

OVERVIEW OF BASIC STATUS INFORMATION ON THE PENSION INSURANCE SYSTEM
for December 2025 (paid in January 2026)

Total number of pensioners

December 2025

1.228.747 (EUR 626,22*)

*The annual pension supplement is included on monthly basis at 14,76 euros

Total number of pensioners

December 2025

not including international agreements

1.037.531 (EUR 706,33* 47,2%)

*The annual pension supplement is included on monthly basis at 16,54 euros

Total number of pensioners

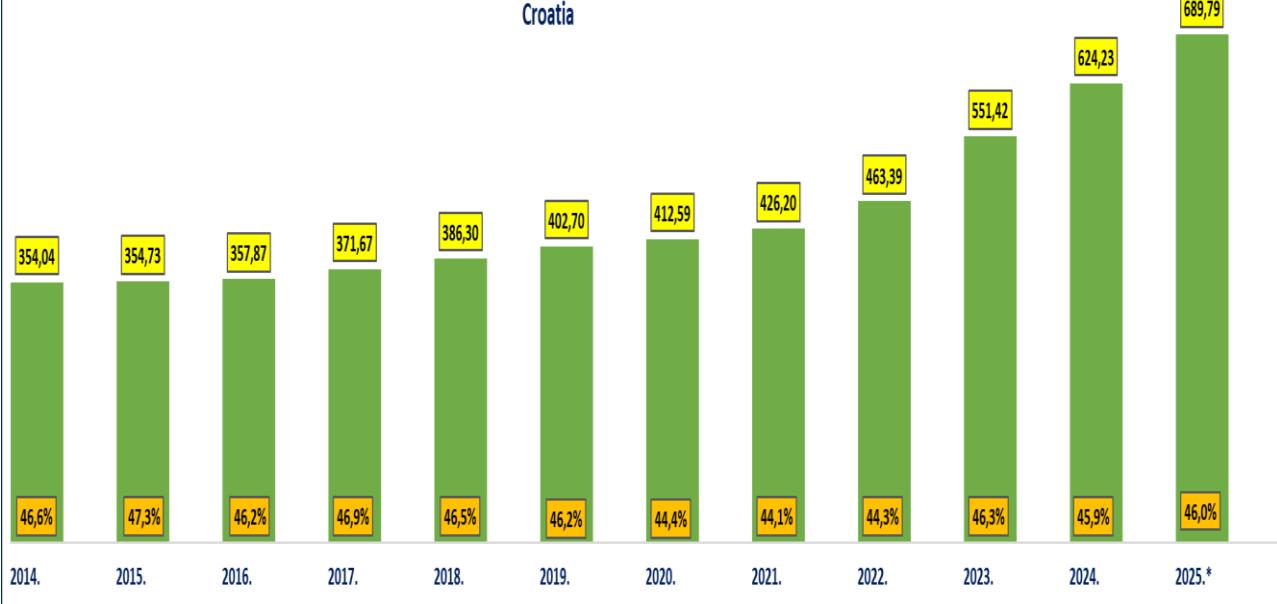
December 2025

according to the international agreements

191.216 (EUR 191,53*)

*The annual pension supplement is included on monthly basis at 5,09 euros

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



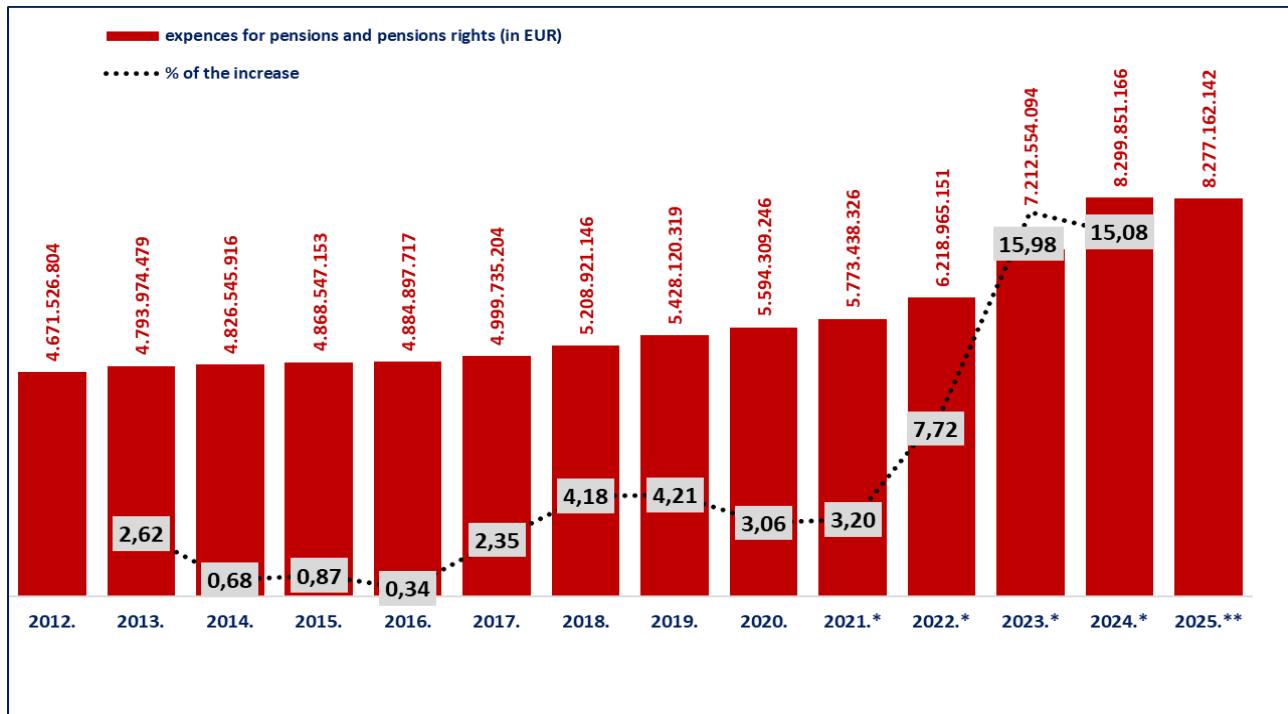
* In 2025, an average net salary in the Republic of Croatia is available for November 2025.

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 November 2025.
Old age pension	408710	701,34	46,8%
Old age pension for long-term insurees	56641	784,11	52,3%
Old age pension transformed from disability pension	62316	584,60	39,0%
Old age pension - subtotal	527667	696,44	46,5%
Early age pension	177721	632,85	42,2%
Early age pension because of the employer's bankruptcy	381	624,71	41,7%
Old age pension - grand total	705769	680,39	45,4%
Disability pension	81684	465,56	31,1%
Survivor's pension	153581	532,22	35,5%
I. TOTAL	941034	637,56	42,6%
II. Active military personnel - DVO	16186	888,85	59,3%
III. Croatian Homeland War veterans - ZOHBDR	72431	1.318,85	88,0%
IV. Members of the Croatian Defense Council - HVO	7880	735,45	49,1%
GRAND TOTAL I.+II.+III.+IV.	1037531	689,79	46,0%
Basic pension beneficiaries	26924	846,62	56,5%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	111350	708,64	47,3%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	99255	1.005,68	67,1%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) (average pension calculated based on the qualifying period and earned salaries)	279681	449,93 (299,75)	30,0%
Actual pension value (AVM in EUR) and the adjustment %	14,45	6,48	
Average net salary in the Republic of Croatia for November 2025., in EUR (source: State Bureau of Statistics)		1.498	

As of July 2025, the Pension Insurance Act came into effect (Official Gazette 96/25).

The annual pension supplement for pensioners, according to the Decision on the value of the annual supplement for one year of pensionable service for the year 2025. (Official Gazette 135/2025)
number of beneficiaries
The amount of the annual pension supplement for one year of pensionable for 2025.
The average paid annual pension supplement



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 November 2025, while the planned expenditure from January to December 2025 is 8.831.900.000 euro.

