

OVERVIEW OF BASIC STATUS INFORMATION ON THE PENSION INSURANCE SYSTEM  
for July 2024 (paid in August 2024)

Total number of pensioners

*July 2024*

**1.227.691** (EUR 516,31)



Total number of pensioners

*July 2024*

*not including international agreements*

**1.039.654** (EUR 581,01 44,2%)



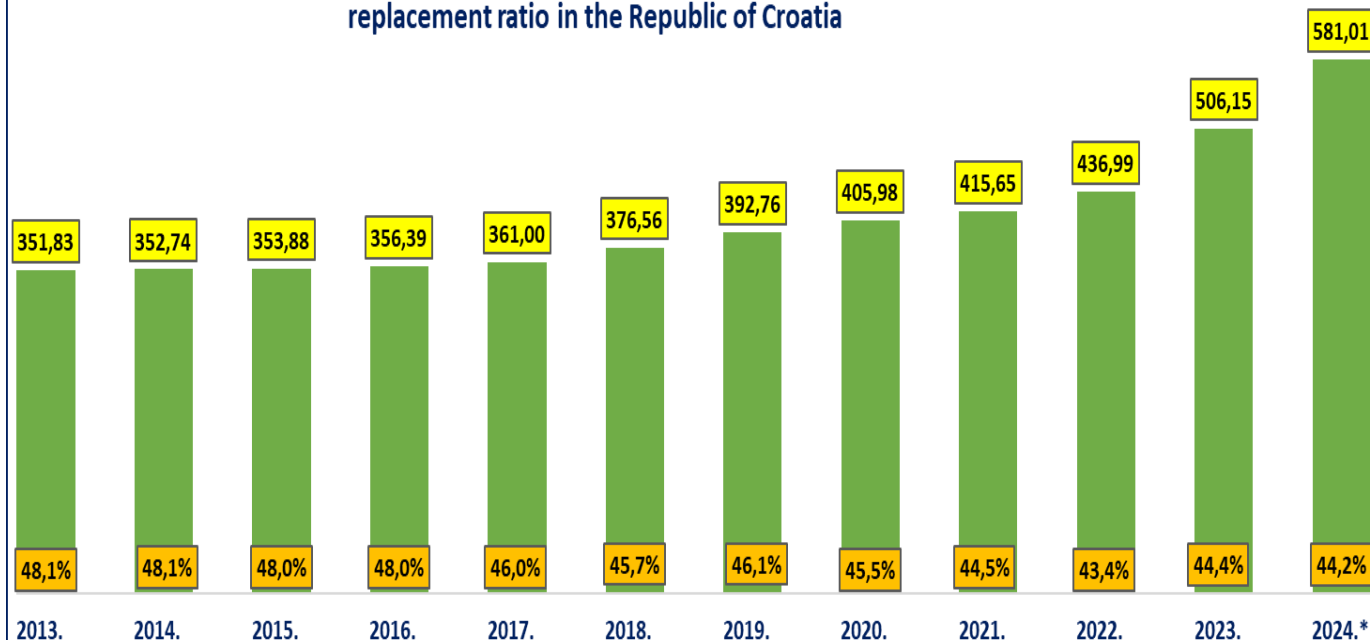
Total number of pensioners

*July 2024*

*according to the international agreements*

**188.037** (EUR 158,56 )

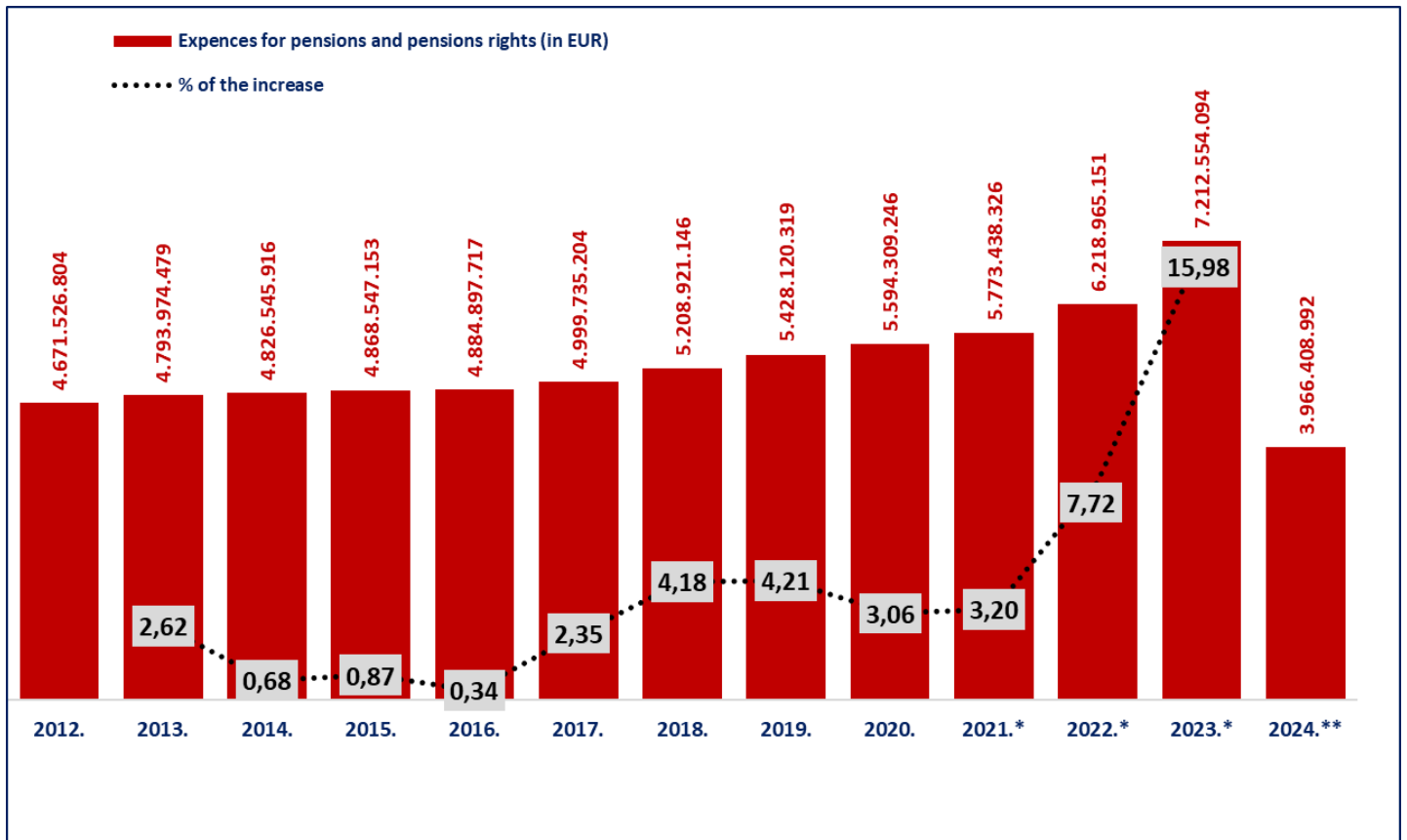
Total net pensions not including international agreements, in euros (EUR), for July, and the net replacement ratio in the Republic of Croatia



\* In 2024, an average net salary in the Republic of Croatia is available for June 2024.

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 June 2024.
Old age pension	407522	590,16	44,9%
Old age pension for long-term insurees - Art. 35	49478	669,64	50,9%
Old age pension transformed from disability pension	64610	496,00	37,7%
<b>Old age pension - subtotal</b>	<b>521610</b>	<b>586,04</b>	<b>44,6%</b>
Early age pension	176714	533,93	40,6%
Early age pension because of the employer's bankruptcy - Art. 36	383	527,89	40,1%
<b>Old age pension - grand total</b>	<b>698707</b>	<b>572,83</b>	<b>43,6%</b>
Disability pension	86672	390,68	29,7%
Survivor's pension	159081	450,89	34,3%
<b>I. TOTAL</b>	<b>944460</b>	<b>535,57</b>	<b>40,7%</b>
<b>II. Active military personnel - DVO</b>	<b>16102</b>	<b>752,30</b>	<b>57,2%</b>
<b>III. Croatian Homeland War veterans - ZOHBDR</b>	<b>71838</b>	<b>1.135,17</b>	<b>86,3%</b>
<b>IV. Members of the Croatian Defense Council - HVO</b>	<b>7254</b>	<b>628,63</b>	<b>47,8%</b>
<b>GRAND TOTAL I.+II.+III.+IV.</b>	<b>1039654</b>	<b>581,01</b>	<b>44,2%</b>
Basic pension beneficiaries	18863	723,25	55,0%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	103582	600,26	45,6%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	92182	853,74	64,9%
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>	268489	367,14 <i>(248,19)</i>	27,9%
Actual pension value (AVM in EUR) and the adjustment %	12,26	4,19	
Average net salary in the Republic of Croatia for May 2024., in EUR (source: State Bureau of Statistics)		1.315	



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)

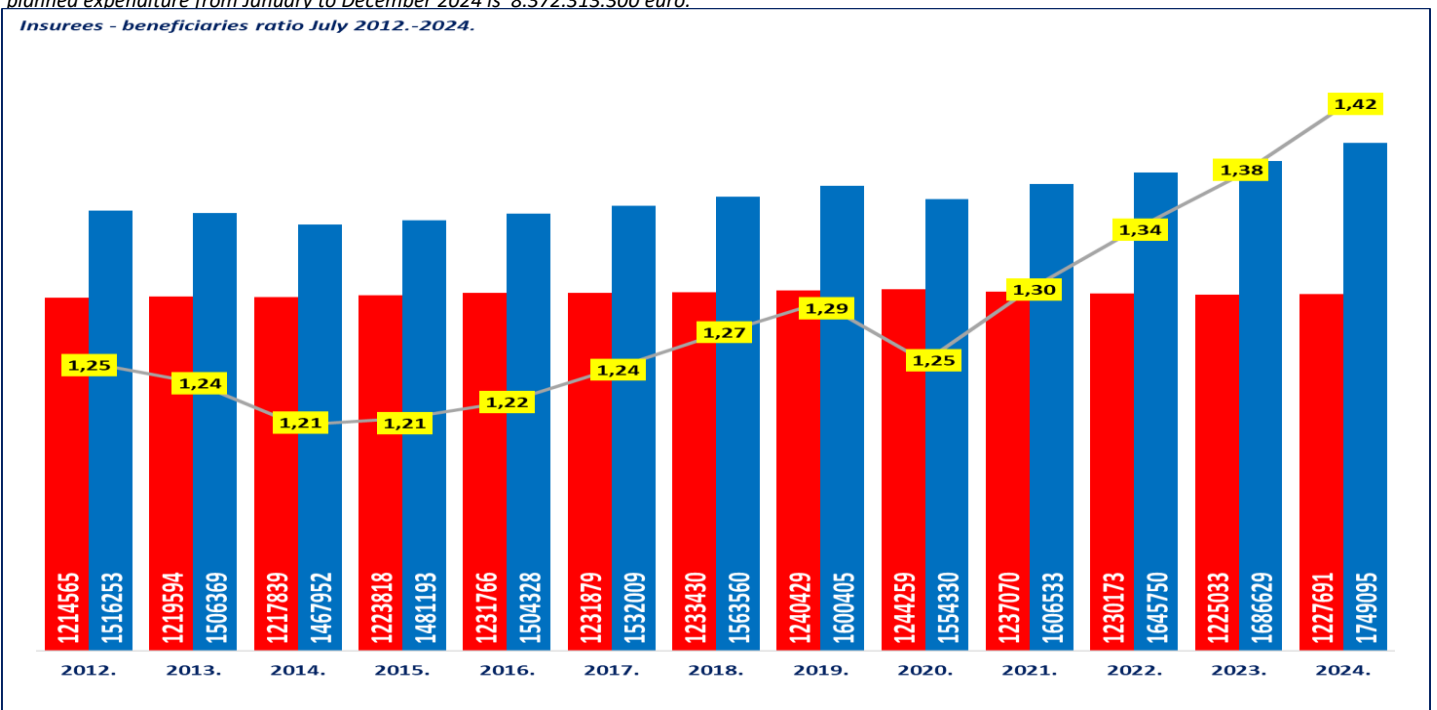
**Note:**

\*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.

\*\*As for 2024, the last available (temporary) data on expenditure incurred for pensions and pension benefits refers from January to June 2024, while the planned expenditure from January to December 2024 is 8.372.313.300 euro.



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

For July 2024 (paid in August 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2024.
<b>up to 19</b>	61299	288,45	21,94%
<b>20 - 24</b>	46486	349,33	26,57%
<b>25 - 29</b>	49127	451,73	34,35%
<b>30</b>	20717	562,73	42,79%
<b>31</b>	12902	582,91	44,33%
<b>32</b>	12075	592,92	45,09%
<b>33</b>	10626	616,21	46,86%
<b>34</b>	8361	656,02	49,89%
<b>35</b>	43290	663,63	50,47%
<b>36</b>	14214	706,5	53,73%
<b>37</b>	12510	747,02	56,81%
<b>38</b>	12130	788,84	59,99%
<b>39</b>	11603	830,51	63,16%
<b>40</b>	27205	813,58	61,87%
<b>41</b>	13804	835,21	63,51%
<b>42</b>	10593	840,54	63,92%
<b>43</b>	9690	840,61	63,92%
<b>44</b>	8350	857,23	65,19%
<b>45</b>	7892	862,24	65,57%
<b>46 and more</b>	14648	957,42	72,81%
<b>TOTAL</b>	<b>407522</b>	<b>590,16</b>	<b>44,88%</b>
<b>0 - 34</b>	221593	426,39	32,43%
<b>35 - 39</b>	93747	718,11	54,61%
<b>40 and more</b>	92182	853,74	64,92%

**BENEFICIARIES OF OLD AGE PENSION FOR LONG TERM**  
**INSUREES - ARTICLE 35, ENTITLED ACCORDING TO THE PENSION**  
**INSURANCE ACT**  
**- NOT INCLUDING INTERNATIONAL AGREEMENTS**

For July 2024 (paid in August 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2024.
<b>up to 41</b>	25252	640,73	48,72%
<b>42</b>	10639	668,43	50,83%
<b>43</b>	5989	698,07	53,09%
<b>44</b>	3576	728,98	55,44%
<b>45</b>	2123	751,23	57,13%
<b>46 and more</b>	1899	768,22	58,42%
<b>TOTAL</b>	<b>49478</b>	<b>669,64</b>	<b>50,92%</b>
<b>0 - 34</b>	278	536,72	40,82%
<b>35 - 39</b>	29	672,96	51,18%
<b>40 and more</b>	49171	670,39	50,98%

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

For July 2024 (paid in August 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2024.
<b>up to 19</b>	17754	346,07	26,32%
<b>20 - 24</b>	15010	475,55	36,16%
<b>25 - 29</b>	16618	561,52	42,70%
<b>30</b>	3114	600,81	45,69%
<b>31</b>	2576	605,81	46,07%
<b>32</b>	2252	613,52	46,66%
<b>33</b>	1890	633,62	48,18%
<b>34</b>	1445	627,62	47,73%
<b>35</b>	1178	624,95	47,52%
<b>36</b>	856	641,67	48,80%
<b>37</b>	643	621,3	47,25%
<b>38</b>	480	648,21	49,29%
<b>39</b>	288	652,61	49,63%
<b>40</b>	232	634,56	48,26%
<b>41</b>	121	656,58	49,93%
<b>42</b>	55	680,16	51,72%
<b>43</b>	43	667,47	50,76%
<b>44</b>	26	697,82	53,07%
<b>45</b>	13	698,8	53,14%
<b>46 and more</b>	16	716,91	54,52%
<b>TOTAL</b>	<b>64610</b>	<b>496,00</b>	<b>37,72%</b>
<b>0 - 34</b>	60659	486,84	37,02%
<b>35 - 39</b>	3445	633,98	48,21%
<b>40 and more</b>	506	655,08	49,82%

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

For July 2024 (paid in August 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2024.
<b>up to 19</b>	2132	423,71	32,22%
<b>20 - 24</b>	1	420,85	32,00%
<b>25 - 29</b>	4	457,91	34,82%
<b>30</b>	18140	448,67	34,12%
<b>31</b>	10283	441,65	33,59%
<b>32</b>	11064	454,91	34,59%
<b>33</b>	10176	474,67	36,10%
<b>34</b>	8262	487,27	37,05%
<b>35</b>	29169	544,26	41,39%
<b>36</b>	18572	545,74	41,50%
<b>37</b>	18056	558,86	42,50%
<b>38</b>	16752	572,19	43,51%
<b>39</b>	13834	596,04	45,33%
<b>40</b>	10975	617,88	46,99%
<b>41</b>	4717	637,78	48,50%
<b>42</b>	2244	668,64	50,85%
<b>43</b>	1205	693,97	52,77%
<b>44</b>	653	718,91	54,67%
<b>45</b>	287	725,32	55,16%
<b>46 and more</b>	188	755,17	57,43%
<b>TOTAL</b>	<b>176714</b>	<b>533,93</b>	<b>40,60%</b>
<b>0 - 34</b>	60062	457,44	34,79%
<b>35 - 39</b>	96383	559,57	42,55%
<b>40 and more</b>	20269	638,7	48,57%

BENEFICIARIES OF **EARLY AGE PENSIONS BECAUSE OF THE  
EMPLOYER'S BANKRUPTCY - ARTICLE 36,** ENTITLED ACCORDING  
TO THE PENSION INSURANCE ACT - ***NOT INCLUDING INTERNATIONAL AGREEMENTS***

For July 2024 (paid in August 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2024.
up to 19	0	0	0,00%
20 - 24	0	0	0,00%
25 - 29	1	505,24	38,42%
30	0	0	0,00%
31	13	425,2	32,33%
32	46	444,77	33,82%
33	40	443,79	33,75%
34	21	468,08	35,60%
35	93	546,79	41,58%
36	56	541,81	41,20%
37	48	552,19	41,99%
38	26	596,57	45,37%
39	20	609,79	46,37%
40	10	646,45	49,16%
41	3	673,87	51,24%
42	4	673,89	51,25%
43	2	760,84	57,86%
44	0	0	0,00%
45	0	0	0,00%
46 and more	0	0	0,00%
<b>TOTAL</b>	<b>383</b>	<b>527,89</b>	<b>40,14%</b>
0 - 34	121	446,89	33,98%
35 - 39	243	557,22	42,37%
40 and more	19	668,59	50,84%



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

For July 2024 (paid in August 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2024.
<b>up to 19</b>	81422	305,32	23,22%
<b>20 - 24</b>	61512	380,16	28,91%
<b>25 - 29</b>	65763	479,46	36,46%
<b>30</b>	41973	516,26	39,26%
<b>31</b>	25776	528,76	40,21%
<b>32</b>	25440	534,44	40,64%
<b>33</b>	22733	553,99	42,13%
<b>34</b>	18094	576,45	43,84%
<b>35</b>	73735	615,64	46,82%
<b>36</b>	33701	615,99	46,84%
<b>37</b>	31261	635,46	48,32%
<b>38</b>	29398	662,88	50,41%
<b>39</b>	25752	702,34	53,41%
<b>40</b>	38434	756,58	57,53%
<b>41</b>	43578	702,65	53,43%
<b>42</b>	23535	745,94	56,73%
<b>43</b>	16929	779,3	59,26%
<b>44</b>	12605	813,35	61,85%
<b>45</b>	10315	835,37	63,53%
<b>46 and more</b>	16751	933,47	70,99%
<b>TOTAL</b>	<b>698707</b>	<b>572,83</b>	<b>43,56%</b>
<b>0 - 34</b>	342713	442,63	33,66%
<b>35 - 39</b>	193847	637,58	48,49%
<b>40 and more</b>	162147	770,61	58,60%

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

For July 2024 (paid in August 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2024.
<b>up to 19</b>	35031	320,72	24,39%
<b>20 - 24</b>	17789	388,25	29,52%
<b>25 - 29</b>	17867	434	33,00%
<b>30</b>	3037	465,75	35,42%
<b>31</b>	2506	472,01	35,89%
<b>32</b>	2193	485,22	36,90%
<b>33</b>	1935	495,83	37,71%
<b>34</b>	1629	509,59	38,75%
<b>35</b>	1311	512,4	38,97%
<b>36</b>	1069	523,41	39,80%
<b>37</b>	747	539,61	41,03%
<b>38</b>	588	546,08	41,53%
<b>39</b>	384	549,38	41,78%
<b>40</b>	246	565,08	42,97%
<b>41</b>	133	566,15	43,05%
<b>42</b>	70	603,83	45,92%
<b>43</b>	51	656,17	49,90%
<b>44</b>	30	626,87	47,67%
<b>45</b>	24	672,55	51,14%
<b>46 and more</b>	32	710,08	54,00%
<b>TOTAL</b>	<b>86672</b>	<b>390,68</b>	<b>29,71%</b>
<b>0 - 34</b>	81987	382,34	29,08%
<b>35 - 39</b>	4099	528,53	40,19%
<b>40 and more</b>	586	593,36	45,12%

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

For July 2024 (paid in August 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for June 2024.
<b>up to 19</b>	40930	300,50	22,85%
<b>20 - 24</b>	18826	346,73	26,37%
<b>25 - 29</b>	20628	420,01	31,94%
<b>30</b>	5052	457,13	34,76%
<b>31</b>	4574	477,97	36,35%
<b>32</b>	4539	481,3	36,60%
<b>33</b>	4456	500,11	38,03%
<b>34</b>	3959	517,39	39,35%
<b>35</b>	12884	500,95	38,10%
<b>36</b>	5951	544,27	41,39%
<b>37</b>	4966	570,1	43,35%
<b>38</b>	4331	599,2	45,57%
<b>39</b>	3351	621,41	47,26%
<b>40</b>	14399	610,42	46,42%
<b>41</b>	3319	646,35	49,15%
<b>42</b>	2003	675,85	51,40%
<b>43</b>	1489	706,67	53,74%
<b>44</b>	1035	737,29	56,07%
<b>45</b>	777	766,18	58,26%
<b>46 and more</b>	1612	855,87	65,09%
<b>TOTAL</b>	<b>159081</b>	<b>450,89</b>	<b>34,29%</b>
<b>0 - 34</b>	102964	373,41	28,40%
<b>35 - 39</b>	31483	546,38	41,55%
<b>40 and more</b>	24634	652,71	49,64%