

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

Total number of pensioners

March 2024

1.227.689 (EUR 513,57)



Total number of pensioners

March 2024

not including international agreements

1.041.142 (EUR 577,24 46,3%)



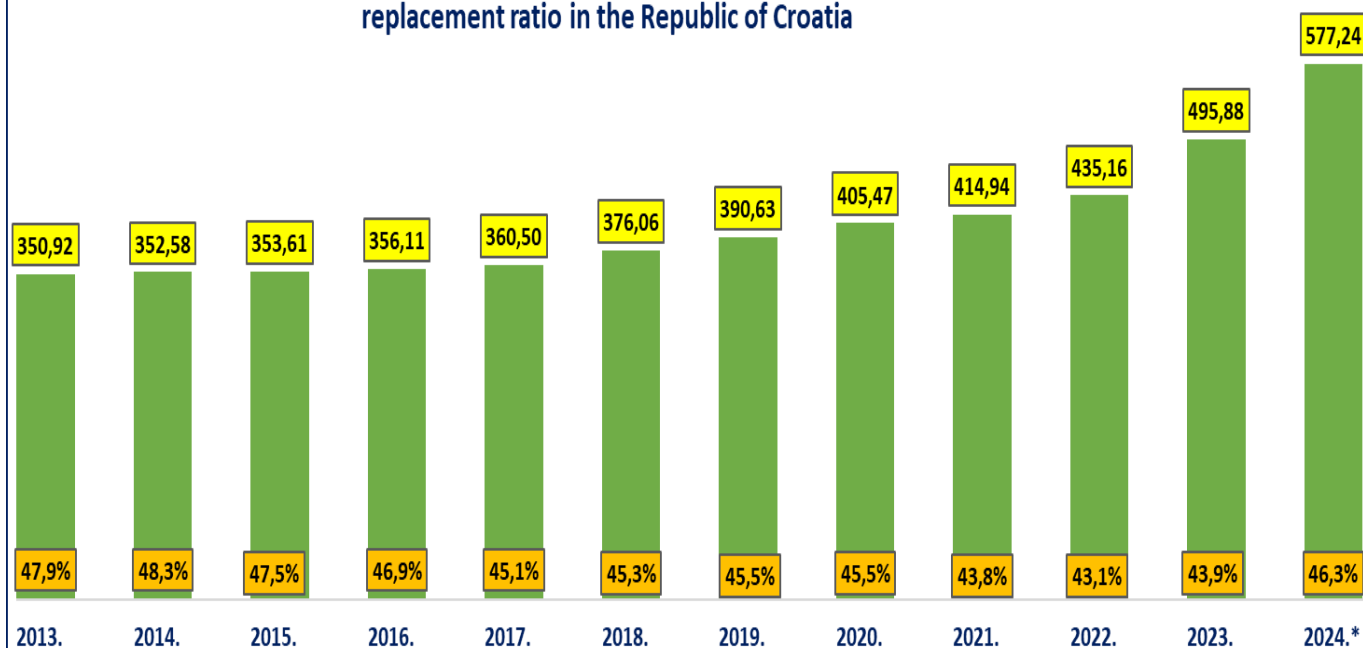
Total number of pensioners

March 2024

according to the international agreements

186.547 (EUR 158,23)

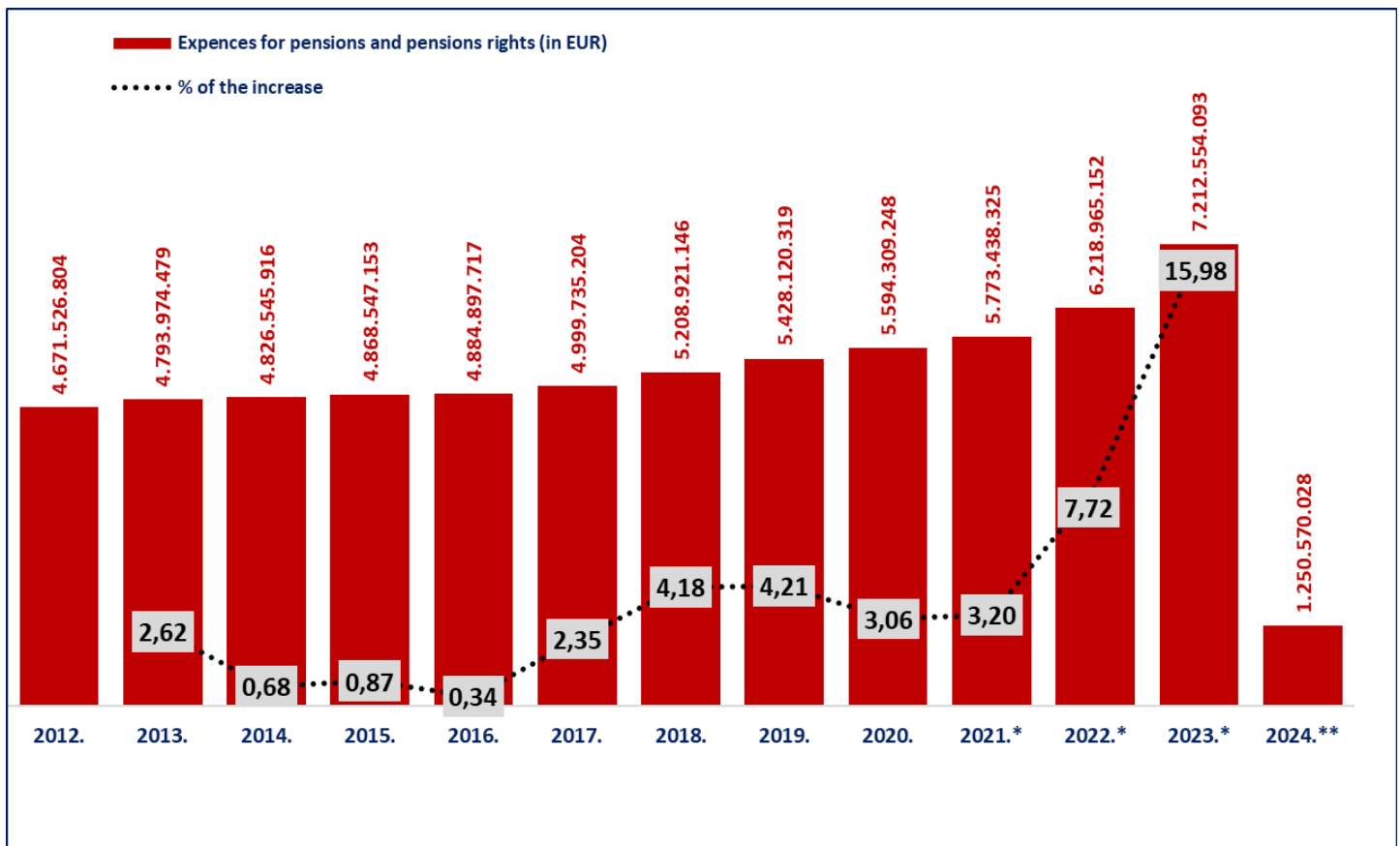
Total net pensions not including international agreements, in euros (EUR), for March, and the net replacement ratio in the Republic of Croatia



* In 2024, an average net salary in the Republic of Croatia is available for February 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 February 2024.
Old age pension	408168	585,09	46,9%
Old age pension for long-term insurees - Art. 35	47544	667,09	53,5%
Old age pension transformed from disability pension	65108	494,78	39,6%
Old age pension - subtotal	520820	581,29	46,6%
Early age pension	176580	531,42	42,6%
Early age pension because of the employer's bankruptcy - Art. 36	379	526,39	42,2%
Old age pension - grand total	697779	568,64	45,6%
Disability pension	87849	390,32	31,3%
Survivor's pension	160665	448,86	36,0%
I. TOTAL	946293	531,75	42,6%
II. Active military personnel - DVO	16035	745,67	59,7%
III. Croatian Homeland War veterans - ZOHBDR	71576	1.135,94	91,0%
IV. Members of the Croatian Defense Council - HVO	7238	626,19	50,2%
GRAND TOTAL I.+II.+III.+IV.	1041142	577,24	46,3%
Basic pension beneficiaries	16831	719,07	57,6%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	99627	605,59	48,5%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	89954	846,08	67,8%
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>	265930	365,07 <i>(246,37)</i>	29,3%
Actual pension value (AVM in EUR) and the adjustment %	12,26	4,19	
Average net salary in the Republic of Croatia for February 2024., in EUR (source: State Bureau of Statistics)		1.248	



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)

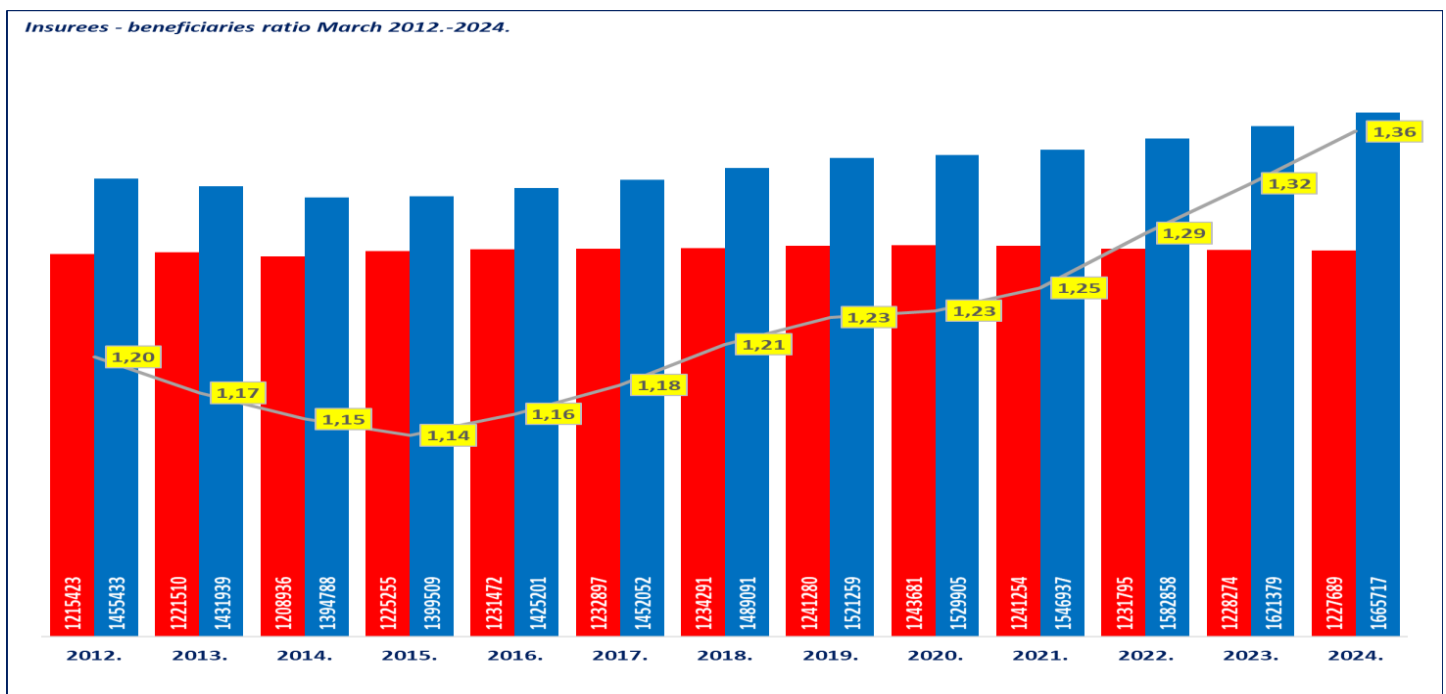
Note:

*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 February 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 March 2024 (paid in April 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2024.
up to 19	63351	299,03	23,96%
20 - 24	46686	348,09	27,89%
25 - 29	48964	450,13	36,07%
30	20915	559,63	44,84%
31	12970	579,44	46,43%
32	12120	590	47,28%
33	10656	613,01	49,12%
34	8375	652,74	52,30%
35	44088	658,49	52,76%
36	14276	702,21	56,27%
37	12459	742,87	59,52%
38	11972	784,33	62,85%
39	11382	825,94	66,18%
40	27402	806,51	64,62%
41	13466	829,9	66,50%
42	10327	835,52	66,95%
43	9424	835,03	66,91%
44	8035	851,33	68,22%
45	7518	856,1	68,60%
46 and more	13782	947,53	75,92%
TOTAL	408168	585,09	46,88%
0 - 34	224037	426,73	34,19%
35 - 39	94177	712,51	57,09%
40 and more	89954	846,08	67,79%

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

For March 2024 (paid in April 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2024.
up to 41	23936	639,58	51,25%
42	10120	665,97	53,36%
43	5688	695,78	55,75%
44	3396	727,75	58,31%
45	2056	749,5	60,06%
46 and more	1845	765,78	61,36%
TOTAL	47544	667,09	53,45%
0 - 34	556	548,09	43,92%
35 - 39	24	663,91	53,20%
40 and more	46964	668,5	53,57%

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

For March 2024 (paid in April 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2024.
up to 19	17819	344,98	27,64%
20 - 24	15168	474,02	37,98%
25 - 29	16787	559,68	44,85%
30	3142	600,21	48,09%
31	2609	604,33	48,42%
32	2278	611,9	49,03%
33	1910	632,72	50,70%
34	1448	627,14	50,25%
35	1183	623,35	49,95%
36	858	640,1	51,29%
37	640	621,58	49,81%
38	481	646,05	51,77%
39	287	650,49	52,12%
40	227	639,7	51,26%
41	119	651,11	52,17%
42	54	671,43	53,80%
43	43	675,09	54,09%
44	26	694,66	55,66%
45	13	692,37	55,48%
46 and more	16	714,07	57,22%
TOTAL	65108	494,78	39,65%
0 - 34	61161	485,69	38,92%
35 - 39	3449	632,61	50,69%
40 and more	498	655,56	52,53%

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

For March 2024 (paid in April 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2024.
up to 19	2569	417,47	33,45%
20 - 24	1	420,85	33,72%
25 - 29	4	457,33	36,65%
30	18289	446,78	35,80%
31	10365	439,9	35,25%
32	11143	453,15	36,31%
33	10095	472,87	37,89%
34	8183	486,11	38,95%
35	29205	542,19	43,44%
36	18492	543,67	43,56%
37	17858	557,07	44,64%
38	16537	570,3	45,70%
39	13662	594,55	47,64%
40	10906	615,65	49,33%
41	4706	635,62	50,93%
42	2236	666,09	53,37%
43	1197	691,56	55,41%
44	654	715,29	57,31%
45	285	724,15	58,02%
46 and more	193	752,1	60,26%
TOTAL	176580	531,42	42,58%
0 - 34	60649	455,18	36,47%
35 - 39	95754	557,58	44,68%
40 and more	20177	636,47	51,00%

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 March 2024 (paid in April 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2024.
up to 19	0	0	0,00%
20 - 24	0	0	0,00%
25 - 29	1	505,24	40,48%
30	0	0	0,00%
31	13	424,68	34,03%
32	47	443,56	35,54%
33	39	444,34	35,60%
34	21	467,59	37,47%
35	92	545,81	43,73%
36	55	540,39	43,30%
37	47	552,11	44,24%
38	26	593,94	47,59%
39	20	607,04	48,64%
40	9	645,83	51,75%
41	3	672,29	53,87%
42	4	668,94	53,60%
43	2	754,11	60,43%
44	0	0	0,00%
45	0	0	0,00%
46 and more	0	0	0,00%
TOTAL	379	526,39	42,18%
0 - 34	121	446,46	35,77%
35 - 39	240	556,12	44,56%
40 and more	18	667,4	53,48%

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

For March 2024 (paid in April 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2024.
up to 19	84258	313,94	25,16%
20 - 24	61868	378,98	30,37%
25 - 29	65767	478,08	38,31%
30	42348	513,9	41,18%
31	25959	526,14	42,16%
32	25591	532,07	42,63%
33	22701	552,06	44,24%
34	18032	574,82	46,06%
35	74572	612,24	49,06%
36	33683	613,32	49,14%
37	31008	633,08	50,73%
38	29026	659,89	52,88%
39	25355	699,07	56,02%
40	38556	751,51	60,22%
41	42141	700,24	56,11%
42	22741	742,99	59,53%
43	16354	775,66	62,15%
44	12111	809	64,82%
45	9872	829,87	66,50%
46 and more	15836	923,74	74,02%
TOTAL	697779	568,64	45,56%
0 - 34	346524	442,32	35,44%
35 - 39	193644	634,28	50,82%
40 and more	157611	765,71	61,35%

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

For March 2024 (paid in April 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2024.
up to 19	35535	320,76	25,70%
20 - 24	18015	388,08	31,10%
25 - 29	18112	433,72	34,75%
30	3071	464,62	37,23%
31	2529	472,34	37,85%
32	2241	484,75	38,84%
33	1962	494,19	39,60%
34	1661	507,93	40,70%
35	1321	510,97	40,94%
36	1064	521,68	41,80%
37	758	536,85	43,02%
38	607	542,38	43,46%
39	383	547,71	43,89%
40	246	562,73	45,09%
41	130	570,04	45,68%
42	70	611,16	48,97%
43	51	637,7	51,10%
44	34	626,05	50,16%
45	24	651,64	52,21%
46 and more	35	650,45	52,12%
TOTAL	87849	390,32	31,28%
0 - 34	83126	382,14	30,62%
35 - 39	4133	526,49	42,19%
40 and more	590	589,04	47,20%

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

For March 2024 (paid in April 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2024.
up to 19	41381	300,62	24,09%
20 - 24	19044	346,2	27,74%
25 - 29	20918	418,87	33,56%
30	5123	455,98	36,54%
31	4642	477,04	38,22%
32	4589	480,13	38,47%
33	4510	497,49	39,86%
34	4006	515,72	41,32%
35	13041	498,85	39,97%
36	6016	541,75	43,41%
37	5017	567,31	45,46%
38	4370	596,44	47,79%
39	3350	617,72	49,50%
40	14575	606,11	48,57%
41	3291	642,7	51,50%
42	1977	672,91	53,92%
43	1465	702,09	56,26%
44	1013	730,54	58,54%
45	765	763,49	61,18%
46 and more	1572	852,27	68,29%
TOTAL	160665	448,86	35,97%
0 - 34	104213	372,87	29,88%
35 - 39	31794	543,71	43,57%
40 and more	24658	647,74	51,90%