

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

Total number of pensioners

October 2025

1.230.851 (EUR 610,66)



Total number of pensioners

October 2025

not including international agreements

1.038.469 (EUR 689,26 47,3%)



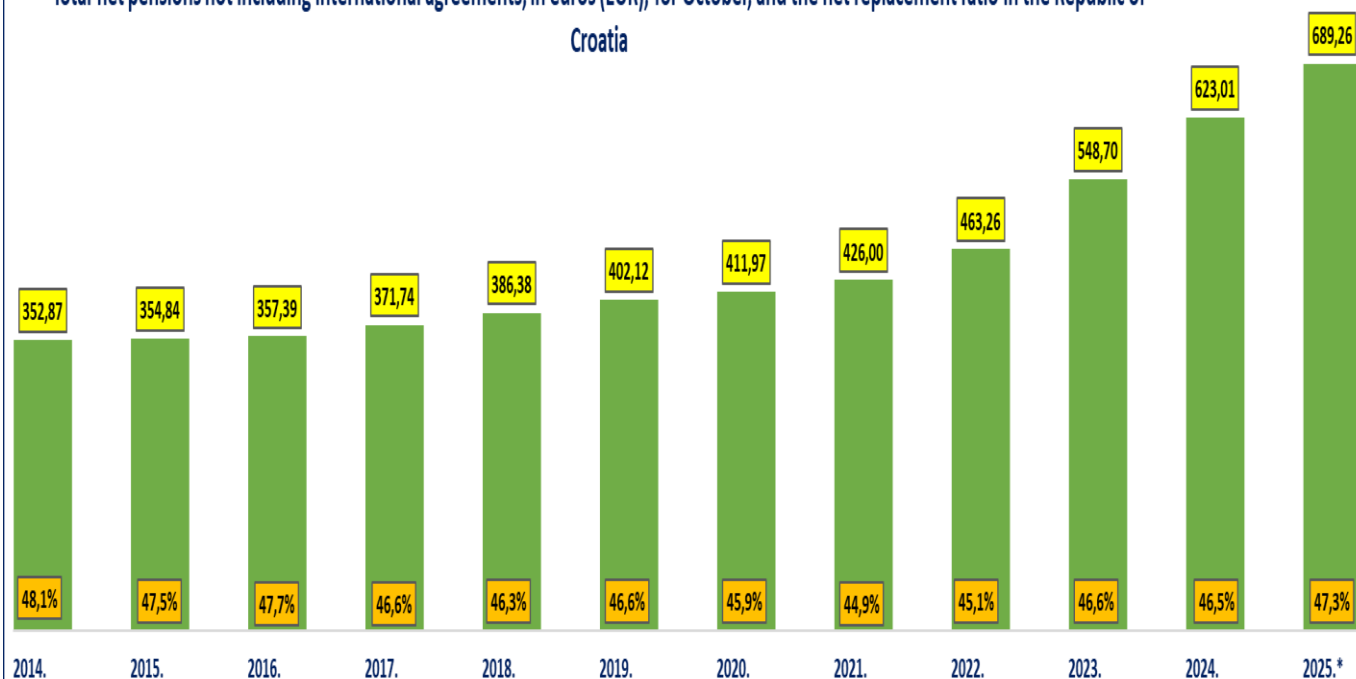
Total number of pensioners

October 2025

according to the international agreements

192.382 (EUR 186,38)

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

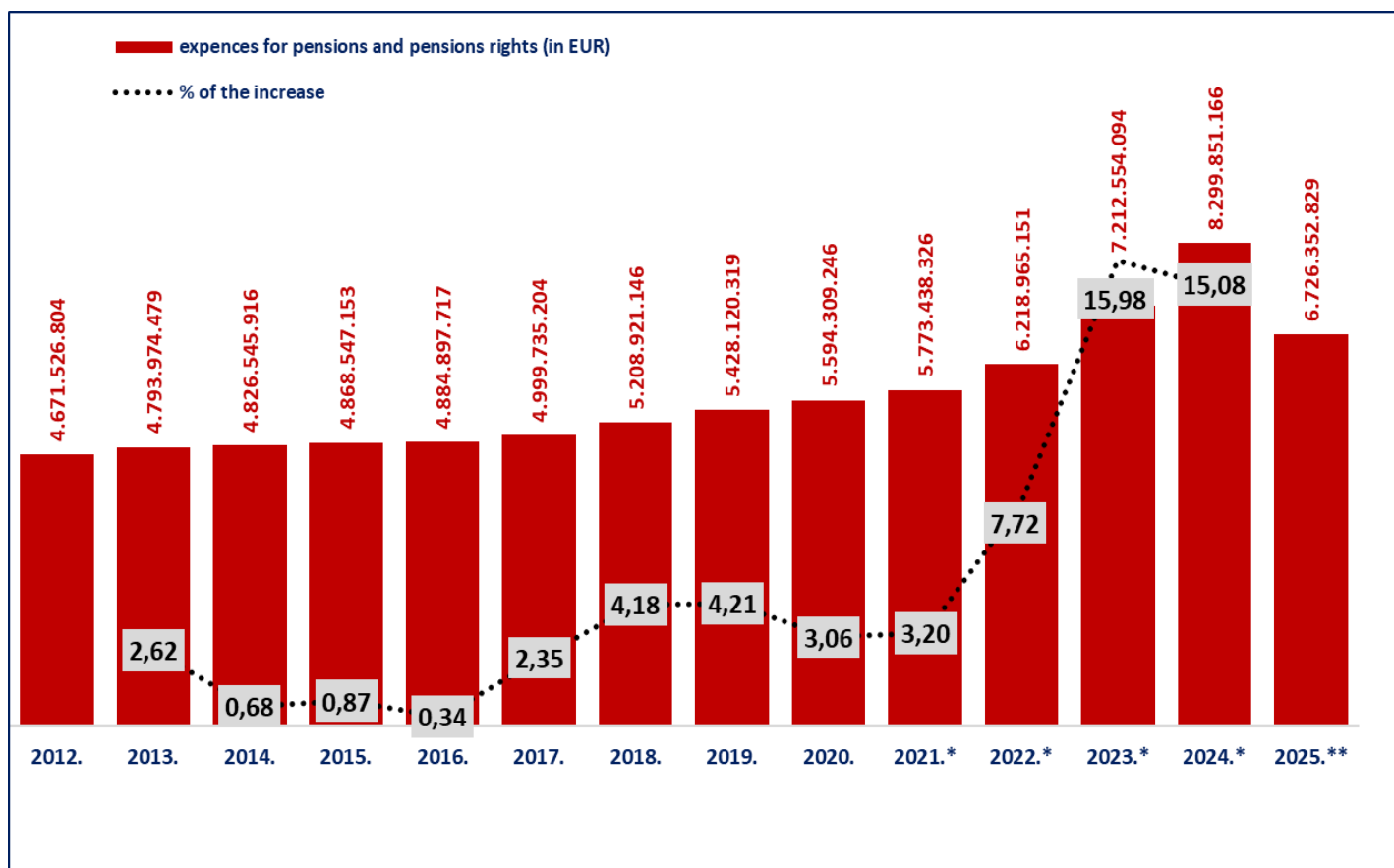


* In 2025, an average net salary in the Republic of Croatia is available for September 2025.

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 September 2025.
Old age pension	408972	700,66	48,1%
Old age pension for long-term insurees	56247	783,81	53,8%
Old age pension transformed from disability pension	62644	584,67	40,2%
Old age pension - subtotal	527863	695,76	47,8%
Early age pension	177845	632,69	43,5%
Early age pension because of the employer's bankruptcy	381	625,07	42,9%
Old age pension - grand total	706089	679,83	46,7%
Disability pension	82165	465,44	32,0%
Survivor's pension	153954	531,83	36,5%
I. TOTAL	942208	636,95	43,7%
II. Active military personnel - DVO	16211	889,09	61,1%
III. Croatian Homeland War veterans - ZOHBDR	72261	1.321,42	90,8%
IV. Members of the Croatian Defense Council - HVO	7789	736,14	50,6%
GRAND TOTAL I.+II.+III.+IV.	1038469	689,26	47,3%
Basic pension beneficiaries	25781	849,18	58,3%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	110436	708,37	48,7%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	98515	1.004,86	69,0%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) (average pension calculated based on the qualifying period and earned salaries)	277986	449,03 (298,76)	30,8%
Actual pension value (AVM in EUR) and the adjustment %	14,45	6,48	
Average net salary in the Republic of Croatia for September 2025., in EUR (source: State Bureau of Statistics)		1.456	

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:

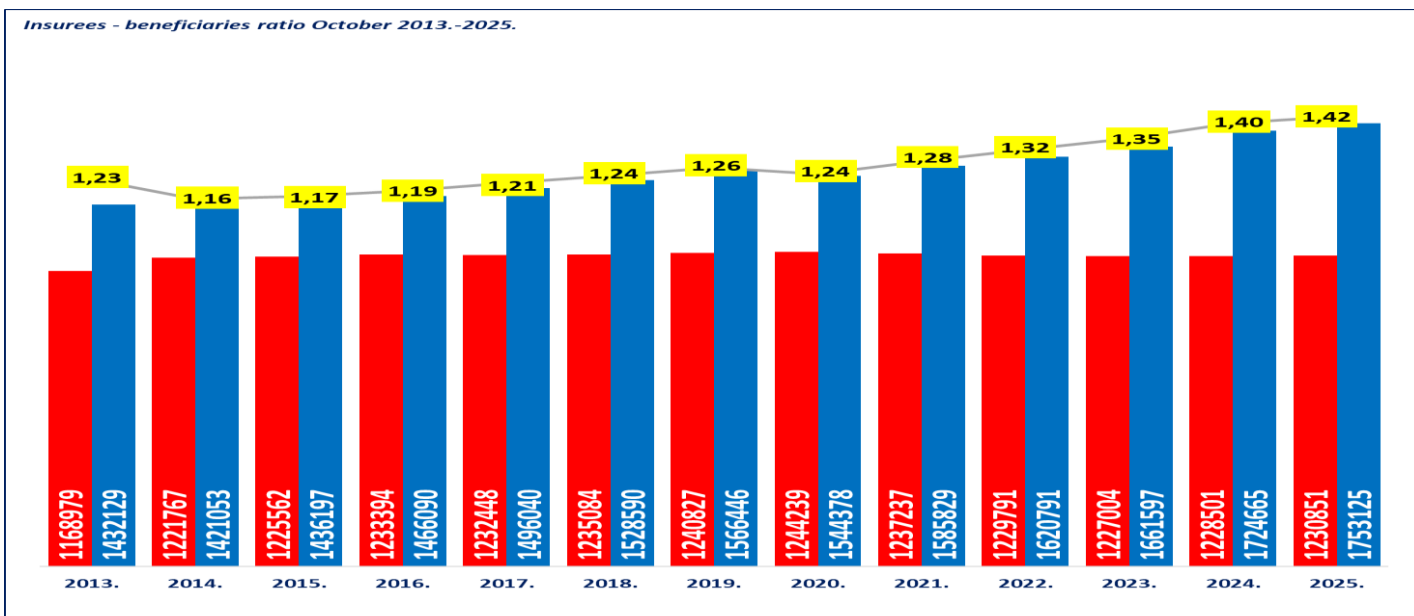
*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences caused by the COVID-19 disease, in the total amount of EUR 62.308.819, mostly paid in April, are included.

*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 September 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 October 2025 (paid in November 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2025.
up to 19	59157	334,09	 22,95%
20 - 24	46431	417,98	 28,71%
25 - 29	49694	536,74	 36,86%
30	19891	664,10	 45,61%
31	12619	685,86	 47,11%
32	11819	698,13	 47,95%
33	10518	721,90	 49,58%
34	8506	765,24	 52,56%
35	40398	781,60	 53,68%
36	13957	827,76	 56,85%
37	12590	870,59	 59,79%
38	12522	917,69	 63,03%
39	12355	965,33	 66,30%
40	26297	956,39	 65,69%
41	14701	976,72	 67,08%
42	11453	984,78	 67,64%
43	10612	984,67	 67,63%
44	9302	1001,28	 68,77%
45	9053	1011,72	 69,49%
46 and more	17097	1127,87	 77,46%
TOTAL	408972	700,66	 48,12%
0 - 34	218635	503,35	 34,57%
35 - 39	91822	844,10	 57,97%
40 and more	98515	1004,86	 69,02%

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 October 2025 (paid in November 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2025.
up to 41	28870	750,95	51,58%
42	12074	783,21	53,79%
43	6872	818,20	56,20%
44	4024	851,81	58,50%
45	2330	873,66	60,00%
46 and more	2077	897,64	61,65%
TOTAL	56247	783,81	53,83%

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 October 2025 (paid in November 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2025.
up to 19	17503	414,26	28,45%
20 - 24	14605	563,94	38,73%
25 - 29	16026	661,72	45,45%
30	2972	703,71	48,33%
31	2401	712,06	48,91%
32	2139	720,15	49,46%
33	1791	740,92	50,89%
34	1338	736,39	50,58%
35	1112	725,04	49,80%
36	854	745,62	51,21%
37	636	733,39	50,37%
38	484	761,57	52,31%
39	287	767,92	52,74%
40	228	747,75	51,36%
41	116	766,17	52,62%
42	59	795,67	54,65%
43	39	789,15	54,20%
44	24	836,82	57,47%
45	13	822,39	56,48%
46 and more	17	842,50	57,86%
TOTAL	62644	584,67	40,16%
0 - 34	58775	574,15	39,43%
35 - 39	3373	740,72	50,87%
40 and more	496	770,52	52,92%

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 October 2025 (paid in November 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2025.
30	19461	533,33	36,63%
31	10028	529,06	36,34%
32	10791	544,37	37,39%
33	10426	565,28	38,82%
34	8586	580,41	39,86%
35	29073	642,94	44,16%
36	18767	645,01	44,30%
37	18423	659,67	45,31%
38	17286	674,13	46,30%
39	14456	698,41	47,97%
40	11273	725,81	49,85%
41	4728	747,72	51,35%
42	2231	781,48	53,67%
43	1210	812,27	55,79%
44	643	844,26	57,98%
45	276	848,22	58,26%
46 and more	187	884,56	60,75%
TOTAL	177845	632,69	43,45%
0 - 34	59292	547,04	37,57%
35 - 39	98005	660,16	45,34%
40 and more	20548	748,78	51,43%

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 October 2025 (paid in November 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2025.
31	13	526,96	36,19%
32	45	523,78	35,97%
33	39	537,64	36,93%
34	23	556,81	38,24%
35	90	647,16	44,45%
36	56	641,47	44,06%
37	50	650,06	44,65%
38	27	699,51	48,04%
39	19	709,42	48,72%
40	10	760,07	52,20%
41	3	792,25	54,41%
42	4	789,42	54,22%
43	2	893,29	61,35%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	381	625,07	42,93%
0 - 34	120	534,96	36,74%
35 - 39	242	657,17	45,14%
40 and more	19	785,35	53,94%

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 October 2025 (paid in November 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2025.
up to 19	79211	358,32	24,61%
20 - 24	61036	452,90	31,11%
25 - 29	65720	567,22	38,96%
30	40443	611,94	42,03%
31	25061	625,54	42,96%
32	24794	632,79	43,46%
33	22774	651,38	44,74%
34	18453	676,89	46,49%
35	70673	723,50	49,69%
36	33634	723,39	49,68%
37	31699	744,90	51,16%
38	30319	776,14	53,31%
39	27117	820,77	56,37%
40	37808	886,33	60,87%
41	47748	821,70	56,44%
42	25821	872,50	59,92%
43	18735	912,06	62,64%
44	13993	950,80	65,30%
45	11672	980,08	67,31%
46 and more	19378	1100,60	75,59%
TOTAL	706089	679,83	46,69%
0 - 34	337490	523,65	35,96%
35 - 39	193444	748,87	51,43%
40 and more	175155	904,53	62,12%

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).

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

For October 2025 (paid in November 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2025.
up to 19	33102	381,97	26,23%
20 - 24	16880	463,22	31,81%
25 - 29	16859	517,35	35,53%
30	2863	553,48	38,01%
31	2379	559,79	38,45%
32	2061	576,01	39,56%
33	1846	590,88	40,58%
34	1561	601,23	41,29%
35	1276	605,01	41,55%
36	1028	620,84	42,64%
37	722	635,59	43,65%
38	585	640,85	44,01%
39	390	647,18	44,45%
40	245	666,05	45,75%
41	144	671,99	46,15%
42	77	718,71	49,36%
43	57	769,25	52,83%
44	34	742,80	51,02%
45	23	767,01	52,68%
46 and more	33	801,36	55,04%
TOTAL	82165	465,44	31,97%
0 - 34	77551	455,42	31,28%
35 - 39	4001	623,95	42,85%
40 and more	613	698,99	48,01%

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 October 2025 (paid in November 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for September 2025.
up to 19	39533	352,62	24,22%
20 - 24	18222	407,60	27,99%
25 - 29	19803	495,29	34,02%
30	4853	540,40	37,12%
31	4405	564,76	38,79%
32	4351	567,41	38,97%
33	4202	588,52	40,42%
34	3776	611,11	41,97%
35	12235	591,92	40,65%
36	5757	640,92	44,02%
37	4792	669,87	46,01%
38	4315	705,52	48,46%
39	3300	726,10	49,87%
40	13677	718,63	49,36%
41	3411	755,29	51,87%
42	2075	785,69	53,96%
43	1554	823,59	56,57%
44	1106	866,23	59,49%
45	846	886,30	60,87%
46 and more	1741	997,46	68,51%
TOTAL	153954	531,83	36,53%
0 - 34	99145	439,11	30,16%
35 - 39	30399	644,18	44,24%
40 and more	24410	768,52	52,78%

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).