

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

Total number of pensioners

February 2025

1.230.188 (EUR 555,13)



Total number of pensioners

February 2025

not including international agreements

1.039.945 (EUR 625,53 44,9%)

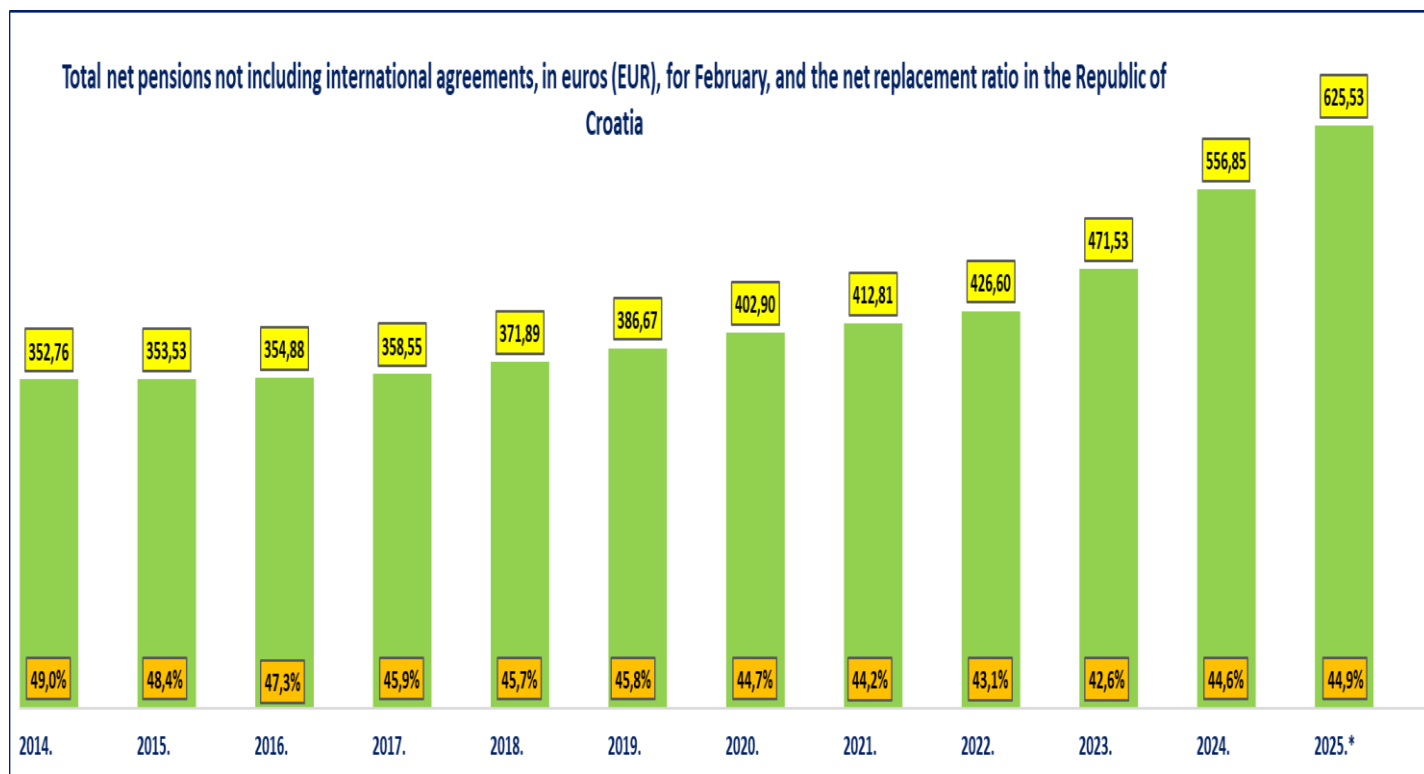


Total number of pensioners

February 2025

according to the international agreements

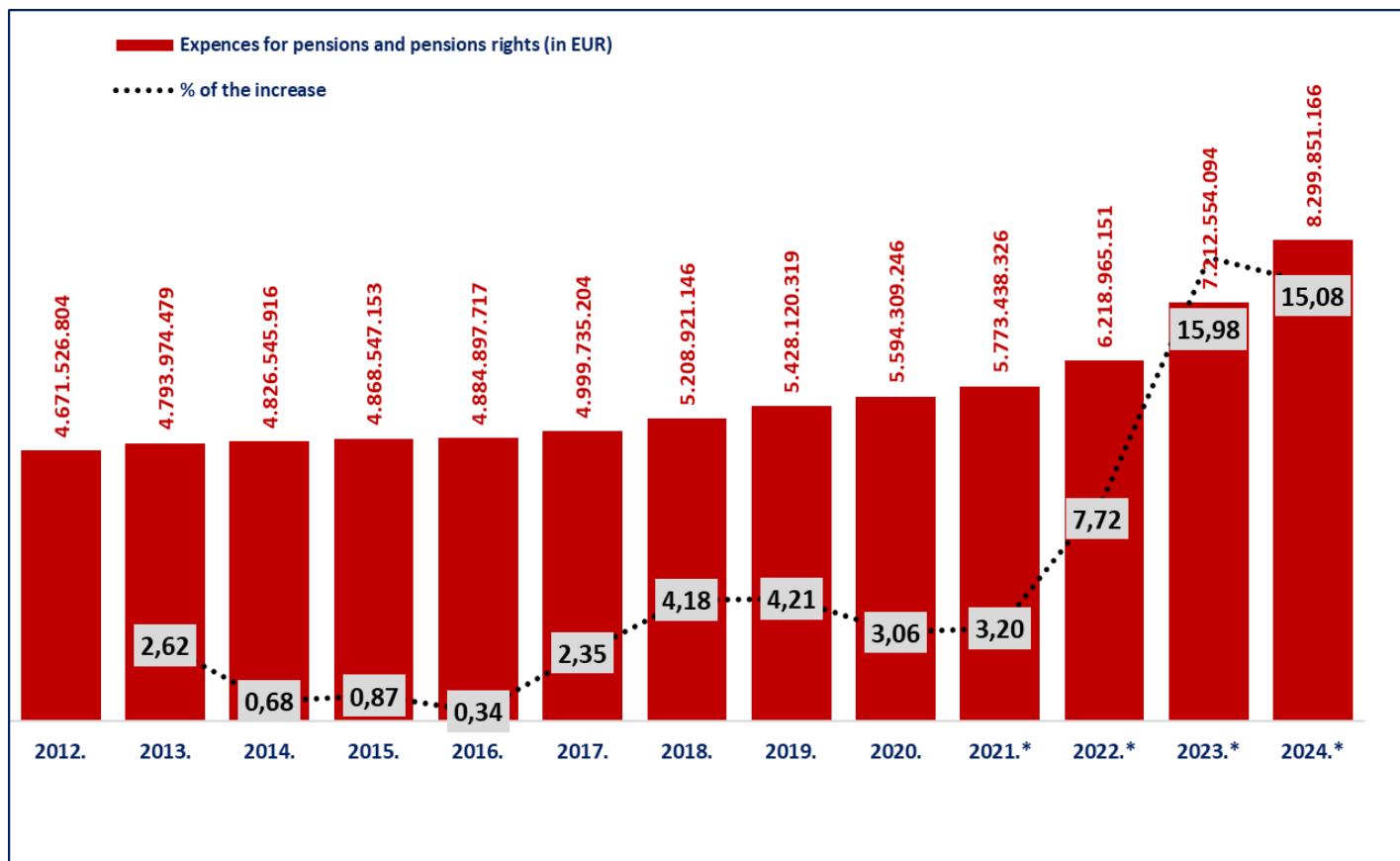
190.243 (EUR 170,29)



* In 2025, an average net salary in the Republic of Croatia is available for January 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 January 2025.
Old age pension	408562	635,74	45,7%
Old age pension for long-term insurees - Art. 35	53030	714,54	51,3%
Old age pension transformed from disability pension	63994	532,88	38,3%
Old age pension - subtotal	525586	631,16	45,3%
Early age pension	177410	573,49	41,2%
Early age pension because of the employer's bankruptcy - Art. 36	382	566,71	40,7%
Old age pension - grand total	703378	616,58	44,3%
Disability pension	84077	419,59	30,1%
Survivor's pension	156833	484,29	34,8%
I. TOTAL	944288	577,07	41,5%
II. Active military personnel - DVO	16058	811,22	58,3%
III. Croatian Homeland War veterans - ZOHBDR	72196	1.213,12	87,1%
IV. Members of the Croatian Defense Council - HVO	7403	674,22	48,4%
GRAND TOTAL I.+II.+III.+IV.	1039945	625,53	44,9%
Basic pension beneficiaries	22144	772,95	55,5%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	107407	644,79	46,3%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	94354	918,06	66,0%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) (average pension calculated based on the qualifying period and earned salaries)	272366	396,83 (269,27)	28,5%
Actual pension value (AVM in EUR) and the adjustment %	13,17	7,46	
Average net salary in the Republic of Croatia for January 2025., in EUR (source: State Bureau of Statistics)		1.392	



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)

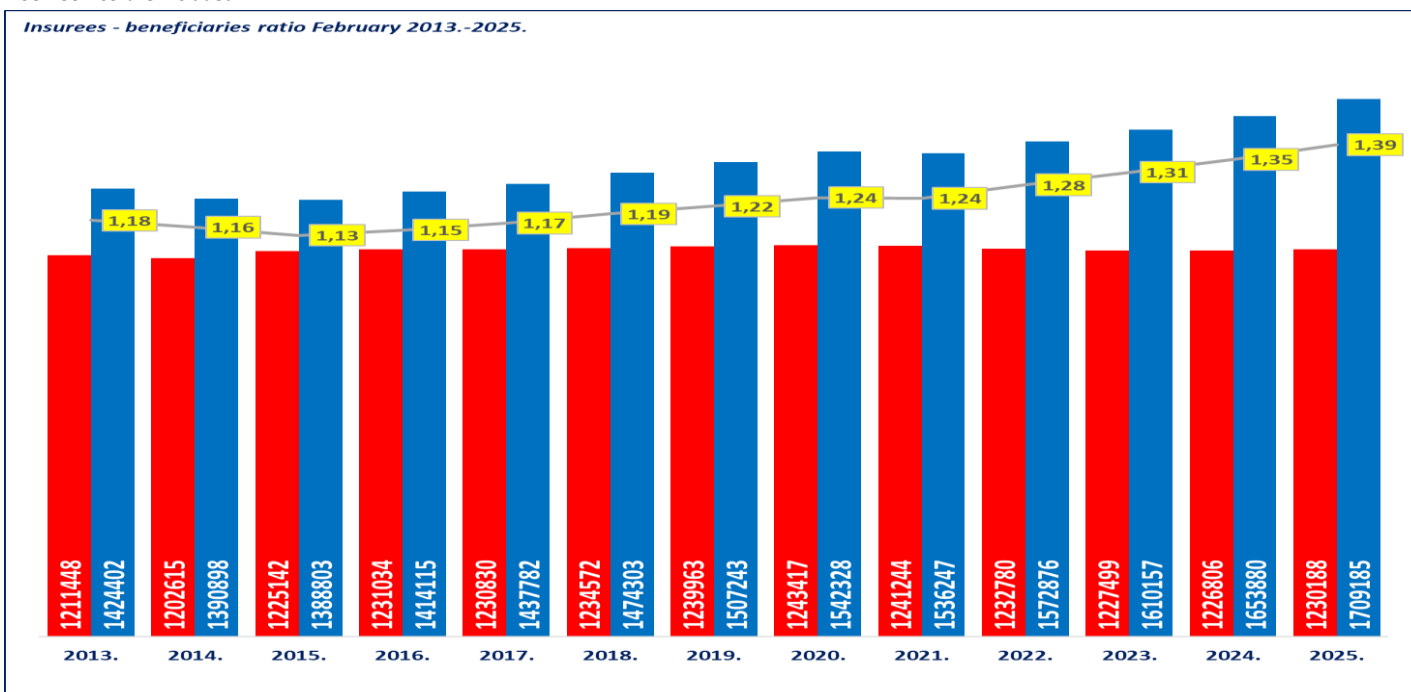
Note:

*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.



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

For February 2025 (paid in March 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2025.
up to 19	61464	314,31	22,58%
20 - 24	46611	375,97	27,01%
25 - 29	49486	484,94	34,84%
30	20284	605,37	43,49%
31	12730	626,16	44,98%
32	11966	636,66	45,74%
33	10546	660,49	47,45%
34	8424	700,98	50,36%
35	41828	714,20	51,31%
36	14093	757,76	54,44%
37	12530	799,43	57,43%
38	12287	843,09	60,57%
39	11959	886,84	63,71%
40	26635	875,14	62,87%
41	14156	895,28	64,32%
42	10962	902,53	64,84%
43	10068	901,76	64,78%
44	8740	918,53	65,99%
45	8283	927,12	66,60%
46 and more	15510	1029,02	73,92%
TOTAL	408562	635,74	45,67%
0 - 34	221511	458,58	32,94%
35 - 39	92697	771,70	55,44%
40 and more	94354	918,06	65,95%

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 February 2025 (paid in March 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2025.
up to 41	27617	682,38	49,02%
42	11207	715,92	51,43%
43	6319	748,61	53,78%
44	3726	780,46	56,07%
45	2185	805,13	57,84%
46 and more	1976	822,79	59,11%
TOTAL	53030	714,54	51,33%

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 February 2025 (paid in March 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2025.
up to 19	17719	374,79	26,92%
20 - 24	14907	512,44	36,81%
25 - 29	16419	602,81	43,31%
30	3049	642,91	46,19%
31	2505	651,37	46,79%
32	2217	659,21	47,36%
33	1849	678,03	48,71%
34	1394	673,22	48,36%
35	1156	664,30	47,72%
36	863	684,49	49,17%
37	638	667,53	47,95%
38	487	693,98	49,85%
39	289	699,46	50,25%
40	229	681,90	48,99%
41	121	701,79	50,42%
42	57	733,36	52,68%
43	40	724,18	52,02%
44	26	751,70	54,00%
45	13	750,59	53,92%
46 and more	16	770,06	55,32%
TOTAL	63994	532,88	38,28%
0 - 34	60059	523,20	37,59%
35 - 39	3433	677,14	48,65%
40 and more	502	704,11	50,58%

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 February 2025 (paid in March 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2025.
30	19995	479,35	34,44%
31	10144	475,98	34,19%
32	10921	489,95	35,20%
33	10368	510,29	36,66%
34	8419	523,61	37,62%
35	29128	584,50	41,99%
36	18625	585,74	42,08%
37	18266	599,96	43,10%
38	17024	612,85	44,03%
39	14089	637,42	45,79%
40	11143	661,70	47,54%
41	4729	683,66	49,11%
42	2234	715,69	51,41%
43	1212	742,54	53,34%
44	645	772,23	55,48%
45	282	778,58	55,93%
46 and more	186	808,27	58,07%
TOTAL	177410	573,49	41,20%
0 - 34	59847	492,30	35,37%
35 - 39	97132	600,29	43,12%
40 and more	20431	683,92	49,13%

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 February 2025 (paid in March 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2025.
31	14	476,78	34,25%
32	45	468,99	33,69%
33	40	479,72	34,46%
34	21	502,81	36,12%
35	92	588,51	42,28%
36	56	582,25	41,83%
37	49	592,79	42,59%
38	27	637,74	45,81%
39	19	647,26	46,50%
40	10	694,37	49,88%
41	3	723,84	52,00%
42	4	723,75	51,99%
43	2	817,15	58,70%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	382	566,71	40,71%
0 - 34	120	479,39	34,44%
35 - 39	243	597,99	42,96%
40 and more	19	718,13	51,59%

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 February 2025 (paid in March 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2025.
up to 19	82747	335,19	24,08%
20 - 24	61518	409,04	29,39%
25 - 29	65911	514,30	36,95%
30	41190	555,26	39,89%
31	25393	568,60	40,85%
32	25149	574,64	41,28%
33	22803	593,30	42,62%
34	18258	616,85	44,31%
35	72204	660,92	47,48%
36	33637	660,34	47,44%
37	31483	680,70	48,90%
38	29825	709,05	50,94%
39	26356	751,28	53,97%
40	38017	811,37	58,29%
41	45194	752,59	54,07%
42	24464	799,56	57,44%
43	17641	835,55	60,03%
44	13137	871,85	62,63%
45	10763	898,25	64,53%
46 and more	17688	1003,42	72,08%
TOTAL	703378	616,58	44,29%
0 - 34	342969	476,28	34,22%
35 - 39	193505	683,76	49,12%
40 and more	166904	826,99	59,41%

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 February 2025 (paid in March 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2025.
up to 19	33935	343,66	24,69%
20 - 24	17243	417,11	29,96%
25 - 29	17276	466,40	33,51%
30	2939	500,71	35,97%
31	2438	507,62	36,47%
32	2116	520,63	37,40%
33	1891	534,26	38,38%
34	1600	546,28	39,24%
35	1274	550,06	39,52%
36	1044	560,93	40,30%
37	748	579,85	41,66%
38	588	584,00	41,95%
39	379	588,23	42,26%
40	239	608,41	43,71%
41	141	607,46	43,64%
42	74	642,48	46,16%
43	60	694,19	49,87%
44	32	669,72	48,11%
45	25	690,40	49,60%
46 and more	35	747,18	53,68%
TOTAL	84077	419,59	30,14%
0 - 34	79438	410,47	29,49%
35 - 39	4033	566,93	40,73%
40 and more	606	635,48	45,65%

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 February 2025 (paid in March 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2025.
up to 19	40400	321,13	23,07%
20 - 24	18522	371,25	26,67%
25 - 29	20273	450,60	32,37%
30	4972	491,13	35,28%
31	4498	512,95	36,85%
32	4443	516,84	37,13%
33	4345	537,48	38,61%
34	3882	557,24	40,03%
35	12562	539,21	38,74%
36	5850	584,50	41,99%
37	4864	612,40	43,99%
38	4330	645,28	46,36%
39	3326	664,79	47,76%
40	14058	656,32	47,15%
41	3376	692,98	49,78%
42	2043	724,15	52,02%
43	1517	757,42	54,41%
44	1069	793,15	56,98%
45	817	811,36	58,29%
46 and more	1686	914,39	65,69%
TOTAL	156833	484,29	34,79%
0 - 34	101335	399,95	28,73%
35 - 39	30932	587,64	42,22%
40 and more	24566	702,06	50,44%

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