

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

Total number of pensioners

February 2024

1.226.806 (EUR 495,53)



Total number of pensioners

February 2024

not including international agreements

1.040.887 (EUR 556,85 44,9%)



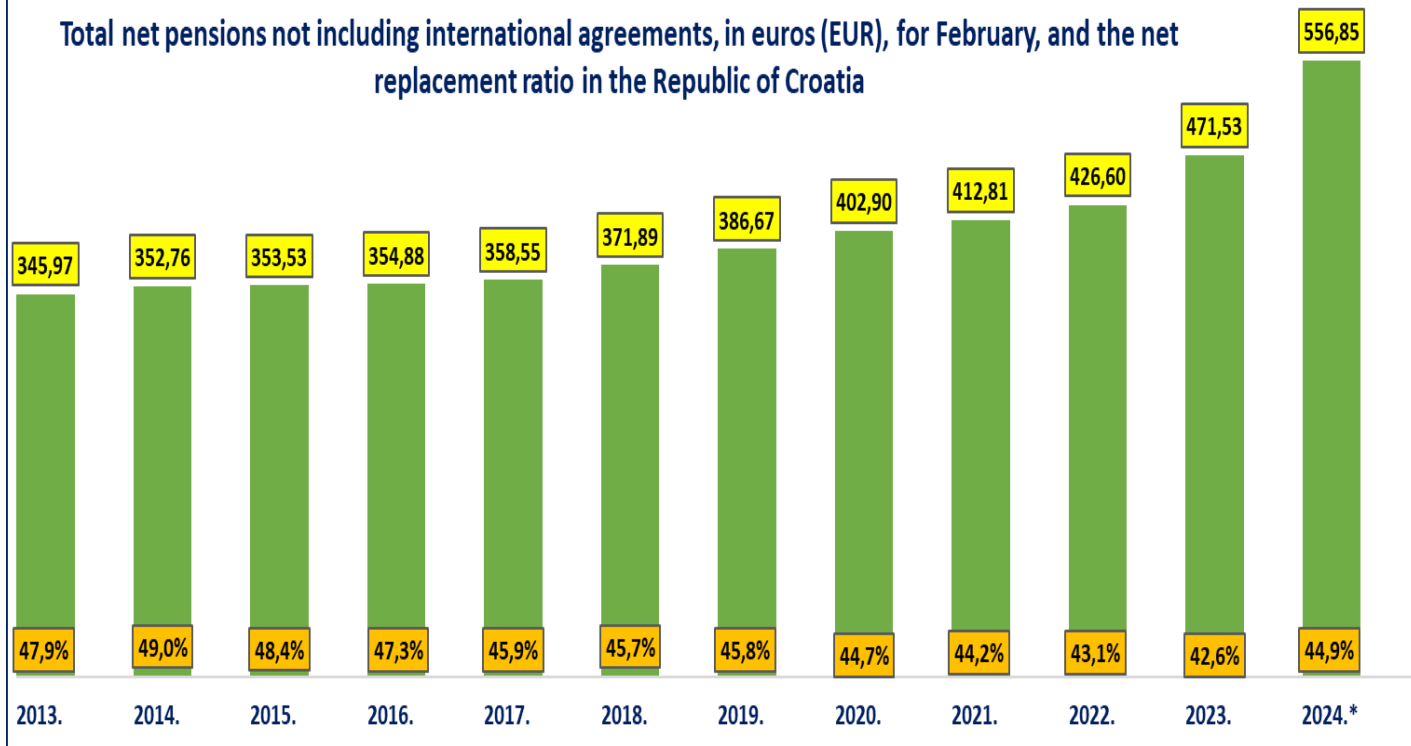
Total number of pensioners

February 2024

according to the international agreements

185.919 (EUR 152,26)

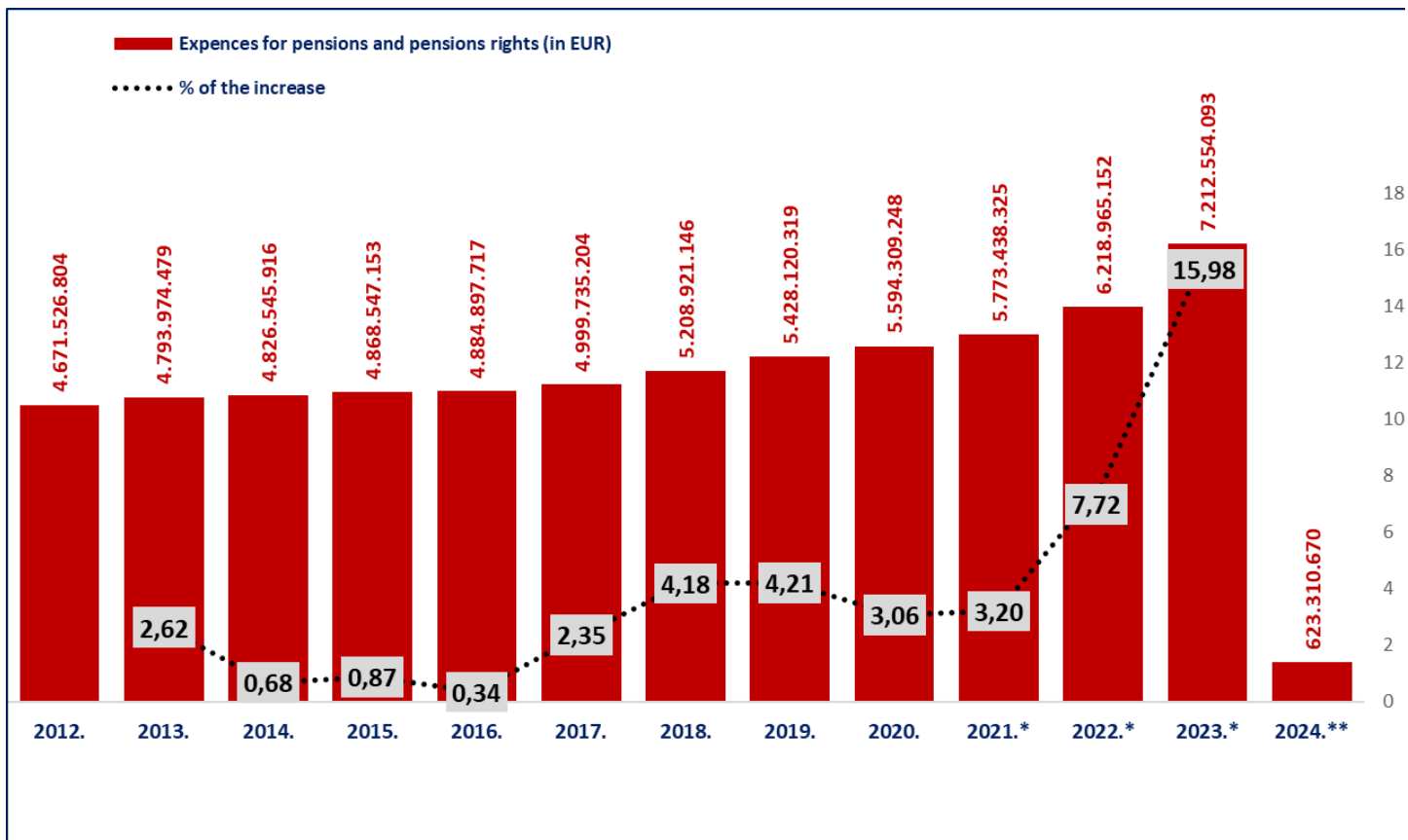
Total net pensions not including international agreements, in euros (EUR), for February, and the net replacement ratio in the Republic of Croatia



* In 2024, an average net salary in the Republic of Croatia is available for January 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 January 2024.
Old age pension	407725	565,35	45,6%
Old age pension for long-term insurees - Art. 35	47332	645,51	52,1%
Old age pension transformed from disability pension	65341	476,27	38,4%
Old age pension - subtotal	520398	561,45	45,3%
Early age pension	176417	512,51	41,4%
Early age pension because of the employer's bankruptcy - Art. 36	377	507,32	40,9%
Old age pension - grand total	697192	549,04	44,3%
Disability pension	88020	375,00	30,3%
Survivor's pension	160893	432,58	34,9%
I. TOTAL	946105	513,04	41,4%
II. Active military personnel - DVO	16036	721,78	58,3%
III. Croatian Homeland War veterans - ZOHBDR	71509	1.094,90	88,4%
IV. Members of the Croatian Defense Council - HVO	7237	601,70	48,6%
GRAND TOTAL I.+II.+III.+IV.	1040887	556,85	44,9%
Basic pension beneficiaries	16542	697,48	56,3%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	97628	577,20	46,6%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	89849	820,35	66,2%
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>	265653	350,53 (236,33)	28,3%
Actual pension value (AVM in EUR) and the adjustment %	11,77 / 12,13	8,42	
Average net salary in the Republic of Croatia for January 2024., in EUR (source: State Bureau of Statistics)		1.239	



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)

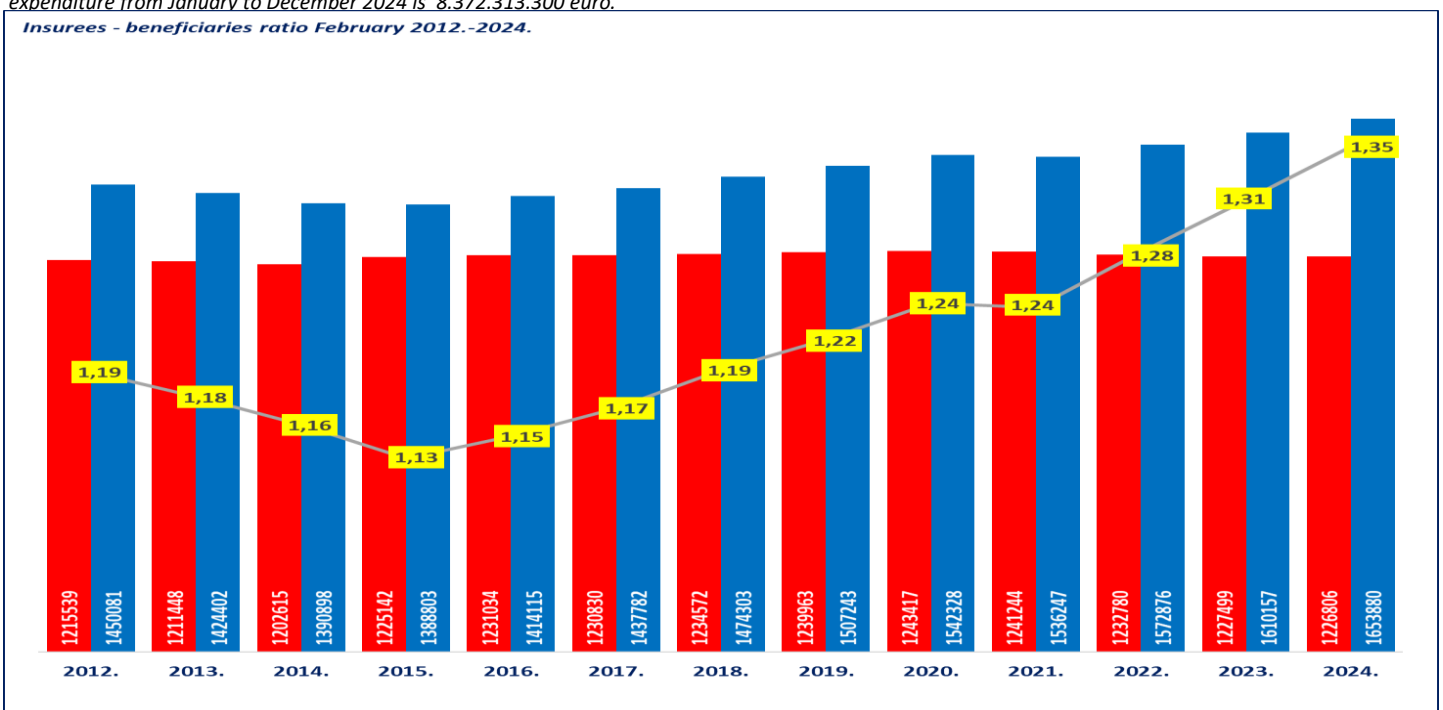
Note:

*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 to January 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 February 2024 (paid in March 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2024.
up to 19	62634	283,30	22,87%
20 - 24	46715	334,14	26,97%
25 - 29	48927	432,97	34,95%
30	20964	539,54	43,55%
31	12993	559,25	45,14%
32	12141	569,54	45,97%
33	10680	592,13	47,79%
34	8381	631,32	50,95%
35	44301	637,03	51,41%
36	14300	679,67	54,86%
37	12473	719,62	58,08%
38	11983	760,6	61,39%
39	11384	801,47	64,69%
40	27498	781,69	63,09%
41	13453	804,68	64,95%
42	10300	809,72	65,35%
43	9393	810,03	65,38%
44	8008	826,04	66,67%
45	7502	830,61	67,04%
46 and more	13695	919,52	74,21%
TOTAL	407725	565,35	45,63%
0 - 34	223435	410,16	33,10%
35 - 39	94441	689,89	55,68%
40 and more	89849	820,35	66,21%

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

For February 2024 (paid in March 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2024.
up to 41	24299	616,87	49,79%
42	10091	644,34	52,00%
43	5663	673,77	54,38%
44	3386	705,27	56,92%
45	2054	726,76	58,66%
46 and more	1839	742,49	59,93%
TOTAL	47332	645,51	52,10%
0 - 34	479	524,29	42,32%
35 - 39	24	643,7	51,95%
40 and more	46829	646,75	52,20%

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

For February 2024 (paid in March 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2024.
up to 19	17855	331,22	26,73%
20 - 24	15227	455,6	36,77%
25 - 29	16865	538,76	43,48%
30	3159	578,88	46,72%
31	2610	582,31	47,00%
32	2284	590,27	47,64%
33	1918	610,31	49,26%
34	1461	604,45	48,79%
35	1186	601,97	48,59%
36	863	617,27	49,82%
37	643	600,06	48,43%
38	481	624,16	50,38%
39	288	631,22	50,95%
40	230	618,55	49,92%
41	120	628,52	50,73%
42	53	651,55	52,59%
43	43	650,98	52,54%
44	26	671,12	54,17%
45	13	669	54,00%
46 and more	16	691,07	55,78%
TOTAL	65341	476,27	38,44%
0 - 34	61379	467,39	37,72%
35 - 39	3461	610,95	49,31%
40 and more	501	633,57	51,14%

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

For February 2024 (paid in March 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2024.
up to 19	2436	400,45	32,32%
20 - 24	1	404,03	32,61%
25 - 29	4	439,88	35,50%
30	18332	429,65	34,68%
31	10375	423,17	34,15%
32	11159	436,08	35,20%
33	10060	455,6	36,77%
34	8161	467,94	37,77%
35	29232	522,91	42,20%
36	18472	524,36	42,32%
37	17842	537,37	43,37%
38	16518	550,58	44,44%
39	13649	574,1	46,34%
40	10896	594,51	47,98%
41	4706	614,18	49,57%
42	2238	644,69	52,03%
43	1203	670,89	54,15%
44	653	692,84	55,92%
45	286	701,57	56,62%
46 and more	194	728,1	58,77%
TOTAL	176417	512,51	41,36%
0 - 34	60528	438,03	35,35%
35 - 39	95713	537,96	43,42%
40 and more	20176	615,2	49,65%

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 February 2024 (paid in March 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2024.
up to 19	0	0	0,00%
20 - 24	0	0	0,00%
25 - 29	1	485,05	39,15%
30	0	0	0,00%
31	13	408,42	32,96%
32	47	426,2	34,40%
33	39	426,77	34,44%
34	21	449,6	36,29%
35	92	526,2	42,47%
36	54	520,03	41,97%
37	46	534,51	43,14%
38	26	573,83	46,31%
39	20	586,46	47,33%
40	9	623,99	50,36%
41	3	647,69	52,28%
42	4	648,87	52,37%
43	2	732,8	59,14%
44	0	0	0,00%
45	0	0	0,00%
46 and more	0	0	0,00%
TOTAL	377	507,32	40,95%
0 - 34	121	429,02	34,63%
35 - 39	238	536,68	43,32%
40 and more	18	645,56	52,10%

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

For February 2024 (paid in March 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2024.
up to 19	83367	298,31	24,08%
20 - 24	61956	364,01	29,38%
25 - 29	65808	460,07	37,13%
30	42457	495,01	39,95%
31	25993	507,17	40,93%
32	25634	513,01	41,41%
33	22698	532,87	43,01%
34	18029	554,94	44,79%
35	74815	591,74	47,76%
36	33691	592,66	47,83%
37	31008	612,01	49,40%
38	29018	638,58	51,54%
39	25345	676,89	54,63%
40	38645	727,92	58,75%
41	42066	677,65	54,69%
42	22686	719,48	58,07%
43	16304	752,01	60,69%
44	12073	784,63	63,33%
45	9855	805,01	64,97%
46 and more	15744	896,25	72,34%
TOTAL	697192	549,04	44,31%
0 - 34	345942	425,35	34,33%
35 - 39	193877	613,29	49,50%
40 and more	157373	741,78	59,87%

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

For February 2024 (paid in March 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2024.
up to 19	35606	307,94	24,85%
20 - 24	18055	372,5	30,06%
25 - 29	18159	416,93	33,65%
30	3073	446,5	36,04%
31	2538	454,8	36,71%
32	2246	466,02	37,61%
33	1964	475,02	38,34%
34	1665	488,41	39,42%
35	1319	491,24	39,65%
36	1062	502,96	40,59%
37	758	516,69	41,70%
38	606	523,01	42,21%
39	382	527,54	42,58%
40	246	542,94	43,82%
41	131	550,39	44,42%
42	71	588,65	47,51%
43	51	626,92	50,60%
44	33	603,25	48,69%
45	23	629,52	50,81%
46 and more	32	669,84	54,06%
TOTAL	88020	375	30,27%
0 - 34	83306	367,08	29,63%
35 - 39	4127	506,95	40,92%
40 and more	587	571,13	46,10%

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

For February 2024 (paid in March 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2024.
up to 19	41433	289,16	23,34%
20 - 24	19077	332,87	26,87%
25 - 29	20951	402,85	32,51%
30	5131	439,06	35,44%
31	4667	460,01	37,13%
32	4598	462,32	37,31%
33	4511	479,64	38,71%
34	4010	497,69	40,17%
35	13078	480,52	38,78%
36	6013	522,56	42,18%
37	5030	546,95	44,14%
38	4383	575,94	46,48%
39	3355	597,34	48,21%
40	14608	585,53	47,26%
41	3294	621,6	50,17%
42	1974	650,95	52,54%
43	1453	680,51	54,92%
44	1007	707,93	57,14%
45	754	737,24	59,50%
46 and more	1566	826,18	66,68%
TOTAL	160893	432,58	34,91%
0 - 34	104378	358,85	28,96%
35 - 39	31859	524,37	42,32%
40 and more	24656	626,11	50,53%