

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

Total number of pensioners

September 2024

1.226.522 (EUR 553,21)



Total number of pensioners

September 2024

not including international agreements

1.037.974 (EUR 622,82 47,0%)

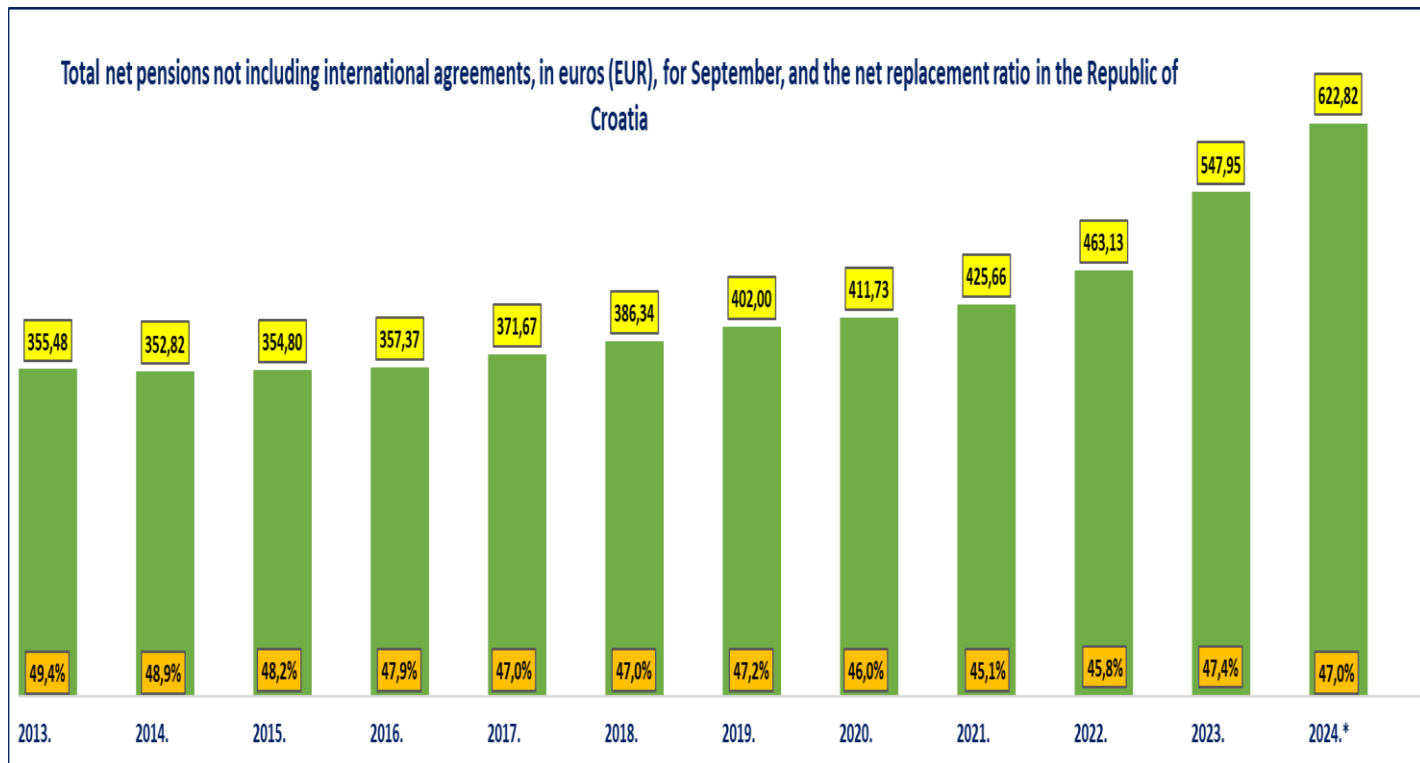


Total number of pensioners

September 2024

according to the international agreements

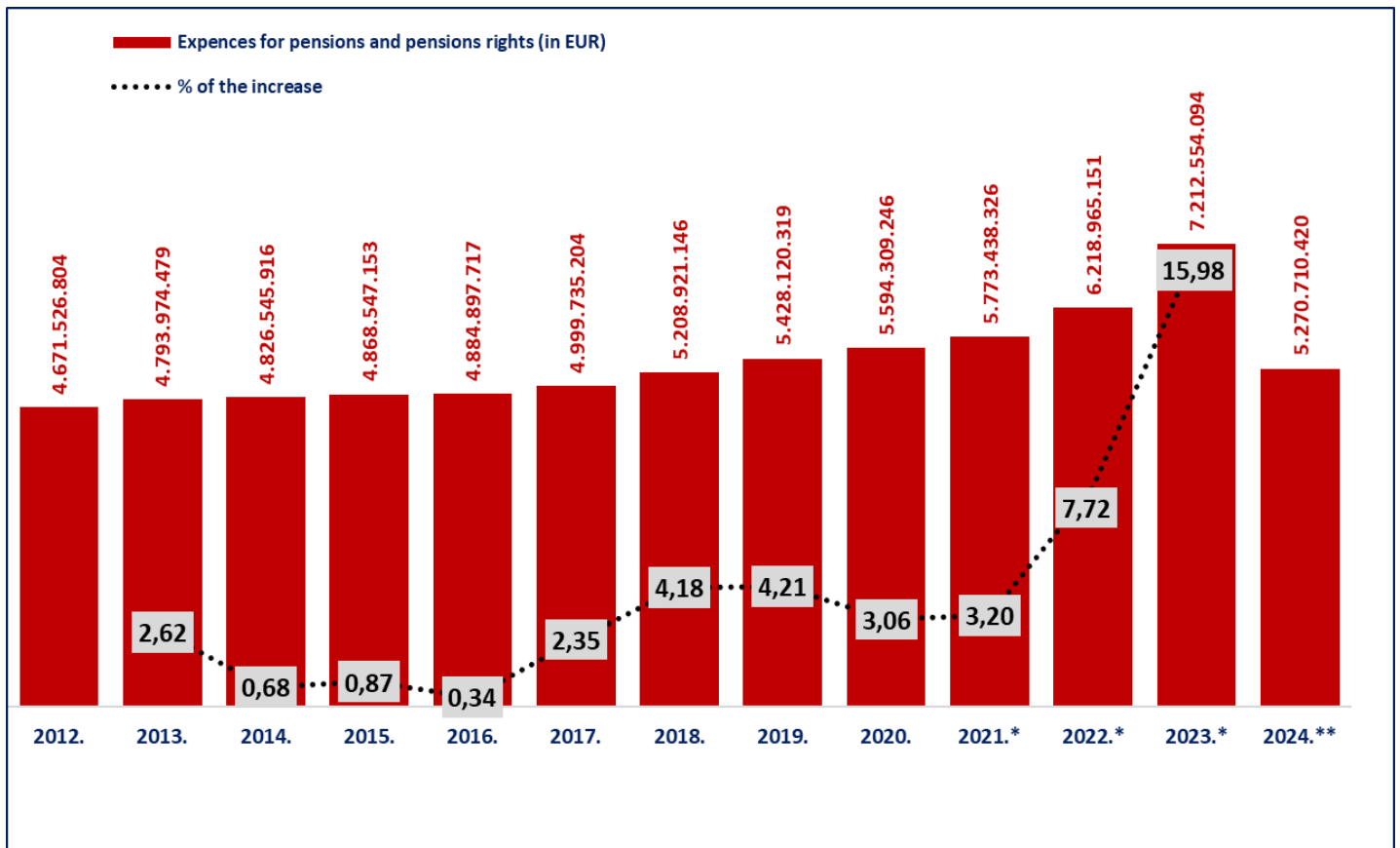
188.548 (EUR 169,98)



* In 2024, an average net salary in the Republic of Croatia is available for August 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 August 2024.
Old age pension	407169	632,11	47,7%
Old age pension for long-term insurees - Art. 35	50214	715,83	54,1%
Old age pension transformed from disability pension	64652	531,77	40,2%
Old age pension - subtotal	522035	627,74	47,4%
Early age pension	176717	572,10	43,2%
Early age pension because of the employer's bankruptcy - Art. 36	383	565,09	42,7%
Old age pension - grand total	699135	613,64	46,3%
Disability pension	85776	419,27	31,7%
Survivor's pension	157829	483,24	36,5%
I. TOTAL	942740	574,12	43,4%
II. Active military personnel - DVO	16111	806,25	60,9%
III. Croatian Homeland War veterans - ZOHBDR	71839	1.215,50	91,8%
IV. Members of the Croatian Defense Council - HVO	7284	674,58	51,0%
GRAND TOTAL I.+II.+III.+IV.	1037974	622,82	47,0%
Basic pension beneficiaries	19630	773,52	58,4%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	104591	642,47	48,5%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	92792	913,26	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>	269069	394,84 <i>(267,39)</i>	29,8%
Actual pension value (AVM in EUR) and the adjustment %	13,17	7,46	
Average net salary in the Republic of Croatia for August 2024., in EUR (source: State Bureau of Statistics)		1.324	



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)

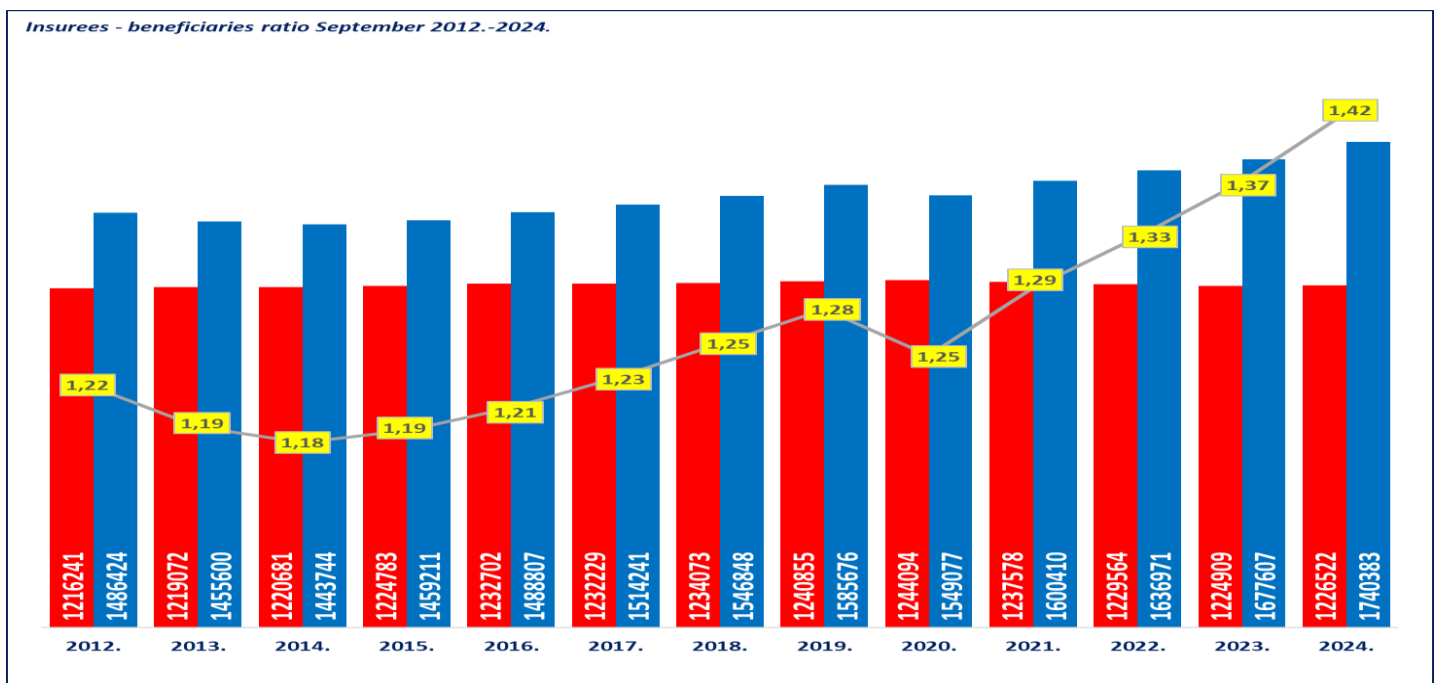
Note:

*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 August 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 Septembre 2024 (paid in October 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2024.
up to 19	60824	307,02	23,19%
20 - 24	46469	375,19	28,34%
25 - 29	49179	484,23	36,57%
30	20587	602,84	45,53%
31	12838	624,38	47,16%
32	12044	634,9	47,95%
33	10609	659,26	49,79%
34	8366	700,86	52,94%
35	42916	710,09	53,63%
36	14178	755,5	57,06%
37	12530	797,82	60,26%
38	12151	842,2	63,61%
39	11686	886,84	66,98%
40	27027	870,07	65,72%
41	13881	892,94	67,44%
42	10701	898,65	67,87%
43	9799	898,61	67,87%
44	8461	916,35	69,21%
45	8038	922,07	69,64%
46 and more	14885	1024,26	77,36%
TOTAL	407169	632,11	47,74%
0 - 34	220916	456,52	34,48%
35 - 39	93461	768,02	58,01%
40 and more	92792	913,26	68,98%

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

For Septembre 2024 (paid in October 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2024.
up to 41	25587	685,28	51,76%
42	10821	714,11	53,94%
43	6113	745,75	56,33%
44	3632	778,73	58,82%
45	2143	802,85	60,64%
46 and more	1918	821,35	62,04%
TOTAL	50214	715,83	54,07%
0 - 34	228	556,12	42,00%
35 - 39	32	713,65	53,90%
40 and more	49954	716,56	54,12%

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

For Septembre 2024 (paid in October 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2024.
up to 19	17823	372,65	28,15%
20 - 24	15029	510,65	38,57%
25 - 29	16607	601,86	45,46%
30	3107	642,87	48,56%
31	2564	648,68	48,99%
32	2251	657,08	49,63%
33	1876	677,68	51,18%
34	1438	670,86	50,67%
35	1174	667,1	50,39%
36	866	685,22	51,75%
37	641	664,18	50,16%
38	481	693,67	52,39%
39	287	698,57	52,76%
40	232	679,52	51,32%
41	121	703,17	53,11%
42	57	724,93	54,75%
43	43	714,62	53,97%
44	26	746,49	56,38%
45	13	747,6	56,47%
46 and more	16	766,92	57,92%
TOTAL	64652	531,77	40,16%
0 - 34	60695	522,07	39,43%
35 - 39	3449	677,43	51,17%
40 and more	508	701,14	52,96%

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

For Septembre 2024 (paid in October 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2024.
up to 19	2016	449,26	33,93%
20 - 24	1	452,09	34,15%
25 - 29	4	490,86	37,07%
30	18059	481,35	36,36%
31	10252	474	35,80%
32	11016	488,07	36,86%
33	10212	508,87	38,43%
34	8308	522,25	39,44%
35	29134	583,05	44,04%
36	18588	584,72	44,16%
37	18126	598,76	45,22%
38	16808	612,44	46,26%
39	13892	637,36	48,14%
40	11009	661,16	49,94%
41	4711	682,39	51,54%
42	2241	715,08	54,01%
43	1211	740,7	55,94%
44	654	768,58	58,05%
45	286	776,14	58,62%
46 and more	189	806,6	60,92%
TOTAL	176717	572,1	43,21%
0 - 34	59868	490,62	37,06%
35 - 39	96548	599,25	45,26%
40 and more	20301	683,22	51,60%

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 Septembre 2024 (paid in October 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2024.
up to 19	0	0,00	0,00%
20 - 24	0	0,00	0,00%
25 - 29	1	542,75	40,99%
30	0	0,00	0,00%
31	13	456,39	34,47%
32	46	477,49	36,06%
33	40	476,63	36,00%
34	21	502,34	37,94%
35	93	585,9	44,25%
36	56	580,62	43,85%
37	49	590,63	44,61%
38	26	638,13	48,20%
39	19	644,73	48,70%
40	10	691,88	52,26%
41	3	722,51	54,57%
42	4	719,58	54,35%
43	2	812,91	61,40%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	383	565,09	42,68%
0 - 34	121	479,79	36,24%
35 - 39	243	595,83	45,00%
40 and more	19	715,29	54,02%

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

For Septembre 2024 (paid in October 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2024.
up to 19	80848	325,65	24,60%
20 - 24	61515	408,31	30,84%
25 - 29	65805	513,9	38,81%
30	41755	553,27	41,79%
31	25669	566,65	42,80%
32	25360	572,79	43,26%
33	22738	592,91	44,78%
34	18138	616,41	46,56%
35	73322	658,76	49,76%
36	33691	659,18	49,79%
37	31350	679,68	51,34%
38	29476	708,54	53,52%
39	25894	750,65	56,70%
40	38291	808,83	61,09%
41	44030	751,06	56,73%
42	23824	797,12	60,21%
43	17168	832,57	62,88%
44	12773	869,3	65,66%
45	10480	893,49	67,48%
46 and more	17008	998,72	75,43%
TOTAL	699135	613,64	46,35%
0 - 34	341828	474,21	35,82%
35 - 39	193733	682,08	51,52%
40 and more	163574	823,96	62,23%

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

For Septembre 2024 (paid in October 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2024.
up to 19	34635	343,99	25,98%
20 - 24	17629	416,85	31,48%
25 - 29	17674	465,87	35,19%
30	3007	500,15	37,78%
31	2479	506,23	38,23%
32	2159	520,43	39,31%
33	1925	532,25	40,20%
34	1619	546,47	41,27%
35	1298	549	41,47%
36	1054	561,1	42,38%
37	742	579,37	43,76%
38	582	584,62	44,16%
39	386	589,77	44,54%
40	243	606,16	45,78%
41	136	604,73	45,67%
42	68	646,98	48,87%
43	51	701,98	53,02%
44	31	661,62	49,97%
45	24	719,88	54,37%
46 and more	34	767,65	57,98%
TOTAL	85776	419,27	31,67%
0 - 34	81127	410,33	30,99%
35 - 39	4062	566,66	42,80%
40 and more	587	635,82	48,02%

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

For Septembre 2024 (paid in October 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for August 2024.
up to 19	40494	321,87	24,31%
20 - 24	18665	371,61	28,07%
25 - 29	20513	450,12	34,00%
30	4999	490,57	37,05%
31	4552	511,87	38,66%
32	4484	515,22	38,91%
33	4410	535,79	40,47%
34	3922	554,9	41,91%
35	12747	537,22	40,58%
36	5902	582,85	44,02%
37	4926	610,29	46,09%
38	4317	641,48	48,45%
39	3344	664,49	50,19%
40	14289	653,56	49,36%
41	3325	690,78	52,17%
42	2007	722,34	54,56%
43	1485	755,79	57,08%
44	1037	787,76	59,50%
45	786	813,72	61,46%
46 and more	1625	913,83	69,02%
TOTAL	157829	483,24	36,50%
0 - 34	102039	400,19	30,23%
35 - 39	31236	585,4	44,21%
40 and more	24554	698,42	52,75%