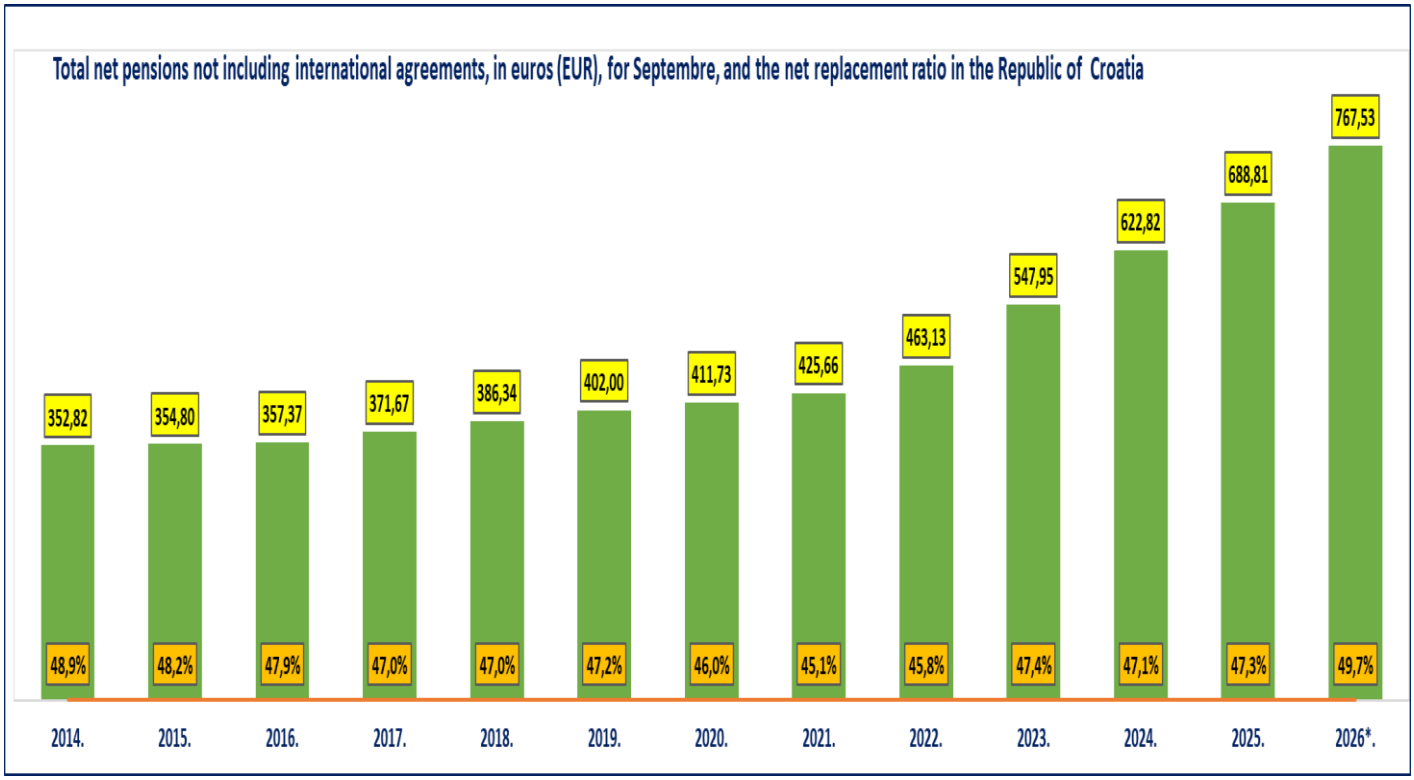
OVERVIEW OF BASIC STATUS INFORMATION ON THE PENSION INSURANCE SYSTEM
for September 2026 (paid in October 2026)

Total number of pensioners
September 2026
1.236.132 (EUR 678,63)

Total number of pensioners
September 2026
not including international agreements
1.040.925 (EUR 767,53 49,7%)

Total number of pensioners
September 2026
according to the international agreements
195.207 (EUR 204,54)



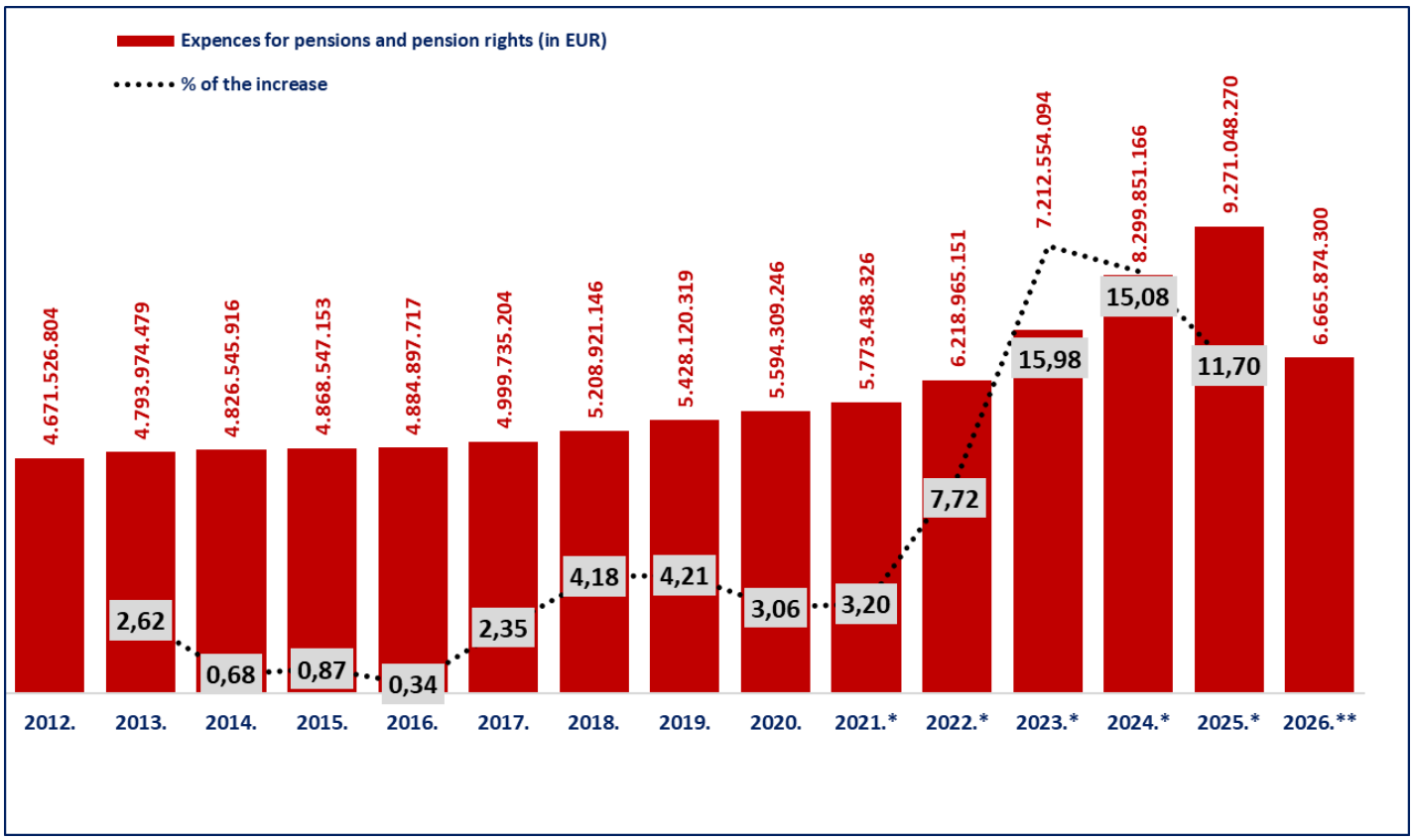
*** In 2026, an average net salary in the Republic of Croaita is available for August 2026.**

I. 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 August 2026.
Old age pension	411378	759,28	49,2%
Old age pension for long-term insurees	61257	840,44	54,5%
Old age pension transformed from disability pension	60611	682,65	44,2%
Old age pension - subtotal	**533246**	**759,89**	**49,2%**
Early age pension	80210	635,86	41,2%
Early age pension without reduction of the initial factor	100293	781,59	50,7%
Early age pension because of the employer's bankruptcy	377	674,65	43,7%
Old age pension - grand total	**714126**	**748,96**	**48,5%**
Disability pension	79648	558,60	36,2%
Survivor's pension	150225	574,89	37,3%
I. TOTAL PENSION INSURANCE ACT	**943999**	**705,20**	**45,7%**
II. Active military personnel - DVO	**16325**	**1.003,32**	**65,0%**
III. Croatian Homeland War veterans - ZOHBDR	**72427**	**1.516,03**	**98,3%**
IV. Members of the Croatian Defense Council - HVO	**8174**	**863,35**	**56,0%**
GRAND TOTAL I.+II.+III.+IV.	**1040925**	**767,53**	**49,7%**
Basic pension beneficiaries	31374	913,10	59,2%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	113494	776,12	50,3%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	103819	1.082,54	70,2%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO)	284996	504,28	32,7%
Actual pension value (AVM in EUR) and the adjustment %	15,64	5,40	
Average net salary in the Republic of Croatia for August 2026., in EUR (source: State Bureau of Statistics)		1.543	

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 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.*

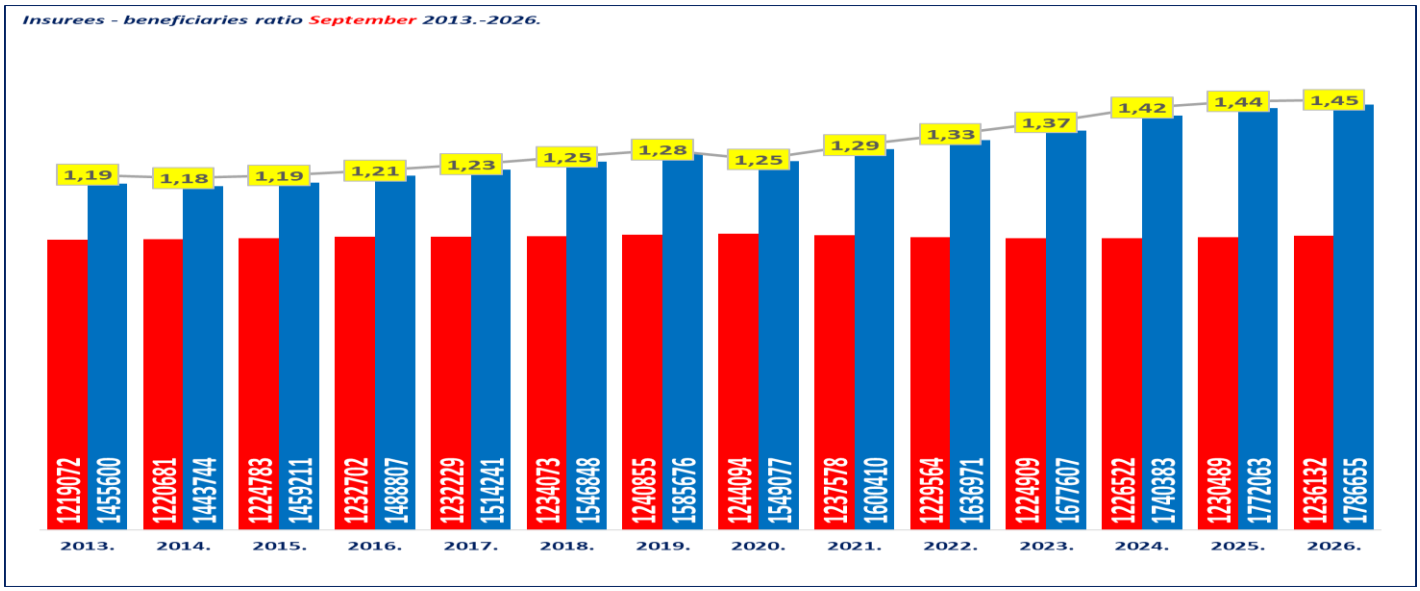
**For 2022, the expenses of a one-time cash benefit paid to the pensioners to mitigate the consequences of the increased energy prices, in total amount of EUR 59.648.802, mostly paid in May; the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of increases prices, in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

**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 August 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 September 2026 (paid in October 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2026.
up to 19	60554	370,86	24,03%
20 - 24	46042	452,82	29,35%
25 - 29	49714	579,81	37,58%
30	19132	717,11	46,48%
31	12396	737,95	47,83%
32	11542	751,81	48,72%
33	10356	777,84	50,41%
34	8500	818,94	53,07%
35	38106	842,94	54,63%
36	13558	888,93	57,61%
37	12438	933,47	60,50%
38	12569	985,33	63,86%
39	12652	1035,54	67,11%
40	25604	1030,71	66,80%
41	15245	1049,94	68,05%
42	12125	1054,42	68,34%
43	11293	1055,62	68,41%
44	10048	1071,54	69,45%
45	9931	1082,38	70,15%
46 and more	19573	1214,40	78,70%
TOTAL	**411378**	**759,28**	**49,21%**
0 - 34	218236	543,87	35,25%
35 - 39	89323	909,84	58,97%
40 and more	103819	1082,54	70,16%

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 2026 (paid in October 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2026.
41	31637	805,29	52,19%
42	13097	841,01	54,50%
43	7501	879,20	56,98%
44	4359	912,33	59,13%
45	2492	935,62	60,64%
46 and more	2171	961,65	62,32%
TOTAL	**61257**	**840,44**	**54,47%**

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).

BENEFICIARIES OF *OLD AGE PENSIONS CONVERTED FROM DISABILITY PENSIONS,* ENTITLED ACCORDING TO THE PENSION INSURANCE ACT

- NOT INCLUDING INTERNATIONAL AGREEMENTS

For September 2026 (paid in October 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2026.
up to 19	17162	486,80	31,55%
20 - 24	14156	661,76	42,89%
25 - 29	15482	773,69	50,14%
30	2821	818,33	53,03%
31	2259	831,94	53,92%
32	2028	838,20	54,32%
33	1660	863,14	55,94%
34	1284	852,63	55,26%
35	1072	845,17	54,77%
36	818	867,02	56,19%
37	603	852,93	55,28%
38	476	879,73	57,01%
39	289	896,36	58,09%
40	231	873,07	56,58%
41	115	897,93	58,19%
42	59	930,85	60,33%
43	43	940,12	60,93%
44	24	977,12	63,33%
45	15	949,30	61,52%
46 and more	14	1063,67	68,94%
TOTAL	**60611**	**682,65**	**44,24%**
0 - 34	56852	670,44	43,45%
35 - 39	3258	861,68	55,84%
40 and more	501	903,93	58,58%

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 2026 (paid in October 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2026.
30	3199	508,76	32,97%
31	3473	481,19	31,19%
32	5024	521,71	33,81%
33	5737	558,77	36,21%
34	5451	583,45	37,81%
35	11739	639,73	41,46%
36	9624	650,72	42,17%
37	10195	670,20	43,43%
38	9850	681,22	44,15%
39	8111	704,73	45,67%
40	5138	725,79	47,04%
41	1586	717,31	46,49%
42	587	714,30	46,29%
43	276	742,97	48,15%
44	128	766,06	49,65%
45	50	813,33	52,71%
46 and more	42	857,01	55,54%
TOTAL	**80210**	**635,86**	**41,21%**
0 - 34	22884	537,75	34,85%
35 - 39	49519	667,04	43,23%
40 and more	7807	725,74	47,03%

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).

BENEFFICIARIES OF AN EARLY AGE PENSION WITHOUT REDUCTION OF THE INITIAL FACTOR, WHO HAVE BECOME ELIGIBLE UNDER THE THE PENSION INSURANCE ACT 83 PARAGRAPH 9 [1)]

- NOT INCLUDING INTERNATIONAL AGREEMENTS

For September 2026 (paid in October 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2026.
do - 19	15	344,52	22,33%
20 - 24	20	466,99	30,27%
25 - 29	25	539,36	34,96%
30	16036	631,78	40,94%
31	6405	668,35	43,31%
32	5632	697,52	45,21%
33	4723	721,19	46,74%
34	3587	739,88	47,95%
35	17193	805,91	52,23%
36	9456	816,99	52,95%
37	8624	837,10	54,25%
38	7976	853,48	55,31%
39	6986	861,78	55,85%
40	6551	874,30	56,66%
41	3343	901,98	58,46%
42	1748	940,72	60,97%
43	986	958,75	62,14%
44	563	997,34	64,64%
45	248	1011,79	65,57%
46 I VIŠE	176	1058,30	68,59%
UKUPNO	**100293**	**781,59**	**50,65%**
0 - 34	36443	670,32	43,44%
35 - 39	50235	828,67	53,71%
40 I VIŠE	13615	905,71	58,70%

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 September 2026 (paid in October 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2026.
31	13	569,45	36,91%
32	45	565,86	36,67%
33	39	586,24	37,99%
34	23	601,48	38,98%
35	88	698,73	45,28%
36	56	689,27	44,67%
37	48	703,55	45,60%
38	26	751,39	48,70%
39	20	765,57	49,62%
40	10	819,34	53,10%
41	3	854,02	55,35%
42	4	849,08	55,03%
43	2	961,91	62,34%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	**377**	**674,65**	**43,72%**
0 - 34	120	579,70	37,57%
35 - 39	238	708,84	45,94%
40 and more	19	846,08	54,83%

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).

TOTAL OLD AGE PENSION BENEFICIARIES ENTITLED ACCORDING TO THE PENSION INSURANCE ACT

- NOT INCLUDING INTERNATIONAL AGREEMENTS

For September 2026 (paid in October 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2026.
up to 19	80767	403,75	26,17%
20 - 24	60219	501,94	32,53%
25 - 29	65221	625,81	40,56%
30	39137	681,35	44,16%
31	24546	692,02	44,85%
32	24271	698,46	45,27%
33	22515	716,09	46,41%
34	18845	737,81	47,82%
35	68199	798,47	51,75%
36	33513	799,35	51,80%
37	31908	821,44	53,24%
38	30897	852,52	55,25%
39	28059	895,03	58,01%
40	37542	960,66	62,26%
41	50932	884,70	57,34%
42	27620	938,51	60,82%
43	20101	980,48	63,54%
44	15122	1020,15	66,11%
45	12736	1051,08	68,12%
46 and more	21976	1187,40	76,95%
TOTAL	**714126**	**748,96**	**48,54%**
0 - 34	335521	579,05	37,53%
35 - 39	192576	825,17	53,48%
40 and more	186029	976,53	63,29%

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 2026 (paid in October 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2026.
up to 19	32029	458,04	29,69%
20 - 24	16389	557,46	36,13%
25 - 29	16287	621,77	40,30%
30	2764	664,03	43,03%
31	2316	671,17	43,50%
32	1999	688,55	44,62%
33	1815	705,43	45,72%
34	1497	719,66	46,64%
35	1233	723,66	46,90%
36	1014	738,53	47,86%
37	718	752,24	48,75%
38	577	759,47	49,22%
39	399	774,87	50,22%
40	243	786,86	51,00%
41	144	794,25	51,47%
42	83	858,47	55,64%
43	57	891,59	57,78%
44	34	878,90	56,96%
45	21	905,19	58,66%
46 and more	29	976,12	63,26%
TOTAL	**79648**	**558,60**	**36,20%**
0 - 34	75096	546,73	35,43%
35 - 39	3941	743,12	48,16%
40 and more	611	826,27	53,55%

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).

SURVIVOR'S PENSION BENEFICIARIES ENTITLED ACCORDING TO THE PENSION INSURANCE ACT - *NOT INCLUDING INTERNATIONAL AGREEMENTS*

For September 2026 (paid in October 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2026.
up to 19	38910	379,31	24,58%
20 - 24	17717	440,32	28,54%
25 - 29	19112	536,03	34,74%
30	4720	583,51	37,82%
31	4284	611,07	39,60%
32	4183	615,71	39,90%
33	4069	637,95	41,34%
34	3662	661,34	42,86%
35	11823	641,38	41,57%
36	5591	693,80	44,96%
37	4671	723,57	46,89%
38	4192	762,34	49,41%
39	3252	784,91	50,87%
40	13082	778,05	50,42%
41	3445	813,46	52,72%
42	2111	847,71	54,94%
43	1586	885,21	57,37%
44	1128	928,21	60,16%
45	877	952,92	61,76%
46 and more	1810	1075,50	69,70%
TOTAL	**150225**	**574,89**	**37,26%**
0 - 34	96657	473,53	30,69%
35 - 39	29529	697,28	45,19%
40 and more	24039	832,13	53,93%

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).