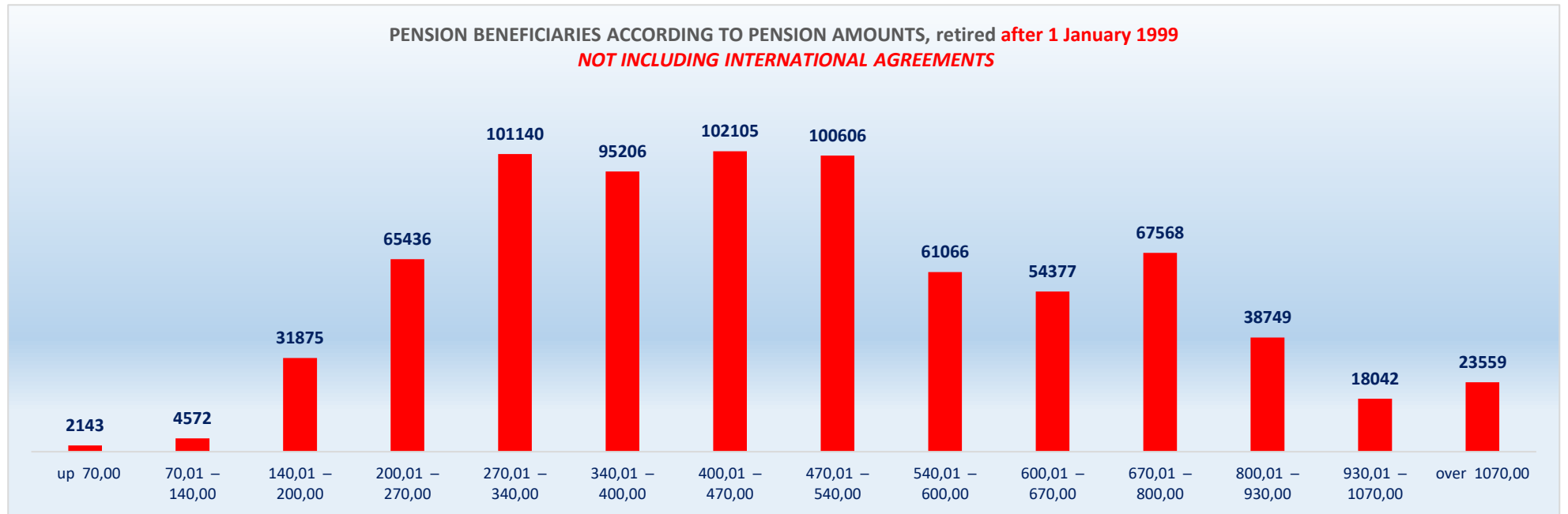


PENSION BENEFICIARIES ACCORDING TO TYPES AND AMOUNTS OF PENSION, retired after 1 January 1999
NOT INCLUDING INTERNATIONAL AGREEMENTS

situation: December 2023 (payment in January 2024)

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	2143	49,19	14 10 04	797	47,40	15 11 28	1011	51,68	12 05 16	335	45,95	19 04 26
70,01 – 140,00	4572	114,28	14 06 04	888	115,84	15 11 21	1725	109,74	13 02 15	1959	117,57	15 01 08
140,01 – 200,00	31875	182,36	15 00 03	15404	183,89	15 10 18	4264	174,18	13 02 14	12207	183,29	14 07 00
200,01 – 270,00	65436	236,39	18 04 23	38021	236,53	18 11 10	10588	237,90	15 00 16	16827	235,12	19 03 16
270,01 – 340,00	101140	308,95	24 10 12	61098	310,27	25 06 28	21838	308,43	21 02 02	18204	305,15	26 10 29
340,01 – 400,00	95206	371,85	29 08 25	62286	371,05	30 10 11	14357	372,44	24 07 10	18563	374,09	29 11 15
400,01 – 470,00	102105	433,27	33 00 04	72575	433,75	34 03 24	11621	428,35	25 11 09	17909	434,51	32 03 05
470,01 – 540,00	100606	505,37	34 07 17	77887	505,97	35 07 23	9685	503,42	26 02 06	13034	503,18	34 10 05
540,01 – 600,00	61066	569,28	36 11 01	49223	569,46	37 06 12	3008	567,42	28 02 26	8835	568,86	36 04 28
600,01 – 670,00	54377	632,80	38 01 16	45616	633,02	38 07 16	1846	629,69	29 10 28	6915	632,19	37 00 12
670,01 – 800,00	67568	729,26	39 06 10	59215	729,83	39 11 14	1063	719,85	30 10 03	7290	726,02	37 03 09
800,01 – 930,00	38749	860,31	40 03 10	34953	860,48	40 07 27	374	856,89	30 07 13	3422	858,95	37 05 18
930,01 – 1070,00	18042	991,57	40 01 13	15539	991,37	40 06 28	192	989,48	29 11 28	2311	993,10	37 10 22
over 1070,00	23559	1.347,88	40 07 04	21166	1.358,77	40 09 06	154	1.236,62	29 08 28	2239	1.252,61	39 08 24
TOTAL	766444	502,41	31 07 10	554668	539,58	33 07 16	81726	364,32	22 02 21	130050	430,66	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: December 2023 (payment in January 2024)

No	Type of beneficiary	No of beneficiaries	Average pension in euros (EUR)	Average qualifying period
0	1	2	3	4
1.	<p>Authorised officials in internal affairs, judicial officers and workers engaged in demining work:</p> <p>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)</p> <p>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)</p> <p>c) workers engaged in demining work</p>	6841	815,05	31 09 23
		9716	767,61	36 03 00
		676	733,16	31 06 09
2.	Pension beneficiaries entitled under the Fire Services Act (Official Gazette 125/19)	394	881,56	-
3.	Active military personnel - DVO	16187	694,83	31 03 07
4.	Croatian Homeland Army veterans mobilised from 1941 to 1945	1650	470,06	33 05 19
5.	Former political prisoners	1959	731,67	33 03 04
6.	Croatian Veterans from the Homeland War - ZOHBDR (Act on Croatian Homeland War Veterans and Their Family Members)	71529	1.046,08	18 08 16
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)	59900	506,44	30 04 06
8.	Former Yugoslav People's Army members - JNA	3388	589,77	-
9.	Former Yugoslav People's Army members - JNA - Art. 185 of Pension Insurance Act (ZOMO)	153	579,65	38 06 02
10.	National Liberation War veterans - NOR	4432	539,71	29 08 11
11.	Members of the Croatian Parliament, members of the Government, judges of the Constitutional Court and the Auditor General	685	1.864,42	32 09 06
12.	Members of the Parliamentary Executive Council and administratively retired federal civil servants (relates to the former SFRJ)	60	642,98	29 01 12
13.	Former officials of federal bodies o the former SFRJ - Article 38 of the Pension Insurance Act (ZOMO)	17	674,65	-
14.	Full members of the Croatian Academy of Sciences and Arts - HAZU	120	1.716,58	42 00 04
15.	Miners from the Istrian coal mines "Tupljak" d.d. Labin	244	669,42	29 07 10
16.	Workers professionally exposed to asbestos	811	562,54	27 09 20
17.	Insurees - crew members on a ship in international and national navigation - Article 129, paragraph 2 of the Maritime Code	209	364,42	28 11 00
18.	Pension beneficiaries entitled according to the Theaters Act (Official Gazette 23/23)	5	835,08	
19.	Members of the Croatian Defence Council - HVO	7236	583,26	06 08 25
TOTAL		186212	-	-

