

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

Total number of pensioners

August 2026

1.234.959 (EUR 675,66)



Total number of pensioners

August 2026

not including international agreements

1.040.180 (EUR 763,94 49,6%)



Total number of pensioners

August 2026

according to the international agreements

194.779 (EUR 204,24)

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



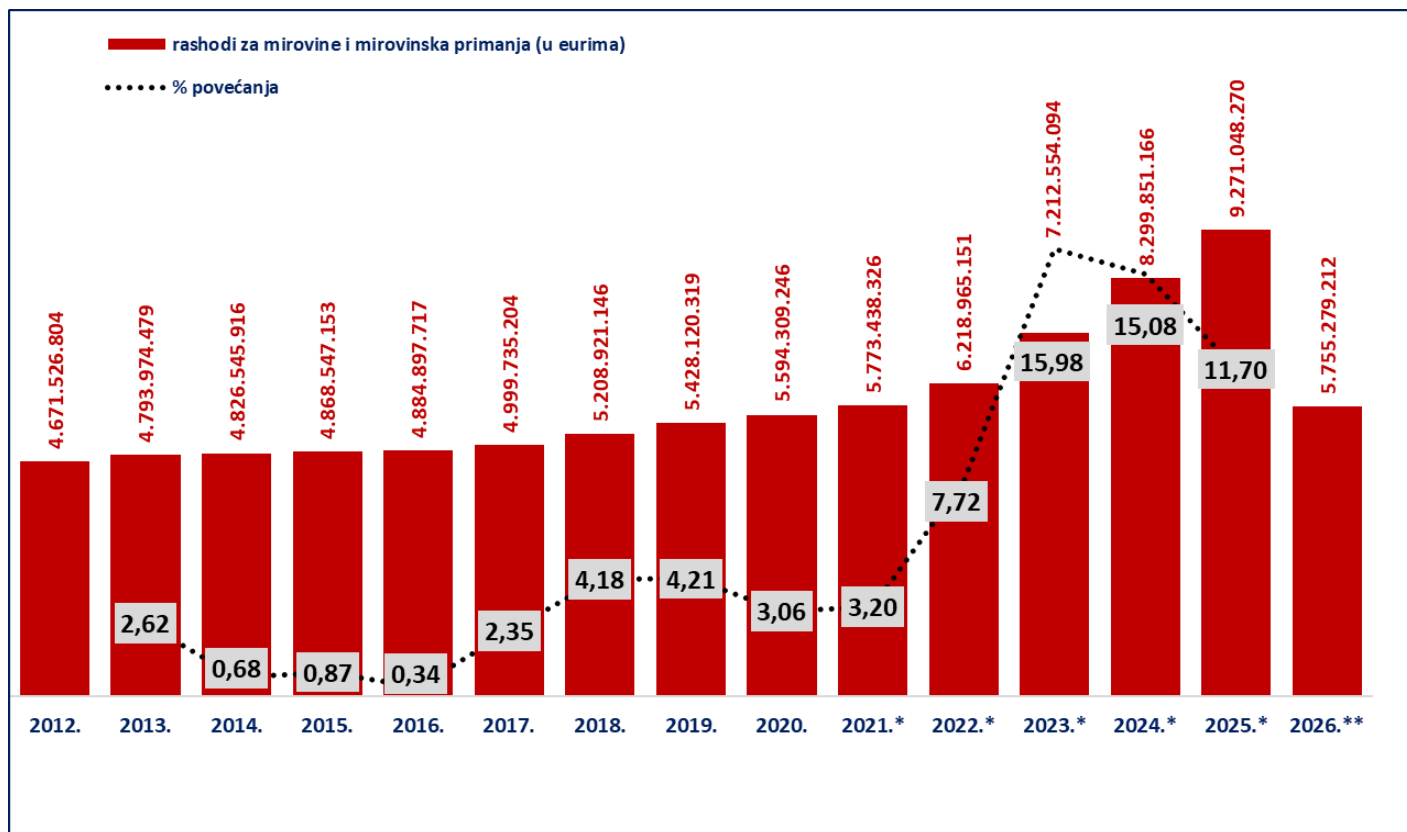
* In 2026, an average net salary in the Republic of Croatia is available for July 2026.

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 July 2026.
Old age pension	410335	754,88	49,0%
Old age pension for long-term insurees	60779	835,40	54,2%
Old age pension transformed from disability pension	60695	681,00	44,2%
Old age pension - subtotal	531809	755,65	49,1%
Early age pension	80662	633,20	41,1%
Early age pension without reduction of the initial factor	99671	778,58	50,6%
Early age pension because of the employer's bankruptcy	377	672,38	43,7%
Old age pension - grand total	712519	744,95	48,4%
Disability pension	79931	557,09	36,2%
Survivor's pension	150873	573,02	37,2%
I. TOTAL PENSION INSURANCE ACT	943323	701,53	45,6%
II. Active military personnel - DVO	16296	997,08	64,7%
III. Croatian Homeland War veterans - ZOHBDR	72413	1.513,42	98,3%
IV. Members of the Croatian Defense Council - HVO	8148	862,00	56,0%
GRAND TOTAL I.+II.+III.+IV.	1040180	763,94	49,6%
Basic pension beneficiaries	30922	904,89	58,8%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	113223	772,08	50,1%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	103042	1.075,72	69,9%
Beneficiaries with minimum pension retire according to the Pension Insurance Act (ZOMO)	284213	502,19	32,6%
Actual pension value (AVM in EUR) and the adjustment %	15,64	5,40	
Average net salary in the Republic of Croatia for July 2026., in EUR (source: State Bureau of Statistics)		1.540	

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.

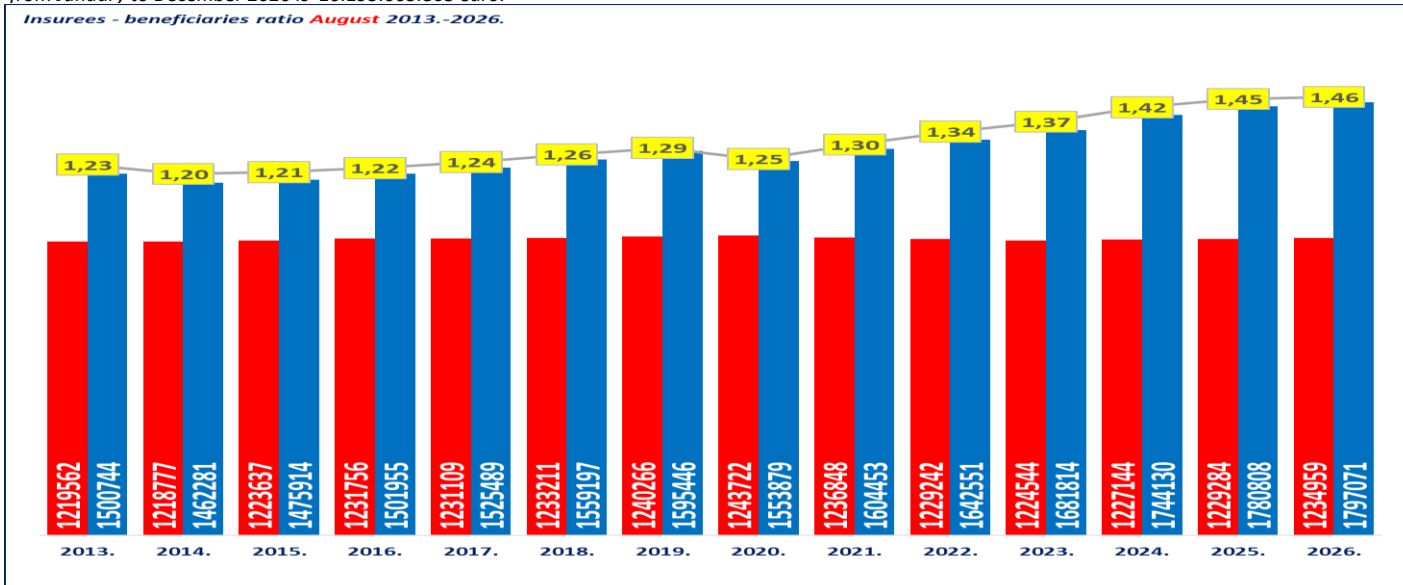
*For 2022, the expenses of a one-time cash benefit paid to the pensioners to mitigate the consequences of the increased energy prices, in total amount of EUR 59.648.802, mostly paid in May; the expenses of a one-time cash benefit paid to pensioners to mitigate the consequences of increases prices, in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

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2026.
up to 19	60410	368,95	23,96%
20 - 24	46002	451,92	29,35%
25 - 29	49629	578,15	37,54%
30	19176	714,33	46,39%
31	12405	734,55	47,70%
32	11549	748,33	48,59%
33	10339	774,18	50,27%
34	8477	814,61	52,90%
35	38244	838,33	54,44%
36	13559	884,24	57,42%
37	12405	928,36	60,28%
38	12532	979,52	63,61%
39	12566	1029,27	66,84%
40	25593	1024,99	66,56%
41	15151	1043,56	67,76%
42	12018	1048,65	68,09%
43	11187	1049,15	68,13%
44	9940	1065,37	69,18%
45	9857	1075,63	69,85%
46 and more	19296	1205,89	78,30%
TOTAL	410335	754,88	49,02%
0 - 34	217987	541,92	35,19%
35 - 39	89306	904,49	58,73%
40 and more	103042	1075,72	69,85%

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 August 2026 (paid in September 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2026.
41	31385	800,35	51,97%
42	13002	835,89	54,28%
43	7429	873,89	56,75%
44	4321	906,94	58,89%
45	2476	930,67	60,43%
46 and more	2166	956,78	62,13%
TOTAL	60779	835,40	54,25%

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 August 2026 (paid in September 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2026.
up to 19	17167	486,15	31,57%
20 - 24	14179	660,50	42,89%
25 - 29	15508	771,48	50,10%
30	2826	815,74	52,97%
31	2265	828,56	53,80%
32	2033	835,76	54,27%
33	1667	860,56	55,88%
34	1283	849,75	55,18%
35	1074	841,10	54,62%
36	823	863,72	56,09%
37	604	848,80	55,12%
38	475	876,48	56,91%
39	288	893,32	58,01%
40	233	868,79	56,41%
41	117	888,87	57,72%
42	58	929,38	60,35%
43	42	939,97	61,04%
44	24	973,13	63,19%
45	15	945,01	61,36%
46 and more	14	1058,58	68,74%
TOTAL	60695	681,00	44,22%
0 - 34	56928	668,93	43,44%
35 - 39	3264	857,98	55,71%
40 and more	503	898,92	58,37%

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 August 2026 (paid in September 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2026.
30	3229	502,97	32,66%
31	3546	480,89	31,23%
32	5084	521,13	33,84%
33	5796	557,38	36,19%
34	5434	581,70	37,77%
35	11826	636,84	41,35%
36	9679	647,85	42,07%
37	10249	667,52	43,35%
38	9856	678,65	44,07%
39	8130	701,67	45,56%
40	5157	723,86	47,00%
41	1600	715,46	46,46%
42	582	710,34	46,13%
43	276	741,42	48,14%
44	127	763,55	49,58%
45	50	809,55	52,57%
46 and more	41	852,27	55,34%
TOTAL	80662	633,20	41,12%
0 - 34	23089	535,77	34,79%
35 - 39	49740	664,18	43,13%
40 and more	7833	723,62	46,99%

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).

**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 August 2026 (paid in September 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2026.
do - 19	15	344,40	22,36%
20 - 24	20	466,41	30,29%
25 - 29	24	543,61	35,30%
30	16011	630,07	40,91%
31	6347	666,68	43,29%
32	5580	695,09	45,14%
33	4674	718,58	46,66%
34	3540	737,38	47,88%
35	17123	802,76	52,13%
36	9374	815,08	52,93%
37	8552	833,53	54,13%
38	7918	849,88	55,19%
39	6930	857,79	55,70%
40	6505	869,49	56,46%
41	3339	897,39	58,27%
42	1749	935,63	60,76%
43	985	953,46	61,91%
44	563	991,61	64,39%
45	247	1005,90	65,32%
46 I VIŠE	175	1053,50	68,41%
UKUPNO	99671	778,58	50,56%
0 - 34	36211	668,16	43,39%
35 - 39	49897	825,47	53,60%
40 I VIŠE	13563	900,91	58,50%

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).

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 August 2026 (paid in September 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2026.
31	13	568,52	36,92%
32	45	564,95	36,69%
33	39	585,24	38,00%
34	23	600,46	38,99%
35	88	696,24	45,21%
36	56	686,83	44,60%
37	48	700,50	45,49%
38	27	750,14	48,71%
39	19	758,98	49,28%
40	10	816,52	53,02%
41	3	850,95	55,26%
42	4	844,47	54,84%
43	2	956,78	62,13%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	377	672,38	43,66%
0 - 34	120	578,74	37,58%
35 - 39	238	706,01	45,84%
40 and more	19	842,60	54,71%

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 August 2026 (paid in September 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2026.
up to 19	80584	401,93	26,10%
20 - 24	60201	501,05	32,54%
25 - 29	65161	624,14	40,53%
30	39234	678,74	44,07%
31	24577	688,99	44,74%
32	24291	695,53	45,16%
33	22515	712,89	46,29%
34	18757	734,70	47,71%
35	68355	794,42	51,59%
36	33491	795,73	51,67%
37	31858	817,14	53,06%
38	30808	848,16	55,08%
39	27933	889,79	57,78%
40	37505	955,59	62,05%
41	50603	879,51	57,11%
42	27413	933,06	60,59%
43	19921	974,56	63,28%
44	14975	1014,17	65,86%
45	12645	1044,67	67,84%
46 and more	21692	1179,03	76,56%
TOTAL	712519	744,95	48,37%
0 - 34	335320	577,10	37,47%
35 - 39	192445	820,85	53,30%
40 and more	184754	970,53	63,02%

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 August 2026 (paid in September 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2026.
up to 19	32156	457,11	29,68%
20 - 24	16429	556,37	36,13%
25 - 29	16355	620,01	40,26%
30	2783	662,54	43,02%
31	2320	668,37	43,40%
32	2003	686,10	44,55%
33	1827	702,50	45,62%
34	1507	716,86	46,55%
35	1238	720,52	46,79%
36	1014	735,50	47,76%
37	715	749,47	48,67%
38	573	754,66	49,00%
39	400	770,22	50,01%
40	243	783,65	50,89%
41	142	789,42	51,26%
42	85	851,00	55,26%
43	57	885,89	57,53%
44	34	875,00	56,82%
45	21	897,28	58,26%
46 and more	29	968,68	62,90%
TOTAL	79931	557,09	36,17%
0 - 34	75380	545,40	35,42%
35 - 39	3940	739,64	48,03%
40 and more	611	821,67	53,36%

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).

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

For August 2026 (paid in September 2026)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2026.
up to 19	39235	379,41	24,64%
20 - 24	17824	440,06	28,58%
25 - 29	19213	535,23	34,76%
30	4748	582,45	37,82%
31	4293	609,50	39,58%
32	4198	613,87	39,86%
33	4073	636,58	41,34%
34	3668	659,68	42,84%
35	11834	639,65	41,54%
36	5604	690,90	44,86%
37	4676	721,48	46,85%
38	4188	758,83	49,27%
39	3267	781,82	50,77%
40	13129	774,66	50,30%
41	3437	809,98	52,60%
42	2104	843,21	54,75%
43	1584	881,73	57,26%
44	1131	924,79	60,05%
45	867	949,41	61,65%
46 and more	1800	1070,33	69,50%
TOTAL	150873	573,02	37,21%
0 - 34	97252	472,84	30,70%
35 - 39	29569	694,89	45,12%
40 and more	24052	828,24	53,78%

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).