

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

Total number of pensioners

February 2026

1.231.743 (EUR 623,37)



Total number of pensioners

February 2026

not including international agreements

1.039.394 (EUR 704,23 46,6%)



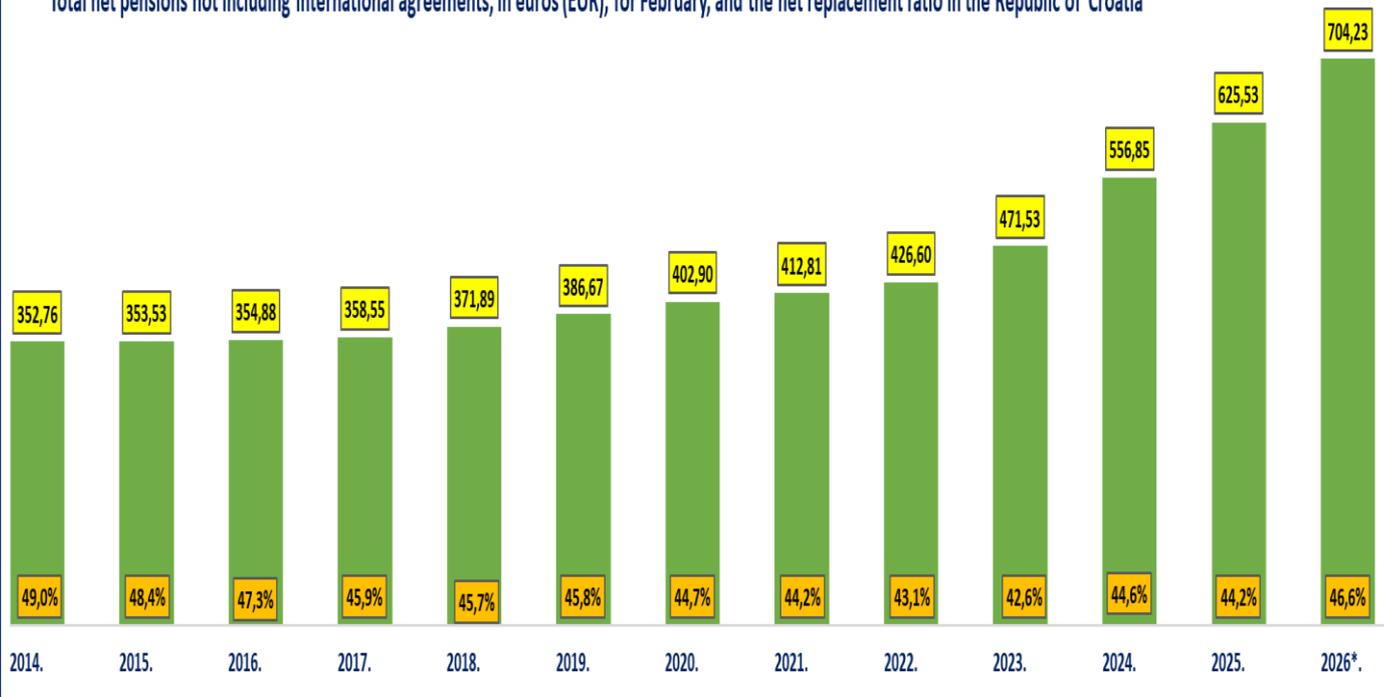
Total number of pensioners

February 2026

according to the international agreements

192.349 (EUR 186,42)

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

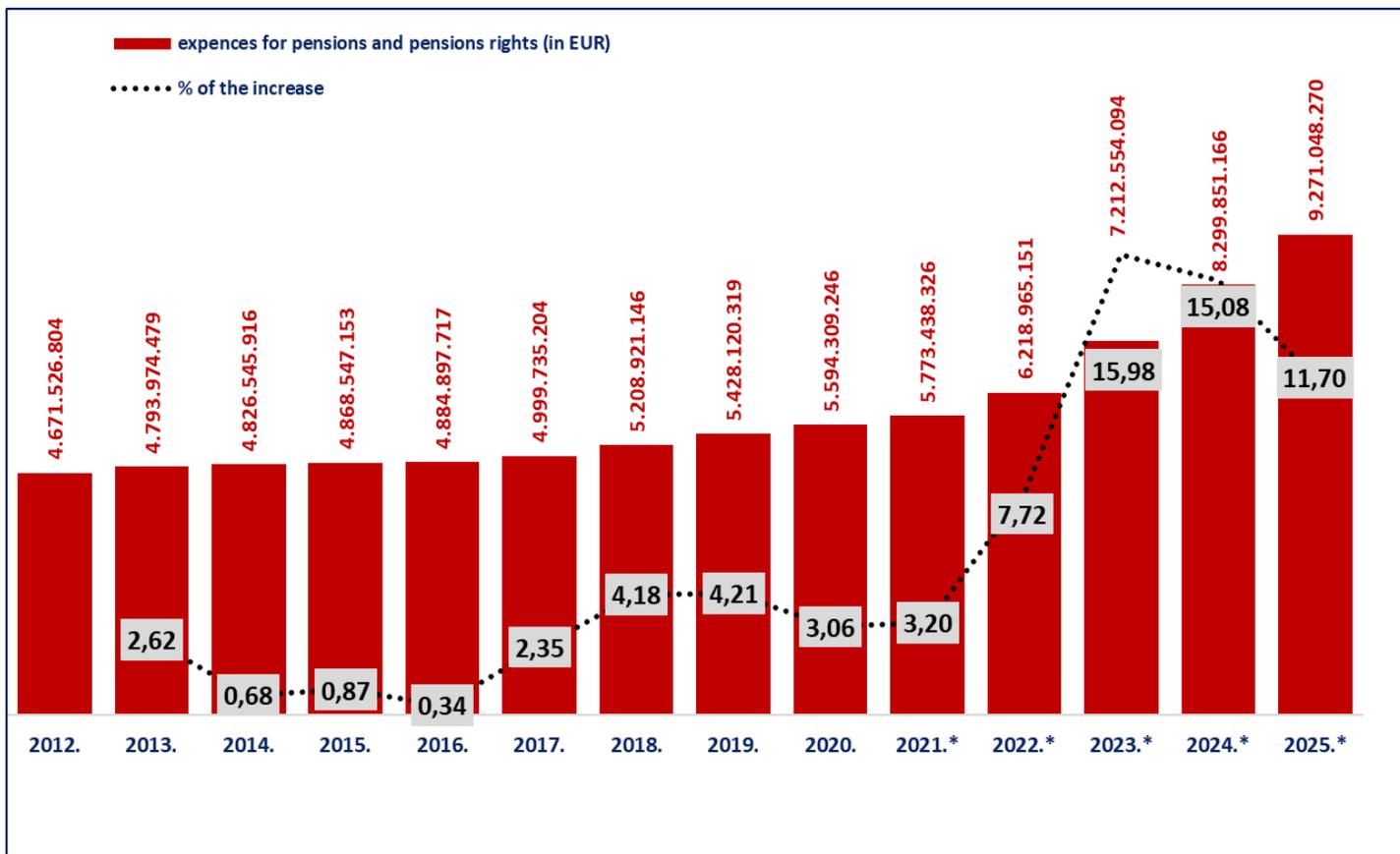


* In 2026, an average net salary in the Republic of Croatia is available for January 2026.

**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 January 2026.
Old age pension	410427	701,73	46,4%
Old age pension for long-term insurees	58144	780,68	51,7%
Old age pension transformed from disability pension	61424	634,06	42,0%
Old age pension - subtotal	529995	702,55	46,5%
Early age pension	178388	632,27	41,8%
Early age pension because of the employer's bankruptcy	379	625,04	41,4%
Old age pension - grand total	708762	684,82	45,3%
Disability pension	81472	516,19	34,2%
Survivor's pension	152683	531,73	35,2%
I. TOTAL	942917	645,46	42,7%
II. Active military personnel - DVO	16135	928,01	61,4%
III. Croatian Homeland War veterans - ZOHBDR	72337	1.410,01	93,3%
IV. Members of the Croatian Defense Council - HVO	8005	798,19	52,8%
GRAND TOTAL I.+II.+III.+IV.	1039394	704,23	46,6%
Basic pension beneficiaries	27443	845,05	55,9%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	111611	713,66	47,2%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	99069	1.005,72	66,6%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) (average pension calculated based on the qualifying period and earned salaries)	279993	458,49 (308,87)	30,3%
Actual pension value (AVM in EUR) and the adjustment %	14,45	6,48	
Average net salary in the Republic of Croatia for January 2026., in EUR (source: State Bureau of Statistics)		1.511	

As of January 2026, act 85 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:

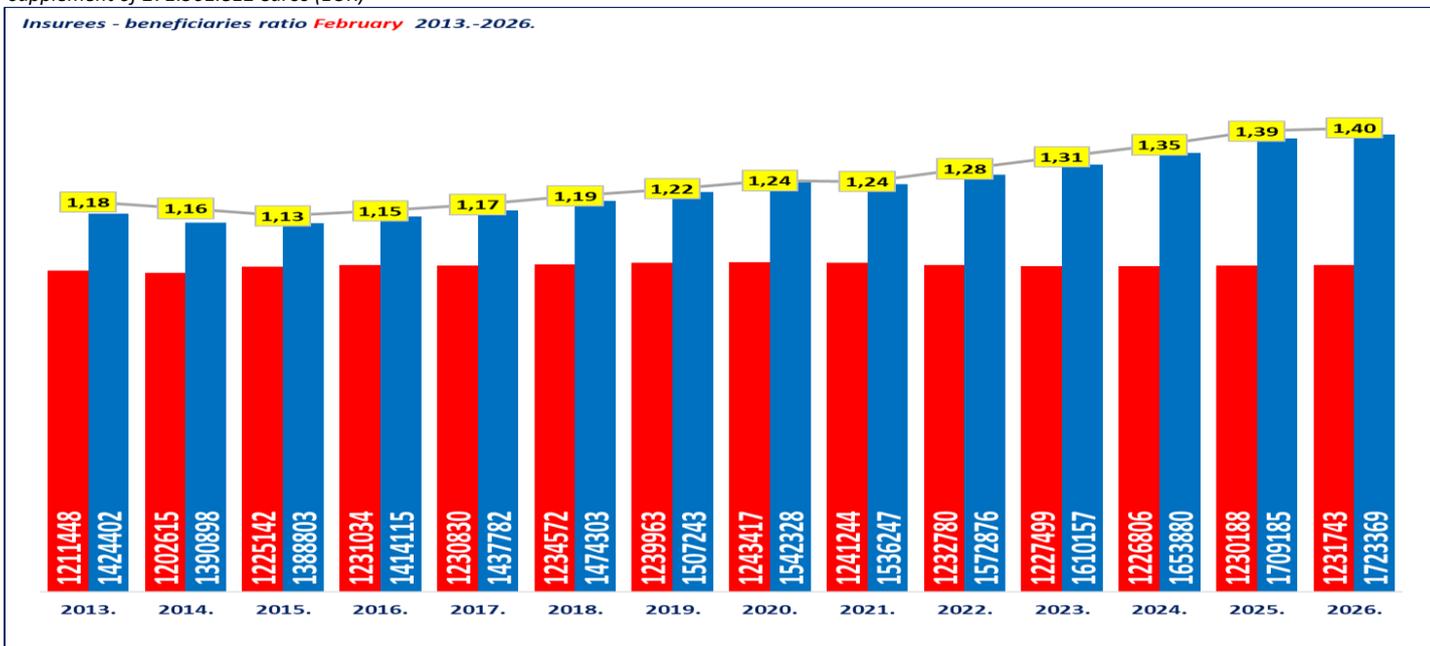
*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences caused by the COVID-19 disease, in the total amount of EUR 62.308.819, mostly paid in April, are included.

*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)



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

For February 2026 (paid in March 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2026.
up to 19	62890	357,89	23,69%
20 - 24	46046	417,85	27,65%
25 - 29	49372	536,76	35,52%
30	19495	665,03	44,01%
31	12444	686,22	45,41%
32	11657	698,37	46,22%
33	10413	721,19	47,73%
34	8430	764,00	50,56%
35	39426	782,39	51,78%
36	13784	827,06	54,74%
37	12507	869,80	57,56%
38	12497	916,88	60,68%
39	12397	963,62	63,77%
40	25874	957,24	63,35%
41	14761	977,70	64,71%
42	11584	983,61	65,10%
43	10698	983,44	65,09%
44	9426	999,94	66,18%
45	9247	1012,34	67,00%
46 and more	17479	1129,03	74,72%
TOTAL	410427	701,73	46,44%
0 - 34	220747	506,66	33,53%
35 - 39	90611	844,59	55,90%
40 and more	99069	1005,72	66,56%

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 February 2026 (paid in March 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2026.
up to 41	30353	746,44	49,40%
42	12272	783,10	51,83%
43	7008	818,22	54,15%
44	4072	850,65	56,30%
45	2345	873,36	57,80%
46 and more	2094	897,22	59,38%
TOTAL	58144	780,68	51,67%

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 February 2026 (paid in March 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2026.
up to 19	17209	449,26	29,73%
20 - 24	14356	612,58	40,54%
25 - 29	15727	718,54	47,55%
30	2884	762,56	50,47%
31	2332	772,40	51,12%
32	2086	780,49	51,65%
33	1737	802,58	53,12%
34	1305	798,76	52,86%
35	1084	786,11	52,03%
36	834	806,78	53,39%
37	619	790,61	52,32%
38	480	823,71	54,51%
39	282	834,97	55,26%
40	226	813,59	53,84%
41	114	832,26	55,08%
42	58	867,74	57,43%
43	40	857,00	56,72%
44	23	907,68	60,07%
45	13	894,08	59,17%
46 and more	15	960,19	63,55%
TOTAL	61424	634,06	41,96%
0 - 34	57636	622,72	41,21%
35 - 39	3299	801,83	53,07%
40 and more	489	838,98	55,52%

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 February 2026 (paid in March 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2026.
30	19809	533,04	35,28%
31	9953	529,76	35,06%
32	10708	545,27	36,09%
33	10478	565,56	37,43%
34	8708	580,70	38,43%
35	28967	642,61	42,53%
36	18762	644,75	42,67%
37	18480	659,12	43,62%
38	17365	673,56	44,58%
39	14585	697,35	46,15%
40	11357	724,24	47,93%
41	4712	747,24	49,45%
42	2212	780,17	51,63%
43	1194	810,48	53,64%
44	642	844,58	55,90%
45	273	845,91	55,98%
46 and more	183	893,99	59,17%
TOTAL	178388	632,27	41,84%
0 - 34	59656	547,35	36,22%
35 - 39	98159	659,74	43,66%
40 and more	20573	747,40	49,46%

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

For February 2026 (paid in March 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2026.
31	13	526,96	34,87%
32	45	523,79	34,67%
33	39	537,64	35,58%
34	23	556,85	36,85%
35	89	646,74	42,80%
36	56	641,35	42,45%
37	49	651,76	43,13%
38	27	699,50	46,29%
39	19	709,27	46,94%
40	10	759,81	50,29%
41	3	792,25	52,43%
42	4	789,16	52,23%
43	2	893,29	59,12%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	379	625,04	41,37%
0 - 34	120	534,97	35,41%
35 - 39	240	657,39	43,51%
40 and more	19	785,16	51,96%

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 February 2026 (paid in March 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2026.
up to 19	84120	385,80	25,53%
20 - 24	60402	464,13	30,72%
25 - 29	65101	580,68	38,43%
30	39800	616,57	40,81%
31	24742	631,32	41,78%
32	24496	638,11	42,23%
33	22667	655,17	43,36%
34	18466	679,76	44,99%
35	69566	724,07	47,92%
36	33436	723,95	47,91%
37	31655	744,92	49,30%
38	30369	776,08	51,36%
39	27283	819,77	54,25%
40	37467	885,69	58,62%
41	48308	821,26	54,35%
42	26130	871,93	57,71%
43	18942	911,14	60,30%
44	14163	949,83	62,86%
45	11878	980,95	64,92%
46 and more	19771	1102,17	72,94%
TOTAL	708762	684,82	45,32%
0 - 34	339794	534,10	35,35%
35 - 39	192309	749,27	49,59%
40 and more	176659	904,54	59,86%

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).

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

For February 2026 (paid in March 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2026.
up to 19	32827	423,03	28,00%
20 - 24	16750	514,88	34,08%
25 - 29	16678	574,71	38,04%
30	2836	614,79	40,69%
31	2356	620,53	41,07%
32	2039	638,48	42,26%
33	1846	655,10	43,36%
34	1541	666,48	44,11%
35	1265	670,85	44,40%
36	1033	683,56	45,24%
37	719	701,27	46,41%
38	577	703,86	46,58%
39	398	714,04	47,26%
40	240	733,91	48,57%
41	146	736,94	48,77%
42	76	790,24	52,30%
43	55	846,72	56,04%
44	34	815,21	53,95%
45	24	828,16	54,81%
46 and more	32	879,31	58,19%
TOTAL	81472	516,19	34,16%
0 - 34	76873	505,25	33,44%
35 - 39	3992	688,70	45,58%
40 and more	607	767,86	50,82%

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 February 2026 (paid in March 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for January 2026.
up to 19	39652	352,13	23,30%
20 - 24	18084	407,92	27,00%
25 - 29	19550	495,91	32,82%
30	4800	540,13	35,75%
31	4340	565,53	37,43%
32	4266	569,22	37,67%
33	4143	589,91	39,04%
34	3737	610,94	40,43%
35	12016	593,62	39,29%
36	5653	641,06	42,43%
37	4709	670,94	44,40%
38	4260	705,37	46,68%
39	3281	728,35	48,20%
40	13397	720,82	47,70%
41	3402	755,41	49,99%
42	2083	785,07	51,96%
43	1565	823,20	54,48%
44	1116	864,07	57,19%
45	865	881,70	58,35%
46 and more	1764	998,71	66,10%
TOTAL	152683	531,73	35,19%
0 - 34	98572	438,63	29,03%
35 - 39	29919	645,44	42,72%
40 and more	24192	770,46	50,99%

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).