

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

Total number of pensioners

September 2025

1.230.489 (EUR 610,25)



Total number of pensioners

September 2025

not including international agreements

1.037.720 (EUR 688,81 47,6%)



Total number of pensioners

September 2025

according to the international agreements

192.769 (EUR 187,36)

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

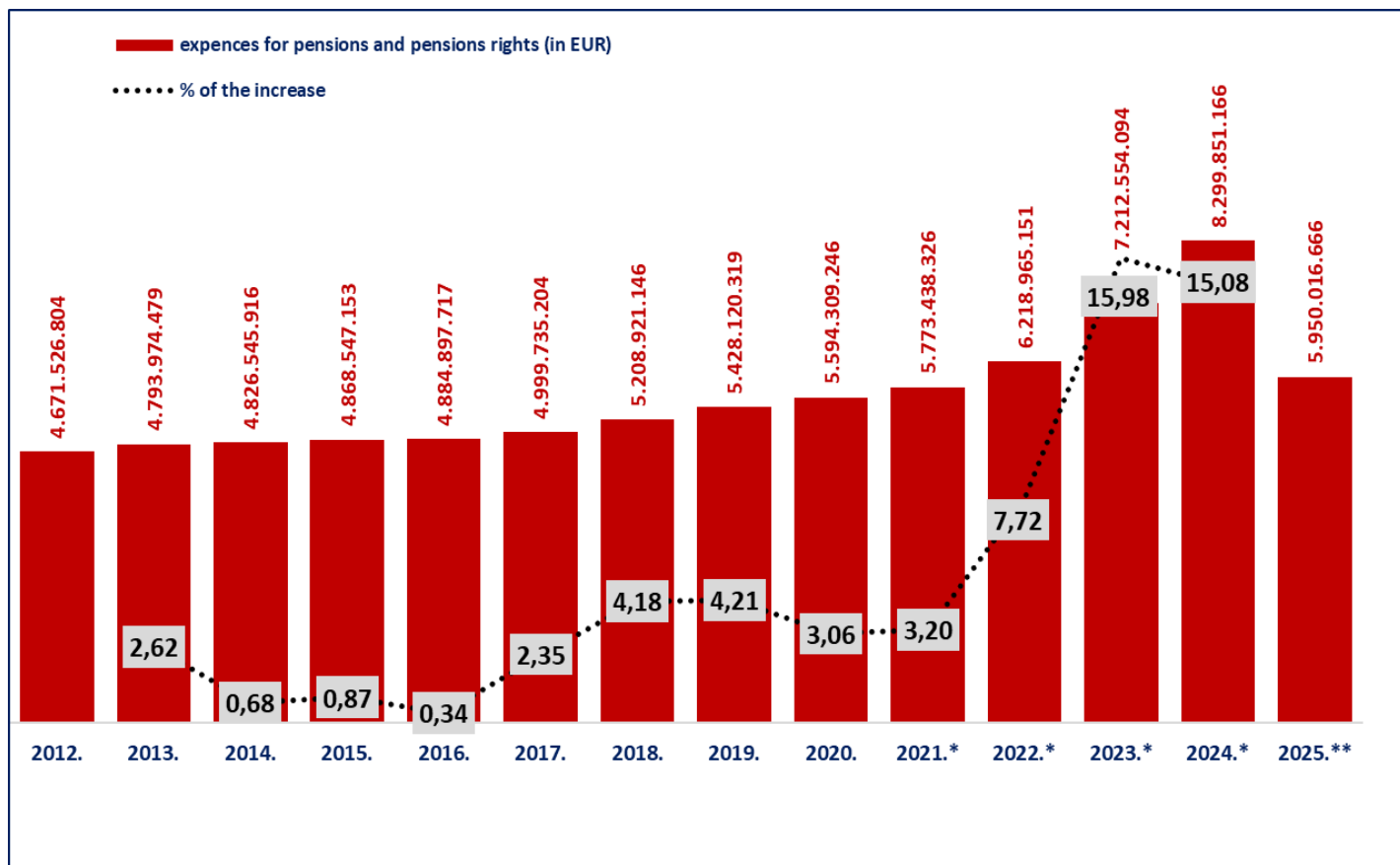


* In 2025, an average net salary in the Republic of Croatia is available for August 2025.

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 August 2025.
Old age pension	408231	700,08	48,4%
Old age pension for long-term insurees	55827	783,43	54,2%
Old age pension transformed from disability pension	62797	584,70	40,4%
Old age pension - subtotal	526855	695,16	48,1%
Early age pension	177627	632,33	43,7%
Early age pension because of the employer's bankruptcy	381	625,27	43,2%
Old age pension - grand total	704863	679,29	47,0%
Disability pension	82427	465,08	32,2%
Survivor's pension	154255	531,67	36,8%
I. TOTAL	941545	636,35	44,0%
II. Active military personnel - DVO	16219	888,50	61,4%
III. Croatian Homeland War veterans - ZOHBDR	72232	1.322,63	91,5%
IV. Members of the Croatian Defense Council - HVO	7724	736,54	50,9%
GRAND TOTAL I.+II.+III.+IV.	1037720	688,81	47,6%
Basic pension beneficiaries	25187	848,26	58,7%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	109775	708,10	49,0%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	97868	1.004,40	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)	276904	447,82 (298,20)	31,0%
Actual pension value (AVM in EUR) and the adjustment %	14,45	6,48	
Average net salary in the Republic of Croatia for August 2025., in EUR (source: State Bureau of Statistics)		1.446	

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:

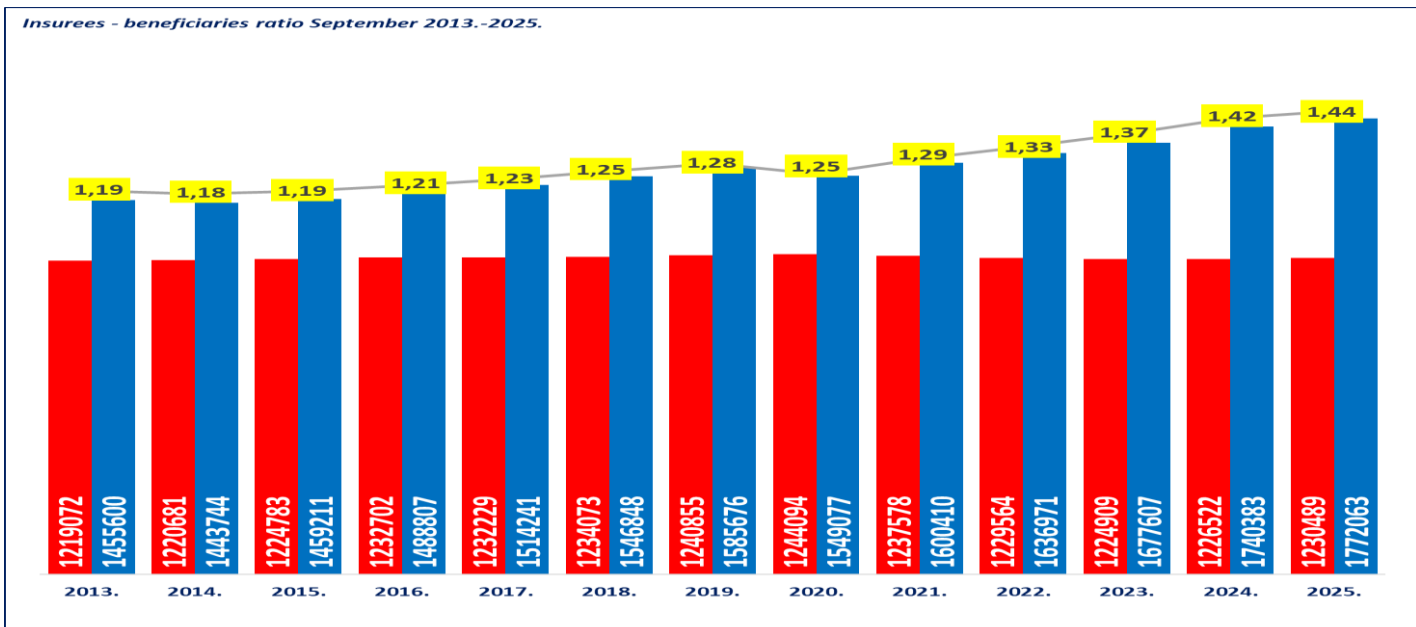
*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences caused by the COVID-19 disease, in the total amount of EUR 62.308.819, mostly paid in April, are included.

*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 August 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 September 2025 (paid in October 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2025.
up to 19	59273	334,93	23,16%
20 - 24	46337	417,52	28,87%
25 - 29	49583	536,24	37,08%
30	19925	663,77	45,90%
31	12606	686,00	47,44%
32	11831	698,15	48,28%
33	10496	721,86	49,92%
34	8492	765,84	52,96%
35	40559	781,48	54,04%
36	13946	827,78	57,25%
37	12576	871,29	60,26%
38	12454	917,90	63,48%
39	12285	965,95	66,80%
40	26296	956,44	66,14%
41	14590	976,26	67,51%
42	11373	984,44	68,08%
43	10529	984,05	68,05%
44	9228	1001,79	69,28%
45	8945	1011,84	69,98%
46 and more	16907	1126,89	77,93%
TOTAL	408231	700,08	48,41%
0 - 34	218543	503,34	34,81%
35 - 39	91820	844,00	58,37%
40 and more	97868	1004,40	69,46%

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 September 2025 (paid in October 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2025.
up to 41	28715	750,24	51,88%
42	11945	783,37	54,17%
43	6800	818,41	56,60%
44	3989	851,64	58,90%
45	2313	873,71	60,42%
46 and more	2065	897,32	62,06%
TOTAL	55827	783,43	54,18%

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 September 2025 (paid in October 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2025.
up to 19	17529	413,96	28,63%
20 - 24	14637	563,90	39,00%
25 - 29	16070	661,68	45,76%
30	2971	704,17	48,70%
31	2420	711,91	49,23%
32	2146	720,41	49,82%
33	1802	740,89	51,24%
34	1349	737,05	50,97%
35	1120	725,89	50,20%
36	853	746,88	51,65%
37	632	731,85	50,61%
38	484	761,43	52,66%
39	289	765,64	52,95%
40	228	747,53	51,70%
41	116	765,98	52,97%
42	59	795,55	55,02%
43	39	788,93	54,56%
44	24	836,73	57,87%
45	13	822,21	56,86%
46 and more	16	845,20	58,45%
TOTAL	62797	584,70	40,44%
0 - 34	58924	574,19	39,71%
35 - 39	3378	740,80	51,23%
40 and more	495	770,28	53,27%

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 September 2025 (paid in October 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2025.
30	19556	532,72	36,84%
31	10034	528,58	36,55%
32	10804	543,82	37,61%
33	10397	564,93	39,07%
34	8545	580,15	40,12%
35	29025	642,74	44,45%
36	18728	644,54	44,57%
37	18377	659,42	45,60%
38	17248	673,99	46,61%
39	14393	698,55	48,31%
40	11232	725,82	50,20%
41	4729	747,96	51,73%
42	2237	781,12	54,02%
43	1213	812,12	56,16%
44	645	843,58	58,34%
45	278	848,70	58,69%
46 and more	186	883,35	61,09%
TOTAL	177627	632,33	43,73%
0 - 34	59336	546,51	37,79%
35 - 39	97771	659,95	45,64%
40 and more	20520	748,85	51,79%

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 September 2025 (paid in October 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2025.
31	13	526,38	36,40%
32	45	523,20	36,18%
33	39	537,07	37,14%
34	23	556,24	38,47%
35	91	648,61	44,86%
36	56	641,18	44,34%
37	49	650,89	45,01%
38	27	699,36	48,37%
39	19	709,26	49,05%
40	10	759,96	52,56%
41	3	792,25	54,79%
42	4	789,42	54,59%
43	2	893,29	61,78%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	381	625,27	43,24%
0 - 34	120	534,39	36,96%
35 - 39	242	657,78	45,49%
40 and more	19	785,30	54,31%

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 September 2025 (paid in October 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2025.
up to 19	79566	359,44	24,86%
20 - 24	60974	452,66	31,30%
25 - 29	65653	566,95	39,21%
30	40487	611,60	42,30%
31	25073	625,42	43,25%
32	24827	632,59	43,75%
33	22734	651,28	45,04%
34	18410	677,27	46,84%
35	70795	723,55	50,04%
36	33583	723,23	50,02%
37	31634	745,08	51,53%
38	30213	775,95	53,66%
39	26986	821,00	56,78%
40	37766	886,54	61,31%
41	47352	821,44	56,81%
42	25618	872,47	60,34%
43	18583	911,79	63,06%
44	13886	951,02	65,77%
45	11549	980,04	67,78%
46 and more	19174	1099,57	76,04%
TOTAL	704863	679,29	46,98%
0 - 34	337724	523,64	36,21%
35 - 39	193211	748,82	51,79%
40 and more	173928	904,28	62,54%

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 September 2025 (paid in October 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2025.
up to 19	33188	381,47	26,38%
20 - 24	16927	462,81	32,01%
25 - 29	16927	516,79	35,74%
30	2875	553,44	38,27%
31	2398	560,07	38,73%
32	2072	575,84	39,82%
33	1844	590,67	40,85%
34	1569	601,11	41,57%
35	1284	605,22	41,85%
36	1032	620,39	42,90%
37	726	636,24	44,00%
38	585	641,03	44,33%
39	386	648,01	44,81%
40	241	666,41	46,09%
41	144	670,68	46,38%
42	79	711,68	49,22%
43	58	766,18	52,99%
44	34	742,61	51,36%
45	23	766,91	53,04%
46 and more	35	804,15	55,61%
TOTAL	82427	465,08	32,16%
0 - 34	77800	455,03	31,47%
35 - 39	4013	624,07	43,16%
40 and more	614	698,49	48,30%

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 September 2025 (paid in October 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2025.
up to 19	39600	352,68	24,39%
20 - 24	18219	407,76	28,20%
25 - 29	19885	495,12	34,24%
30	4851	541,11	37,42%
31	4439	563,73	38,99%
32	4368	566,41	39,17%
33	4229	588,53	40,70%
34	3803	610,67	42,23%
35	12256	591,63	40,91%
36	5774	640,50	44,29%
37	4801	669,90	46,33%
38	4321	705,62	48,80%
39	3316	726,76	50,26%
40	13720	718,39	49,68%
41	3397	755,52	52,25%
42	2061	786,35	54,38%
43	1550	823,93	56,98%
44	1100	866,24	59,91%
45	838	883,09	61,07%
46 and more	1727	997,29	68,97%
TOTAL	154255	531,67	36,77%
0 - 34	99394	439,19	30,37%
35 - 39	30468	644,10	44,54%
40 and more	24393	768,08	53,12%

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).