

OVERVIEW OF BASIC STATUS INFORMATION ON THE PENSION INSURANCE SYSTEM
for July 2026 (paid in August 2026)

Total number of pensioners

July 2026

1.234.791 (EUR 644,82)



Total number of pensioners

July 2026

not including international agreements

1.040.205 (EUR 729,09 46,9%)



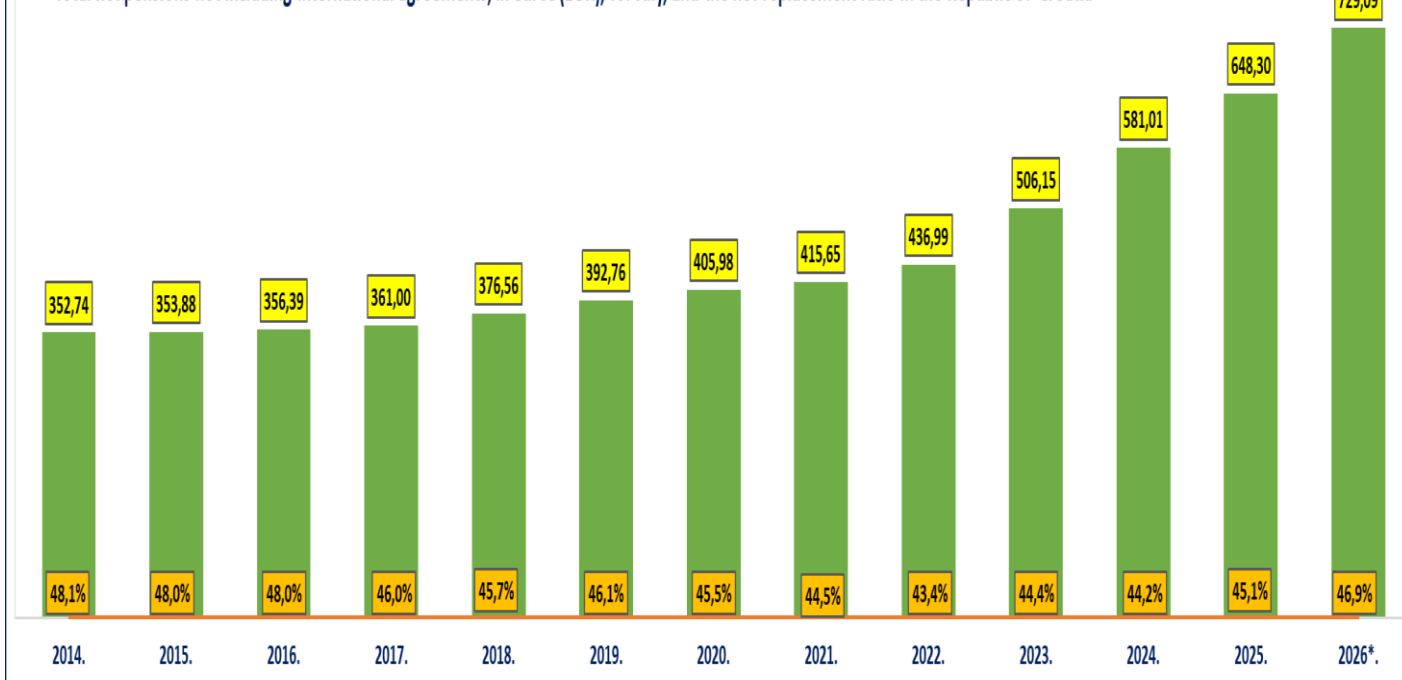
Total number of pensioners

July 2026

according to the international agreements

194.586 (EUR 194,35)

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



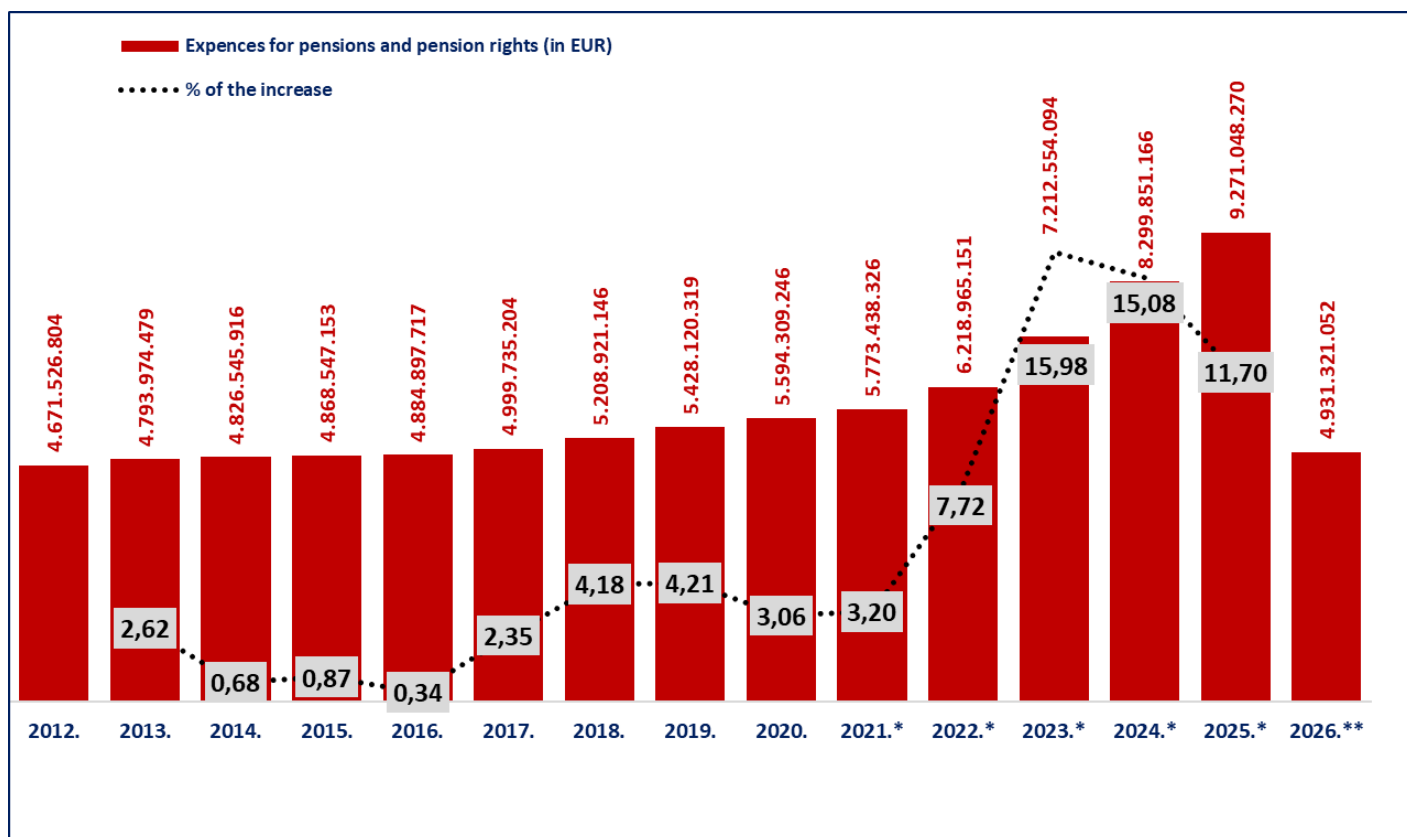
* In 2026, an average net salary in the Republic of Croatia is available for June 2026.

I. 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 June 2026.
Old age pension	410212	721,31	46,4%
Old age pension for long-term insurees	60353	799,64	51,4%
Old age pension transformed from disability pension	60810	649,66	41,8%
Old age pension - subtotal	531375	722,01	46,4%
Early age pension	81213	603,62	38,8%
Early age pension without reduction of the initial factor	99024	744,71	47,9%
Early age pension because of the employer's bankruptcy	377	641,85	41,3%
Old age pension - grand total	711989	711,62	45,8%
Disability pension	80221	530,22	34,1%
Survivor's pension	151183	546,13	35,1%
I. TOTAL PENSION INSURANCE ACT	943393	669,67	43,1%
II. Active military personnel - DVO	16271	953,06	61,3%
III. Croatian Homeland War veterans - ZOHBDR	72405	1.442,69	92,8%
IV. Members of the Croatian Defense Council - HVO	8136	819,69	52,7%
GRAND TOTAL I.+II.+III.+IV.	1040205	729,09	46,9%
Basic pension beneficiaries	30500	865,38	55,7%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	113203	738,18	47,5%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	102698	1.029,44	66,2%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO)	283734	477,55	30,7%
Actual pension value (AVM in EUR) and the adjustment %	14,84	2,68	
Average net salary in the Republic of Croatia for June 2026., in EUR (source: State Bureau of Statistics)		1.555	

As of January 2026, act 85 of the Pension Insurance Act came into effect (Official Gazette 96/25).

As of March 2026, in use act 83 paragraph 9 and act 169 paragraph 9 of 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.

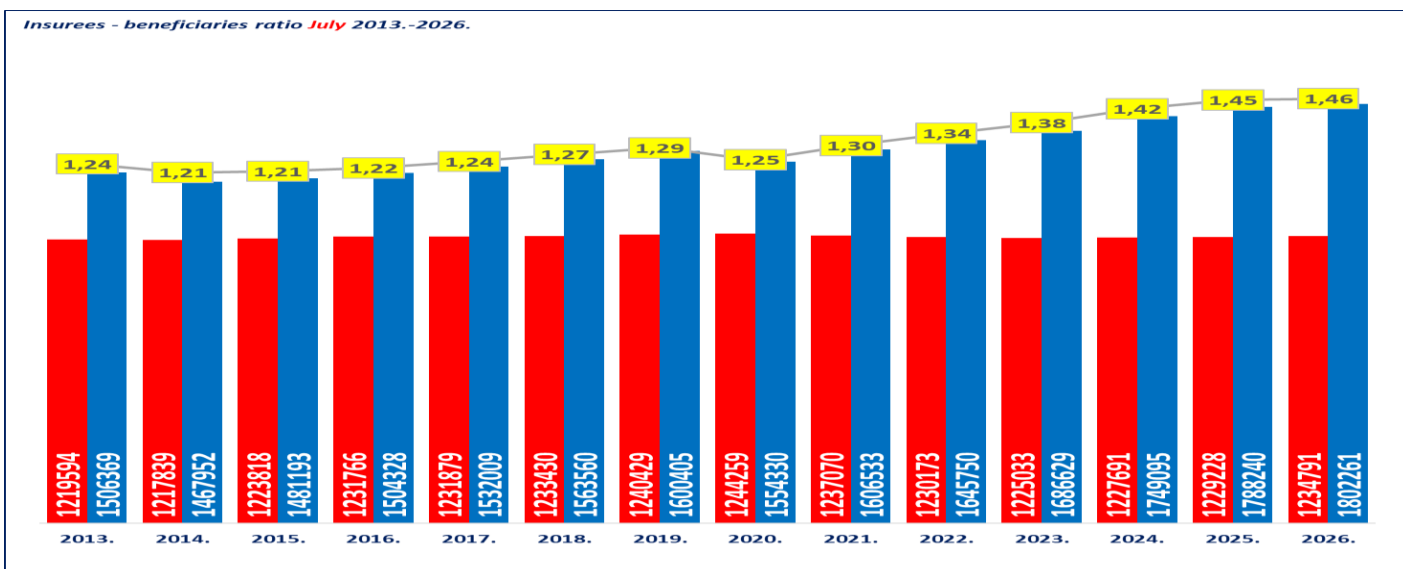
*For 2022, the expenses of a one-time cash benefit paid to the pensioners to mitigate the consequences of the increased energy prices, in total amount of EUR 59.648.802, mostly paid in May; the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of increases prices, in 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.

*For 2025, the expenses of a one-time cash benefit paid to pensioners in the amount of EUR 61.460.999 are included and the payment of annual pension supplement of 271.561.812 euros (EUR)

**As for 2026, the last available (temporary) data on expenditure incurred for pensions and pension benefits refers to June 2026, while the planned expenditure from January to December 2026 is 10.195.665.863 euro.



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

For July 2026 (paid in August 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2026.
up to 19	60345	351,38	 22,60%
20 - 24	46001	429,71	 27,63%
25 - 29	49596	550,73	 35,42%
30	19237	682,36	 43,88%
31	12437	701,78	 45,13%
32	11569	715,01	 45,98%
33	10346	740,04	 47,59%
34	8471	779,41	 50,12%
35	38433	802,49	 51,61%
36	13597	846,47	 54,44%
37	12397	889,04	 57,17%
38	12528	937,97	 60,32%
39	12557	985,46	 63,37%
40	25668	981,07	 63,09%
41	15111	999,70	 64,29%
42	11961	1003,43	 64,53%
43	11149	1004,27	 64,58%
44	9871	1019,77	 65,58%
45	9809	1029,86	 66,23%
46 and more	19129	1153,52	 74,18%
TOTAL	410212	721,31	 46,39%
0 - 34	218002	516,83	 33,24%
35 - 39	89512	865,79	 55,68%
40 and more	102698	1029,44	 66,20%

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 July 2026 (paid in August 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2026.
41	31179	766,03	49,26%
42	12903	800,41	51,47%
43	7374	836,17	53,77%
44	4279	868,31	55,84%
45	2459	890,70	57,28%
46 and more	2159	915,92	58,90%
TOTAL	60353	799,64	51,42%

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 July 2026 (paid in August 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2026.
up to 19	17152	461,75	29,69%
20 - 24	14201	628,87	40,44%
25 - 29	15551	736,53	47,37%
30	2841	779,91	50,15%
31	2274	791,93	50,93%
32	2045	799,25	51,40%
33	1679	822,74	52,91%
34	1287	813,00	52,28%
35	1075	804,91	51,76%
36	826	825,92	53,11%
37	612	811,69	52,20%
38	477	839,27	53,97%
39	284	857,02	55,11%
40	234	830,18	53,39%
41	118	849,80	54,65%
42	59	886,14	56,99%
43	42	898,16	57,76%
44	24	929,68	59,79%
45	15	903,78	58,12%
46 and more	14	1012,37	65,10%
TOTAL	60810	649,66	41,78%
0 - 34	57030	637,96	41,03%
35 - 39	3274	821,01	52,80%
40 and more	506	858,86	55,23%

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 July 2026 (paid in August 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2026.
30	3293	475,35	30,57%
31	3617	457,23	29,40%
32	5141	495,80	31,88%
33	5858	530,79	34,13%
34	5433	553,88	35,62%
35	11936	606,92	39,03%
36	9761	617,72	39,72%
37	10300	637,01	40,97%
38	9885	647,81	41,66%
39	8140	670,58	43,12%
40	5184	693,18	44,58%
41	1594	684,51	44,02%
42	579	680,33	43,75%
43	275	709,63	45,64%
44	127	730,12	46,95%
45	50	775,37	49,86%
46 and more	40	817,90	52,60%
TOTAL	81213	603,62	38,82%
0 - 34	23342	509,24	32,75%
35 - 39	50022	633,66	40,75%
40 and more	7849	692,81	44,55%

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 AN EARLY AGE PENSION WITHOUT REDUCTION OF THE INITIAL
FACTOR, WHO HAVE BECOME ELIGIBLE UNDER THE THE PENSION INSURANCE ACT**

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- NOT INCLUDING INTERNATIONAL AGREEMENTS

For July 2026 (paid in August 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2026.
do - 19	16	323,20	20,78%
20 - 24	19	447,56	28,78%
25 - 29	22	511,90	32,92%
30	15954	601,22	38,66%
31	6293	637,17	40,98%
32	5529	664,27	42,72%
33	4635	687,10	44,19%
34	3503	705,20	45,35%
35	17052	767,76	49,37%
36	9265	780,05	50,16%
37	8484	797,98	51,32%
38	7865	813,76	52,33%
39	6880	821,24	52,81%
40	6464	832,44	53,53%
41	3332	859,28	55,26%
42	1748	895,71	57,60%
43	980	912,35	58,67%
44	563	949,47	61,06%
45	245	962,49	61,90%
46 I VIŠE	175	1007,87	64,81%
UKUPNO	99024	744,71	47,89%
0 - 34	35971	638,13	41,04%
35 - 39	49546	789,96	50,80%
40 I VIŠE	13507	862,56	55,47%

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).

¹⁾The number of pension beneficiaries includes early-age pensioners (99%), old-age pensioners, and beneficiaries of pensions for long-term insured persons (1%).

BENEFICIARIES OF EARLY AGE PENSIONS BECAUSE OF THE
EMPLOYER'S BANKRUPTCY, ENTITLED ACCORDING TO THE PENSION
INSURANCE ACT - NOT INCLUDING INTERNATIONAL AGREEMENTS

For July 2026 (paid in August 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2026.
31	13	540,99	34,79%
32	45	537,71	34,58%
33	39	557,05	35,82%
34	23	571,61	36,76%
35	88	664,85	42,76%
36	56	655,98	42,19%
37	48	669,97	43,08%
38	27	717,25	46,13%
39	19	726,88	46,74%
40	10	779,32	50,12%
41	3	813,05	52,29%
42	4	808,79	52,01%
43	2	915,78	58,89%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	377	641,85	41,28%
0 - 34	120	550,85	35,42%
35 - 39	238	674,69	43,39%
40 and more	19	805,21	51,78%

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).

TOTAL OLD AGE PENSION BENEFICIARIES ENTITLED ACCORDING TO
THE PENSION INSURANCE ACT
- NOT INCLUDING INTERNATIONAL AGREEMENTS

For July 2026 (paid in August 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2026.
up to 19	80468	382,41	24,59%
20 - 24	60221	476,68	30,65%
25 - 29	65170	595,05	38,27%
30	39344	647,75	41,66%
31	24634	657,60	42,29%
32	24329	663,91	42,70%
33	22557	680,66	43,77%
34	18717	702,11	45,15%
35	68584	759,68	48,85%
36	33505	760,64	48,92%
37	31841	781,43	50,25%
38	30782	811,33	52,18%
39	27880	851,52	54,76%
40	37567	914,78	58,83%
41	50355	842,24	54,16%
42	27254	893,26	57,44%
43	19822	932,87	59,99%
44	14864	970,88	62,44%
45	12578	1000,18	64,32%
46 and more	21517	1127,78	72,53%
TOTAL	711989	711,62	45,76%
0 - 34	335440	550,29	35,39%
35 - 39	192592	784,99	50,48%
40 and more	183957	928,97	59,74%

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 July 2026 (paid in August 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2026.
up to 19	32280	434,58	27,95%
20 - 24	16500	529,18	34,03%
25 - 29	16410	590,25	37,96%
30	2787	631,54	40,61%
31	2332	637,56	41,00%
32	2006	654,22	42,07%
33	1831	670,12	43,09%
34	1517	683,28	43,94%
35	1242	687,78	44,23%
36	1015	702,30	45,16%
37	721	716,12	46,05%
38	576	721,20	46,38%
39	401	734,72	47,25%
40	238	748,01	48,10%
41	141	754,10	48,50%
42	83	813,16	52,29%
43	56	847,06	54,47%
44	34	835,55	53,73%
45	21	858,63	55,22%
46 and more	30	918,72	59,08%
TOTAL	80221	530,22	34,10%
0 - 34	75663	518,99	33,38%
35 - 39	3955	706,30	45,42%
40 and more	603	784,88	50,47%

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 July 2026 (paid in August 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2026.
up to 19	39280	360,78	23,20%
20 - 24	17867	418,48	26,91%
25 - 29	19271	509,60	32,77%
30	4753	554,36	35,65%
31	4306	580,55	37,33%
32	4206	584,96	37,62%
33	4081	606,97	39,03%
34	3674	628,65	40,43%
35	11876	609,95	39,23%
36	5621	659,30	42,40%
37	4690	688,42	44,27%
38	4201	724,95	46,62%
39	3279	746,45	48,00%
40	13174	739,64	47,57%
41	3438	773,64	49,75%
42	2095	805,23	51,78%
43	1580	841,13	54,09%
44	1130	885,25	56,93%
45	864	908,88	58,45%
46 and more	1797	1023,24	65,80%
TOTAL	151183	546,13	35,12%
0 - 34	97438	450,04	28,94%
35 - 39	29667	663,08	42,64%
40 and more	24078	790,93	50,86%

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).