

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

Total number of pensioners

April 2025

1.230.134 (EUR 571,59)



Total number of pensioners

April 2025

not including international agreements

1.039.202 (EUR 644,37 44,5%)

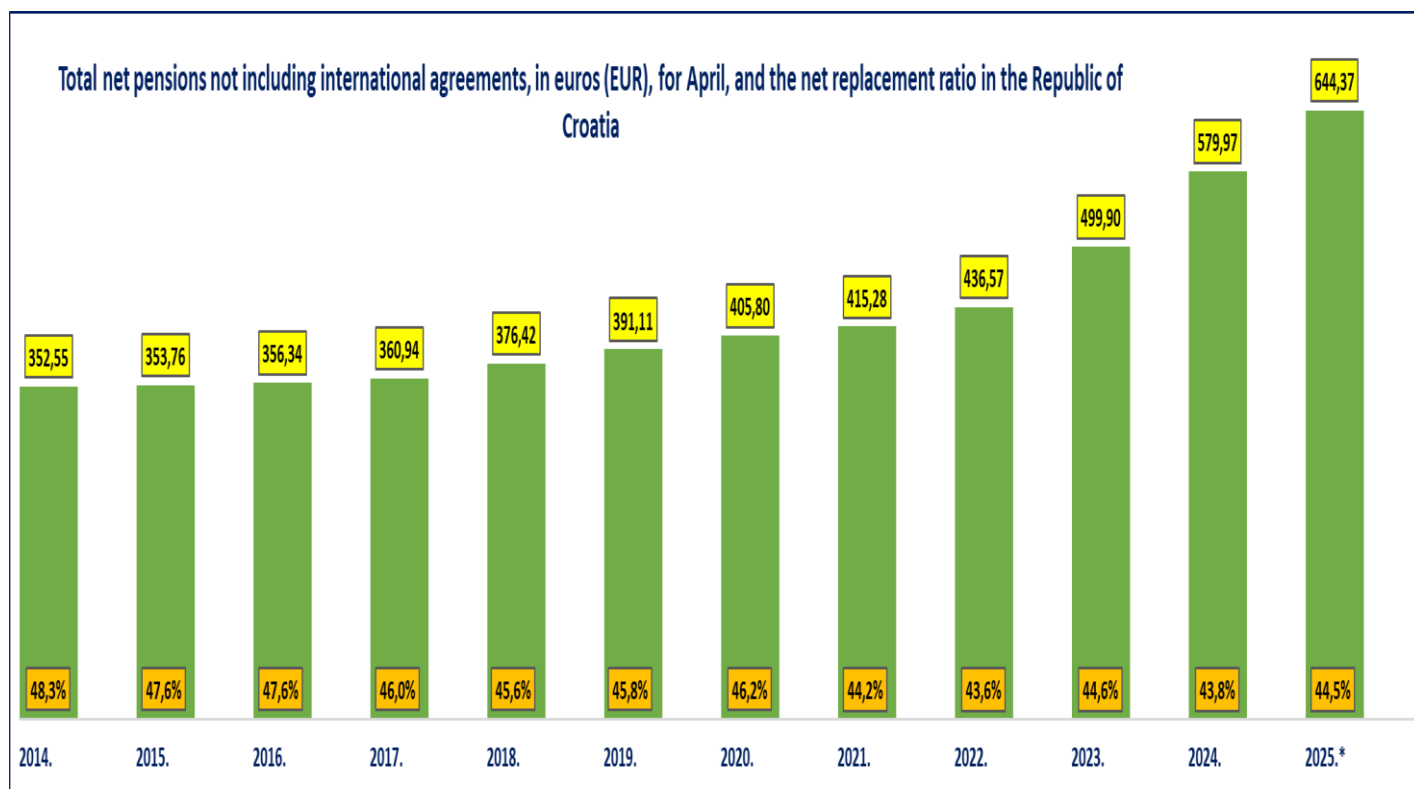


Total number of pensioners

April 2025

according to the international agreements

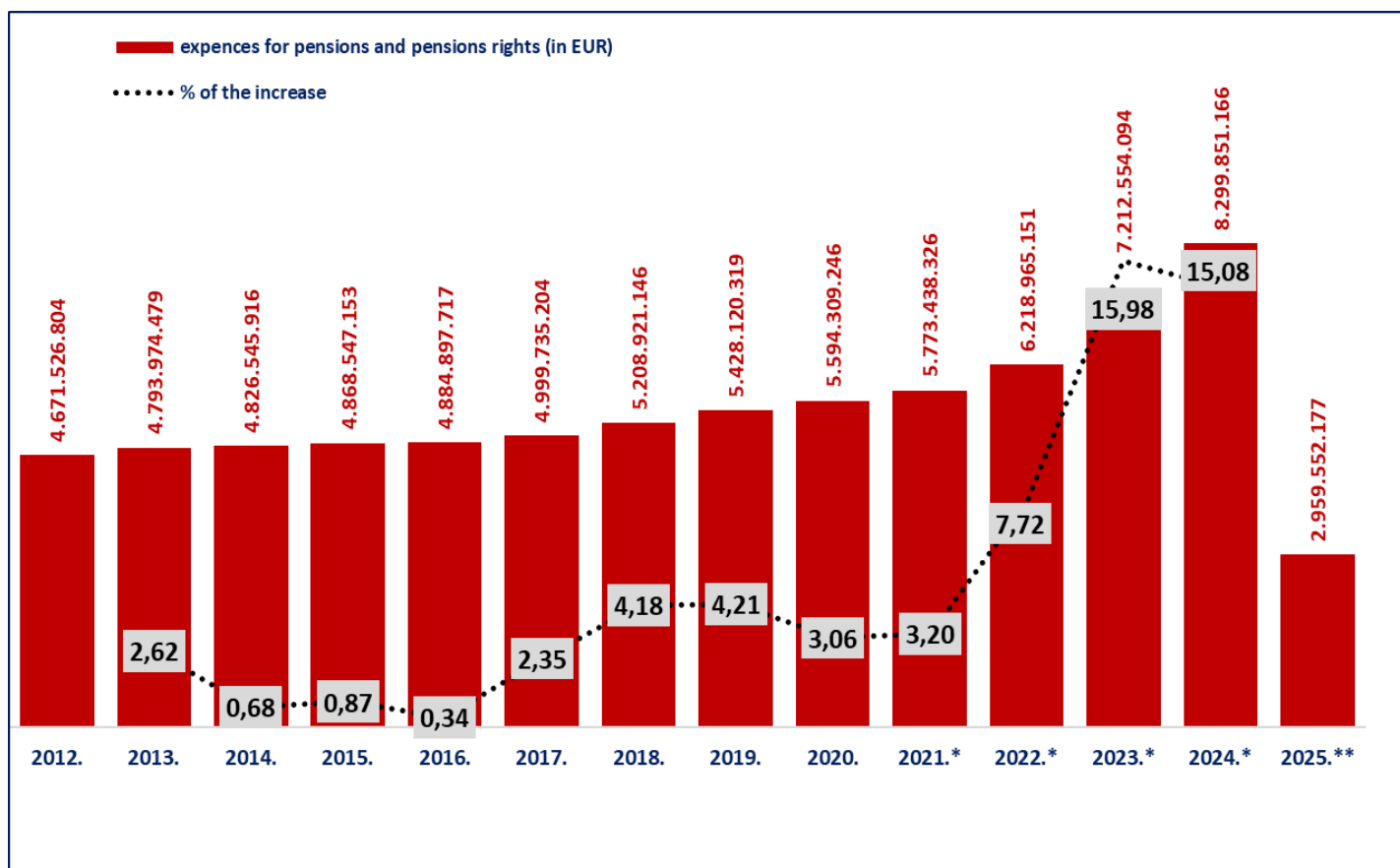
190.932 (EUR 175,41)



* In 2025, an average net salary in the Republic of Croatia is available for March 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 March 2025.
Old age pension	408175	655,01	45,2%
Old age pension for long-term insurees - Art. 35	54001	734,14	50,7%
Old age pension transformed from disability pension	63539	548,83	37,9%
Old age pension - subtotal	525715	650,31	44,9%
Early age pension	177416	590,53	40,8%
Early age pension because of the employer's bankruptcy - Art. 36	381	583,47	40,3%
Old age pension - grand total	703512	635,20	43,9%
Disability pension	83598	432,23	29,9%
Survivor's pension	156397	498,66	34,4%
I. TOTAL	943507	594,58	41,1%
II. Active military personnel - DVO	16105	835,25	57,7%
III. Croatian Homeland War veterans - ZOHBDR	72175	1.247,56	86,2%
IV. Members of the Croatian Defense Council - HVO	7415	694,80	48,0%
GRAND TOTAL I.+II.+III.+IV.	1039202	644,37	44,5%
Basic pension beneficiaries	22680	795,53	54,9%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	108302	663,74	45,8%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	95256	944,44	65,2%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) (average pension calculated based on the qualifying period and earned salaries)	273338	409,69 (278,39)	28,3%
Actual pension value (AVM in EUR) and the adjustment %	13,57	3,03	
Average net salary in the Republic of Croatia for March 2025., in EUR (source: State Bureau of Statistics)		1.448	



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:

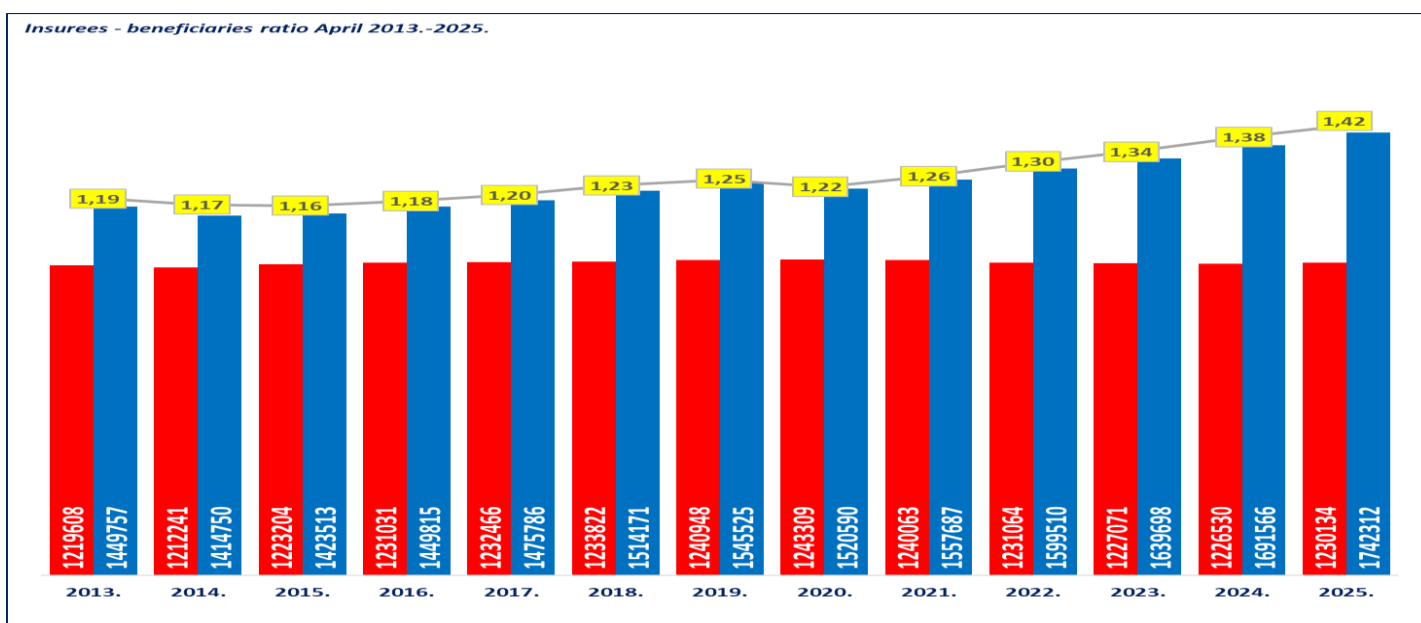
*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences caused by the COVID-19 disease, in the total amount of EUR 62.308.819, mostly paid in April, are included.

*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 April 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 April 2025 (paid in May 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2025.
up to 19	60759	320,73	22,15%
20 - 24	46452	387,48	26,76%
25 - 29	49509	499,44	34,49%
30	20155	623,34	43,05%
31	12687	644,33	44,50%
32	11905	655,40	45,26%
33	10530	678,64	46,87%
34	8458	720,24	49,74%
35	41467	735,11	50,77%
36	14063	778,80	53,78%
37	12568	821,13	56,71%
38	12348	866,76	59,86%
39	12018	910,85	62,90%
40	26492	900,34	62,18%
41	14264	919,98	63,53%
42	11060	926,69	64,00%
43	10193	927,22	64,03%
44	8866	944,67	65,24%
45	8478	952,73	65,80%
46 and more	15903	1058,68	73,11%
TOTAL	408175	655,01	45,24%
0 - 34	220455	471,71	32,58%
35 - 39	92464	793,87	54,83%
40 and more	95256	944,44	65,22%

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 April 2025 (paid in May 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2025.
up to 41	28229	701,13	48,42%
42	11375	736,24	50,85%
43	6393	769,72	53,16%
44	3807	801,22	55,33%
45	2207	826,01	57,04%
46 and more	1990	845,84	58,41%
TOTAL	54001	734,14	50,70%

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 April 2025 (paid in May 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2025.
up to 19	17629	386,87	26,72%
20 - 24	14804	528,36	36,49%
25 - 29	16297	620,86	42,88%
30	3021	661,48	45,68%
31	2465	669,30	46,22%
32	2191	679,32	46,91%
33	1833	696,70	48,11%
34	1382	692,88	47,85%
35	1147	682,89	47,16%
36	860	703,54	48,59%
37	637	687,87	47,50%
38	485	713,73	49,29%
39	287	717,19	49,53%
40	228	702,00	48,48%
41	120	719,89	49,72%
42	57	750,74	51,85%
43	40	745,20	51,46%
44	27	770,57	53,22%
45	13	772,33	53,34%
46 and more	16	792,96	54,76%
TOTAL	63539	548,83	37,90%
0 - 34	59622	538,92	37,22%
35 - 39	3416	696,28	48,09%
40 and more	501	723,70	49,98%

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 April 2025 (paid in May 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2025.
30	20041	494,86	34,18%
31	10109	490,59	33,88%
32	10890	504,79	34,86%
33	10363	525,53	36,29%
34	8449	539,34	37,25%
35	29063	601,78	41,56%
36	18629	602,62	41,62%
37	18266	617,44	42,64%
38	17055	630,95	43,57%
39	14155	655,74	45,29%
40	11133	681,07	47,04%
41	4713	703,58	48,59%
42	2233	736,01	50,83%
43	1208	764,67	52,81%
44	643	794,41	54,86%
45	279	801,72	55,37%
46 and more	187	830,15	57,33%
TOTAL	177416	590,53	40,78%
0 - 34	59852	507,53	35,05%
35 - 39	97168	617,87	42,67%
40 and more	20396	703,83	48,61%

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 April 2025 (paid in May 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2025.
31	13	485,88	33,56%
32	45	483,15	33,37%
33	40	494,24	34,13%
34	21	517,91	35,77%
35	92	605,83	41,84%
36	56	599,30	41,39%
37	49	609,97	42,13%
38	27	656,00	45,30%
39	19	666,04	46,00%
40	10	714,35	49,33%
41	3	745,22	51,47%
42	4	745,04	51,45%
43	2	842,54	58,19%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	381	583,47	40,29%
0 - 34	119	493,31	34,07%
35 - 39	243	615,44	42,50%
40 and more	19	739,18	51,05%

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 April 2025 (paid in May 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2025.
up to 19	82322	344,67	23,80%
20 - 24	61256	421,53	29,11%
25 - 29	65807	529,51	36,57%
30	40956	571,79	39,49%
31	25274	585,19	40,41%
32	25031	591,66	40,86%
33	22766	610,07	42,13%
34	18310	634,47	43,82%
35	71769	680,12	46,97%
36	33608	678,92	46,89%
37	31520	700,07	48,35%
38	29915	729,65	50,39%
39	26479	772,20	53,33%
40	37863	834,62	57,64%
41	45655	773,47	53,42%
42	24729	821,43	56,73%
43	17836	859,34	59,35%
44	13343	896,15	61,89%
45	10977	923,20	63,76%
46 and more	18096	1032,68	71,32%
TOTAL	703512	635,20	43,87%
0 - 34	341722	490,36	33,86%
35 - 39	193291	703,44	48,58%
40 and more	168499	850,65	58,75%

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 April 2025 (paid in May 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2025.
up to 19	33711	353,71	24,43%
20 - 24	17150	429,66	29,67%
25 - 29	17165	480,78	33,20%
30	2918	515,96	35,63%
31	2439	522,24	36,07%
32	2104	536,12	37,02%
33	1877	550,85	38,04%
34	1592	562,44	38,84%
35	1278	566,72	39,14%
36	1043	577,97	39,92%
37	744	594,23	41,04%
38	587	601,13	41,51%
39	378	606,28	41,87%
40	239	626,08	43,24%
41	144	624,02	43,10%
42	78	661,85	45,71%
43	58	716,63	49,49%
44	33	695,03	48,00%
45	25	710,37	49,06%
46 and more	35	769,01	53,11%
TOTAL	83598	432,23	29,85%
0 - 34	78956	422,79	29,20%
35 - 39	4030	583,43	40,29%
40 and more	612	654,07	45,17%

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 April 2025 (paid in May 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2025.
up to 19	40342	330,35	22,81%
20 - 24	18483	382,22	26,40%
25 - 29	20169	464,02	32,05%
30	4944	506,33	34,97%
31	4482	529,09	36,54%
32	4423	532,64	36,78%
33	4315	553,57	38,23%
34	3868	573,61	39,61%
35	12473	555,09	38,33%
36	5835	602,47	41,61%
37	4841	629,82	43,50%
38	4322	664,70	45,90%
39	3339	684,35	47,26%
40	13972	675,86	46,68%
41	3397	712,42	49,20%
42	2059	745,10	51,46%
43	1526	777,12	53,67%
44	1077	816,30	56,37%
45	823	832,98	57,53%
46 and more	1707	940,96	64,98%
TOTAL	156397	498,66	34,44%
0 - 34	101026	411,66	28,43%
35 - 39	30810	605,19	41,79%
40 and more	24561	722,86	49,92%

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