

OVERVIEW OF BASIC STATUS INFORMATION ON THE PENSION INSURANCE SYSTEM
for November 2025 (paid in December 2025)

Total number of pensioners

November 2025

1.229.281 (EUR 611,28)



Total number of pensioners

November 2025

not including international agreements

1.037.863 (EUR 689,66 46,9%)



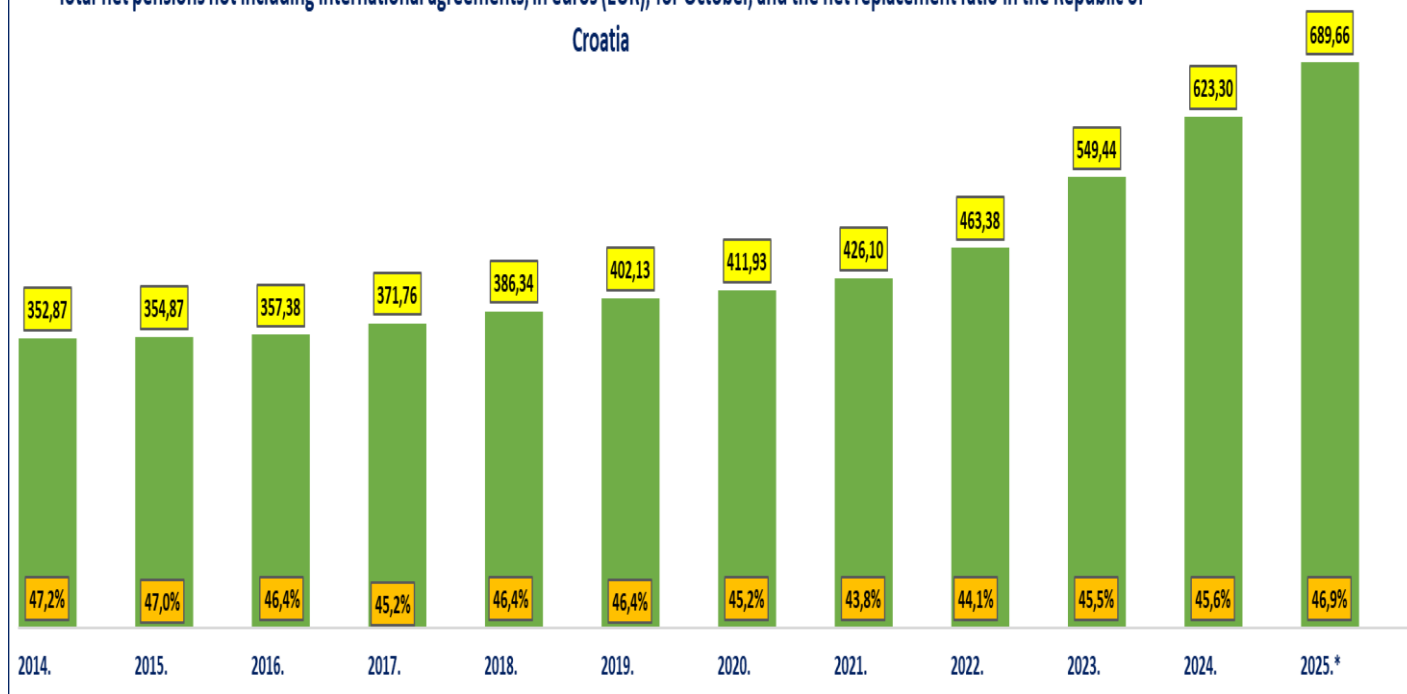
Total number of pensioners

November 2025

according to the international agreements

191.418 (EUR 186,30)

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

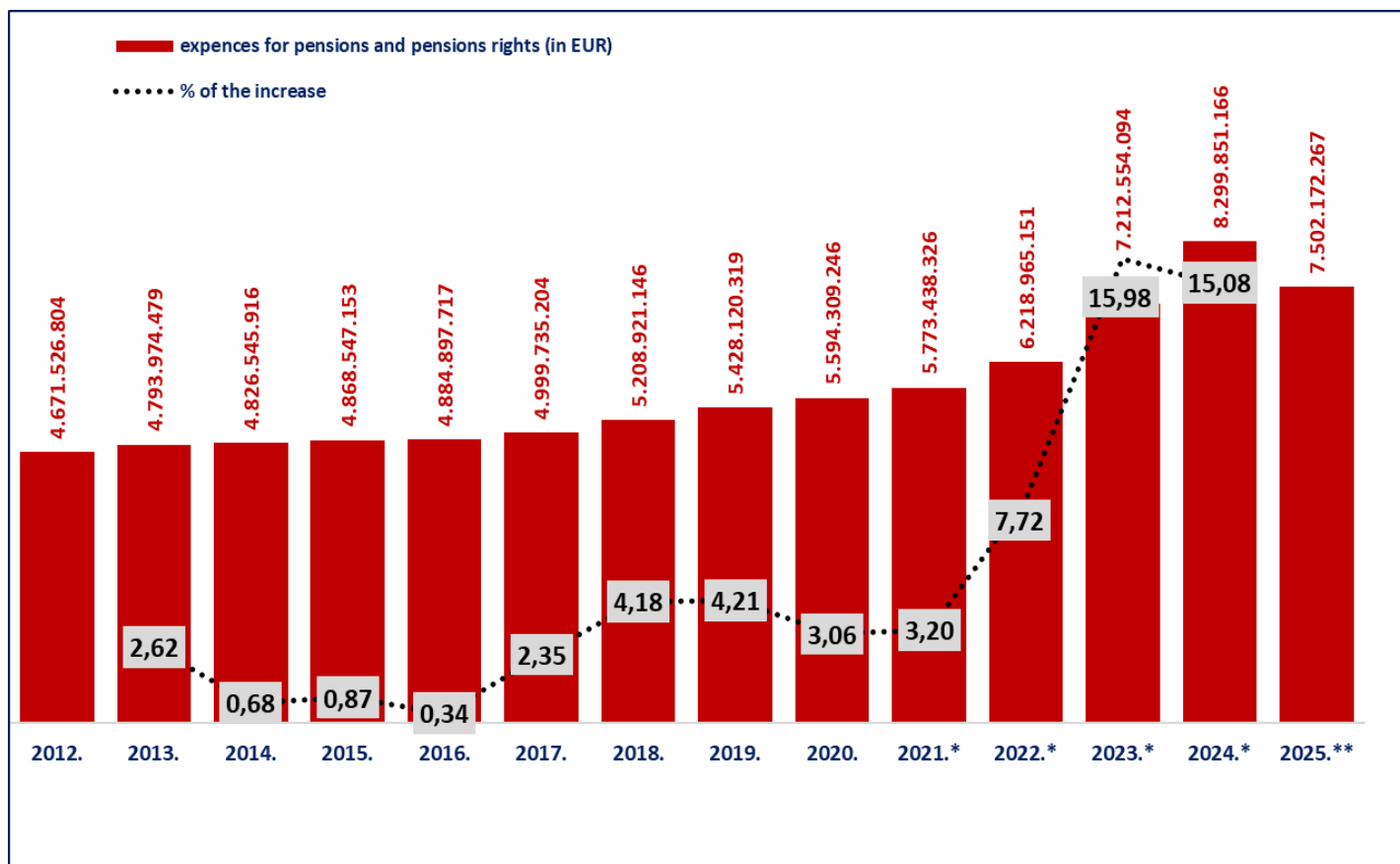


* In 2025, an average net salary in the Republic of Croatia is available for October 2025.

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 2025.
Old age pension	408852	701,12	47,7%
Old age pension for long-term insurees	56502	783,97	53,3%
Old age pension transformed from disability pension	62487	584,74	39,8%
Old age pension - subtotal	527841	696,21	47,4%
Early age pension	177852	632,77	43,0%
Early age pension because of the employer's bankruptcy	382	624,89	42,5%
Old age pension - grand total	706075	680,19	46,3%
Disability pension	81887	465,43	31,7%
Survivor's pension	153530	532,46	36,2%
I. TOTAL	941492	637,42	43,4%
II. Active military personnel - DVO	16204	888,73	60,5%
III. Croatian Homeland War veterans - ZOHBDR	72338	1.320,05	89,8%
IV. Members of the Croatian Defense Council - HVO	7829	735,54	50,0%
GRAND TOTAL I.+II.+III.+IV.	1037863	689,66	46,9%
Basic pension beneficiaries	26405	847,55	57,7%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	110856	708,50	48,2%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	98928	1.005,22	68,4%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) (average pension calculated based on the qualifying period and earned salaries)	278993	449,53 (299,31)	30,6%
Actual pension value (AVM in EUR) and the adjustment %	14,45	6,48	
Average net salary in the Republic of Croatia for October 2025., in EUR (source: State Bureau of Statistics)		1.470	

As of July 2025, the Pension Insurance Act came into effect (Official Gazette 96/25).



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:

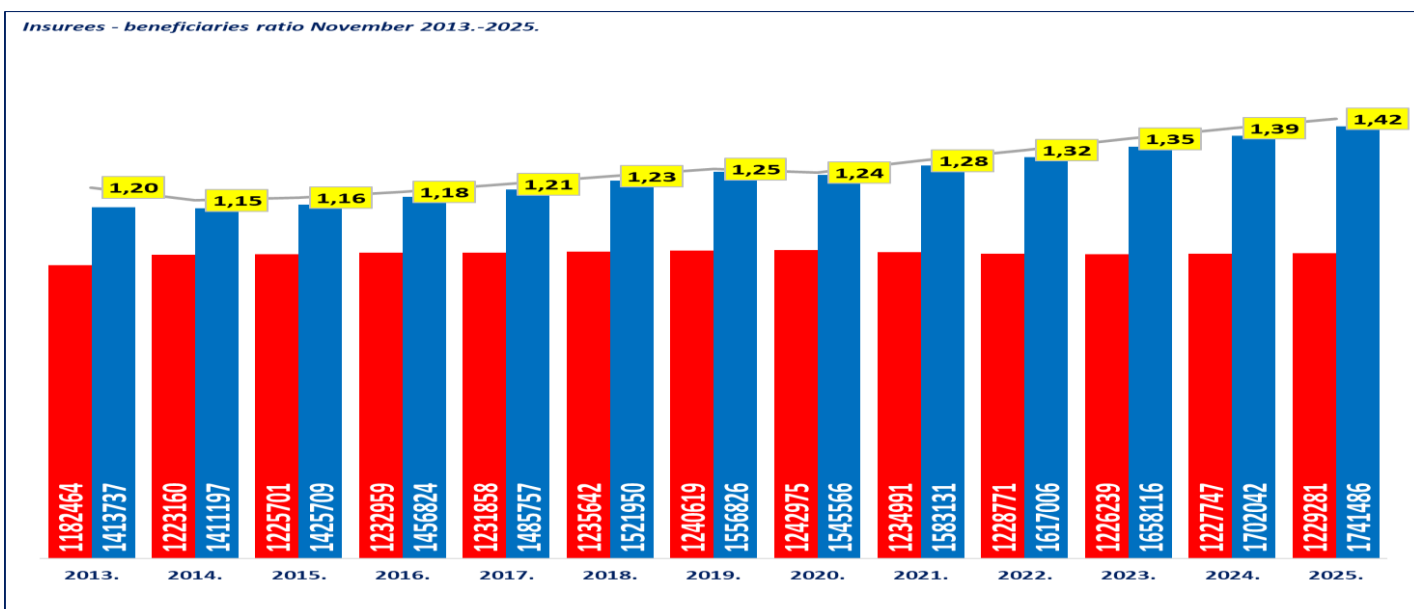
*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences caused by the COVID-19 disease, in the total amount of EUR 62.308.819, mostly paid in April, are included.

*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.

*For 2024, 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 253.433.409 are included.

**As for 2025, the last available (temporary) data on expenditure incurred for pensions and pension benefits refers to October 2025, while the planned expenditure from January to December 2025 is 8.831.900.000 euro.



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

For November 2025 (paid in December 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for October 2025.
up to 19	59413	335,50	22,82%
20 - 24	46275	417,75	28,42%
25 - 29	49544	536,47	36,49%
30	19769	664,24	45,19%
31	12568	685,62	46,64%
32	11748	698,11	47,49%
33	10500	721,67	49,09%
34	8484	765,00	52,04%
35	40195	781,79	53,18%
36	13927	827,61	56,30%
37	12591	870,45	59,21%
38	12520	917,24	62,40%
39	12390	965,02	65,65%
40	26233	956,88	65,09%
41	14737	976,67	66,44%
42	11521	984,59	66,98%
43	10669	984,45	66,97%
44	9353	1001,30	68,12%
45	9152	1011,29	68,80%
46 and more	17263	1128,57	76,77%
TOTAL	408852	701,12	47,70%
0 - 34	218301	503,25	34,23%
35 - 39	91623	844,22	57,43%
40 and more	98928	1005,22	68,38%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

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

For November 2025 (paid in December 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for October 2025.
up to 41	28431	753,21	51,24%
42	12170	783,10	53,27%
43	6934	818,15	55,66%
44	4049	851,08	57,90%
45	2344	873,44	59,42%
46 and more	2086	897,55	61,06%
TOTAL	56502	783,97	53,33%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

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

For November 2025 (paid in December 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for October 2025.
up to 19	17460	414,60	28,20%
20 - 24	14563	564,03	38,37%
25 - 29	16002	661,76	45,02%
30	2953	703,53	47,86%
31	2389	711,86	48,43%
32	2133	720,36	49,00%
33	1783	741,11	50,42%
34	1334	735,39	50,03%
35	1112	725,56	49,36%
36	851	744,33	50,63%
37	635	732,99	49,86%
38	485	759,16	51,64%
39	287	768,29	52,26%
40	230	748,44	50,91%
41	117	765,20	52,05%
42	59	795,67	54,13%
43	40	786,77	53,52%
44	24	836,82	56,93%
45	13	822,39	55,94%
46 and more	17	842,50	57,31%
TOTAL	62487	584,74	39,78%
0 - 34	58617	574,22	39,06%
35 - 39	3370	740,18	50,35%
40 and more	500	770,37	52,41%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

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

For November 2025 (paid in December 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for October 2025.
30	19250	533,54	36,30%
31	10003	529,30	36,01%
32	10771	544,63	37,05%
33	10447	565,14	38,44%
34	8632	580,41	39,48%
35	29094	642,95	43,74%
36	18783	644,97	43,88%
37	18449	659,44	44,86%
38	17328	673,96	45,85%
39	14515	697,84	47,47%
40	11320	725,03	49,32%
41	4729	747,70	50,86%
42	2224	781,43	53,16%
43	1206	811,64	55,21%
44	641	844,47	57,45%
45	277	847,55	57,66%
46 and more	183	892,20	60,69%
TOTAL	177852	632,77	43,05%
0 - 34	59103	547,27	37,23%
35 - 39	98169	660,02	44,90%
40 and more	20580	748,27	50,90%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

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

For November 2025 (paid in December 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for October 2025.
31	13	526,96	35,85%
32	45	523,78	35,63%
33	39	537,64	36,57%
34	23	556,81	37,88%
35	90	647,16	44,02%
36	57	639,89	43,53%
37	50	650,06	44,22%
38	27	699,51	47,59%
39	19	709,54	48,27%
40	10	760,07	51,71%
41	3	792,25	53,89%
42	4	789,42	53,70%
43	2	893,29	60,77%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	382	624,89	42,51%
0 - 34	120	534,96	36,39%
35 - 39	243	656,75	44,68%
40 and more	19	785,35	53,43%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

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

For November 2025 (paid in December 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for October 2025.
up to 19	79079	358,24	24,37%
20 - 24	60838	452,77	30,80%
25 - 29	65546	567,06	38,58%
30	40254	611,96	41,63%
31	24973	625,43	42,55%
32	24697	632,78	43,05%
33	22769	651,06	44,29%
34	18473	676,35	46,01%
35	70491	723,42	49,21%
36	33618	723,14	49,19%
37	31725	744,64	50,66%
38	30360	775,67	52,77%
39	27211	820,25	55,80%
40	37793	886,11	60,28%
41	48017	821,28	55,87%
42	25978	872,34	59,34%
43	18851	911,79	62,03%
44	14067	950,64	64,67%
45	11786	979,82	66,65%
46 and more	19549	1101,46	74,93%
TOTAL	706075	680,19	46,27%
0 - 34	336629	523,55	35,62%
35 - 39	193405	748,68	50,93%
40 and more	176041	904,49	61,53%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

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

For November 2025 (paid in December 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for October 2025.
up to 19	32984	381,94	25,98%
20 - 24	16833	463,16	31,51%
25 - 29	16796	517,44	35,20%
30	2853	553,13	37,63%
31	2373	559,37	38,05%
32	2054	575,98	39,18%
33	1838	591,43	40,23%
34	1551	601,53	40,92%
35	1272	605,69	41,20%
36	1026	620,64	42,22%
37	720	635,30	43,22%
38	582	639,52	43,50%
39	392	647,08	44,02%
40	243	666,16	45,32%
41	146	671,82	45,70%
42	77	718,61	48,89%
43	56	774,33	52,68%
44	35	740,64	50,38%
45	23	767,01	52,18%
46 and more	33	801,36	54,51%
TOTAL	81887	465,43	31,66%
0 - 34	77282	455,39	30,98%
35 - 39	3992	623,87	42,44%
40 and more	613	699,29	47,57%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).

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

For November 2025 (paid in December 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for October 2025.
up to 19	39559	353,21	24,03%
20 - 24	18197	408,12	27,76%
25 - 29	19704	495,65	33,72%
30	4853	540,29	36,75%
31	4387	566,60	38,54%
32	4328	567,88	38,63%
33	4181	589,63	40,11%
34	3770	611,82	41,62%
35	12171	593,28	40,36%
36	5718	641,68	43,65%
37	4762	671,81	45,70%
38	4289	706,83	48,08%
39	3289	729,01	49,59%
40	13575	720,19	48,99%
41	3405	756,71	51,48%
42	2081	785,82	53,46%
43	1557	823,99	56,05%
44	1107	865,48	58,88%
45	852	885,60	60,24%
46 and more	1745	999,28	67,98%
TOTAL	153530	532,46	36,22%
0 - 34	98979	439,51	29,90%
35 - 39	30229	645,68	43,92%
40 and more	24322	769,99	52,38%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDR and Members of the Croatian Defence Council (HVO).