

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

Total number of pensioners

April 2026

1.233.676 (EUR 644,29)



Total number of pensioners

April 2026

not including international agreements

1.040.141 (EUR 727,98 46,8%)



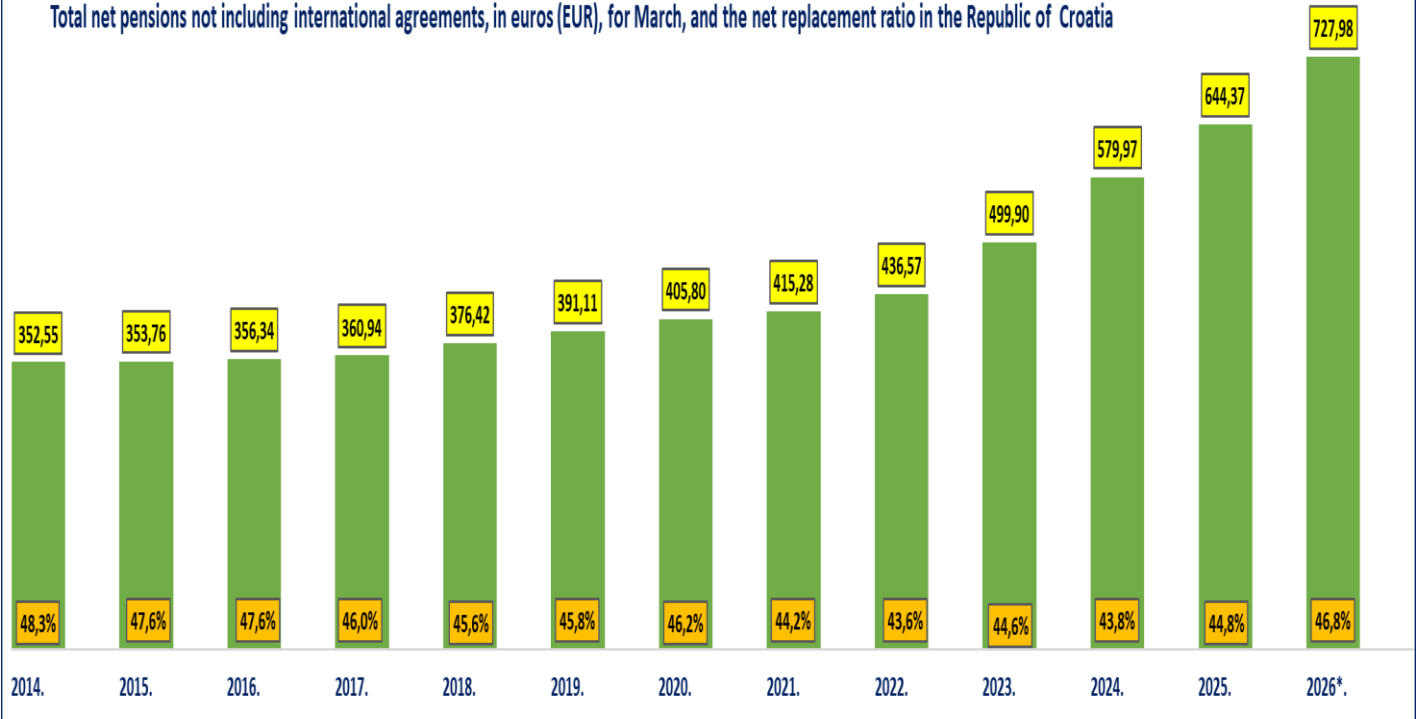
Total number of pensioners

April 2026

according to the international agreements

193.535 (EUR 194,50)

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



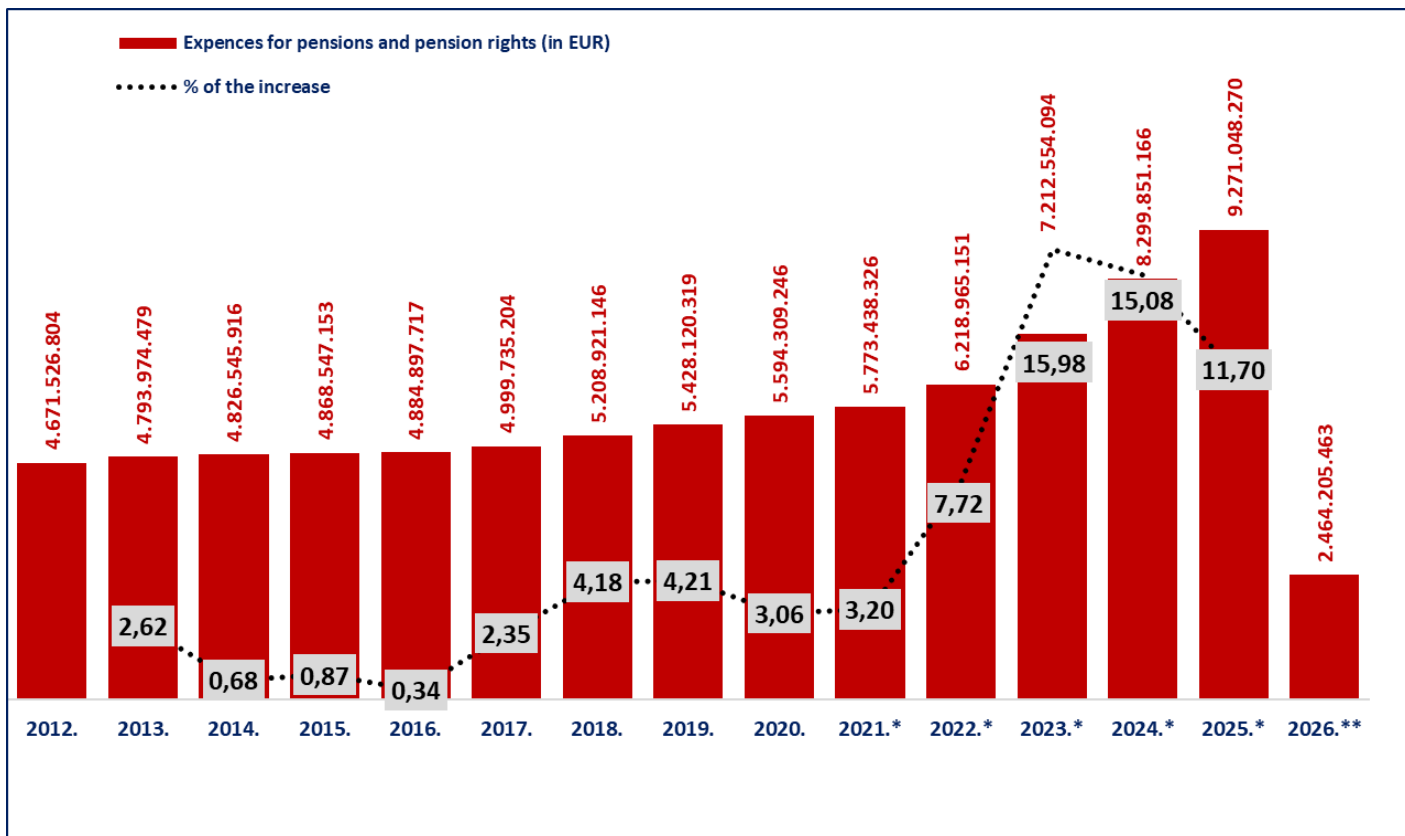
* In 2026, an average net salary in the Republic of Croatia is available for March 2026.

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 March 2026.
Old age pension	409733	720,09	46,3%
Old age pension for long-term insurees	59049	799,22	51,4%
Old age pension transformed from disability pension	60771	651,02	41,9%
Old age pension - subtotal	529553	720,98	46,4%
Early age pension	83981	602,43	38,7%
Early age pension without reduction of the initial factor	96031	746,69	48,0%
Early age pension because of the employer's bankruptcy	379	641,48	41,3%
Old age pension - grand total	709944	710,40	45,7%
Disability pension	81410	530,02	34,1%
Survivor's pension	152227	545,88	35,1%
I. TOTAL PENSION INSURANCE ACT	943581	668,29	43,0%
II. Active military personnel - DVO	16209	952,16	61,2%
III. Croatian Homeland War veterans - ZOHBDR	72364	1.445,84	93,0%
IV. Members of the Croatian Defense Council - HVO	7987	820,61	52,8%
GRAND TOTAL I.+II.+III.+IV.	1040141	727,98	46,8%
Basic pension beneficiaries	28159	866,20	55,7%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	112323	737,63	47,4%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	99804	1.031,33	66,3%
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>	280353	475,52 <i>(344,55)</i>	30,6%
Actual pension value (AVM in EUR) and the adjustment %	14,84	2,68	
Average net salary in the Republic of Croatia for March 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.

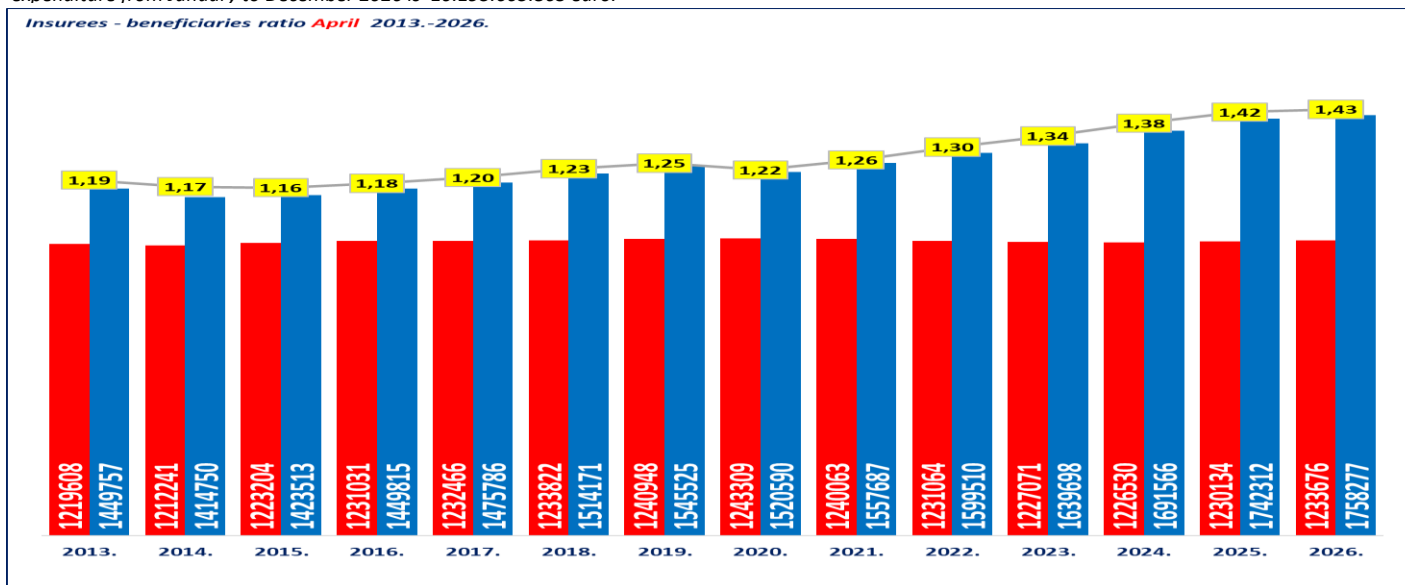
*For 2022, the expenses of a one-time cash benefit paid to the pensioners to mitigate the consequences of the increased energy prices, in total amount of EUR 59.648.802, mostly paid in May; the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of increases prices, in 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 March 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 April 2026 (paid in May 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2026.
up to 19	62600	364,64	23,45%
20 - 24	46034	429,60	27,63%
25 - 29	49448	551,18	35,45%
30	19386	682,67	43,90%
31	12410	703,76	45,26%
32	11600	715,86	46,04%
33	10380	740,22	47,60%
34	8406	782,84	50,34%
35	38962	802,44	51,60%
36	13643	848,57	54,57%
37	12344	892,11	57,37%
38	12378	941,48	60,55%
39	12338	989,75	63,65%
40	25642	981,91	63,15%
41	14759	1002,58	64,47%
42	11626	1008,23	64,84%
43	10807	1007,62	64,80%
44	9551	1023,57	65,82%
45	9436	1035,24	66,57%
46 and more	17983	1156,66	74,38%
TOTAL	409733	720,09	46,31%
0 - 34	220264	519,34	33,40%
35 - 39	89665	866,77	55,74%
40 and more	99804	1031,33	66,32%

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 April 2026 (paid in May 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2026.
up to 41	30935	764,04	49,13%
42	12414	802,21	51,59%
43	7101	837,93	53,89%
44	4112	871,33	56,03%
45	2378	894,96	57,55%
46 and more	2109	918,59	59,07%
TOTAL	59049	799,22	51,40%

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 April 2026 (paid in May 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2026.
up to 19	17018	461,72	29,69%
20 - 24	14199	629,58	40,49%
25 - 29	15583	737,63	47,44%
30	2857	781,95	50,29%
31	2303	793,02	51,00%
32	2059	799,96	51,44%
33	1713	821,05	52,80%
34	1293	817,97	52,60%
35	1072	806,77	51,88%
36	825	827,03	53,19%
37	613	810,92	52,15%
38	474	844,83	54,33%
39	275	859,22	55,26%
40	224	834,58	53,67%
41	114	853,35	54,88%
42	58	889,88	57,23%
43	40	881,75	56,70%
44	23	930,79	59,86%
45	14	910,67	58,56%
46 and more	14	990,82	63,72%
TOTAL	60771	651,02	41,87%
0 - 34	57025	639,42	41,12%
35 - 39	3259	822,64	52,90%
40 and more	487	860,66	55,35%

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 April 2026 (paid in May 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2026.
30	4164	479,44	30,83%
31	3897	458,26	29,47%
32	5389	496,03	31,90%
33	6078	531,93	34,21%
34	5493	554,47	35,66%
35	12359	606,25	38,99%
36	9997	617,25	39,69%
37	10480	637,12	40,97%
38	9985	648,76	41,72%
39	8182	673,37	43,30%
40	5271	695,87	44,75%
41	1616	686,70	44,16%
42	581	683,19	43,94%
43	274	707,47	45,50%
44	126	732,91	47,13%
45	52	771,53	49,62%
46 and more	37	815,78	52,46%
TOTAL	83981	602,43	38,74%
0 - 34	25021	508,94	32,73%
35 - 39	51003	633,84	40,76%
40 and more	7957	695,12	44,70%

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).

**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 April 2026 (paid in May 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2026.
do - 19	14	310,78	19,99%
20 - 24	19	447,56	28,78%
25 - 29	21	515,24	33,13%
30	15712	602,15	38,72%
31	6053	639,70	41,14%
32	5332	666,38	42,85%
33	4452	688,27	44,26%
34	3302	707,48	45,50%
35	16581	770,52	49,55%
36	8892	783,87	50,41%
37	8167	799,87	51,44%
38	7599	816,06	52,48%
39	6631	823,22	52,94%
40	6276	834,58	53,67%
41	3275	860,09	55,31%
42	1746	895,63	57,60%
43	978	911,18	58,60%
44	565	953,86	61,34%
45	245	960,04	61,74%
46 I VIŠE	171	1010,17	64,96%
UKUPNO	96031	746,69	48,02%
0 - 34	34905	639,17	41,10%
35 - 39	47870	792,54	50,97%
40 I VIŠE	13256	864,24	55,58%

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).

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 April 2026 (paid in May 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2026.
31	13	540,99	34,79%
32	45	537,71	34,58%
33	39	555,38	35,72%
34	23	571,61	36,76%
35	89	663,29	42,66%
36	57	656,47	42,22%
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	379	641,48	41,25%
0 - 34	120	550,30	35,39%
35 - 39	240	674,11	43,35%
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 April 2026 (paid in May 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2026.
up to 19	83988	395,10	25,41%
20 - 24	60252	476,73	30,66%
25 - 29	65052	595,83	38,32%
30	39614	646,95	41,60%
31	24677	657,54	42,29%
32	24425	663,32	42,66%
33	22662	679,94	43,73%
34	18517	703,85	45,26%
35	69063	759,56	48,85%
36	33414	761,29	48,96%
37	31654	781,98	50,29%
38	30463	812,54	52,25%
39	27445	853,70	54,90%
40	37427	915,97	58,90%
41	48844	844,63	54,32%
42	26429	896,59	57,66%
43	19202	935,40	60,15%
44	14377	974,59	62,67%
45	12125	1004,94	64,63%
46 and more	20314	1129,98	72,67%
TOTAL	709944	710,40	45,68%
0 - 34	339187	551,81	35,49%
35 - 39	192039	785,41	50,51%
40 and more	178718	930,77	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 April 2026 (paid in May 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2026.
up to 19	32784	434,40	27,94%
20 - 24	16737	528,96	34,02%
25 - 29	16656	590,08	37,95%
30	2828	630,82	40,57%
31	2358	636,82	40,95%
32	2036	654,95	42,12%
33	1846	670,78	43,14%
34	1535	683,11	43,93%
35	1267	689,10	44,32%
36	1035	701,40	45,11%
37	730	718,04	46,18%
38	585	722,52	46,46%
39	407	733,77	47,19%
40	240	750,14	48,24%
41	142	752,81	48,41%
42	81	811,72	52,20%
43	56	864,11	55,57%
44	34	835,42	53,72%
45	23	839,98	54,02%
46 and more	30	906,40	58,29%
TOTAL	81410	530,02	34,08%
0 - 34	76780	518,74	33,36%
35 - 39	4024	706,89	45,46%
40 and more	606	785,46	50,51%

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 April 2026 (paid in May 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2026.
up to 19	39526	360,99	23,21%
20 - 24	18020	418,60	26,92%
25 - 29	19453	509,12	32,74%
30	4792	554,84	35,68%
31	4332	581,18	37,37%
32	4246	584,93	37,62%
33	4120	607,03	39,04%
34	3714	627,98	40,38%
35	11985	609,77	39,21%
36	5638	658,66	42,36%
37	4702	688,67	44,29%
38	4241	723,30	46,51%
39	3279	747,28	48,06%
40	13316	739,44	47,55%
41	3423	774,20	49,79%
42	2095	803,36	51,66%
43	1573	843,90	54,27%
44	1126	885,43	56,94%
45	862	906,98	58,33%
46 and more	1784	1023,51	65,82%
TOTAL	152227	545,88	35,10%
0 - 34	98203	450,18	28,95%
35 - 39	29845	662,68	42,62%
40 and more	24179	790,43	50,83%

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).