

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

Total number of pensioners

March 2026

1.233.928 (EUR 641,87)



Total number of pensioners

March 2026

not including international agreements

1.040.717 (EUR 724,98 47,5%)



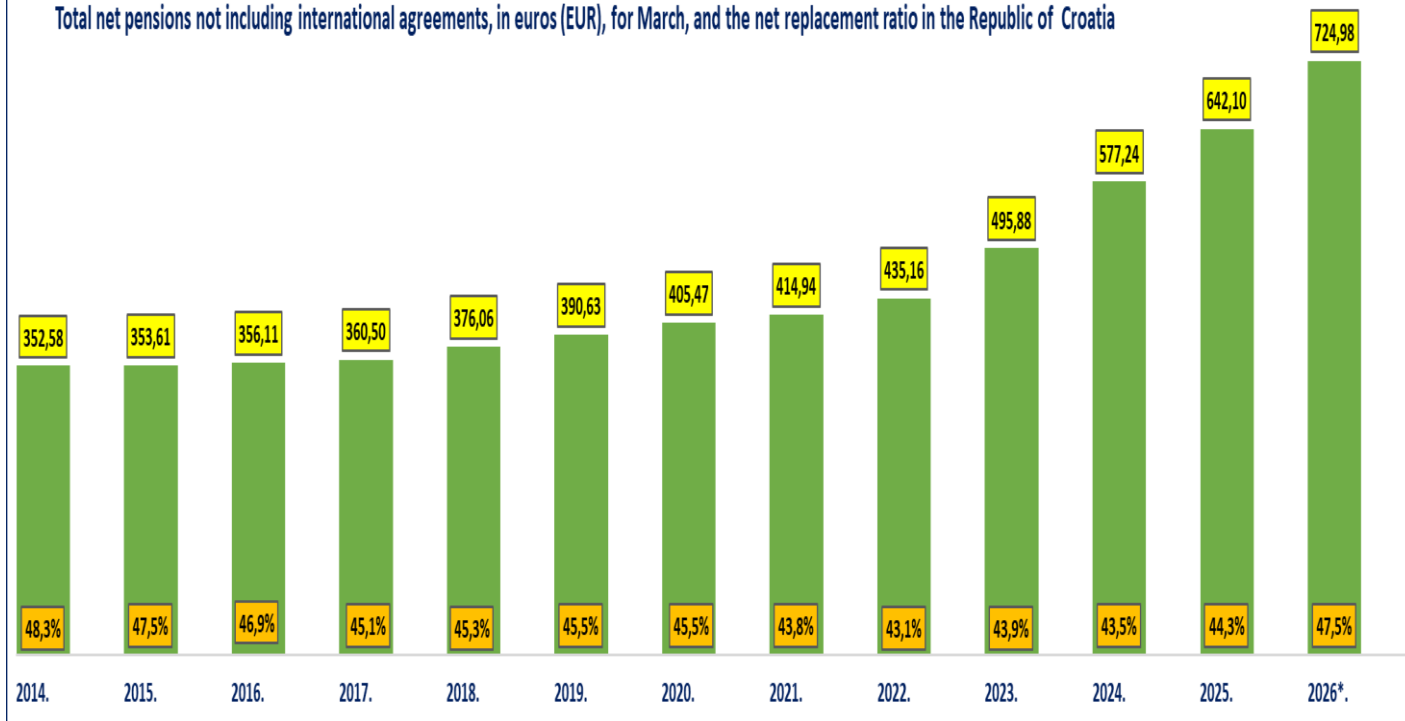
Total number of pensioners

March 2026

according to the international agreements

193.211 (EUR 194,17)

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



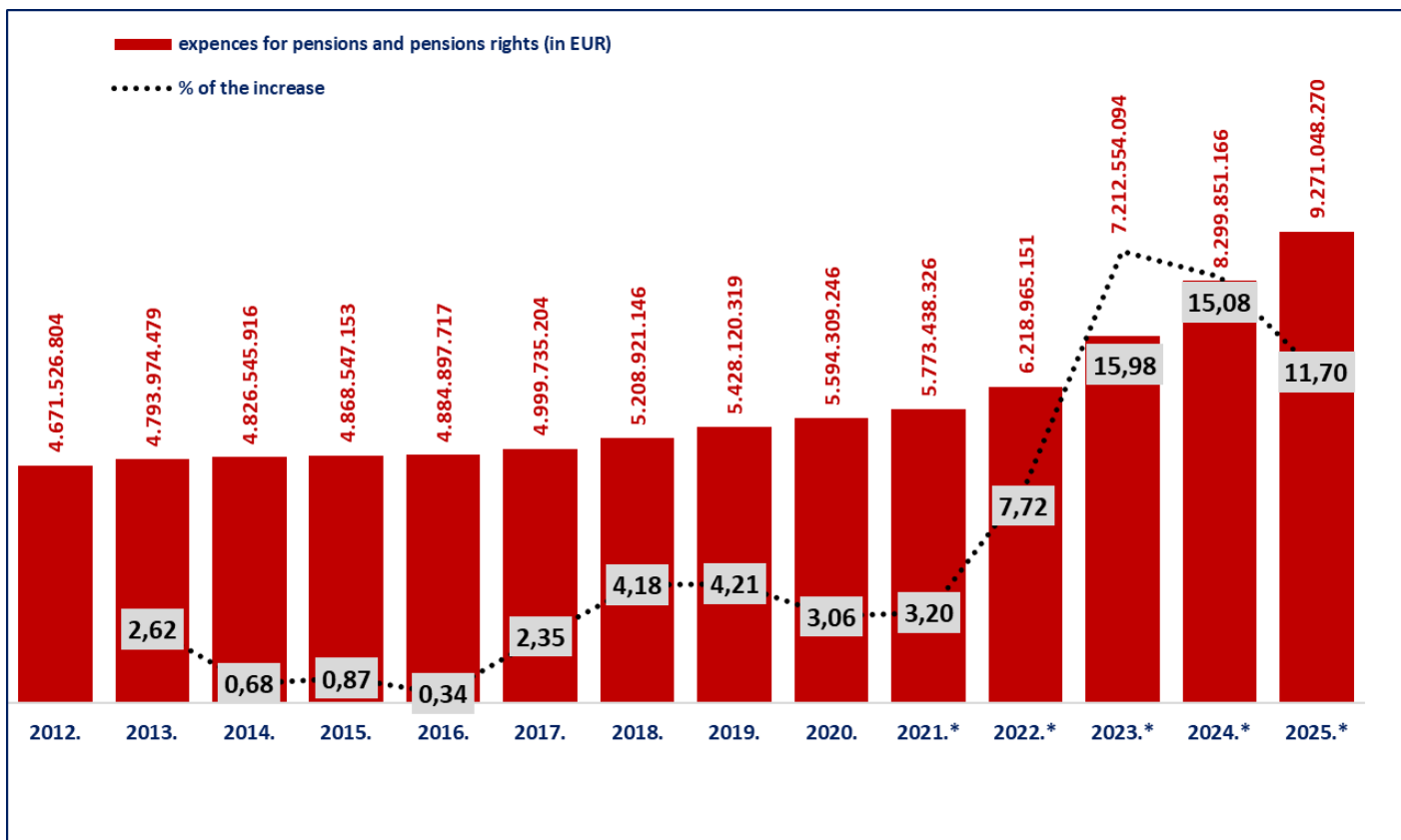
* In 2026, an average net salary in the Republic of Croatia is available for February 2026.

**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 February 2026.
Old age pension	409870	716,54	46,9%
Old age pension for long-term insurees	58663	795,12	52,1%
Old age pension transformed from disability pension	61080	649,12	42,5%
Old age pension - subtotal	529613	717,47	47,0%
Early age pension	85836	600,81	39,3%
Early age pension without reduction of the initial factor	94218	744,73	
Early age pension because of the employer's bankruptcy	379	639,59	41,9%
Old age pension - grand total	710046	706,94	46,3%
Disability pension	81501	529,10	34,6%
Survivor's pension	152606	544,50	35,7%
I. TOTAL	944153	665,34	43,6%
II. Active military personnel - DVO	16133	946,72	62,0%
III. Croatian Homeland War veterans - ZOHBDR	72374	1.443,32	94,5%
IV. Members of the Croatian Defense Council - HVO	8057	818,38	53,6%
GRAND TOTAL I.+II.+III.+IV.	1040717	724,98	47,5%
Basic pension beneficiaries	27746	861,92	56,4%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	112095	733,95	48,1%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	98497	1.026,59	67,2%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) <i>(average pension calculated based on the qualifying period and earned salaries)</i>	278994	473,86 (343,61)	31,0%
Actual pension value (AVM in EUR) and the adjustment %	14,84	2,68	
Average net salary in the Republic of Croatia for February 2026., in EUR (source: State Bureau of Statistics)		1.527	

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:

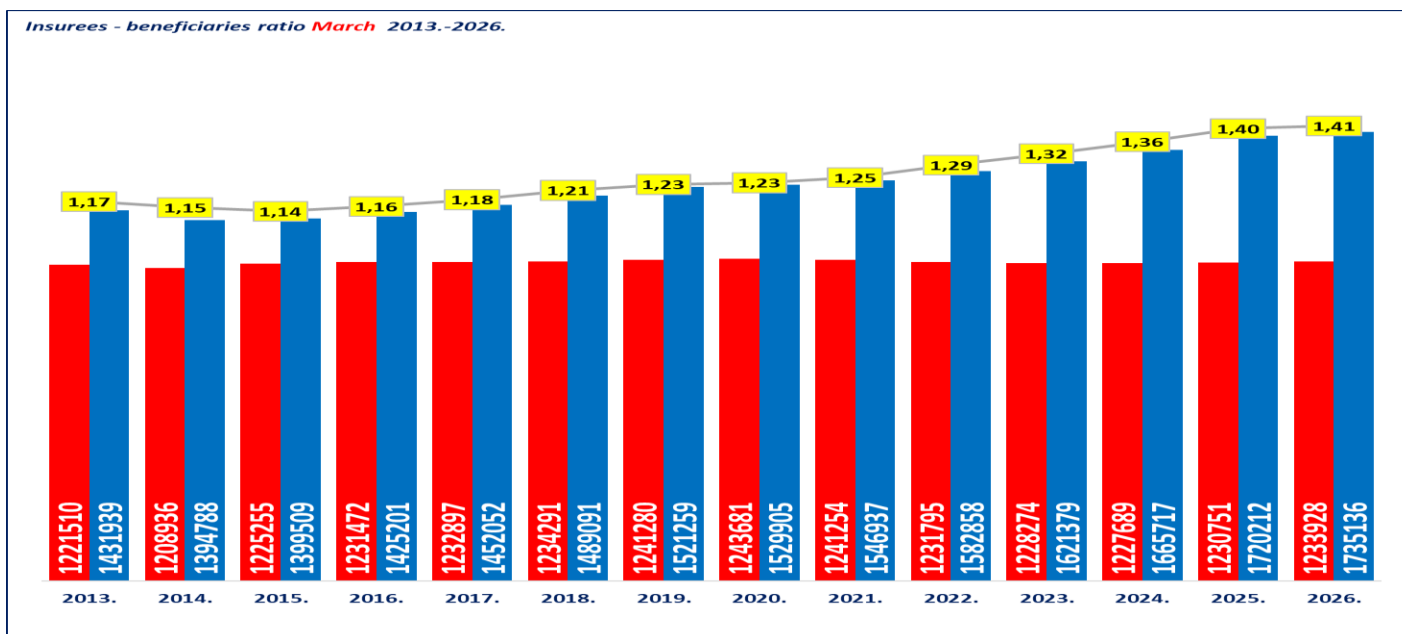
*For 2023, the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences caused by the COVID-19 disease, in the total amount of EUR 62.308.819, mostly paid in April, are included.

*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)



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

For March 2026 (paid in April 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2026.
up to 19	64279	374,14	24,50%
20 - 24	46003	429,08	28,10%
25 - 29	49356	550,17	36,03%
30	19427	680,07	44,54%
31	12380	701,64	45,95%
32	11590	713,65	46,74%
33	10347	737,97	48,33%
34	8366	780,08	51,09%
35	39123	798,06	52,26%
36	13608	845,47	55,37%
37	12326	888,44	58,18%
38	12324	937,62	61,40%
39	12244	985,36	64,53%
40	25639	977,34	64,00%
41	14612	998,99	65,42%
42	11485	1003,67	65,73%
43	10653	1003,80	65,74%
44	9394	1019,62	66,77%
45	9240	1031,80	67,57%
46 and more	17474	1151,85	75,43%
TOTAL	409870	716,54	46,92%
0 - 34	221748	519,84	34,04%
35 - 39	89625	862,47	56,48%
40 and more	98497	1026,59	67,23%

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).

**BENEFICIARIES OF OLD AGE PENSION FOR LONG TERM
INSUREES, ENTITLED ACCORDING TO THE PENSION INSURANCE ACT
- NOT INCLUDING INTERNATIONAL AGREEMENTS**

For March 2026 (paid in April 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2026.
up to 41	28726	768,08	50,30%
42	12276	798,68	52,30%
43	7030	834,53	54,65%
44	4076	867,64	56,82%
45	2352	890,40	58,31%
46 and more	2096	915,43	59,95%
TOTAL	58663	795,12	52,07%

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 March 2026 (paid in April 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2026.
up to 19	17103	461,21	30,20%
20 - 24	14276	628,13	41,13%
25 - 29	15648	735,04	48,14%
30	2869	778,72	51,00%
31	2316	789,06	51,67%
32	2073	797,56	52,23%
33	1726	818,78	53,62%
34	1301	814,90	53,37%
35	1079	802,21	52,54%
36	831	823,93	53,96%
37	616	807,52	52,88%
38	475	840,06	55,01%
39	280	853,26	55,88%
40	225	830,62	54,40%
41	114	849,60	55,64%
42	58	886,00	58,02%
43	40	877,55	57,47%
44	23	926,78	60,69%
45	13	912,00	59,72%
46 and more	14	986,38	64,60%
TOTAL	61080	649,12	42,51%
0 - 34	57312	637,66	41,76%
35 - 39	3281	818,54	53,60%
40 and more	487	856,70	56,10%

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 March 2026 (paid in April 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2026.
30	4460	477,19	31,25%
31	4054	458,76	30,04%
32	5530	495,87	32,47%
33	6191	531,23	34,79%
34	5578	553,78	36,27%
35	12699	605,47	39,65%
36	10202	616,39	40,37%
37	10663	635,59	41,62%
38	10115	647,44	42,40%
39	8269	672,44	44,04%
40	5351	693,91	45,44%
41	1638	685,12	44,87%
42	590	682,91	44,72%
43	277	705,26	46,19%
44	128	732,71	47,98%
45	52	768,10	50,30%
46 and more	39	815,80	53,43%
TOTAL	85836	600,81	39,35%
0 - 34	25813	507,81	33,26%
35 - 39	51948	632,63	41,43%
40 and more	8075	693,40	45,41%

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
- NOT INCLUDING INTERNATIONAL AGREEMENTS**

For March 2026 (paid in April 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2026.
30	15600	600,51	39,33%
31	5919	638,95	41,84%
32	5208	665,45	43,58%
33	4348	687,07	44,99%
34	3193	706,68	46,28%
35	16279	768,62	50,34%
36	8680	782,38	51,24%
37	7969	797,56	52,23%
38	7431	813,38	53,27%
39	6488	820,64	53,74%
40	6168	831,36	54,44%
41	3251	856,76	56,11%
42	1735	891,57	58,39%
43	970	908,11	59,47%
44	563	950,30	62,23%
45	244	949,29	62,17%
46 and more	172	1003,32	65,71%
TOTAL	94218	744,73	48,77%
0 - 34	34268	637,89	41,77%
35 - 39	46847	790,40	51,76%
40 and more	13103	860,88	56,38%

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 March 2026 (paid in April 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2026.
31	13	540,42	35,39%
32	45	537,21	35,18%
33	39	554,98	36,34%
34	23	570,99	37,39%
35	89	661,00	43,29%
36	57	654,33	42,85%
37	48	667,31	43,70%
38	27	714,48	46,79%
39	19	723,11	47,35%
40	10	776,56	50,86%
41	3	811,70	53,16%
42	4	804,31	52,67%
43	2	910,79	59,65%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	379	639,59	41,89%
0 - 34	120	549,81	36,01%
35 - 39	240	671,61	43,98%
40 and more	19	802,08	52,53%

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 March 2026 (paid in April 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2026.
up to 19	86113	402,35	26,35%
20 - 24	60297	476,21	31,19%
25 - 29	65026	594,66	38,94%
30	39692	644,27	42,19%
31	24682	654,83	42,88%
32	24446	660,91	43,28%
33	22651	677,54	44,37%
34	18461	701,20	45,92%
35	69269	755,73	49,49%
36	33378	758,18	49,65%
37	31622	778,36	50,97%
38	30372	808,86	52,97%
39	27300	849,90	55,66%
40	37393	911,77	59,71%
41	48344	841,22	55,09%
42	26148	892,46	58,45%
43	18972	931,55	61,01%
44	14184	970,46	63,55%
45	11901	1000,88	65,55%
46 and more	19795	1124,75	73,66%
TOTAL	710046	706,94	46,30%
0 - 34	341368	551,35	36,11%
35 - 39	191941	781,68	51,19%
40 and more	176737	926,30	60,66%

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 March 2026 (paid in April 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2026.
up to 19	32828	433,94	28,42%
20 - 24	16747	528,22	34,59%
25 - 29	16689	588,96	38,57%
30	2837	629,39	41,22%
31	2359	635,50	41,62%
32	2035	653,01	42,76%
33	1847	669,47	43,84%
34	1537	681,54	44,63%
35	1268	686,59	44,96%
36	1039	699,61	45,82%
37	725	715,81	46,88%
38	584	719,65	47,13%
39	403	731,74	47,92%
40	242	748,85	49,04%
41	143	749,60	49,09%
42	76	810,76	53,09%
43	55	862,36	56,47%
44	34	832,27	54,50%
45	22	851,19	55,74%
46 and more	31	896,19	58,69%
TOTAL	81501	529,10	34,65%
0 - 34	76879	517,93	33,92%
35 - 39	4019	704,56	46,14%
40 and more	603	783,19	51,29%

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).

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

For March 2026 (paid in April 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for February 2026.
up to 19	39640	361,12	23,65%
20 - 24	18073	418,22	27,39%
25 - 29	19524	508,47	33,30%
30	4802	553,53	36,25%
31	4341	579,51	37,95%
32	4260	583,33	38,20%
33	4128	605,20	39,63%
34	3726	625,91	40,99%
35	12011	607,89	39,81%
36	5648	656,34	42,98%
37	4706	686,45	44,95%
38	4255	720,88	47,21%
39	3280	745,13	48,80%
40	13366	736,36	48,22%
41	3424	771,72	50,54%
42	2090	800,71	52,44%
43	1570	839,88	55,00%
44	1125	882,33	57,78%
45	866	902,88	59,13%
46 and more	1771	1018,32	66,69%
TOTAL	152606	544,50	35,66%
0 - 34	98494	449,67	29,45%
35 - 39	29900	660,54	43,26%
40 and more	24212	786,99	51,54%

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).