

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

Total number of pensioners

June 2025

1.228.896 (EUR 571,97)



Total number of pensioners

June 2025

not including international agreements

1.037.350 (EUR 645,22 44,5%)

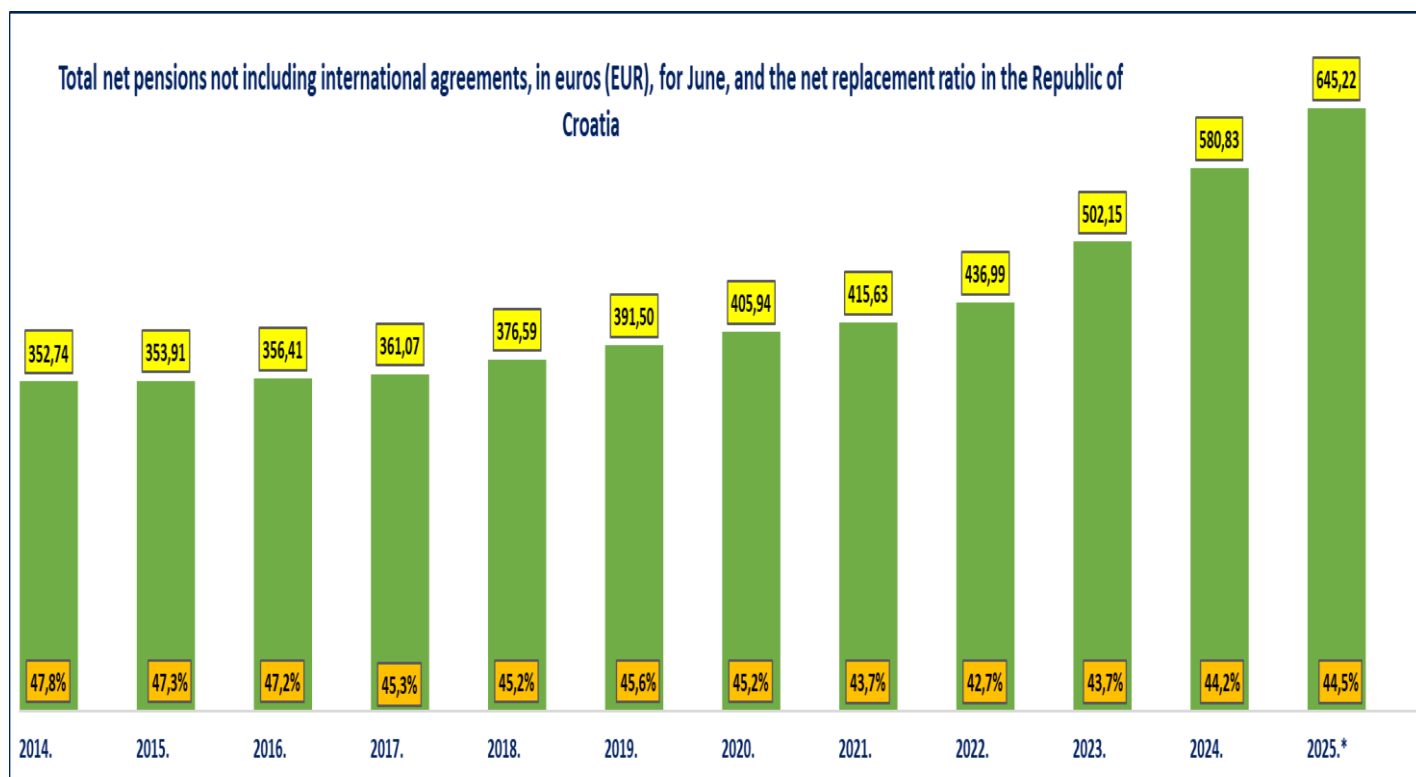


Total number of pensioners

June 2025

according to the international agreements

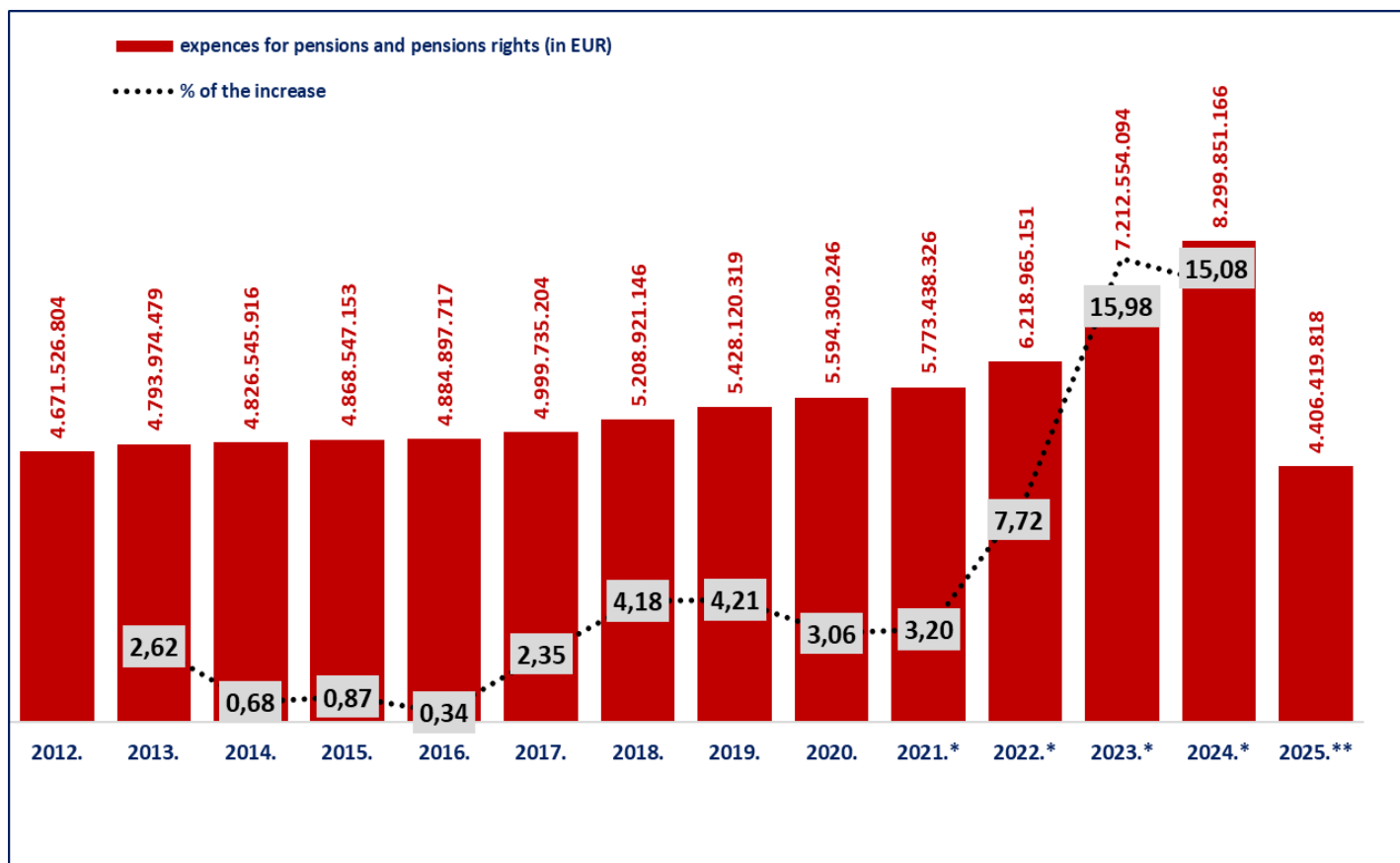
191.546 (EUR 175,31)



* In 2025, an average net salary in the Republic of Croatia is available for May 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 May 2025.
Old age pension	407440	655,98	45,2%
Old age pension for long-term insurees - Art. 35	54646	735,10	50,7%
Old age pension transformed from disability pension	63222	548,92	37,8%
Old age pension - subtotal	525308	651,33	44,9%
Early age pension	177325	590,85	40,7%
Early age pension because of the employer's bankruptcy - Art. 36	382	583,70	40,2%
Old age pension - grand total	703015	636,04	43,8%
Disability pension	83090	432,24	29,8%
Survivor's pension	155382	499,19	34,4%
I. TOTAL	941487	595,47	41,0%
II. Active military personnel - DVO	16143	836,15	57,6%
III. Croatian Homeland War veterans - ZOHBDR	72187	1.246,27	85,9%
IV. Members of the Croatian Defense Council - HVO	7533	694,06	47,8%
GRAND TOTAL I.+II.+III.+IV.	1037350	645,22	44,5%
Basic pension beneficiaries	24005	796,81	54,9%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	108862	663,78	45,7%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	96593	944,69	65,1%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) (average pension calculated based on the qualifying period and earned salaries)	274653	410,71 (279,52)	28,3%
Actual pension value (AVM in EUR) and the adjustment %	13,57	3,03	
Average net salary in the Republic of Croatia for May 2025., in EUR (source: State Bureau of Statistics)		1.451	



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:

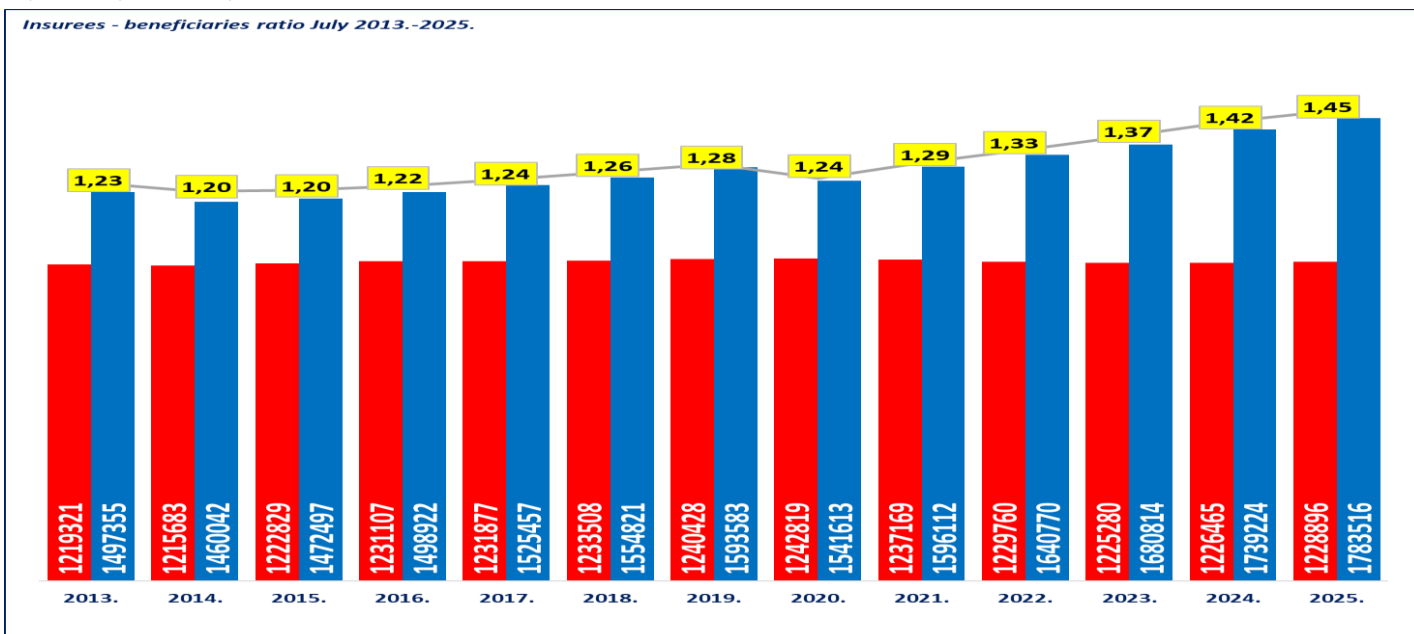
*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences caused by the COVID-19 disease, in the total amount of EUR 62.308.819, mostly paid in April, are included.

*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 June 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 June 2025 (paid in July 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2025.
up to 19	59098	311,11	 21,44%
20 - 24	46310	387,88	 26,73%
25 - 29	49546	499,38	 34,42%
30	20061	623,26	 42,95%
31	12649	643,52	 44,35%
32	11874	655,36	 45,17%
33	10511	677,74	 46,71%
34	8480	719,93	 49,62%
35	41102	735,08	 50,66%
36	14032	778,23	 53,63%
37	12596	820,24	 56,53%
38	12428	864,90	 59,61%
39	12160	909,97	 62,71%
40	26461	900,48	 62,06%
41	14410	919,78	 63,39%
42	11215	926,41	 63,85%
43	10362	926,03	 63,82%
44	9029	943,52	 65,03%
45	8703	952,32	 65,63%
46 and more	16413	1058,70	 72,96%
TOTAL	407440	655,98	 45,21%
0 - 34	218529	470,16	 32,40%
35 - 39	92318	793,77	 54,71%
40 and more	96593	944,69	 65,11%

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 June 2025 (paid in July 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2025.
up to 41	28177	703,28	48,47%
42	11681	735,10	50,66%
43	6590	769,08	53,00%
44	3909	800,01	55,14%
45	2262	823,14	56,73%
46 and more	2027	843,75	58,15%
TOTAL	54646	735,10	50,66%

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 June 2025 (paid in July 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2025.
up to 19	17563	387,62	26,71%
20 - 24	14713	528,62	36,43%
25 - 29	16220	620,72	42,78%
30	2998	660,97	45,55%
31	2451	668,73	46,09%
32	2183	678,70	46,77%
33	1830	696,62	48,01%
34	1365	692,84	47,75%
35	1132	682,99	47,07%
36	857	702,92	48,44%
37	636	687,47	47,38%
38	485	713,00	49,14%
39	289	716,70	49,39%
40	230	701,56	48,35%
41	118	719,09	49,56%
42	57	750,74	51,74%
43	40	745,20	51,36%
44	26	782,42	53,92%
45	13	772,33	53,23%
46 and more	16	792,96	54,65%
TOTAL	63222	548,92	37,83%
0 - 34	59323	539,02	37,15%
35 - 39	3399	696,00	47,97%
40 and more	500	723,76	49,88%

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 June 2025 (paid in July 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2025.
30	19494	495,27	34,13%
31	10085	490,75	33,82%
32	10860	505,16	34,81%
33	10377	525,51	36,22%
34	8487	539,75	37,20%
35	29063	601,66	41,47%
36	18693	602,64	41,53%
37	18339	617,17	42,53%
38	17160	630,61	43,46%
39	14297	654,71	45,12%
40	11174	680,78	46,92%
41	4732	702,99	48,45%
42	2240	734,95	50,65%
43	1209	764,22	52,67%
44	647	793,97	54,72%
45	280	800,26	55,15%
46 and more	188	829,83	57,19%
TOTAL	177325	590,85	40,72%
0 - 34	59303	507,97	35,01%
35 - 39	97552	617,63	42,57%
40 and more	20470	703,35	48,47%

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 June 2025 (paid in July 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2025.
31	13	485,88	33,49%
32	45	483,15	33,30%
33	40	495,92	34,18%
34	22	516,63	35,61%
35	92	607,07	41,84%
36	56	599,30	41,30%
37	49	609,97	42,04%
38	27	656,00	45,21%
39	19	666,04	45,90%
40	10	714,35	49,23%
41	3	745,22	51,36%
42	4	745,04	51,35%
43	2	842,54	58,07%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	382	583,70	40,23%
0 - 34	120	493,84	34,03%
35 - 39	243	615,91	42,45%
40 and more	19	739,18	50,94%

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 June 2025 (paid in July 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2025.
up to 19	79318	334,78	23,07%
20 - 24	61023	421,81	29,07%
25 - 29	65766	529,31	36,48%
30	40764	571,84	39,41%
31	25199	584,75	40,30%
32	24962	591,75	40,78%
33	22758	609,53	42,01%
34	18354	634,35	43,72%
35	71390	679,77	46,85%
36	33638	678,44	46,76%
37	31620	699,46	48,21%
38	30100	728,70	50,22%
39	26765	771,36	53,16%
40	37875	834,41	57,51%
41	46570	771,99	53,20%
42	25197	820,27	56,53%
43	18203	858,05	59,14%
44	13611	894,89	61,67%
45	11258	922,37	63,57%
46 and more	18644	1032,79	71,18%
TOTAL	703015	636,04	43,83%
0 - 34	338144	489,25	33,72%
35 - 39	193513	703,04	48,45%
40 and more	171358	850,05	58,58%

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 June 2025 (paid in July 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2025.
up to 19	33492	353,62	24,37%
20 - 24	17069	429,72	29,62%
25 - 29	17059	480,78	33,13%
30	2893	516,18	35,57%
31	2418	522,68	36,02%
32	2092	536,36	36,96%
33	1862	551,28	37,99%
34	1580	562,21	38,75%
35	1281	565,89	39,00%
36	1035	579,02	39,90%
37	733	594,40	40,96%
38	592	600,97	41,42%
39	374	606,68	41,81%
40	236	623,63	42,98%
41	144	624,09	43,01%
42	80	660,08	45,49%
43	58	716,63	49,39%
44	33	686,44	47,31%
45	24	705,54	48,62%
46 and more	35	769,01	53,00%
TOTAL	83090	432,24	29,79%
0 - 34	78465	422,79	29,14%
35 - 39	4015	583,45	40,21%
40 and more	610	652,32	44,96%

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 June 2025 (paid in July 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2025.
up to 19	39975	330,64	22,79%
20 - 24	18361	382,37	26,35%
25 - 29	20017	464,45	32,01%
30	4912	506,83	34,93%
31	4464	529,73	36,51%
32	4406	531,87	36,66%
33	4265	553,52	38,15%
34	3842	573,73	39,54%
35	12381	555,38	38,28%
36	5808	601,89	41,48%
37	4806	630,32	43,44%
38	4333	664,51	45,80%
39	3322	684,93	47,20%
40	13872	676,31	46,61%
41	3391	711,84	49,06%
42	2066	743,51	51,24%
43	1534	777,69	53,60%
44	1088	817,34	56,33%
45	829	831,74	57,32%
46 and more	1710	940,53	64,82%
TOTAL	155382	499,19	34,40%
0 - 34	100242	411,98	28,39%
35 - 39	30650	605,41	41,72%
40 and more	24490	723,23	49,84%

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