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

Total number of pensioners
August 2025
1.229.284 (EUR 608,22)

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Total number of pensioners
August 2025
not including international agreements
1.037.053 (EUR 686,22 47,8%)

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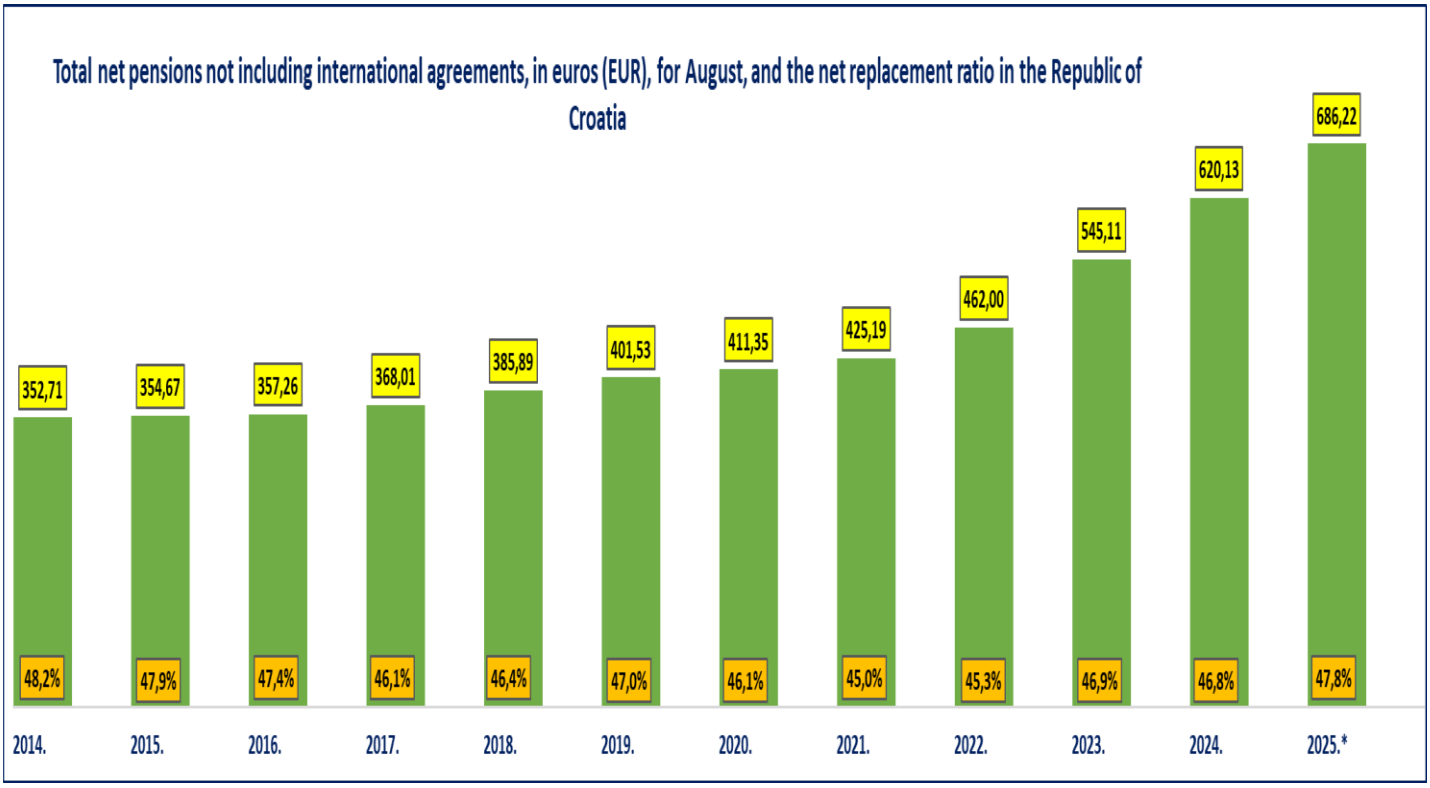
Total number of pensioners
August 2025
according to the international agreements
192.231 (EUR 187,39)



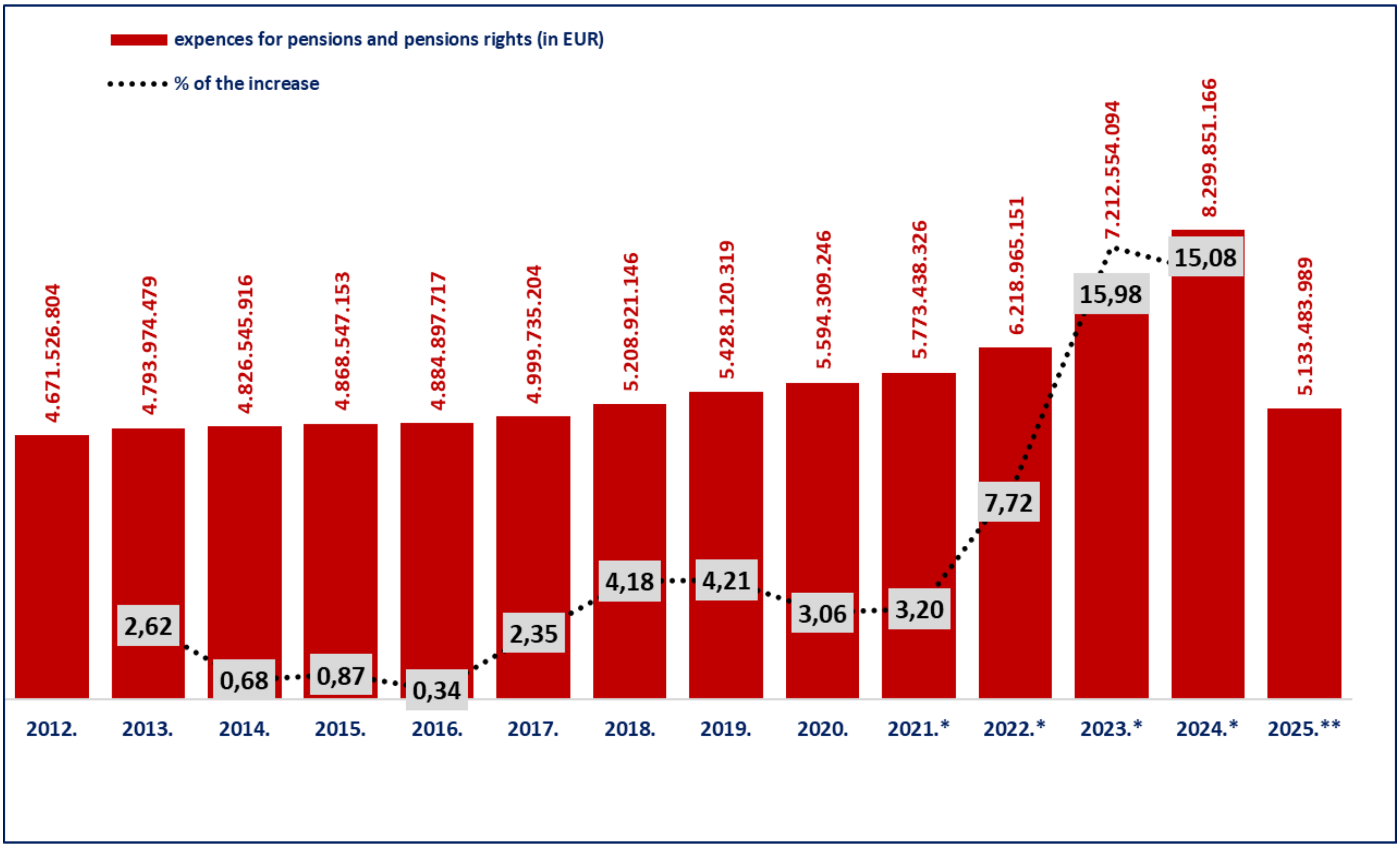
*** In 2025, an average net salary in the Republic of Croaita is available for July 2025.**

Pension beneficiaries entitled according to the Pension Insurance Act

not including international agreements

Type of pension	Number of beneficiaries	Average net pesnion in euros (EUR)	Net replacement rate for July 2025.
Old age pension	407394	696,78	48,5%
Old age pension for long-term insurees	55339	779,38	54,2%
Old age pension transformed from disability pension	62894	583,76	40,6%
Old age pension - subtotal	**525627**	**691,96**	**48,2%**
Early age pension	177413	630,62	43,9%
Early age pension because of the employer's bankruptcy	382	623,84	43,4%
Old age pension - grand total	**703422**	**676,45**	**47,1%**
Disability pension	82635	464,59	32,3%
Survivor's pension	154912	530,06	36,9%
I. TOTAL	**940969**	**633,75**	**44,1%**
II. Active military personnel - DVO	**16210**	**883,61**	**61,5%**
III. Croatian Homeland War veterans - ZOHBDR	**72220**	**1.320,28**	**91,9%**
IV. Members of the Croatian Defense Council - HVO	**7654**	**736,82**	**51,3%**
GRAND TOTAL I.+II.+III.+IV.	**1037053**	**686,22**	**47,8%**
Basic pension beneficiaries	24787	842,45	58,6%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	109333	705,13	49,1%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	97321	998,35	69,5%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) (average pension calculated based on the qualifying period and earned salaries)	275426	448,66 (298,40)	31,2%
Actual pension value (AVM in EUR) and the adjustment %	14,45	6,48	
Average net salary in the Republic of Croatia for July 2025., in EUR (source: State Bureau of Statistics)		1.437	

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 convered from HRK to EUR, according to the fixed exchange rate (1 EUR=7,53450 HRK)

Note:

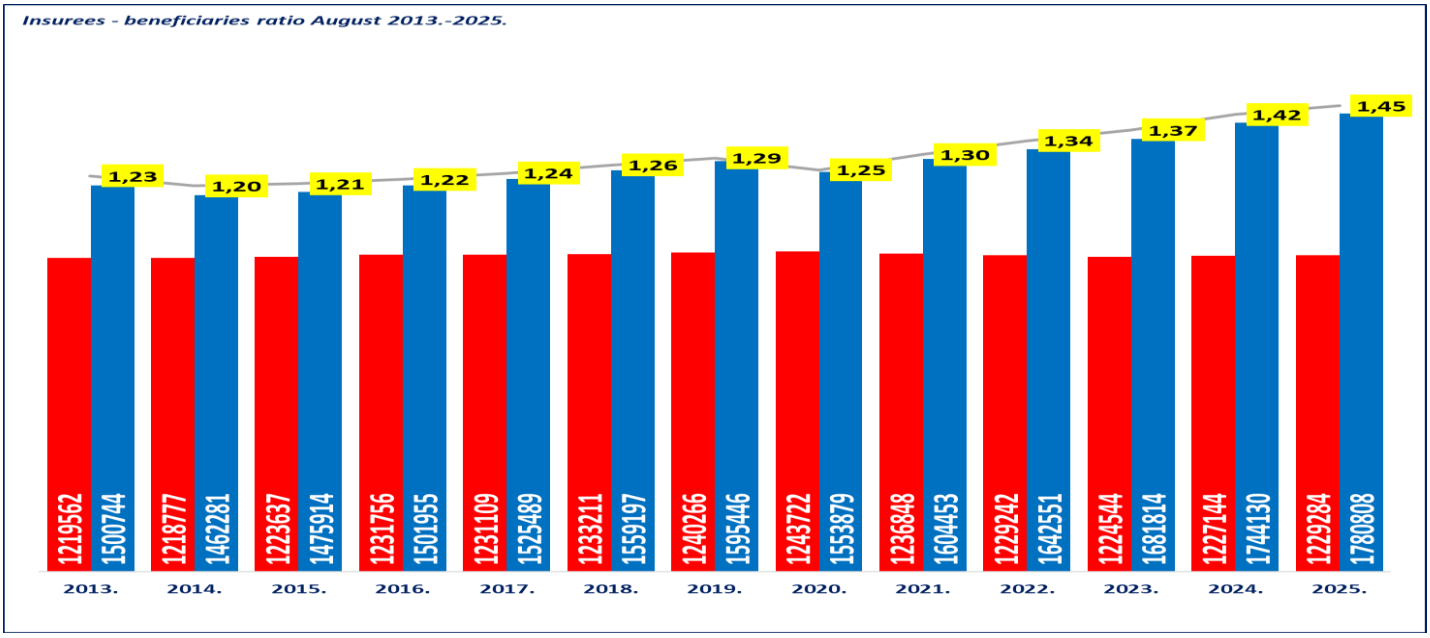
**For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences caused by the COVID-19 disease, in the total amount of EUR 62.308.819, mostly paid in April, are included.*

**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 July 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 August 2025 (paid in September 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2025.
up to 19	58989	333,59	23,21%
20 - 24	46298	417,30	29,04%
25 - 29	49555	535,50	37,27%
30	19950	661,29	46,02%
31	12612	683,37	47,56%
32	11823	695,65	48,41%
33	10489	719,16	50,05%
34	8472	762,92	53,09%
35	40726	777,29	54,09%
36	13966	823,66	57,32%
37	12553	867,08	60,34%
38	12425	913,45	63,57%
39	12215	960,59	66,85%
40	26339	950,82	66,17%
41	14494	970,94	67,57%
42	11288	978,82	68,12%
43	10458	978,18	68,07%
44	9155	995,95	69,31%
45	8861	1006,47	70,04%
46 and more	16726	1119,77	77,92%
TOTAL	**407394**	**696,78**	**48,49%**
0 - 34	218188	502,22	34,95%
35 - 39	91885	839,38	58,41%
40 and more	97321	998,35	69,47%

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,*** ENTITLED ACCORDING TO THE PENSION INSURANCE ACT

- NOT INCLUDING INTERNATIONAL AGREEMENTS

For August 2025 (paid in September 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2025.
up to 41	28497	746,37	51,94%
42	11829	779,12	54,22%
43	6719	814,42	56,68%
44	3956	847,08	58,95%
45	2291	870,06	60,55%
46 and more	2047	893,21	62,16%
TOTAL	**55339**	**779,38**	**54,24%**

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 August 2025 (paid in September 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2025.
up to 19	17531	413,75	28,79%
20 - 24	14667	563,41	39,21%
25 - 29	16108	660,35	45,95%
30	2978	701,80	48,84%
31	2426	709,96	49,41%
32	2152	718,16	49,98%
33	1806	739,48	51,46%
34	1352	734,83	51,14%
35	1122	723,51	50,35%
36	851	745,03	51,85%
37	633	730,06	50,80%
38	483	758,30	52,77%
39	288	761,92	53,02%
40	229	744,01	51,78%
41	116	762,53	53,06%
42	59	792,03	55,12%
43	39	785,89	54,69%
44	25	828,72	57,67%
45	13	818,96	56,99%
46 and more	16	841,28	58,54%
TOTAL	**62894**	**583,76**	**40,62%**
0 - 34	59020	573,38	39,90%
35 - 39	3377	738,41	51,39%
40 and more	497	766,67	53,35%

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 August 2025 (paid in September 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2025.
30	19574	531,78	37,01%
31	10046	527,61	36,72%
32	10829	542,87	37,78%
33	10379	564,20	39,26%
34	8507	579,24	40,31%
35	29014	641,13	44,62%
36	18697	642,78	44,73%
37	18353	657,67	45,77%
38	17202	672,03	46,77%
39	14333	696,36	48,46%
40	11198	723,03	50,32%
41	4728	745,50	51,88%
42	2235	778,03	54,14%
43	1208	809,13	56,31%
44	644	839,53	58,42%
45	280	845,67	58,85%
46 and more	186	878,64	61,14%
TOTAL	**177413**	**630,62**	**43,88%**
0 - 34	59335	545,57	37,97%
35 - 39	97599	658,11	45,80%
40 and more	20479	746,05	51,92%

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

For August 2025 (paid in September 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2025.
31	13	526,16	36,62%
32	45	523,45	36,43%
33	39	537,42	37,40%
34	23	556,57	38,73%
35	92	647,08	45,03%
36	56	639,18	44,48%
37	49	648,65	45,14%
38	27	695,47	48,40%
39	19	705,67	49,11%
40	10	757,06	52,68%
41	3	790,83	55,03%
42	4	784,42	54,59%
43	2	887,65	61,77%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	**382**	**623,84**	**43,41%**
0 - 34	120	534,63	37,20%
35 - 39	243	655,53	45,62%
40 and more	19	781,90	54,41%

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 August 2025 (paid in September 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2025.
up to 19	79286	358,46	24,94%
20 - 24	60965	452,45	31,49%
25 - 29	65664	566,13	39,40%
30	40566	609,83	42,44%
31	25097	623,51	43,39%
32	24849	630,71	43,89%
33	22713	649,65	45,21%
34	18354	675,45	47,00%
35	70954	720,59	50,15%
36	33570	720,62	50,15%
37	31590	742,32	51,66%
38	30137	772,97	53,79%
39	26856	817,25	56,87%
40	37776	881,99	61,38%
41	47004	817,37	56,88%
42	25415	867,75	60,39%
43	18426	906,96	63,11%
44	13780	945,60	65,80%
45	11445	975,01	67,85%
46 and more	18975	1092,73	76,04%
TOTAL	**703422**	**676,45**	**47,07%**
0 - 34	337494	522,65	36,37%
35 - 39	193107	745,77	51,90%
40 and more	172821	899,36	62,59%

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 August 2025 (paid in September 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2025.
up to 19	33305	381,56	26,55%
20 - 24	16978	462,36	32,18%
25 - 29	16963	516,26	35,93%
30	2884	552,98	38,48%
31	2395	559,44	38,93%
32	2075	574,39	39,97%
33	1850	589,44	41,02%
34	1570	600,19	41,77%
35	1277	603,43	41,99%
36	1034	618,61	43,05%
37	726	635,13	44,20%
38	587	639,05	44,47%
39	383	647,25	45,04%
40	240	663,51	46,17%
41	143	668,72	46,54%
42	77	702,26	48,87%
43	57	760,67	52,93%
44	33	739,71	51,48%
45	23	763,31	53,12%
46 and more	35	801,16	55,75%
TOTAL	**82635**	**464,59**	**32,33%**
0 - 34	78020	454,68	31,64%
35 - 39	4007	622,50	43,32%
40 and more	608	694,58	48,34%

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 August 2025 (paid in September 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2025.
up to 19	39947	353,07	24,57%
20 - 24	18317	407,84	28,38%
25 - 29	19959	494,40	34,41%
30	4883	539,01	37,51%
31	4448	562,83	39,17%
32	4382	565,22	39,33%
33	4235	587,50	40,88%
34	3820	608,54	42,35%
35	12297	589,75	41,04%
36	5786	638,10	44,41%
37	4809	667,23	46,43%
38	4320	703,16	48,93%
39	3314	725,29	50,47%
40	13756	715,12	49,76%
41	3381	752,64	52,38%
42	2064	784,11	54,57%
43	1543	819,84	57,05%
44	1094	861,95	59,98%
45	832	879,64	61,21%
46 and more	1725	992,11	69,04%
TOTAL	**154912**	**530,06**	**36,89%**
0 - 34	99991	438,71	30,53%
35 - 39	30526	641,89	44,67%
40 and more	24395	764,56	53,21%

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