

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

Total number of pensioners

August 2024

1.227.144 (EUR 551,08)



Total number of pensioners

August 2024

not including international agreements

1.038.965 (EUR 620,13 47,2%)



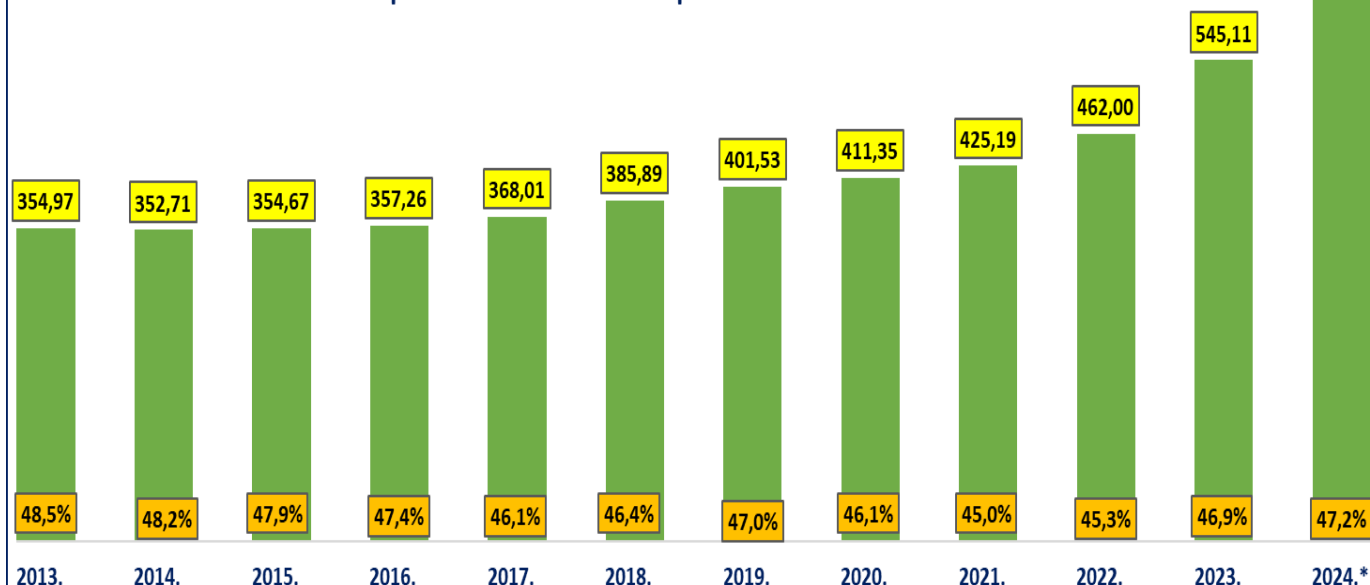
Total number of pensioners

August 2024

according to the international agreements

188.179 (EUR 169,85)

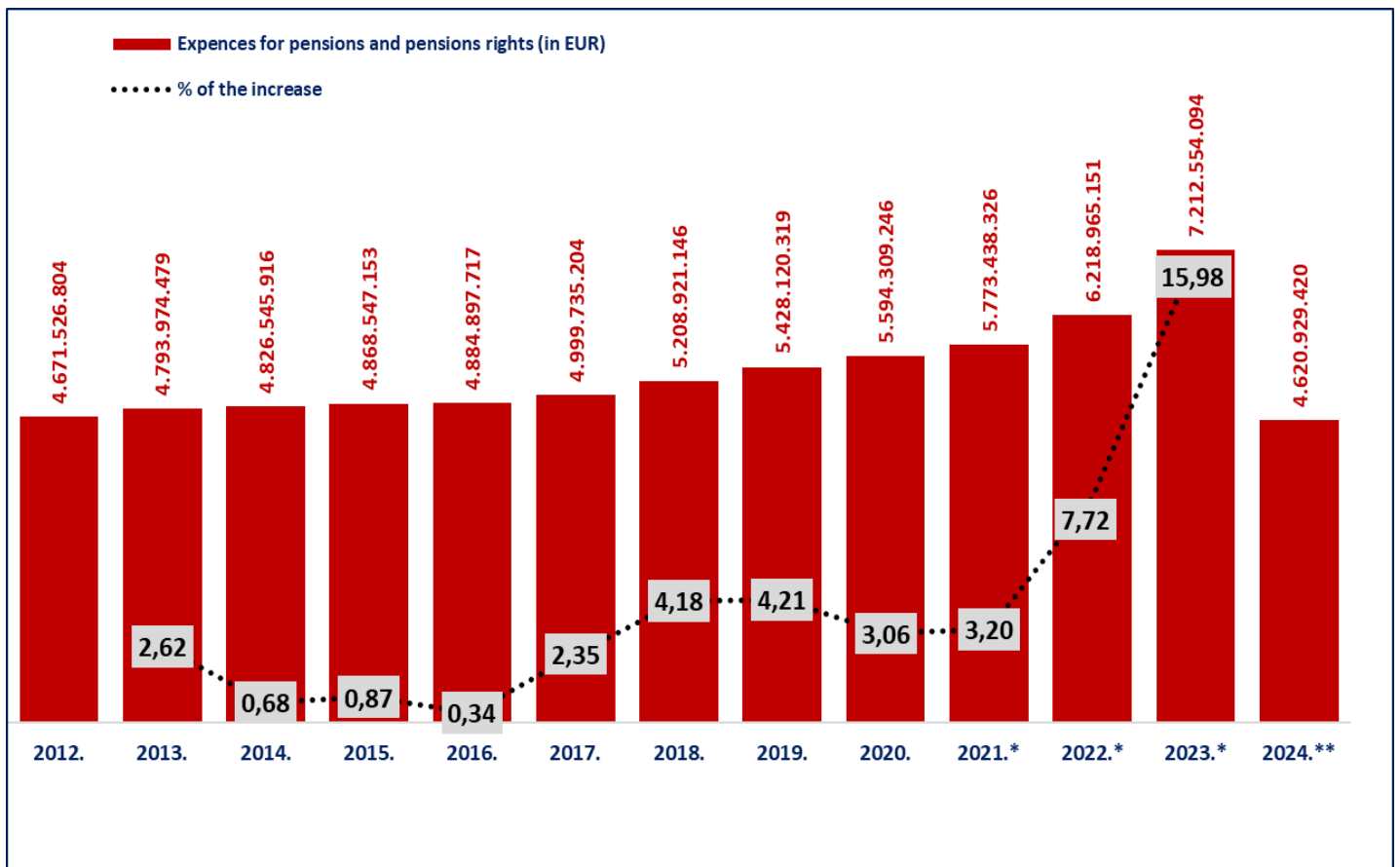
Total net pensions not including international agreements, in euros (EUR), for August, and the net replacement ratio in the Republic of Croatia



* In 2024, an average net salary in the Republic of Croatia is available for July 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 July 2024.
Old age pension	407440	628,64	47,8%
Old age pension for long-term insurees - Art. 35	49785	711,93	54,1%
Old age pension transformed from disability pension	64594	530,63	40,4%
Old age pension - subtotal	521819	624,45	47,5%
Early age pension	176771	569,97	43,3%
Early age pension because of the employer's bankruptcy - Art. 36	384	563,77	42,9%
Old age pension - grand total	698974	610,64	46,4%
Disability pension	86242	418,79	31,8%
Survivor's pension	158538	481,76	36,6%
I. TOTAL	943754	571,46	43,5%
II. Active military personnel - DVO	16108	801,13	60,9%
III. Croatian Homeland War veterans - ZOHBDR	71845	1.213,42	92,3%
IV. Members of the Croatian Defense Council - HVO	7258	674,05	51,3%
GRAND TOTAL I.+II.+III.+IV.	1038965	620,13	47,2%
Basic pension beneficiaries	19209	768,45	58,4%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	103936	639,43	48,6%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	92378	906,91	69,0%
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>	268895	394,02 <i>(266,91)</i>	30,0%
Actual pension value (AVM in EUR) and the adjustment %	13,17	7,46	
Average net salary in the Republic of Croatia for July 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)

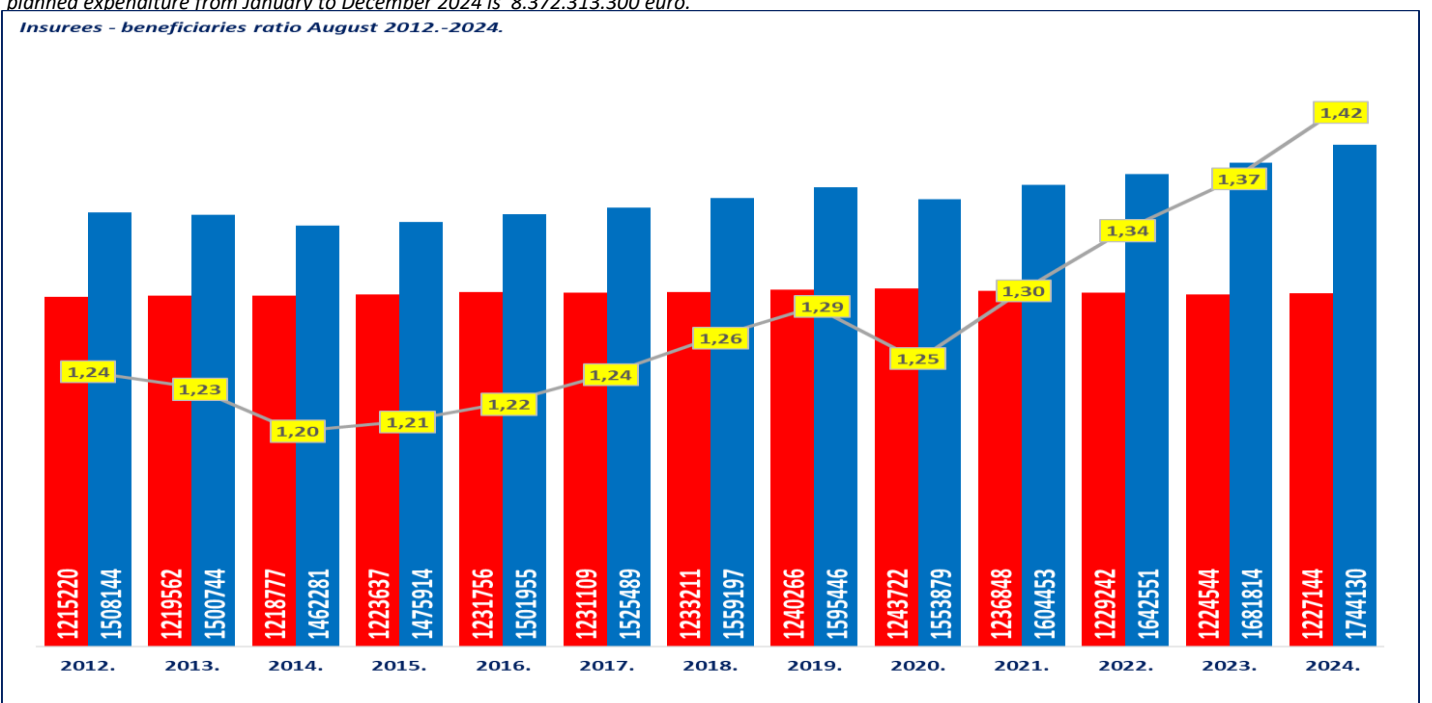
Note:

*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 July 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 August 2024 (paid in September 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2024.
up to 19	61385	309,35	23,52%
20 - 24	46470	374,71	28,50%
25 - 29	49161	483,35	36,76%
30	20652	600,26	45,65%
31	12870	621,5	47,26%
32	12059	631,96	48,06%
33	10604	656,48	49,92%
34	8351	697,78	53,06%
35	43083	705,86	53,68%
36	14178	751,18	57,12%
37	12502	793,61	60,35%
38	12117	837,54	63,69%
39	11630	881,61	67,04%
40	27094	864,32	65,73%
41	13824	887,2	67,47%
42	10624	892,66	67,88%
43	9730	892,4	67,86%
44	8395	910,4	69,23%
45	7953	915,04	69,58%
46 and more	14758	1017,03	77,34%
TOTAL	407440	628,64	47,81%
0 - 34	221552	455,74	34,66%
35 - 39	93510	763,39	58,05%
40 and more	92378	906,91	68,97%

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

For August 2024 (paid in September 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2024.
up to 41	25384	681,90	51,86%
42	10717	710,15	54,00%
43	6044	741,51	56,39%
44	3602	773,77	58,84%
45	2127	797,54	60,65%
46 and more	1911	815,47	62,01%
TOTAL	49785	711,93	54,14%
0 - 34	252	566,93	43,11%
35 - 39	32	709,95	53,99%
40 and more	49501	712,67	54,20%

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

For August 2024 (paid in September 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2024.
up to 19	17784	371,86	28,28%
20 - 24	14998	509,79	38,77%
25 - 29	16599	600,38	45,66%
30	3110	641,63	48,79%
31	2573	646,45	49,16%
32	2252	654,65	49,78%
33	1886	675,6	51,38%
34	1442	668,86	50,86%
35	1174	665,6	50,62%
36	857	683,6	51,98%
37	643	661,75	50,32%
38	481	690,76	52,53%
39	288	695,74	52,91%
40	233	676,71	51,46%
41	121	699,29	53,18%
42	55	724,42	55,09%
43	43	711,75	54,13%
44	26	743,26	56,52%
45	13	744,03	56,58%
46 and more	16	762,74	58,00%
TOTAL	64594	530,63	40,35%
0 - 34	60644	521,02	39,62%
35 - 39	3443	675,4	51,36%
40 and more	507	698,1	53,09%

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

For August 2024 (paid in September 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2024.
up to 19	2182	452,67	34,42%
20 - 24	1	452,09	34,38%
25 - 29	4	489,8	37,25%
30	18103	480,18	36,52%
31	10271	472,73	35,95%
32	11044	486,68	37,01%
33	10194	507,51	38,59%
34	8279	520,88	39,61%
35	29149	580,96	44,18%
36	18579	582,65	44,31%
37	18067	596,28	45,34%
38	16761	610,37	46,42%
39	13856	635,29	48,31%
40	10990	658,25	50,06%
41	4711	679,02	51,64%
42	2242	711,27	54,09%
43	1208	736,59	56,01%
44	654	764,59	58,14%
45	287	771,13	58,64%
46 and more	189	801,98	60,99%
TOTAL	176771	569,97	43,34%
0 - 34	60078	489,35	37,21%
35 - 39	96412	597,08	45,41%
40 and more	20281	679,97	51,71%

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 August 2024 (paid in September 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2024.
up to 19	0	0,00	0,00%
20 - 24	0	0,00	0,00%
25 - 29	1	542,75	41,27%
30	0	0,00	0,00%
31	13	455,91	34,67%
32	46	477,11	36,28%
33	40	476,5	36,24%
34	21	501,83	38,16%
35	93	584,03	44,41%
36	57	577,17	43,89%
37	48	588,5	44,75%
38	26	635,01	48,29%
39	20	649,01	49,35%
40	10	688,69	52,37%
41	3	721,04	54,83%
42	4	714,2	54,31%
43	2	806,67	61,34%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	384	563,77	42,87%
0 - 34	121	479,46	36,46%
35 - 39	244	594,07	45,18%
40 and more	19	711,59	54,11%

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

For August 2024 (paid in September 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2024.
up to 19	81562	327,53	24,91%
20 - 24	61484	407,69	31,00%
25 - 29	65778	512,87	39,00%
30	41867	551,41	41,93%
31	25729	564,51	42,93%
32	25404	570,52	43,39%
33	22725	590,93	44,94%
34	18098	614,29	46,71%
35	73504	655,53	49,85%
36	33674	656,19	49,90%
37	31264	676,55	51,45%
38	29395	705,39	53,64%
39	25804	747,01	56,81%
40	38339	804,07	61,15%
41	43747	747,1	56,81%
42	23642	792,3	60,25%
43	17027	827,32	62,91%
44	12677	863,71	65,68%
45	10380	886,77	67,43%
46 and more	16874	991,56	75,40%
TOTAL	698974	610,64	46,44%
0 - 34	342647	473,27	35,99%
35 - 39	193641	678,8	51,62%
40 and more	162686	818,84	62,27%

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

For August 2024 (paid in September 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2024.
up to 19	34851	343,98	26,16%
20 - 24	17721	416,42	31,67%
25 - 29	17770	465,43	35,39%
30	3028	499,03	37,95%
31	2487	505,69	38,46%
32	2179	519,15	39,48%
33	1927	530,93	40,37%
34	1618	545,18	41,46%
35	1304	548,1	41,68%
36	1061	559,94	42,58%
37	744	577,02	43,88%
38	588	582,72	44,31%
39	381	588,01	44,72%
40	244	603,82	45,92%
41	131	604,42	45,96%
42	69	644,83	49,04%
43	51	698,29	53,10%
44	31	659,49	50,15%
45	24	716,28	54,47%
46 and more	33	761,29	57,89%
TOTAL	86242	418,79	31,85%
0 - 34	81581	409,94	31,17%
35 - 39	4078	565,18	42,98%
40 and more	583	633,57	48,18%

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

For August 2024 (paid in September 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for July 2024.
up to 19	40877	322,22	24,50%
20 - 24	18758	371,86	28,28%
25 - 29	20573	449,65	34,19%
30	5025	489,12	37,20%
31	4556	510,96	38,86%
32	4510	514,36	39,11%
33	4429	534,61	40,65%
34	3938	552,5	42,02%
35	12801	535,34	40,71%
36	5920	580,97	44,18%
37	4932	608,07	46,24%
38	4320	638,92	48,59%
39	3346	661,94	50,34%
40	14333	650,42	49,46%
41	3312	687,4	52,27%
42	1999	718,53	54,64%
43	1487	751,71	57,16%
44	1031	784,51	59,66%
45	774	813,32	61,85%
46 and more	1617	910,39	69,23%
TOTAL	158538	481,76	36,64%
0 - 34	102666	399,81	30,40%
35 - 39	31319	583,23	44,35%
40 and more	24553	694,97	52,85%