

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

Total number of pensioners

May 2026

1.234.203 (EUR 644,46)



Total number of pensioners

May 2026

not including international agreements

1.040.125 (EUR 728,43 46,9%)



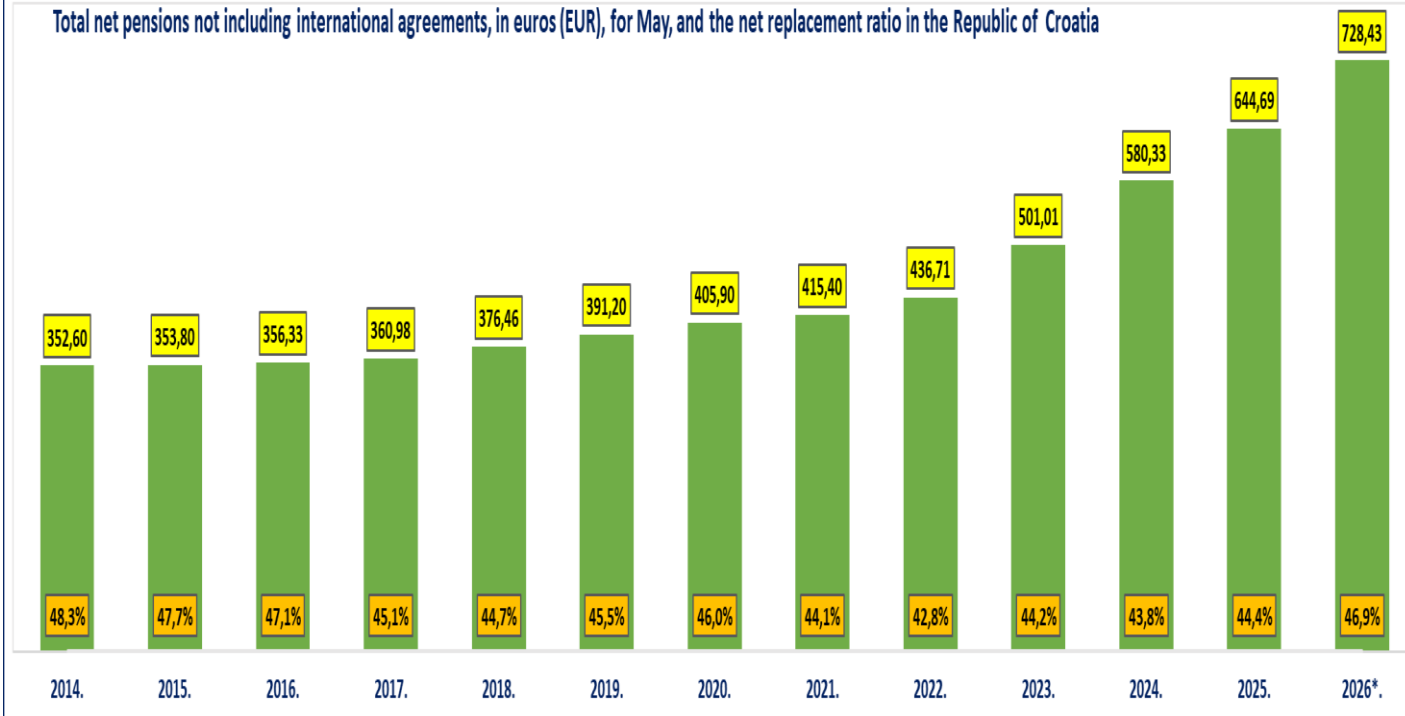
Total number of pensioners

May 2026

according to the international agreements

194.078 (EUR 194,45)

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



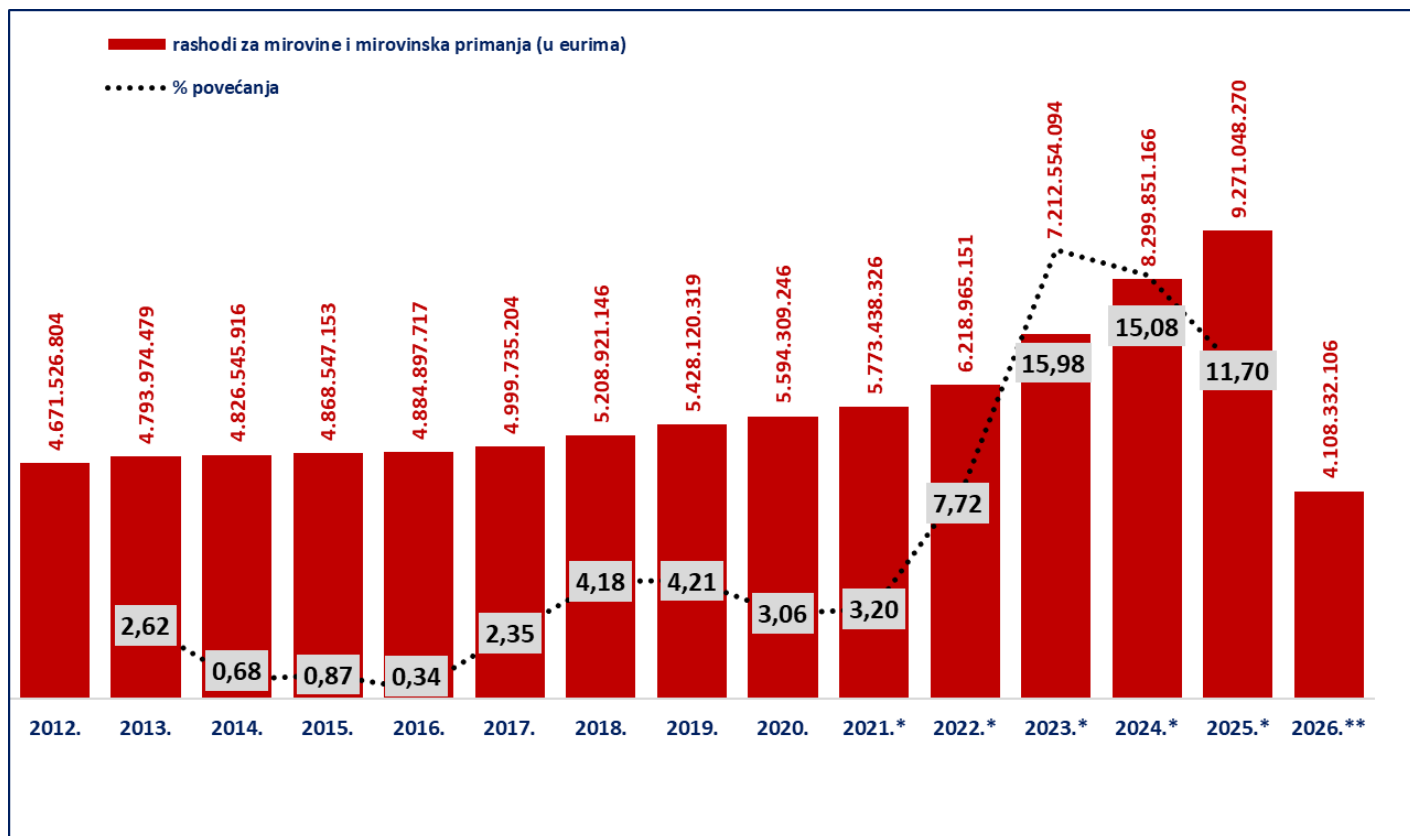
* In 2026, an average net salary in the Republic of Croatia is available for April 2026.

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 April 2026.
Old age pension	409690	720,47	46,4%
Old age pension for long-term insurees	59525	799,87	51,5%
Old age pension transformed from disability pension	60985	650,03	41,9%
Old age pension - subtotal	530200	721,28	46,5%
Early age pension	82259	602,96	38,9%
Early age pension without reduction of the initial factor	97766	745,62	48,0%
Early age pension because of the employer's bankruptcy	379	641,48	41,3%
Old age pension - grand total	710604	710,89	45,8%
Disability pension	80825	530,14	34,2%
Survivor's pension	152032	545,86	35,2%
I. TOTAL PENSION INSURANCE ACT	943461	668,81	43,1%
II. Active military personnel - DVO	16224	952,71	61,4%
III. Croatian Homeland War veterans - ZOHBDR	72399	1.444,77	93,1%
IV. Members of the Croatian Defense Council - HVO	8041	820,68	52,9%
GRAND TOTAL I.+II.+III.+IV.	1040125	728,43	46,9%
Basic pension beneficiaries	29038	866,50	55,8%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	112617	737,76	47,5%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	100924	1.030,72	66,4%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO) (average pension calculated based on the qualifying period and earned salaries)	281817	476,42 (345,38)	30,7%
Actual pension value (AVM in EUR) and the adjustment %	14,84	2,68	
Average net salary in the Republic of Croatia for April 2026., in EUR (source: State Bureau of Statistics)		1.552	

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.

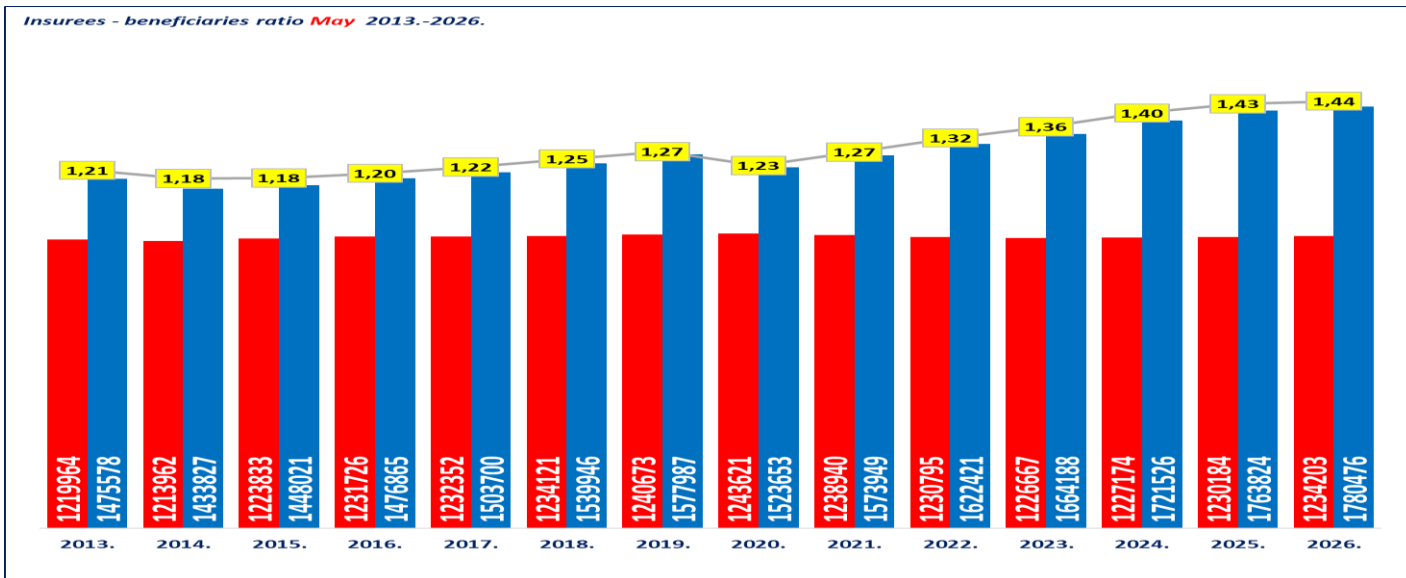
*For 2022, the expenses of a one-time cash benefit paid to the pensioners to mitigate the consequences of the increased energy prices, in total amount of EUR 59.648.802, mostly paid in May; the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of increases prices, in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

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for April 2026.
up to 19	61456	357,25	 23,02%
20 - 24	46039	429,63	 27,68%
25 - 29	49507	550,84	 35,49%
30	19327	682,63	 43,98%
31	12412	703,43	 45,32%
32	11575	715,66	 46,11%
33	10368	739,90	 47,67%
34	8421	781,39	 50,35%
35	38802	802,50	 51,71%
36	13639	847,99	 54,64%
37	12378	890,54	 57,38%
38	12437	940,60	 60,61%
39	12405	987,98	 63,66%
40	25655	981,63	 63,25%
41	14906	1001,24	 64,51%
42	11746	1006,89	 64,88%
43	10929	1005,39	 64,78%
44	9667	1023,38	 65,94%
45	9579	1033,40	 66,59%
46 and more	18442	1155,48	 74,45%
TOTAL	409690	720,47	 46,42%
0 - 34	219105	517,85	 33,37%
35 - 39	89661	866,39	 55,82%
40 and more	100924	1030,72	 66,41%

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

For May 2026 (paid in June 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for April 2026.
41	30934	765,82	49,34%
42	12625	801,17	51,62%
43	7229	837,21	53,94%
44	4190	869,97	56,05%
45	2410	892,97	57,54%
46 and more	2137	916,51	59,05%
TOTAL	59525	799,87	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).

BENEFICIARIES OF OLD AGE PENSIONS CONVERTED FROM
DISABILITY PENSIONS, ENTITLED ACCORDING TO THE PENSION INSURANCE ACT
- NOT INCLUDING INTERNATIONAL AGREEMENTS

For May 2026 (paid in June 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for April 2026.
up to 19	17136	461,08	29,71%
20 - 24	14238	628,93	40,52%
25 - 29	15601	736,82	47,48%
30	2858	781,16	50,33%
31	2300	792,11	51,04%
32	2065	799,32	51,50%
33	1704	821,15	52,91%
34	1297	814,94	52,51%
35	1080	805,57	51,91%
36	830	826,13	53,23%
37	616	811,19	52,27%
38	480	840,89	54,18%
39	282	857,57	55,26%
40	228	832,50	53,64%
41	115	852,98	54,96%
42	59	887,90	57,21%
43	42	898,16	57,87%
44	24	932,03	60,05%
45	15	903,78	58,23%
46 and more	15	1003,68	64,67%
TOTAL	60985	650,03	41,88%
0 - 34	57199	638,34	41,13%
35 - 39	3288	821,43	52,93%
40 and more	498	861,43	55,50%

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 May 2026 (paid in June 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for April 2026.
30	4164	477,31	30,75%
31	3756	457,89	29,50%
32	5257	496,08	31,96%
33	5978	531,34	34,24%
34	5437	554,05	35,70%
35	12104	606,97	39,11%
36	9850	616,65	39,73%
37	10345	636,49	41,01%
38	9894	648,23	41,77%
39	8135	671,70	43,28%
40	5229	694,74	44,76%
41	1597	684,71	44,12%
42	579	681,74	43,93%
43	275	707,42	45,58%
44	125	728,79	46,96%
45	51	772,55	49,78%
46 and more	37	817,41	52,67%
TOTAL	82259	602,96	38,85%
0 - 34	24038	509,17	32,81%
35 - 39	50328	633,51	40,82%
40 and more	7893	693,82	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 May 2026 (paid in June 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for April 2026.
do - 19	14	310,78	20,02%
20 - 24	19	447,56	28,84%
25 - 29	21	515,24	33,20%
30	15881	601,38	38,75%
31	6183	638,35	41,13%
32	5439	664,81	42,84%
33	4540	687,85	44,32%
34	3419	706,46	45,52%
35	16871	769,11	49,56%
36	9106	782,25	50,40%
37	8361	798,80	51,47%
38	7744	814,65	52,49%
39	6771	822,67	53,01%
40	6360	833,25	53,69%
41	3319	859,33	55,37%
42	1754	895,95	57,73%
43	979	910,90	58,69%
44	567	951,48	61,31%
45	245	960,20	61,87%
46 I VIŠE	173	1009,21	65,03%
UKUPNO	97766	745,62	48,04%
0 - 34	35516	638,45	41,14%
35 - 39	48853	791,28	50,98%
40 I VIŠE	13397	863,19	55,62%

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 May 2026 (paid in June 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for April 2026.
31	13	540,99	34,86%
32	45	537,71	34,65%
33	39	555,38	35,78%
34	23	571,61	36,83%
35	89	663,29	42,74%
36	57	656,47	42,30%
37	48	669,97	43,17%
38	27	717,25	46,21%
39	19	726,88	46,84%
40	10	779,32	50,21%
41	3	813,05	52,39%
42	4	808,79	52,11%
43	2	915,78	59,01%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	379	641,48	41,33%
0 - 34	120	550,30	35,46%
35 - 39	240	674,11	43,43%
40 and more	19	805,21	51,88%

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 May 2026 (paid in June 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for April 2026.
up to 19	82080	387,88	24,99%
20 - 24	60296	476,70	30,72%
25 - 29	65129	595,38	38,36%
30	39525	647,45	41,72%
31	24664	657,91	42,39%
32	24381	663,73	42,77%
33	22630	680,17	43,83%
34	18597	703,23	45,31%
35	68946	759,87	48,96%
36	33482	761,18	49,05%
37	31748	781,73	50,37%
38	30583	812,36	52,34%
39	27612	852,75	54,95%
40	37487	915,46	58,99%
41	49544	843,42	54,34%
42	26767	895,26	57,68%
43	19456	933,70	60,16%
44	14573	973,80	62,74%
45	12300	1003,18	64,64%
46 and more	20804	1129,00	72,74%
TOTAL	710604	710,89	45,80%
0 - 34	337302	550,92	35,50%
35 - 39	192371	785,38	50,60%
40 and more	180931	929,92	59,92%

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 May 2026 (paid in June 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for April 2026.
up to 19	32542	434,62	28,00%
20 - 24	16635	529,09	34,09%
25 - 29	16529	590,22	38,03%
30	2808	631,25	40,67%
31	2344	637,19	41,06%
32	2014	654,25	42,16%
33	1842	670,25	43,19%
34	1527	682,55	43,98%
35	1253	688,64	44,37%
36	1023	702,41	45,26%
37	723	718,72	46,31%
38	579	722,20	46,53%
39	405	733,01	47,23%
40	236	750,84	48,38%
41	142	752,15	48,46%
42	82	812,78	52,37%
43	56	847,06	54,58%
44	34	830,35	53,50%
45	21	858,63	55,32%
46 and more	30	908,53	58,54%
TOTAL	80825	530,14	34,16%
0 - 34	76241	518,90	33,43%
35 - 39	3983	707,03	45,56%
40 and more	601	784,70	50,56%

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).

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

For May 2026 (paid in June 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for April 2026.
up to 19	39506	360,81	23,25%
20 - 24	17988	418,55	26,97%
25 - 29	19397	509,20	32,81%
30	4794	554,62	35,74%
31	4327	580,74	37,42%
32	4236	584,93	37,69%
33	4105	607,11	39,12%
34	3711	627,93	40,46%
35	11949	609,78	39,29%
36	5633	659,18	42,47%
37	4712	688,83	44,38%
38	4233	723,88	46,64%
39	3278	746,97	48,13%
40	13279	739,43	47,64%
41	3429	773,83	49,86%
42	2097	803,31	51,76%
43	1573	843,05	54,32%
44	1124	884,36	56,98%
45	865	907,10	58,45%
46 and more	1796	1022,46	65,88%
TOTAL	152032	545,86	35,17%
0 - 34	98064	450,03	29,00%
35 - 39	29805	662,91	42,71%
40 and more	24163	790,39	50,93%

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).