

OVERVIEW OF BASIC STATUS INFORMATION ON THE PENSION INSURANCE SYSTEM
for October 2024 (paid in November 2024)

Total number of pensioners

October 2024

1.228.501 (EUR 553,19)



Total number of pensioners

October 2024

not including international agreements

1.039.174 (EUR 623,01 47,1%)

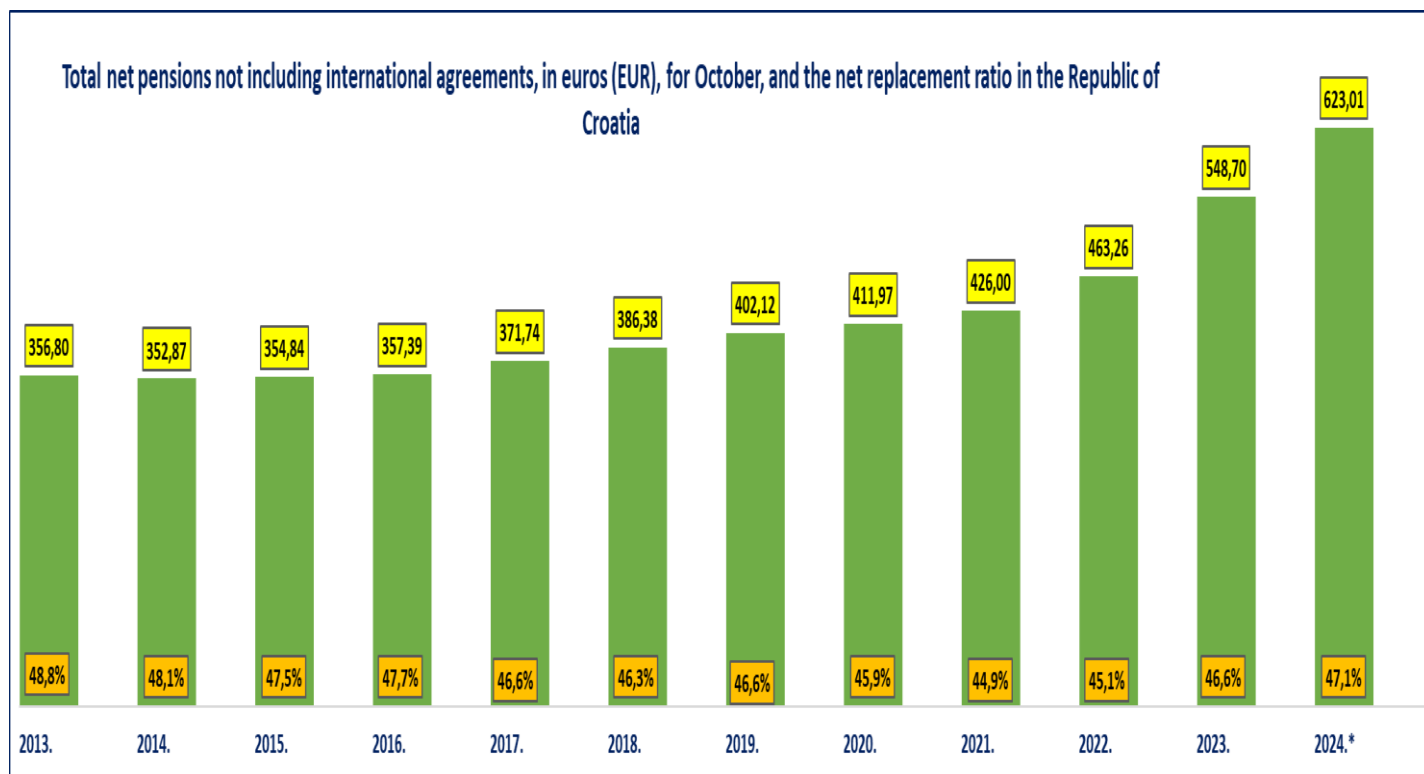


Total number of pensioners

September 2024

according to the international agreements

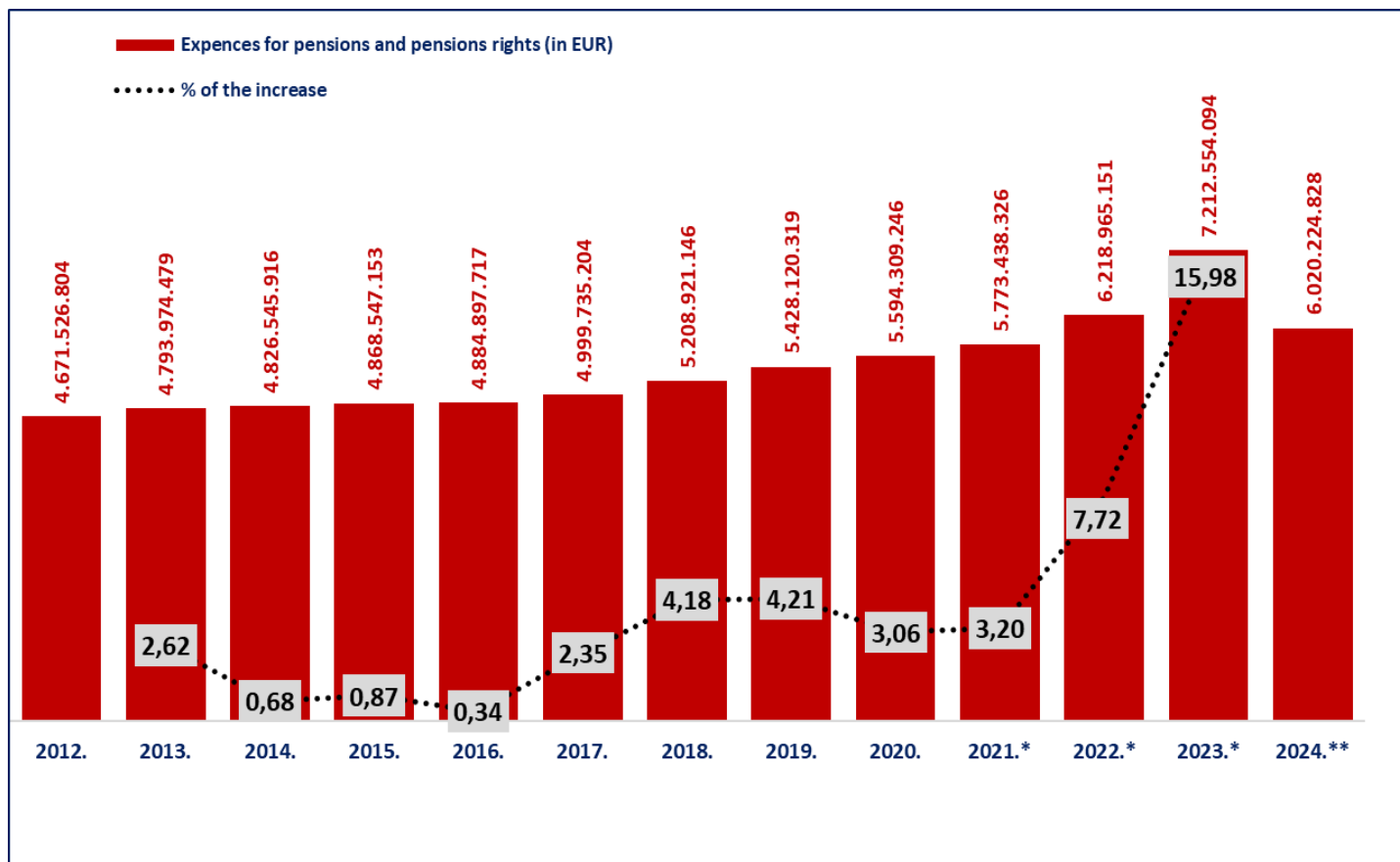
189.327 (EUR 169,94)



* In 2024, an average net salary in the Republic of Croatia is available for September 2024.

Pension beneficiaries entitled according to the Pension Insurance Act
not including international agreements

Type of pension	Number of beneficiaries	Average net pension in euros (EUR)	Net replacement rate for September 2024.
Old age pension	408154	632,26	47,8%
Old age pension for long-term insurees - Art. 35	50833	715,40	54,1%
Old age pension transformed from disability pension	64640	531,74	40,2%
Old age pension - subtotal	523627	627,92	47,5%
Early age pension	176957	572,11	43,3%
Early age pension because of the employer's bankruptcy - Art. 36	383	565,32	42,8%
Old age pension - grand total	700967	613,80	46,4%
Disability pension	85351	419,05	31,7%
Survivor's pension	157483	483,35	36,6%
I. TOTAL	943801	574,42	43,5%
II. Active military personnel - DVO	16120	807,20	61,1%
III. Croatian Homeland War veterans - ZOHBDR	71960	1.214,05	91,8%
IV. Members of the Croatian Defense Council - HVO	7293	673,11	50,9%
GRAND TOTAL I.+II.+III.+IV.	1039174	623,01	47,1%
Basic pension beneficiaries	20431	773,88	58,5%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	105260	642,51	48,6%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	93612	913,36	69,1%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) (average pension calculated based on the qualifying period and earned salaries)	270545	395,31 (267,98)	29,9%
Actual pension value (AVM in EUR) and the adjustment %	13,17	7,46	
Average net salary in the Republic of Croatia for September 2024., in EUR (source: State Bureau of Statistics)		1.322	



Source of data: gross balance

The amounts in columns 2012-2022 are converted from HRK to EUR, according to the fixed exchange rate (1 EUR=7,53450 HRK)

Note:

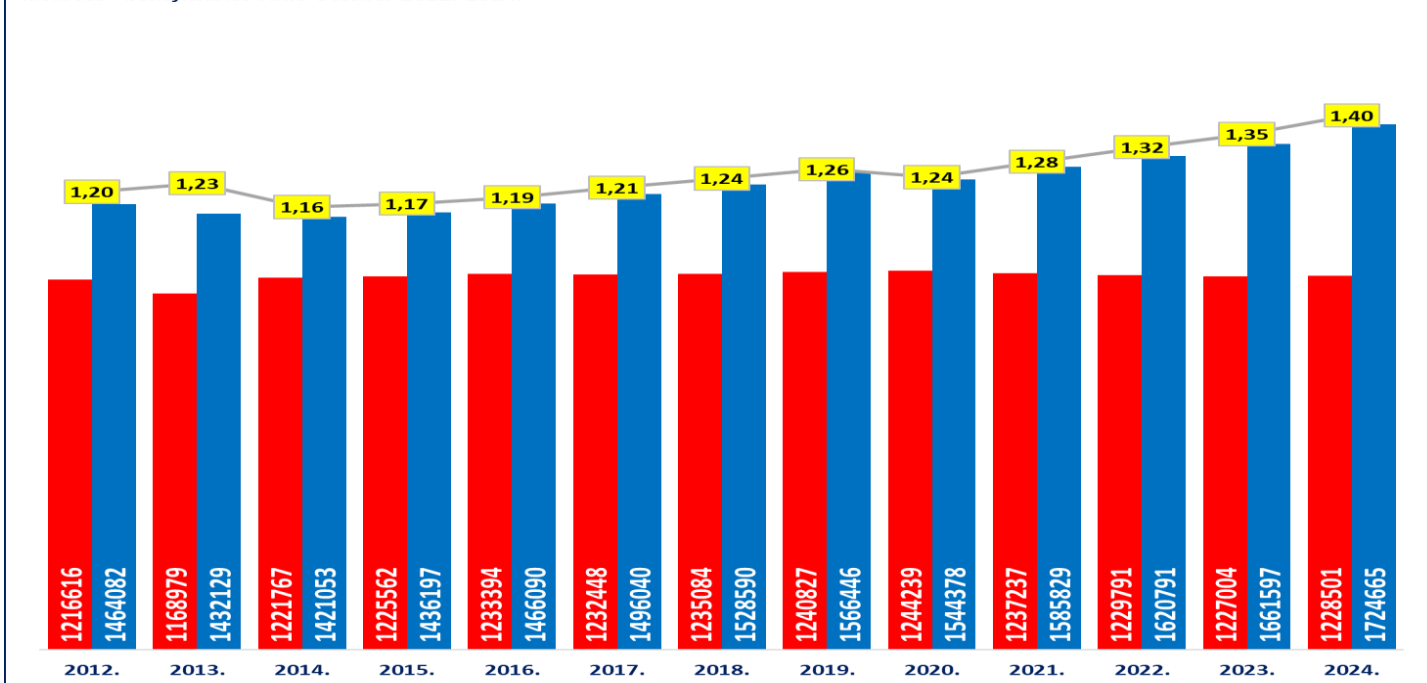
*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences caused by the COVID-19 disease, in the total amount of EUR 62.308.819, mostly paid in April, are included.

*For 2022, the expenses of a one-time cash benefit paid to the pensioners to mitigate the consequences of the increased energy prices, in total amount of EUR 59.648.802, mostly paid in May; the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of increases prices, in the total amount of EUR 62.419.295, mostly paid in October; and the expenses of a one-time benefit paid to pensioners to mitigate the consequences of increased costs of living, in the total amount of EUR 61.727.693, mostly paid in December, are included.

*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of the increased costs of living, in the amount of EUR 210,483.302 are included.

























**As for 2024, the last available (temporary) data on expenditure incurred for pensions and pension benefits refers from January to September 2024, while the planned expenditure from January to December 2024 is 8.372.313.300 euro.

Insurees - beneficiaries ratio October 2012.-2024.



OLD AGE PENSION BENEFICIARIES ENTITLED ACCORDING TO THE PENSION
INSURANCE ACT - **NOT INCLUDING INTERNATIONAL AGREEMENTS**

For October 2024 (paid in November 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2024.
up to 19	60478	304,04	 23,00%
20 - 24	46685	375,26	 28,39%
25 - 29	49386	484,11	 36,62%
30	20556	602,90	 45,61%
31	12840	624,01	 47,20%
32	12067	634,50	 48,00%
33	10599	658,65	 49,82%
34	8408	699,98	 52,95%
35	42729	710,16	 53,72%
36	14193	755,10	 57,12%
37	12574	796,90	 60,28%
38	12224	841,02	 63,62%
39	11803	885,45	 66,98%
40	27024	870,05	 65,81%
41	13989	892,29	 67,50%
42	10819	898,33	 67,95%
43	9898	898,43	 67,96%
44	8602	915,30	 69,24%
45	8140	922,14	 69,75%
46 and more	15140	1024,81	 77,52%
TOTAL	408154	632,26	 47,83%
0 - 34	221019	455,81	 34,48%
35 - 39	93523	767,87	 58,08%
40 and more	93612	913,36	 69,09%

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

BENEFICIARIES OF **OLD AGE PENSION FOR LONG TERM**
INSUREES - ARTICLE 35, ENTITLED ACCORDING TO THE PENSION
 INSURANCE ACT
- NOT INCLUDING INTERNATIONAL AGREEMENTS

For October 2024 (paid in November 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2024.
up to 41	25878	685,09	51,82%
42	10988	713,32	53,96%
43	6190	745,66	56,40%
44	3673	777,77	58,83%
45	2160	802,17	60,68%
46 and more	1944	820,01	62,03%
TOTAL	50833	715,40	54,11%

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

BENEFICIARIES OF **OLD AGE PENSIONS CONVERTED FROM**
DISABILITY PENSIONS, ENTITLED ACCORDING TO THE PENSION INSURANCE ACT
- **NOT INCLUDING INTERNATIONAL AGREEMENTS**

For October 2024 (paid in November 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2024.
up to 19	17846	373,22	28,23%
20 - 24	15026	511,02	38,66%
25 - 29	16606	601,63	45,51%
30	3094	641,94	48,56%
31	2553	648,87	49,08%
32	2242	657,10	49,70%
33	1881	677,11	51,22%
34	1434	670,68	50,73%
35	1167	665,48	50,34%
36	868	684,75	51,80%
37	642	664,01	50,23%
38	482	693,02	52,42%
39	288	698,86	52,86%
40	233	678,95	51,36%
41	122	699,22	52,89%
42	57	724,93	54,84%
43	43	714,62	54,06%
44	27	743,05	56,21%
45	13	747,60	56,55%
46 and more	16	766,92	58,01%
TOTAL	64640	531,74	40,22%
0 - 34	60682	522,09	39,49%
35 - 39	3447	676,70	51,19%
40 and more	511	699,81	52,94%

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

EARLY AGE PENSIONS BENEFICIARIES ENTITLED ACCORDING TO
THE PENSION INSURANCE ACT - ***NOT INCLUDING INTERNATIONAL AGREEMENTS***

For October 2024 (paid in November 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2024.
up to 19	1868	442,29	33,46%
20 - 24	1	452,09	34,20%
25 - 29	4	490,86	37,13%
30	18004	481,59	36,43%
31	10233	474,18	35,87%
32	10997	488,29	36,94%
33	10272	508,63	38,47%
34	8345	522,47	39,52%
35	29194	583,07	44,11%
36	18637	584,53	44,22%
37	18193	598,63	45,28%
38	16893	612,09	46,30%
39	13951	636,79	48,17%
40	11066	660,45	49,96%
41	4712	681,97	51,59%
42	2245	714,23	54,03%
43	1214	740,78	56,03%
44	652	769,58	58,21%
45	286	776,40	58,73%
46 and more	190	806,50	61,01%
TOTAL	176957	572,11	43,28%
0 - 34	59724	490,69	37,12%
35 - 39	96868	599,07	45,32%
40 and more	20365	682,63	51,64%

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

BENEFICIARIES OF EARLY AGE PENSIONS BECAUSE OF THE
EMPLOYER'S BANKRUPTCY - ARTICLE 36, ENTITLED ACCORDING
TO THE PENSION INSURANCE ACT - NOT INCLUDING INTERNATIONAL AGREEMENTS

For October 2024 (paid in November 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2024.
up to 19	0	0,00	0,00%
20 - 24	0	0,00	0,00%
25 - 29	1	542,75	41,06%
30	0	0,00	0,00%
31	13	463,22	35,04%
32	46	477,49	36,12%
33	40	476,63	36,05%
34	21	502,34	38,00%
35	93	585,90	44,32%
36	56	580,62	43,92%
37	49	590,63	44,68%
38	26	638,13	48,27%
39	19	644,73	48,77%
40	10	691,88	52,34%
41	3	722,51	54,65%
42	4	719,58	54,43%
43	2	812,91	61,49%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	383	565,32	42,76%
0 - 34	121	480,52	36,35%
35 - 39	243	595,83	45,07%
40 and more	19	715,29	54,11%

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

TOTAL OLD AGE PENSION BENEFICIARIES ENTITLED ACCORDING TO
THE PENSION INSURANCE ACT - **NOT INCLUDING INTERNATIONAL AGREEMENTS**

For October 2024 (paid in November 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2024.
up to 19	80317	323,05	24,44%
20 - 24	61728	408,34	30,89%
25 - 29	66011	513,66	38,85%
30	41656	553,36	41,86%
31	25641	566,60	42,86%
32	25355	572,78	43,33%
33	22793	592,24	44,80%
34	18213	616,08	46,60%
35	73188	658,59	49,82%
36	33757	658,83	49,84%
37	31462	679,23	51,38%
38	29635	707,90	53,55%
39	26071	750,07	56,74%
40	38346	808,38	61,15%
41	44491	750,36	56,76%
42	24113	796,44	60,25%
43	17347	832,42	62,97%
44	12954	868,61	65,70%
45	10599	893,55	67,59%
46 and more	17290	999,15	75,58%
TOTAL	700967	613,80	46,43%
0 - 34	341714	473,73	35,83%
35 - 39	194113	681,79	51,57%
40 and more	165140	823,69	62,31%

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

DISABILITY PENSION BENEFICIARIES ENTITLED ACCORDING TO THE
PENSION INSURANCE ACT - ***NOT INCLUDING INTERNATIONAL AGREEMENTS***

For October 2024 (paid in November 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2024.
up to 19	34483	343,57	25,99%
20 - 24	17521	416,66	31,52%
25 - 29	17566	465,80	35,23%
30	2990	500,76	37,88%
31	2466	505,97	38,27%
32	2145	520,20	39,35%
33	1913	532,43	40,27%
34	1622	546,73	41,36%
35	1298	548,32	41,48%
36	1053	559,84	42,35%
37	743	579,33	43,82%
38	582	584,84	44,24%
39	385	589,14	44,56%
40	243	607,94	45,99%
41	136	605,34	45,79%
42	68	645,97	48,86%
43	51	701,98	53,10%
44	30	664,87	50,29%
45	23	720,80	54,52%
46 and more	33	754,32	57,06%
TOTAL	85351	419,05	31,70%
0 - 34	80706	410,08	31,02%
35 - 39	4061	566,08	42,82%
40 and more	584	635,62	48,08%

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

SURVIVOR'S PENSION BENEFICIARIES ENTITLED ACCORDING TO THE
PENSION INSURANCE ACT - ***NOT INCLUDING INTERNATIONAL AGREEMENTS***

For October 2024 (paid in November 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2024.
up to 19	40379	321,51	24,32%
20 - 24	18605	371,36	28,09%
25 - 29	20448	450,01	34,04%
30	4991	490,69	37,12%
31	4527	511,57	38,70%
32	4484	515,61	39,00%
33	4392	535,23	40,49%
34	3904	555,00	41,98%
35	12701	537,42	40,65%
36	5899	582,60	44,07%
37	4911	610,45	46,18%
38	4309	642,32	48,59%
39	3341	664,47	50,26%
40	14253	653,66	49,44%
41	3349	690,51	52,23%
42	2016	722,22	54,63%
43	1496	756,72	57,24%
44	1049	787,54	59,57%
45	788	812,07	61,43%
46 and more	1641	914,10	69,15%
TOTAL	157483	483,35	36,56%
0 - 34	101730	399,95	30,25%
35 - 39	31161	585,61	44,30%
40 and more	24592	698,73	52,85%

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