

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

Total number of pensioners

June 2026

1.233.886 (EUR 644,78)



Total number of pensioners

June 2026

not including international agreements

1.039.676 (EUR 728,90 47,0%)



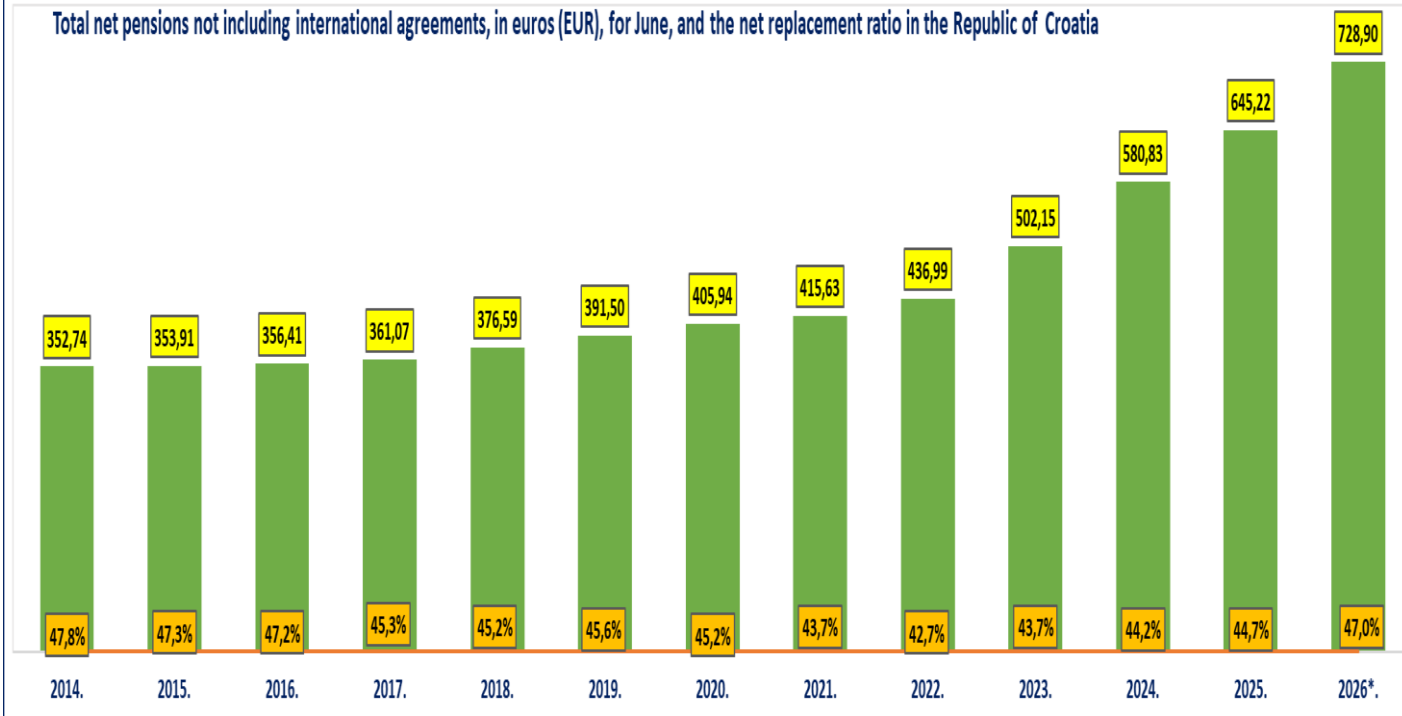
Total number of pensioners

June 2026

according to the international agreements

194.210 (EUR 194,47)

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



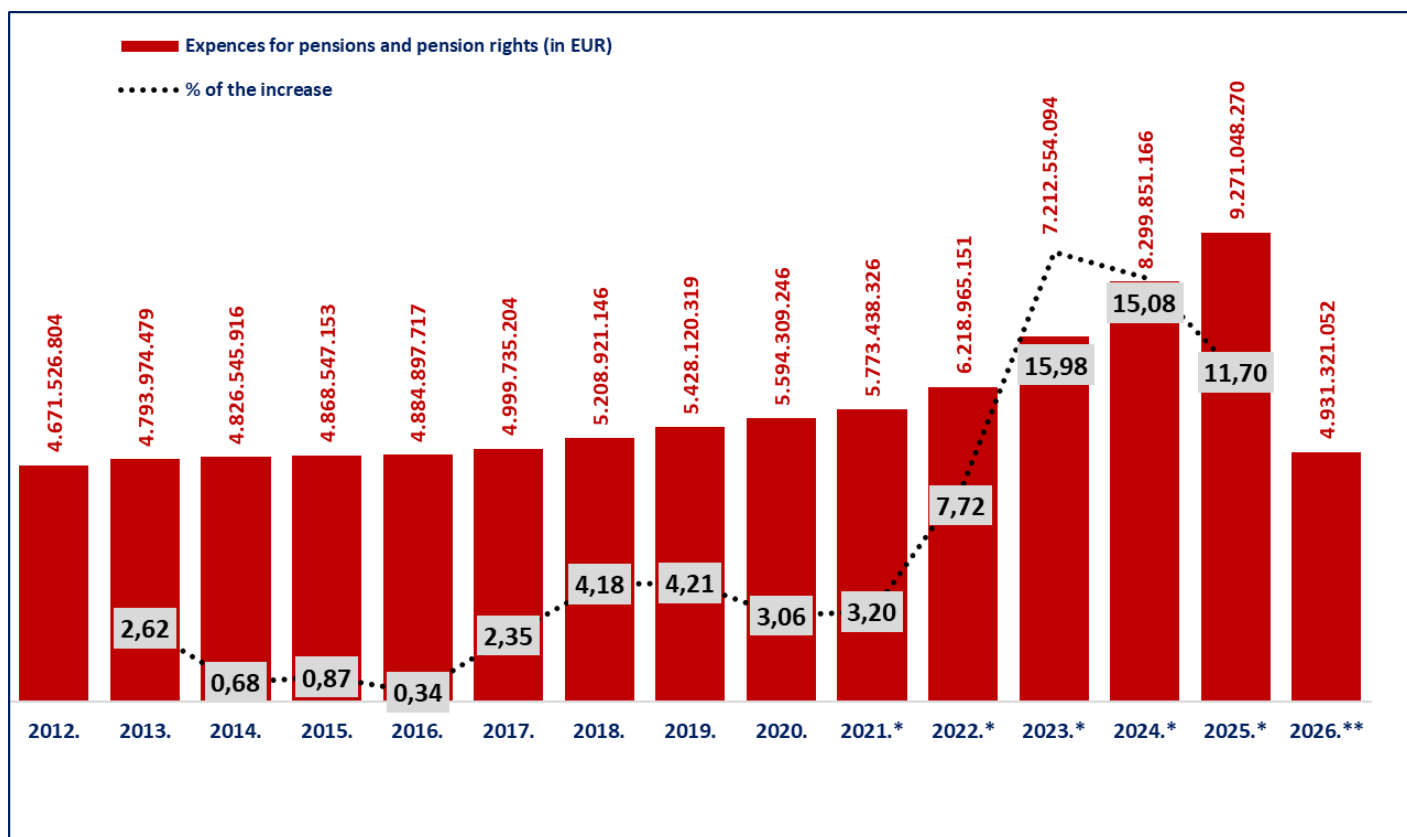
* In 2026, an average net salary in the Republic of Croatia is available for May 2026.

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 May 2026.
Old age pension	409635	721,00	46,5%
Old age pension for long-term insurees	59933	799,79	51,5%
Old age pension transformed from disability pension	60903	649,85	41,9%
Old age pension - subtotal	530471	721,73	46,5%
Early age pension	81684	603,37	38,9%
Early age pension without reduction of the initial factor	98429	745,08	48,0%
Early age pension because of the employer's bankruptcy	379	641,73	41,3%
Old age pension - grand total	710963	711,32	45,8%
Disability pension	80516	530,22	34,2%
Survivor's pension	151441	546,28	35,2%
I. TOTAL PENSION INSURANCE ACT	942920	669,35	43,1%
II. Active military personnel - DVO	16241	952,72	61,4%
III. Croatian Homeland War veterans - ZOHBDR	72422	1.443,79	93,0%
IV. Members of the Croatian Defense Council - HVO	8093	820,05	52,8%
GRAND TOTAL I.+II.+III.+IV.	1039676	728,90	47,0%
Basic pension beneficiaries	29766	866,10	55,8%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	112884	738,03	47,6%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	101752	1.029,88	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)	282713	477,02 (345,93)	30,7%
Actual pension value (AVM in EUR) and the adjustment %	14,84	2,68	
Average net salary in the Republic of Croatia for May 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.

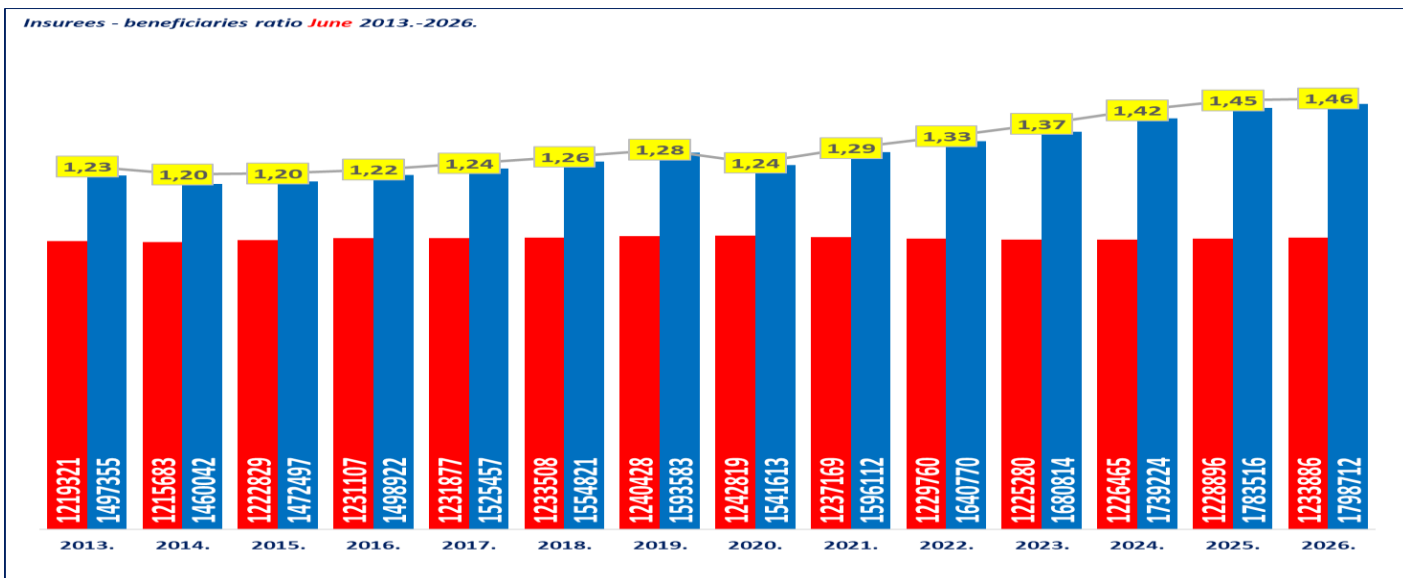
*For 2022, the expenses of a one-time cash benefit paid to the pensioners to mitigate the consequences of the increased energy prices, in total amount of EUR 59.648.802, mostly paid in May; the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of increases prices, in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

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2026.
up to 19	60720	354,32	22,83%
20 - 24	45985	429,71	27,69%
25 - 29	49534	550,73	35,49%
30	19278	682,52	43,98%
31	12414	702,66	45,27%
32	11571	714,98	46,07%
33	10355	739,91	47,67%
34	8429	780,87	50,31%
35	38610	802,38	51,70%
36	13634	847,41	54,60%
37	12374	890,15	57,36%
38	12489	939,50	60,53%
39	12490	986,32	63,55%
40	25670	981,31	63,23%
41	15001	1000,88	64,49%
42	11847	1004,61	64,73%
43	11032	1004,89	64,75%
44	9748	1021,66	65,83%
45	9685	1031,46	66,46%
46 and more	18769	1153,60	74,33%
TOTAL	409635	721,00	46,46%
0 - 34	218286	517,45	33,34%
35 - 39	89597	866,11	55,81%
40 and more	101752	1029,88	66,36%

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 June 2026 (paid in July 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2026.
41	31025	766,00	49,36%
42	12783	800,74	51,59%
43	7314	836,71	53,91%
44	4237	869,00	55,99%
45	2433	891,99	57,47%
46 and more	2141	916,13	59,03%
TOTAL	59933	799,79	51,53%

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).

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

For June 2026 (paid in July 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2026.
up to 19	17147	461,44	29,73%
20 - 24	14216	628,93	40,52%
25 - 29	15564	736,64	47,46%
30	2847	780,31	50,28%
31	2298	791,82	51,02%
32	2058	799,54	51,52%
33	1695	822,27	52,98%
34	1294	813,57	52,42%
35	1076	805,19	51,88%
36	829	825,86	53,21%
37	614	811,88	52,31%
38	480	838,86	54,05%
39	282	857,46	55,25%
40	233	830,42	53,51%
41	116	851,79	54,88%
42	59	886,14	57,10%
43	42	898,16	57,87%
44	24	932,03	60,05%
45	15	903,78	58,23%
46 and more	14	1012,37	65,23%
TOTAL	60903	649,85	41,87%
0 - 34	57119	638,16	41,12%
35 - 39	3281	821,08	52,90%
40 and more	503	859,64	55,39%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO), Authorised Officials (OSO), Croatian Veterans from the Homeland War- ZOHBDP and Members of the Croatian Defence Council (HVO).

EARLY AGE PENSIONS BENEFICIARIES ENTITLED ACCORDING TO
THE PENSION INSURANCE ACT
- NOT INCLUDING INTERNATIONAL AGREEMENTS

For June 2026 (paid in July 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2026.
30	3437	475,56	30,64%
31	3692	457,68	29,49%
32	5191	495,95	31,96%
33	5920	531,02	34,22%
34	5420	554,31	35,72%
35	11999	607,11	39,12%
36	9818	617,12	39,76%
37	10307	636,79	41,03%
38	9878	647,83	41,74%
39	8143	671,53	43,27%
40	5209	694,46	44,75%
41	1599	684,10	44,08%
42	580	681,32	43,90%
43	275	710,20	45,76%
44	126	727,84	46,90%
45	51	772,55	49,78%
46 and more	39	819,02	52,77%
TOTAL	81684	603,37	38,88%
0 - 34	23660	509,16	32,81%
35 - 39	50145	633,65	40,83%
40 and more	7879	693,59	44,69%

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 June 2026 (paid in July 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2026.
do - 19	16	323,20	20,82%
20 - 24	19	447,56	28,84%
25 - 29	22	510,48	32,89%
30	15908	601,35	38,75%
31	6230	637,92	41,10%
32	5492	664,42	42,81%
33	4587	687,53	44,30%
34	3468	705,19	45,44%
35	16976	768,01	49,49%
36	9189	781,36	50,35%
37	8421	798,55	51,45%
38	7818	813,93	52,44%
39	6829	821,56	52,94%
40	6419	832,27	53,63%
41	3321	859,44	55,38%
42	1749	895,94	57,73%
43	980	912,45	58,79%
44	566	951,17	61,29%
45	244	963,35	62,07%
46 I VIŠE	175	1007,78	64,93%
UKUPNO	98429	745,08	48,01%
0 - 34	35742	638,29	41,13%
35 - 39	49233	790,45	50,93%
40 I VIŠE	13454	862,76	55,59%

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 June 2026 (paid in July 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2026.
31	13	540,99	34,86%
32	45	537,71	34,65%
33	39	557,82	35,94%
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	641,73	41,35%
0 - 34	120	551,10	35,51%
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 June 2026 (paid in July 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2026.
up to 19	81014	384,95	24,80%
20 - 24	60220	476,75	30,72%
25 - 29	65120	595,15	38,35%
30	39425	647,58	41,73%
31	24647	657,83	42,39%
32	24357	663,72	42,77%
33	22596	680,42	43,84%
34	18634	702,90	45,29%
35	68750	759,67	48,95%
36	33527	761,01	49,03%
37	31764	781,81	50,37%
38	30692	811,87	52,31%
39	27765	851,95	54,89%
40	37547	915,04	58,96%
41	49971	842,82	54,31%
42	27022	893,91	57,60%
43	19645	933,30	60,14%
44	14701	972,28	62,65%
45	12428	1001,60	64,54%
46 and more	21138	1127,63	72,66%
TOTAL	710963	711,32	45,83%
0 - 34	336013	550,68	35,48%
35 - 39	192498	785,19	50,59%
40 and more	182452	929,23	59,87%

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 June 2026 (paid in July 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2026.
up to 19	32406	434,70	28,01%
20 - 24	16566	529,05	34,09%
25 - 29	16468	590,27	38,03%
30	2796	631,31	40,68%
31	2338	637,45	41,07%
32	2007	653,75	42,12%
33	1838	669,68	43,15%
34	1525	683,07	44,01%
35	1249	688,68	44,37%
36	1023	702,35	45,25%
37	727	717,89	46,26%
38	574	722,31	46,54%
39	401	734,88	47,35%
40	234	751,03	48,39%
41	141	753,28	48,54%
42	82	812,23	52,33%
43	56	847,06	54,58%
44	34	831,58	53,58%
45	21	858,63	55,32%
46 and more	30	908,53	58,54%
TOTAL	80516	530,22	34,16%
0 - 34	75944	518,96	33,44%
35 - 39	3974	707,06	45,56%
40 and more	598	785,20	50,59%

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 June 2026 (paid in July 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2026.
up to 19	39301	361,10	23,27%
20 - 24	17901	418,72	26,98%
25 - 29	19319	509,52	32,83%
30	4773	554,40	35,72%
31	4307	580,40	37,40%
32	4223	584,97	37,69%
33	4082	607,21	39,12%
34	3694	628,76	40,51%
35	11919	609,92	39,30%
36	5621	659,42	42,49%
37	4694	689,20	44,41%
38	4217	724,51	46,68%
39	3278	746,65	48,11%
40	13224	739,63	47,66%
41	3429	773,88	49,86%
42	2097	804,19	51,82%
43	1575	842,56	54,29%
44	1131	885,51	57,06%
45	864	909,19	58,58%
46 and more	1792	1022,67	65,89%
TOTAL	151441	546,28	35,20%
0 - 34	97600	450,29	29,01%
35 - 39	29729	663,12	42,73%
40 and more	24112	790,79	50,95%

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).