

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

Total number of pensioners

*November 2024*

**1.227.747** (EUR 553,58)



Total number of pensioners

*November 2024*

*not including international agreements*

**1.038.867** (EUR 623,30 46,5%)

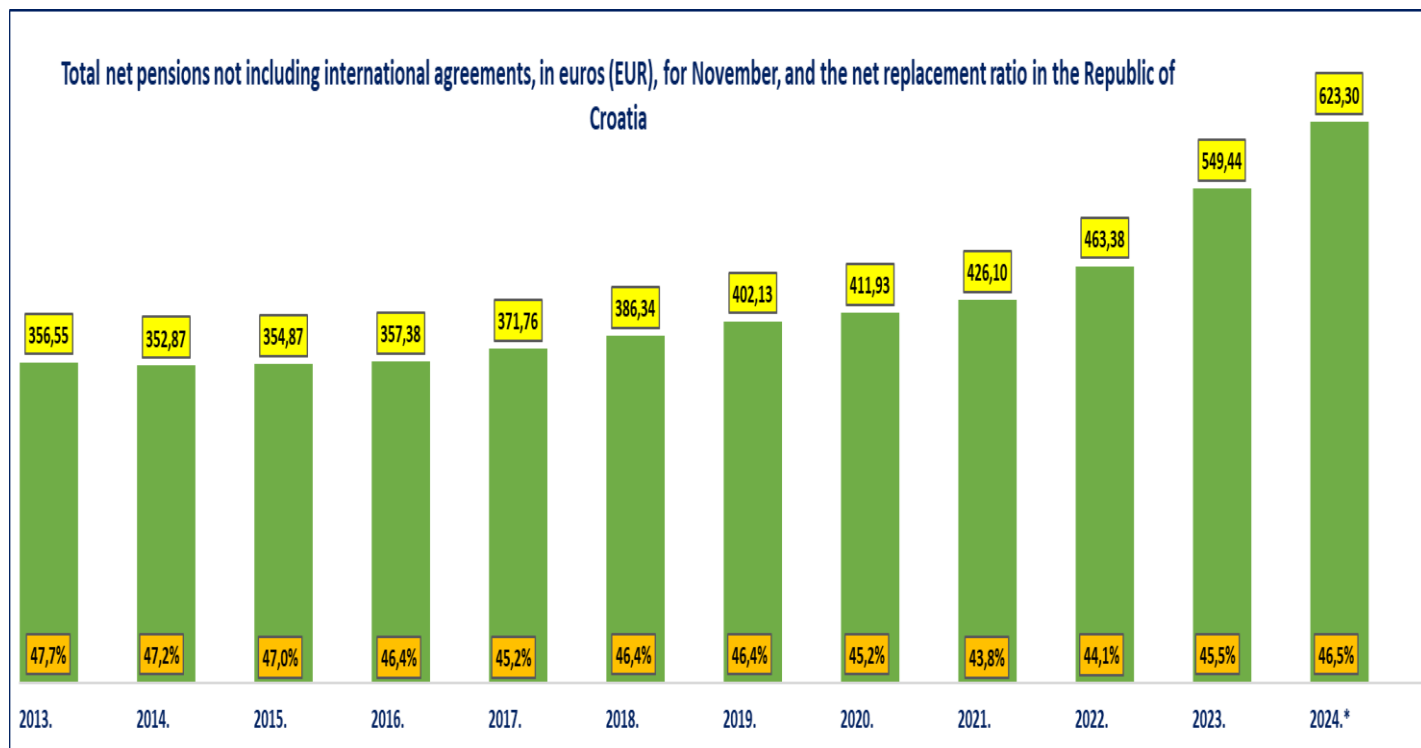


Total number of pensioners

*November 2024*

*according to the international agreements*

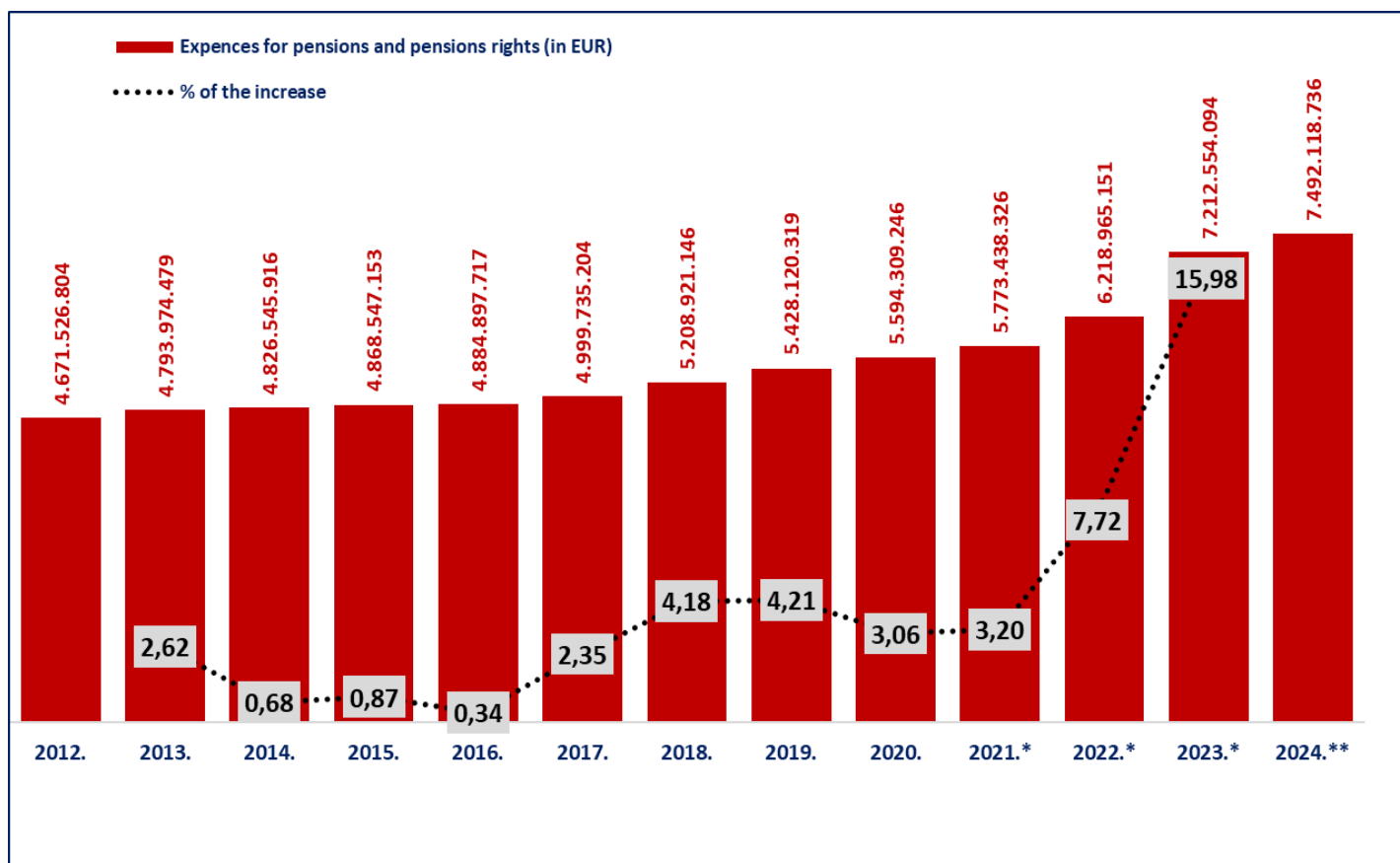
**188.880** (EUR 170,09 )



\* In 2024, an average net salary in the Republic of Croatia is available for October 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 October 2024. |
|--|-------------------------|------------------------------------|--|
| Old age pension  | 407879                  | 632,66                             | 47,2%                                  |
| Old age pension for long-term insurees - Art. 35   | 51138                   | 715,25                             | 53,4%                                  |
| Old age pension transformed from disability pension  | 64536                   | 531,90                             | 39,7%                                  |
| <b>Old age pension - subtotal</b>  | <b>523553</b>           | <b>628,31</b>                      | <b>46,9%</b>                           |
| Early age pension  | 176964                  | 572,19                             | 42,7%                                  |
| Early age pension because of the employer's bankruptcy - Art. 36   | 383                     | 565,54                             | 42,2%                                  |
| <b>Old age pension - grand total</b>   | <b>700900</b>           | <b>614,11</b>                      | <b>45,8%</b>                           |
| Disability pension   | 84985                   | 419,17                             | 31,3%                                  |
| Survivor's pension   | 157477                  | 483,28                             | 36,1%                                  |
| <b>I. TOTAL</b>  | <b>943362</b>           | <b>574,71</b>                      | <b>42,9%</b>                           |
| <b>II. Active military personnel - DVO</b>   | <b>16101</b>            | <b>807,43</b>                      | <b>60,3%</b>                           |
| <b>III. Croatian Homeland War veterans - ZOHBDR</b>  | <b>72074</b>            | <b>1.213,22</b>                    | <b>90,5%</b>                           |
| <b>IV. Members of the Croatian Defense Council - HVO</b>   | <b>7330</b>             | <b>672,82</b>                      | <b>50,2%</b>                           |
| <b>GRAND TOTAL I.+II.+III.+IV.</b>   | <b>1038867</b>          | <b>623,30</b>                      | <b>46,5%</b>                           |
| Basic pension beneficiaries  | 21121                   | 771,73                             | 57,6%                                  |
| Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)  | 106138                  | 642,48                             | 47,9%                                  |
| Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period  | 94106                   | 913,57                             | 68,2%                                  |
| Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO)<br>(average pension calculated based on the qualifying period and earned salaries) | 271416                  | 395,73<br>(268,47)                 | 29,5%                                  |
| 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)   |                         | 1.340                              |  |



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)

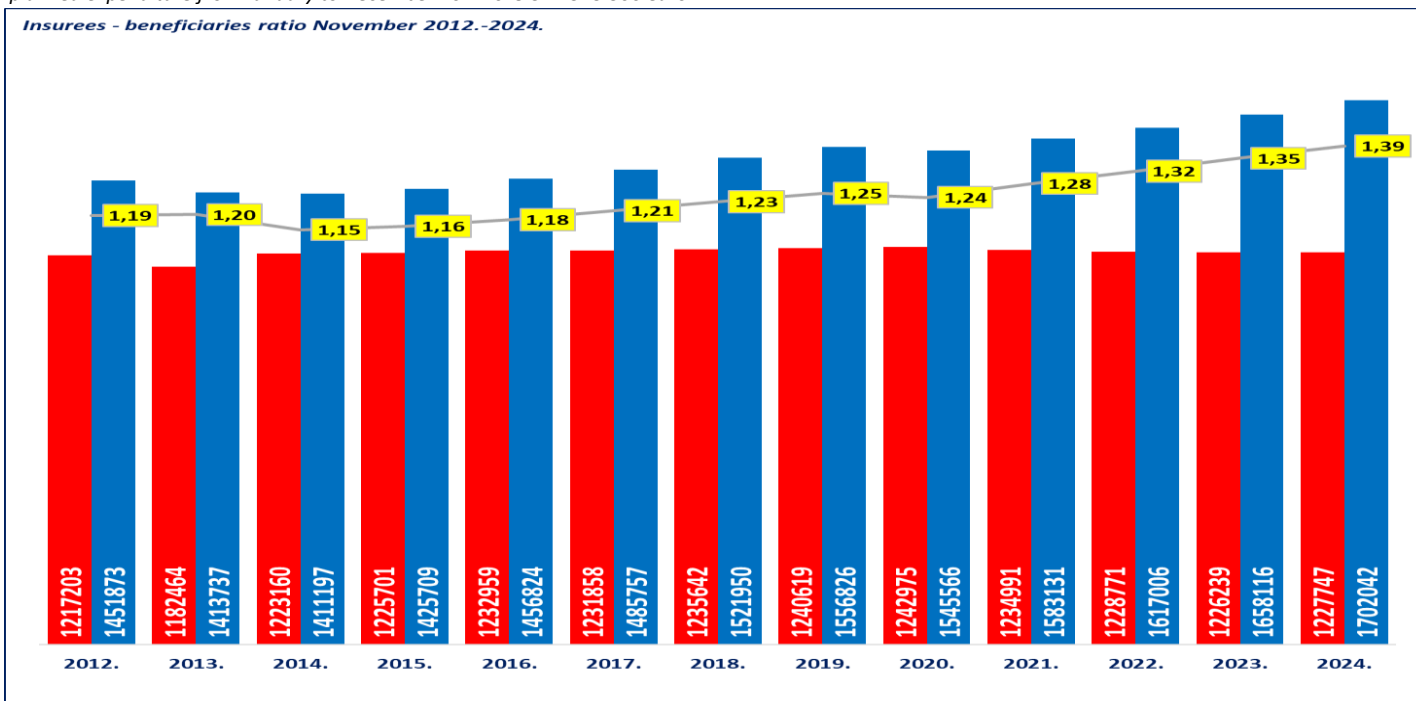
**Note:**

\*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 November 2024, while the planned expenditure from January to December 2024 is 8.372.313.300 euro.



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

For November 2024 (paid in December 2024)

| Qualifying period (years) | Number of beneficiaries | Average net pension amount | Net replacement rate for October 2024.  |
|---------------------------|-------------------------|----------------------------|---|
| <b>up to 19</b>           | 59532                   | 299,49                     |  22,35%   |
| <b>20 - 24</b>            | 46726                   | 375,39                     |  28,01%   |
| <b>25 - 29</b>            | 49536                   | 484,00                     |  36,12%   |
| <b>30</b>                 | 20521                   | 602,94                     |  45,00%   |
| <b>31</b>                 | 12834                   | 624,00                     |  46,57%   |
| <b>32</b>                 | 12057                   | 634,71                     |  47,37%   |
| <b>33</b>                 | 10611                   | 658,05                     |  49,11%   |
| <b>34</b>                 | 8439                    | 699,03                     |  52,17%   |
| <b>35</b>                 | 42541                   | 710,45                     |  53,02%   |
| <b>36</b>                 | 14216                   | 754,62                     |  56,31%   |
| <b>37</b>                 | 12588                   | 796,54                     |  59,44%   |
| <b>38</b>                 | 12269                   | 840,42                     |  62,72%   |
| <b>39</b>                 | 11903                   | 884,44                     |  66,00%   |
| <b>40</b>                 | 26974                   | 870,27                     |  64,95% |
| <b>41</b>                 | 14062                   | 892,06                     |  66,57% |
| <b>42</b>                 | 10874                   | 898,38                     |  67,04% |
| <b>43</b>                 | 9999                    | 897,89                     |  67,01% |
| <b>44</b>                 | 8677                    | 915,43                     |  68,32% |
| <b>45</b>                 | 8209                    | 922,61                     |  68,85% |
| <b>46 and more</b>        | 15311                   | 1024,74                    |  76,47% |
| <b>TOTAL</b>              | <b>407879</b>           | <b>632,66</b>              |  47,21% |
| <b>0 - 34</b>             | 220256                  | 455,20                     |  33,97% |
| <b>35 - 39</b>            | 93517                   | 767,95                     |  57,31% |
| <b>40 and more</b>        | 94106                   | 913,57                     |  68,18% |

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 November 2024 (paid in December 2024)

| Qualifying period (years) | Number of beneficiaries | Average net pension amount | Net replacement rate for October 2024. |
|---------------------------|-------------------------|----------------------------|--|
| <b>up to 41</b>           | 25956                   | 685,12                     | 51,13%                                 |
| <b>42</b>                 | 11083                   | 712,97                     | 53,21%                                 |
| <b>43</b>                 | 6256                    | 745,24                     | 55,61%                                 |
| <b>44</b>                 | 3708                    | 776,80                     | 57,97%                                 |
| <b>45</b>                 | 2173                    | 801,61                     | 59,82%                                 |
| <b>46 and more</b>        | 1962                    | 819,23                     | 61,14%                                 |
| <b>TOTAL</b>              | <b>51138</b>            | <b>715,25</b>              | <b>53,38%</b>                          |

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 November 2024 (paid in December 2024)

| Qualifying period<br>(years) | Number of<br>beneficiaries | Average net pension<br>amount | Net replacement rate<br>for October 2024. |
|------------------------------|----------------------------|-------------------------------|---|
| up to 19                     | 17800                      | 373,66                        | 27,89%                                    |
| 20 - 24                      | 15025                      | 511,46                        | 38,17%                                    |
| 25 - 29                      | 16564                      | 601,56                        | 44,89%                                    |
| 30                           | 3091                       | 641,73                        | 47,89%                                    |
| 31                           | 2544                       | 648,98                        | 48,43%                                    |
| 32                           | 2240                       | 656,93                        | 49,02%                                    |
| 33                           | 1876                       | 676,91                        | 50,52%                                    |
| 34                           | 1430                       | 670,81                        | 50,06%                                    |
| 35                           | 1168                       | 663,22                        | 49,49%                                    |
| 36                           | 874                        | 682,60                        | 50,94%                                    |
| 37                           | 647                        | 664,73                        | 49,61%                                    |
| 38                           | 480                        | 692,18                        | 51,66%                                    |
| 39                           | 287                        | 699,30                        | 52,19%                                    |
| 40                           | 232                        | 679,37                        | 50,70%                                    |
| 41                           | 121                        | 699,53                        | 52,20%                                    |
| 42                           | 58                         | 726,26                        | 54,20%                                    |
| 43                           | 43                         | 714,62                        | 53,33%                                    |
| 44                           | 27                         | 743,05                        | 55,45%                                    |
| 45                           | 13                         | 747,60                        | 55,79%                                    |
| 46 and more                  | 16                         | 766,92                        | 57,23%                                    |
| <b>TOTAL</b>                 | <b>64536</b>               | <b>531,90</b>                 | <b>39,69%</b>                             |
| 0 - 34                       | 60570                      | 522,30                        | 38,98%                                    |
| 35 - 39                      | 3456                       | 675,42                        | 50,40%                                    |
| 40 and more                  | 510                        | 700,31                        | 52,26%                                    |

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 November 2024 (paid in December 2024)

| Qualifying period (years) | Number of beneficiaries | Average net pension amount | Net replacement rate for October 2024. |
|---------------------------|-------------------------|----------------------------|--|
| <b>up to 19</b>           | 1613                    | 433,26                     | 32,33%                                 |
| <b>20 - 24</b>            | 1                       | 452,09                     | 33,74%                                 |
| <b>25 - 29</b>            | 4                       | 490,86                     | 36,63%                                 |
| <b>30</b>                 | 17965                   | 481,88                     | 35,96%                                 |
| <b>31</b>                 | 10203                   | 474,48                     | 35,41%                                 |
| <b>32</b>                 | 10967                   | 488,33                     | 36,44%                                 |
| <b>33</b>                 | 10318                   | 508,74                     | 37,97%                                 |
| <b>34</b>                 | 8375                    | 522,31                     | 38,98%                                 |
| <b>35</b>                 | 29229                   | 582,87                     | 43,50%                                 |
| <b>36</b>                 | 18653                   | 584,49                     | 43,62%                                 |
| <b>37</b>                 | 18263                   | 598,45                     | 44,66%                                 |
| <b>38</b>                 | 16950                   | 611,92                     | 45,67%                                 |
| <b>39</b>                 | 14014                   | 636,26                     | 47,48%                                 |
| <b>40</b>                 | 11106                   | 659,90                     | 49,25%                                 |
| <b>41</b>                 | 4721                    | 681,49                     | 50,86%                                 |
| <b>42</b>                 | 2243                    | 714,25                     | 53,30%                                 |
| <b>43</b>                 | 1217                    | 739,79                     | 55,21%                                 |
| <b>44</b>                 | 648                     | 769,93                     | 57,46%                                 |
| <b>45</b>                 | 286                     | 775,79                     | 57,89%                                 |
| <b>46 and more</b>        | 188                     | 804,53                     | 60,04%                                 |
| <b>TOTAL</b>              | <b>176964</b>           | <b>572,19</b>              | <b>42,70%</b>                          |
| <b>0 - 34</b>             | 59446                   | 490,84                     | 36,63%                                 |
| <b>35 - 39</b>            | 97109                   | 598,89                     | 44,69%                                 |
| <b>40 and more</b>        | 20409                   | 682,08                     | 50,90%                                 |

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 November 2024 (paid in December 2024)

| Qualifying period<br>(years) | Number of<br>beneficiaries | Average net pension<br>amount | Net replacement<br>rate for October<br>2024. |
|------------------------------|----------------------------|-------------------------------|--|
| up to 19                     | 0                          | 0,00                          | 0,00%  |
| 20 - 24                      | 0                          | 0,00                          | 0,00%  |
| 25 - 29                      | 1                          | 542,75                        | 40,50%                                       |
| 30                           | 0                          | 0,00                          | 0,00%  |
| 31                           | 13                         | 463,22                        | 34,57%                                       |
| 32                           | 46                         | 479,32                        | 35,77%                                       |
| 33                           | 40                         | 476,63                        | 35,57%                                       |
| 34                           | 21                         | 502,34                        | 37,49%                                       |
| 35                           | 93                         | 585,90                        | 43,72%                                       |
| 36                           | 56                         | 580,62                        | 43,33%                                       |
| 37                           | 49                         | 590,63                        | 44,08%                                       |
| 38                           | 26                         | 638,13                        | 47,62%                                       |
| 39                           | 19                         | 644,73                        | 48,11%                                       |
| 40                           | 10                         | 691,88                        | 51,63%                                       |
| 41                           | 3                          | 722,51                        | 53,92%                                       |
| 42                           | 4                          | 719,58                        | 53,70%                                       |
| 43                           | 2                          | 812,91                        | 60,66%                                       |
| 44                           | 0                          | 0,00                          | 0,00%  |
| 45                           | 0                          | 0,00                          | 0,00%  |
| 46 and more                  | 0                          | 0,00                          | 0,00%  |
| <b>TOTAL</b>                 | <b>383</b>                 | <b>565,54</b>                 | <b>42,20%</b>                                |
| 0 - 34                       | 121                        | 481,22                        | 35,91%                                       |
| 35 - 39                      | 243                        | 595,83                        | 44,46%                                       |
| 40 and more                  | 19                         | 715,29                        | 53,38%                                       |

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 November 2024 (paid in December 2024)

| Qualifying period (years) | Number of beneficiaries | Average net pension amount | Net replacement rate for October 2024. |
|---------------------------|-------------------------|----------------------------|--|
| <b>up to 19</b>           | 79022                   | 319,24                     | 23,82%                                 |
| <b>20 - 24</b>            | 61754                   | 408,50                     | 30,49%                                 |
| <b>25 - 29</b>            | 66106                   | 513,46                     | 38,32%                                 |
| <b>30</b>                 | 41577                   | 553,52                     | 41,31%                                 |
| <b>31</b>                 | 25594                   | 566,80                     | 42,30%                                 |
| <b>32</b>                 | 25310                   | 572,96                     | 42,76%                                 |
| <b>33</b>                 | 22845                   | 591,85                     | 44,17%                                 |
| <b>34</b>                 | 18265                   | 615,56                     | 45,94%                                 |
| <b>35</b>                 | 73031                   | 658,48                     | 49,14%                                 |
| <b>36</b>                 | 33799                   | 658,58                     | 49,15%                                 |
| <b>37</b>                 | 31547                   | 678,84                     | 50,66%                                 |
| <b>38</b>                 | 29727                   | 707,56                     | 52,80%                                 |
| <b>39</b>                 | 26223                   | 749,61                     | 55,94%                                 |
| <b>40</b>                 | 38322                   | 808,10                     | 60,31%                                 |
| <b>41</b>                 | 44781                   | 749,90                     | 55,96%                                 |
| <b>42</b>                 | 24262                   | 796,22                     | 59,42%                                 |
| <b>43</b>                 | 17517                   | 831,93                     | 62,08%                                 |
| <b>44</b>                 | 13060                   | 868,50                     | 64,81%                                 |
| <b>45</b>                 | 10681                   | 893,85                     | 66,71%                                 |
| <b>46 and more</b>        | 17477                   | 999,06                     | 74,56%                                 |
| <b>TOTAL</b>              | <b>700900</b>           | <b>614,11</b>              | <b>45,83%</b>                          |
| <b>0 - 34</b>             | 340473                  | 473,41                     | 35,33%                                 |
| <b>35 - 39</b>            | 194327                  | 681,60                     | 50,87%                                 |
| <b>40 and more</b>        | 166100                  | 823,54                     | 61,46%                                 |

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 November 2024 (paid in December 2024)

| Qualifying period<br>(years) | Number of<br>beneficiaries | Average net pension<br>amount | Net replacement rate<br>for October 2024. |
|------------------------------|----------------------------|-------------------------------|---|
| <b>up to 19</b>              | 34326                      | 343,56                        | 25,64%                                    |
| <b>20 - 24</b>               | 17433                      | 416,78                        | 31,10%                                    |
| <b>25 - 29</b>               | 17482                      | 465,75                        | 34,76%                                    |
| <b>30</b>                    | 2979                       | 500,45                        | 37,35%                                    |
| <b>31</b>                    | 2462                       | 506,38                        | 37,79%                                    |
| <b>32</b>                    | 2144                       | 520,41                        | 38,84%                                    |
| <b>33</b>                    | 1908                       | 532,69                        | 39,75%                                    |
| <b>34</b>                    | 1617                       | 547,27                        | 40,84%                                    |
| <b>35</b>                    | 1288                       | 549,20                        | 40,99%                                    |
| <b>36</b>                    | 1042                       | 561,11                        | 41,87%                                    |
| <b>37</b>                    | 742                        | 580,53                        | 43,32%                                    |
| <b>38</b>                    | 586                        | 584,51                        | 43,62%                                    |
| <b>39</b>                    | 384                        | 589,12                        | 43,96%                                    |
| <b>40</b>                    | 242                        | 608,73                        | 45,43%                                    |
| <b>41</b>                    | 139                        | 605,25                        | 45,17%                                    |
| <b>42</b>                    | 67                         | 643,64                        | 48,03%                                    |
| <b>43</b>                    | 56                         | 695,87                        | 51,93%                                    |
| <b>44</b>                    | 31                         | 662,68                        | 49,45%                                    |
| <b>45</b>                    | 24                         | 716,01                        | 53,43%                                    |
| <b>46 and more</b>           | 33                         | 755,52                        | 56,38%                                    |
| <b>TOTAL</b>                 | <b>84985</b>               | <b>419,17</b>                 | <b>31,28%</b>                             |
| <b>0 - 34</b>                | 80351                      | 410,15                        | 30,61%                                    |
| <b>35 - 39</b>               | 4042                       | 566,93                        | 42,31%                                    |
| <b>40 and more</b>           | 592                        | 635,46                        | 47,42%                                    |

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 November 2024 (paid in December 2024)

| Qualifying period<br>(years) | Number of<br>beneficiaries | Average net pension<br>amount | Net replacement rate<br>for October 2024. |
|------------------------------|----------------------------|-------------------------------|---|
| <b>up to 19</b>              | 40450                      | 321,34                        | 23,98%                                    |
| <b>20 - 24</b>               | 18586                      | 371,37                        | 27,71%                                    |
| <b>25 - 29</b>               | 20416                      | 450,02                        | 33,58%                                    |
| <b>30</b>                    | 4999                       | 490,46                        | 36,60%                                    |
| <b>31</b>                    | 4535                       | 511,80                        | 38,19%                                    |
| <b>32</b>                    | 4484                       | 515,69                        | 38,48%                                    |
| <b>33</b>                    | 4387                       | 535,71                        | 39,98%                                    |
| <b>34</b>                    | 3903                       | 555,58                        | 41,46%                                    |
| <b>35</b>                    | 12675                      | 537,58                        | 40,12%                                    |
| <b>36</b>                    | 5882                       | 582,88                        | 43,50%                                    |
| <b>37</b>                    | 4897                       | 610,87                        | 45,59%                                    |
| <b>38</b>                    | 4328                       | 642,10                        | 47,92%                                    |
| <b>39</b>                    | 3333                       | 663,75                        | 49,53%                                    |
| <b>40</b>                    | 14209                      | 653,70                        | 48,78%                                    |
| <b>41</b>                    | 3363                       | 690,41                        | 51,52%                                    |
| <b>42</b>                    | 2027                       | 721,32                        | 53,83%                                    |
| <b>43</b>                    | 1500                       | 755,00                        | 56,34%                                    |
| <b>44</b>                    | 1054                       | 786,18                        | 58,67%                                    |
| <b>45</b>                    | 795                        | 811,15                        | 60,53%                                    |
| <b>46 and more</b>           | 1654                       | 913,44                        | 68,17%                                    |
| <b>TOTAL</b>                 | <b>157477</b>              | <b>483,28</b>                 | <b>36,07%</b>                             |
| <b>0 - 34</b>                | 101760                     | 399,88                        | 29,84%                                    |
| <b>35 - 39</b>               | 31115                      | 585,73                        | 43,71%                                    |
| <b>40 and more</b>           | 24602                      | 698,69                        | 52,14%                                    |

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