

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

Total number of pensioners

January 2024

1.225.457 (EUR 495,50)



Total number of pensioners

January 2024

not including international agreements

1.040.230 (EUR 556,60 46,7%)



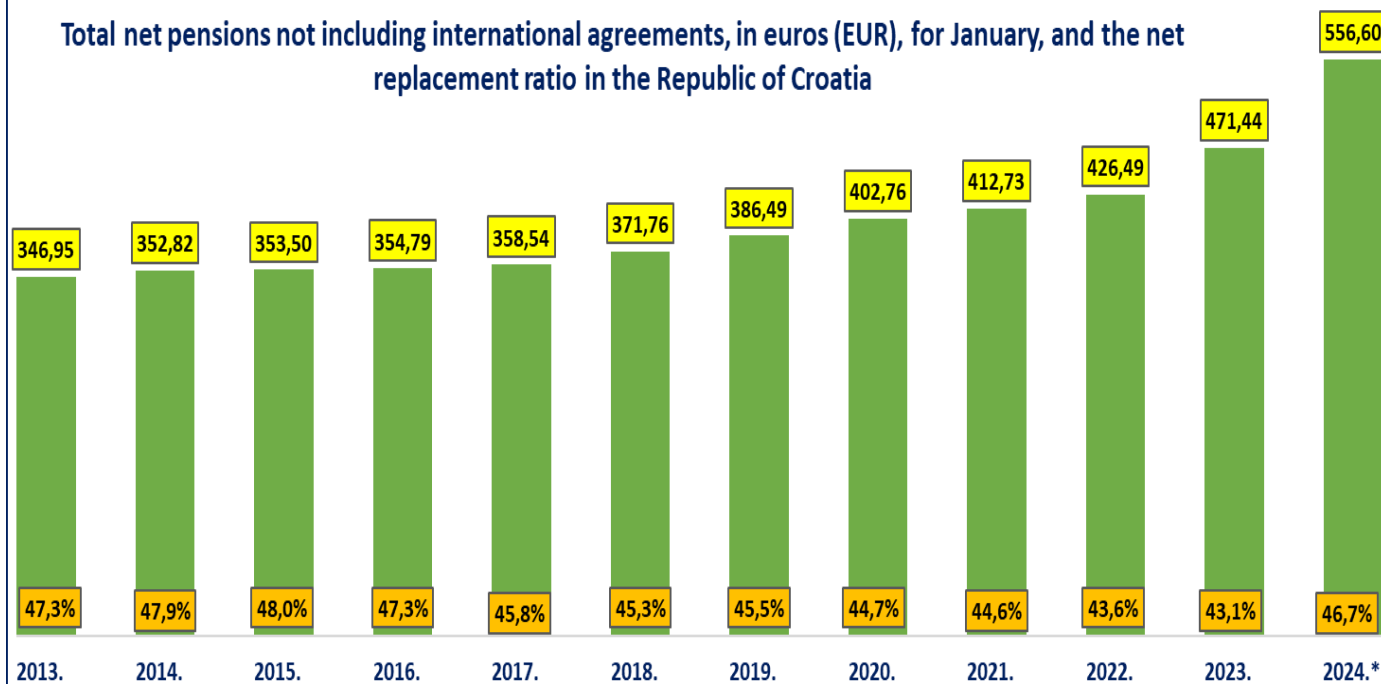
Total number of pensioners

January 2024

according to the international agreements

185.227 (EUR 152,38)

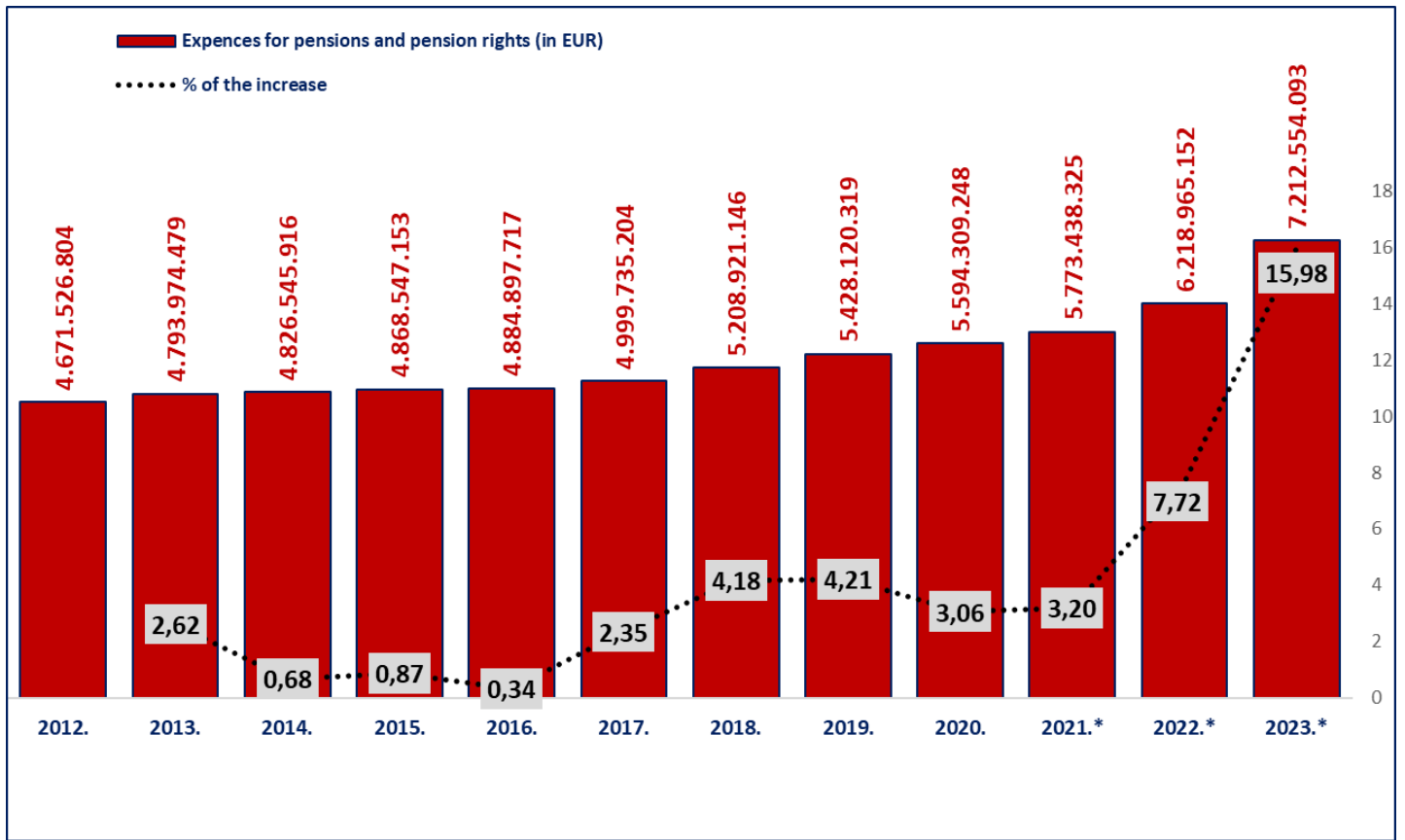
Total net pensions not including international agreements, in euros (EUR), for January, and the net replacement ratio in the Republic of Croatia



* In 2024, an average net salary in the Republic of Croatia is available for December 2023

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 December 2023.
Old age pension	406850	565,03	47,4%
Old age pension for long-term insurees - Art. 35	47066	645,77	54,2%
Old age pension transformed from disability pension	65628	476,11	40,0%
Old age pension - subtotal	519544	561,12	47,1%
Early age pension	176127	512,49	43,0%
Early age pension because of the employer's bankruptcy - Art. 36	377	506,32	42,5%
Old age pension - grand total	696048	548,78	46,1%
Disability pension	88211	374,91	31,5%
Survivor's pension	161225	432,49	36,3%
I. TOTAL	945484	512,73	43,1%
II. Active military personnel - DVO	16059	721,54	60,6%
III. Croatian Homeland War veterans - ZOHBDR	71455	1.095,47	92,0%
IV. Members of the Croatian Defense Council - HVO	7232	601,04	50,5%
GRAND TOTAL I.+II.+III.+IV.	1040230	556,60	46,7%
Basic pension beneficiaries	16459	697,79	58,6%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	95842	577,16	48,5%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	89993	820,00	68,8%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) <i>(average pension calculated based on the qualifying period and earned salaries)</i>	265565	350,26 <i>(236,17)</i>	29,4%
Actual pension value (AVM in EUR) and the adjustment %	11,77 / 12,13	8,42	
Average net salary in the Republic of Croatia for December 2023, in EUR (source: State Bureau of Statistics)		1.191	



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)

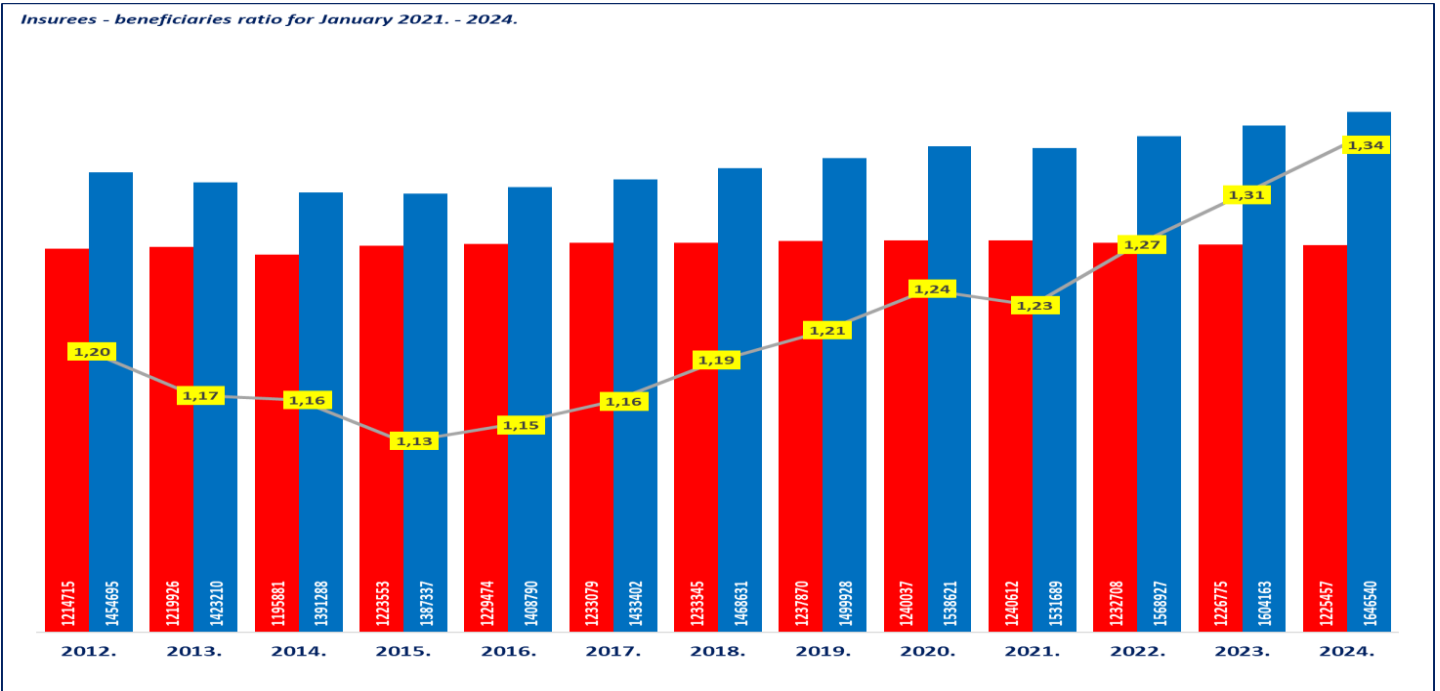
Note:

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 the period from January to December 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.

For the mentioned year, the available data refer to the incurred expenses for pensions and pension receipts from January to December, whereas the planned ones amount to EUR 7,227,371,000.



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

For January 2024 (paid in February 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2023
up to 19	60916	274,06	23,01%
20 - 24	46775	333,85	28,03%
25 - 29	48966	432,67	36,33%
30	21042	538,93	45,25%
31	13038	558,82	46,92%
32	12174	569,45	47,81%
33	10717	591,79	49,69%
34	8407	631,23	53,00%
35	44541	636,37	53,43%
36	14364	680,07	57,10%
37	12504	719,54	60,41%
38	12014	760,36	63,84%
39	11399	801,84	67,32%
40	27663	781,37	65,61%
41	13466	804,29	67,53%
42	10301	809,34	67,95%
43	9393	809,9	68,00%
44	8014	826,39	69,39%
45	7495	830,58	69,74%
46 and more	13661	919,14	77,17%
TOTAL	406850	565,03	47,44%
0 - 34	222035	408,51	34,30%
35 - 39	94822	689,56	57,90%
40 and more	89993	820	68,85%

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

For January 2024 (paid in February 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2023
up to 41	24076	617,28	51,83%
42	10064	644,25	54,09%
43	5654	673,53	56,55%
44	3385	705,25	59,21%
45	2049	726,88	61,03%
46 and more	1838	741,94	62,30%
TOTAL	47066	645,77	54,22%
0 - 34	312	516,22	43,34%
35 - 39	24	643,7	54,05%
40 and more	46730	646,64	54,29%

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

For January 2024 (paid in February 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2023
up to 19	17918	331,05	27,80%
20 - 24	15295	455,3	38,23%
25 - 29	16948	538,34	45,20%
30	3177	579,05	48,62%
31	2627	582,17	48,88%
32	2299	590,22	49,56%
33	1930	610,09	51,23%
34	1468	604,77	50,78%
35	1187	601,68	50,52%
36	867	618,54	51,93%
37	646	599,89	50,37%
38	479	624,8	52,46%
39	286	630,53	52,94%
40	228	619,66	52,03%
41	120	632,17	53,08%
42	54	648,91	54,48%
43	44	648,89	54,48%
44	26	671,12	56,35%
45	13	669	56,17%
46 and more	16	691,07	58,02%
TOTAL	65628	476,11	39,98%
0 - 34	61662	467,23	39,23%
35 - 39	3465	611,14	51,31%
40 and more	501	634,61	53,28%

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

For January 2024 (paid in February 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2023
up to 19	2079	391,23	32,85%
20 - 24	1	404,03	33,92%
25 - 29	4	439,88	36,93%
30	18363	429,25	36,04%
31	10379	422,82	35,50%
32	11169	435,7	36,58%
33	10035	455,49	38,24%
34	8156	467,55	39,26%
35	29276	522,73	43,89%
36	18492	524,22	44,02%
37	17851	537,29	45,11%
38	16493	550,75	46,24%
39	13641	574,33	48,22%
40	10893	594,42	49,91%
41	4714	614,26	51,58%
42	2237	645,03	54,16%
43	1207	670,76	56,32%
44	656	692,48	58,14%
45	286	701,39	58,89%
46 and more	195	728,38	61,16%
TOTAL	176127	512,49	43,03%
0 - 34	60186	437,59	36,74%
35 - 39	95753	537,91	45,16%
40 and more	20188	615,22	51,66%

BENEFICIARIES OF **EARLY AGE PENSIONS BECAUSE OF THE EMPLOYER'S BANKRUPTCY - ARTICLE 3**, ENTITLED ACCORDING TO THE PENSION INSURANCE ACT - **NOT INCLUDING INTERNATIONAL AGREEMENTS**

For January 2024 (paid in February 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2023
up to 19	0	0	0,00%
20 - 24	0	0	0,00%
25 - 29	1	485,05	40,73%
30	0	0	0,00%
31	13	408,42	34,29%
32	47	423,9	35,59%
33	39	426,77	35,83%
34	21	449,6	37,75%
35	92	526,2	44,18%
36	54	520,03	43,66%
37	47	536,2	45,02%
38	26	573,83	48,18%
39	20	586,46	49,24%
40	8	591,75	49,69%
41	3	647,69	54,38%
42	4	648,87	54,48%
43	2	732,8	61,53%
44	0	0	0,00%
45	0	0	0,00%
46 and more	0	0	0,00%
TOTAL	377	506,32	42,51%
0 - 34	121	428,13	35,95%
35 - 39	239	537	45,09%
40 and more	17	631,66	53,04%

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

For January 2024 (paid in February 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2023
up to 19	81188	290,51	24,39%
20 - 24	62084	363,79	30,54%
25 - 29	65931	459,82	38,61%
30	42583	494,62	41,53%
31	26059	506,93	42,56%
32	25692	512,88	43,06%
33	22722	532,86	44,74%
34	18057	554,9	46,59%
35	75100	591,38	49,65%
36	33779	592,91	49,78%
37	31052	612,01	51,39%
38	29022	638,8	53,64%
39	25350	677,28	56,87%
40	38803	727,9	61,12%
41	42032	677,59	56,89%
42	22660	719,38	60,40%
43	16300	751,85	63,13%
44	12081	784,85	65,90%
45	9843	805,03	67,59%
46 and more	15710	895,81	75,21%
TOTAL	696048	548,78	46,08%
0 - 34	344316	424,22	35,62%
35 - 39	194303	613,23	51,49%
40 and more	157429	741,67	62,27%

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

For January 2024 (paid in February 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2023
up to 19	35679	307,98	25,86%
20 - 24	18103	372,2	31,25%
25 - 29	18197	416,79	34,99%
30	3083	446,28	37,47%
31	2544	454,32	38,15%
32	2259	466,12	39,14%
33	1968	474,93	39,88%
34	1669	488,78	41,04%
35	1320	491,87	41,30%
36	1064	502,11	42,16%
37	754	516,5	43,37%
38	607	522,95	43,91%
39	378	528,75	44,40%
40	248	542,64	45,56%
41	132	549,61	46,15%
42	69	594,49	49,92%
43	51	630,7	52,96%
44	32	598,3	50,24%
45	23	629,52	52,86%
46 and more	31	674,32	56,62%
TOTAL	88211	374,91	31,48%
0 - 34	83502	367,01	30,82%
35 - 39	4123	506,97	42,57%
40 and more	586	571,39	47,98%

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

For January 2024 (paid in February 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2023
up to 19	41431	289,19	24,28%
20 - 24	19142	332,73	27,94%
25 - 29	21048	402,84	33,82%
30	5135	438,95	36,86%
31	4683	459,73	38,60%
32	4616	462,37	38,82%
33	4526	479,22	40,24%
34	4020	497,09	41,74%
35	13139	480,71	40,36%
36	6042	522,34	43,86%
37	5030	546,5	45,89%
38	4402	575,86	48,35%
39	3357	596,84	50,11%
40	14637	585,35	49,15%
41	3276	621,09	52,15%
42	1977	651,44	54,70%
43	1448	679,37	57,04%
44	1007	708,57	59,49%
45	754	737,22	61,90%
46 and more	1555	828,03	69,52%
TOTAL	161225	432,49	36,31%
0 - 34	104601	358,87	30,13%
35 - 39	31970	524,23	44,02%
40 and more	24654	625,9	52,55%