

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

Total number of pensioners

April 2024

1.226.530 (EUR 515,89)



Total number of pensioners

April 2024

not including international agreements

1.039.983 (EUR 579,97 43,7%)



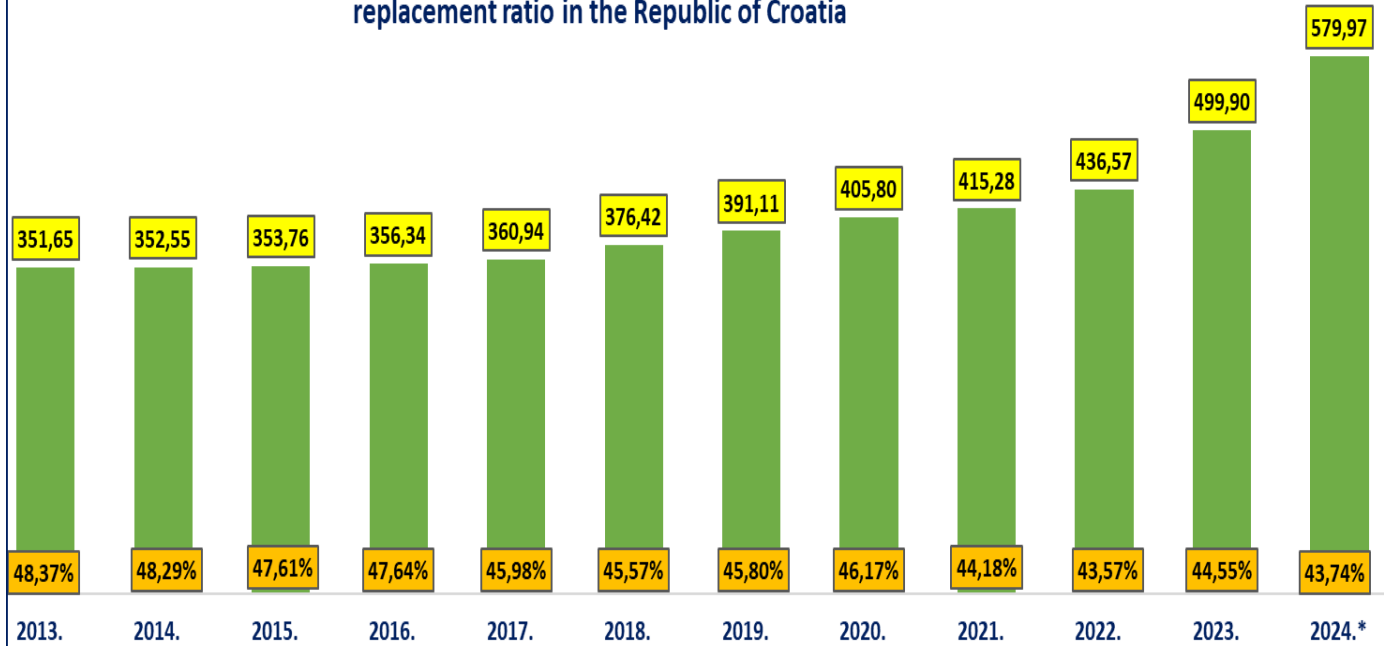
Total number of pensioners

April 2024

according to the international agreements

186.547 (EUR 158,64)

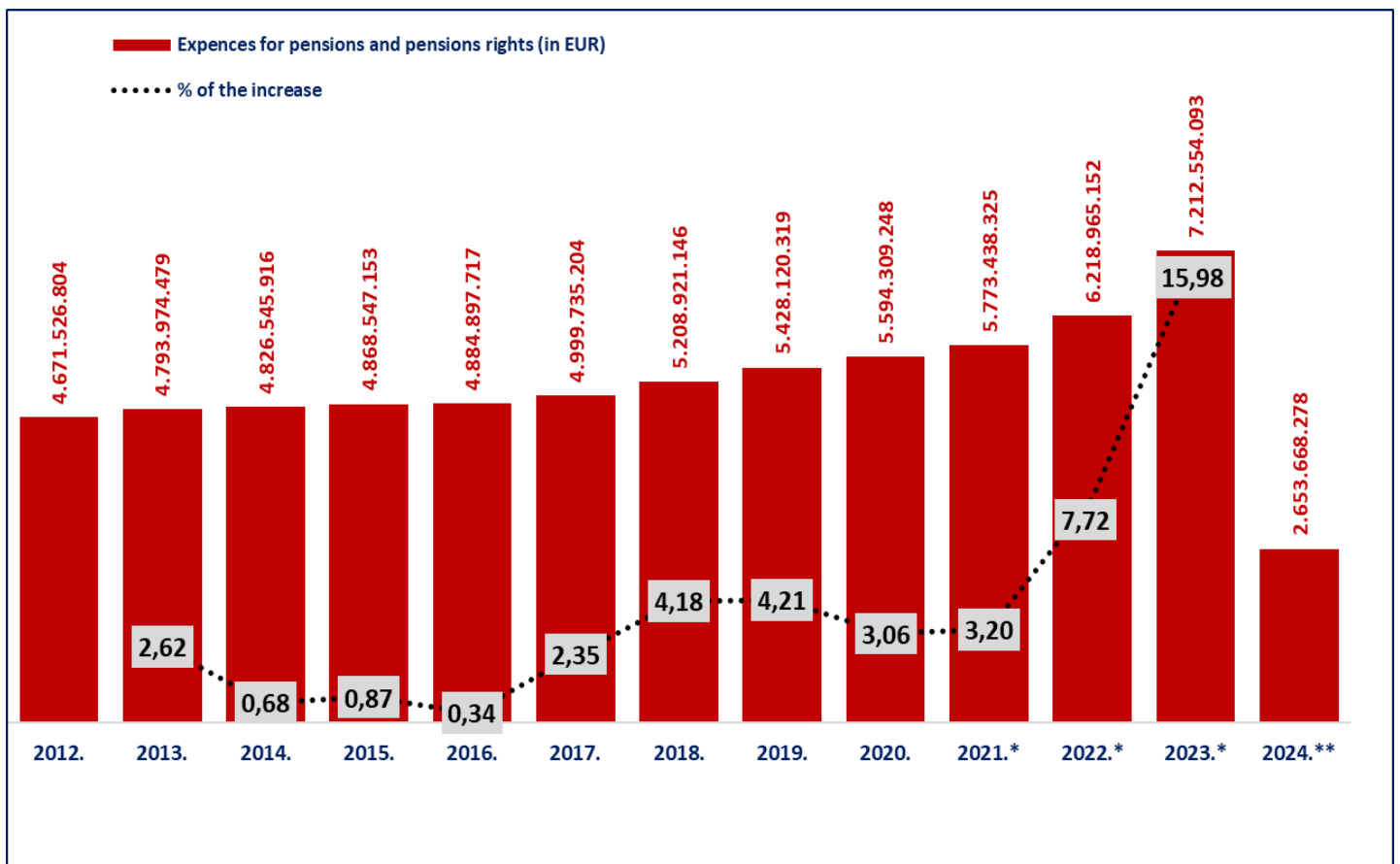
Total net pensions not including international agreements, in euros (EUR), for April, and the net replacement ratio in the Republic of Croatia



* In 2024, an average net salary in the Republic of Croatia is available for March 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 March 2024.
Old age pension	407807	588,93	44,4%
Old age pension for long-term insurees - Art. 35	47898	670,77	50,6%
Old age pension transformed from disability pension	64848	495,98	37,4%
Old age pension - subtotal	520553	584,88	44,1%
Early age pension	176532	533,53	40,2%
Early age pension because of the employer's bankruptcy - Art. 36	380	527,58	39,8%
Old age pension - grand total	697465	571,85	43,1%
Disability pension	87553	390,72	29,5%
Survivor's pension	160221	450,29	34,0%
I. TOTAL	945239	534,47	40,3%
II. Active military personnel - DVO	16039	750,65	56,6%
III. Croatian Homeland War veterans - ZOHBDR	71573	1.137,87	85,8%
IV. Members of the Croatian Defense Council - HVO	7132	628,01	47,4%
GRAND TOTAL I.+II.+III.+IV.	1039983	579,97	43,7%
Basic pension beneficiaries	17156	723,95	54,6%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	101159	600,33	45,3%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	90505	853,09	64,3%
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>	266408	365,90 (246,88)	27,6%
Actual pension value (AVM in EUR) and the adjustment %	12,26	4,19	
Average net salary in the Republic of Croatia for March 2024., in EUR (source: State Bureau of Statistics)		1.326	



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)

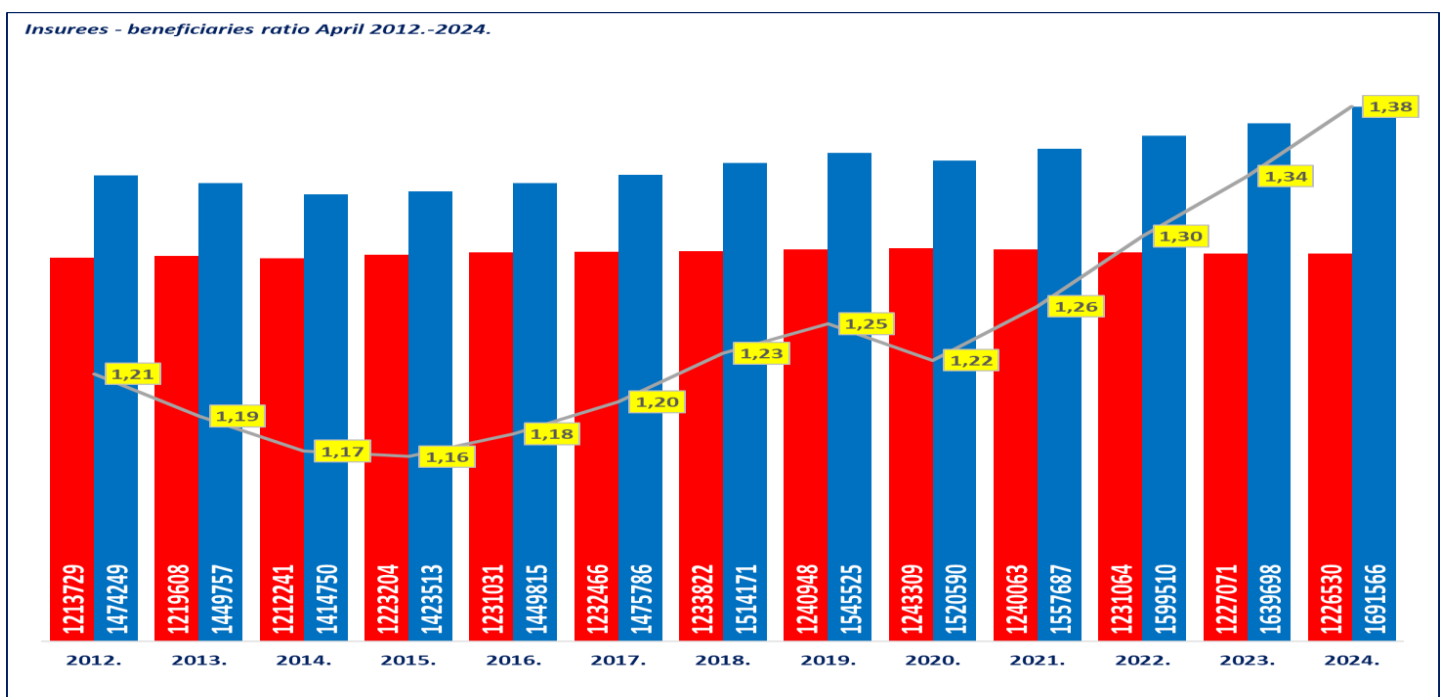
Note:

*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 March 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 April 2024 (paid in May 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2024.
up to 19	62697	296,33	22,35%
20 - 24	46591	348,63	26,29%
25 - 29	49024	451,37	34,04%
30	20827	562,37	42,41%
31	12955	582,36	43,92%
32	12092	593,04	44,72%
33	10654	616,13	46,47%
34	8372	656,48	49,51%
35	43886	663,11	50,01%
36	14275	706,91	53,31%
37	12474	747,77	56,39%
38	12023	789,35	59,53%
39	11432	831,81	62,73%
40	27365	812,9	61,30%
41	13529	836,27	63,07%
42	10392	841,97	63,50%
43	9475	841,53	63,46%
44	8125	858,29	64,73%
45	7614	862,89	65,07%
46 and more	14005	955,61	72,07%
TOTAL	407807	588,93	44,41%
0 - 34	223212	427,57	32,25%
35 - 39	94090	717,61	54,12%
40 and more	90505	853,09	64,34%

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

For April 2024 (paid in May 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2024.
up to 41	24168	642,58	48,46%
42	10211	669,67	50,50%
43	5767	699,83	52,78%
44	3441	731,9	55,20%
45	2071	753,81	56,85%
46 and more	1845	770,47	58,10%
TOTAL	47898	670,77	50,59%
0 - 34	448	544,06	41,03%
35 - 39	24	672,44	50,71%
40 and more	47426	671,97	50,68%

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

For April 2024 (paid in May 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2024.
up to 19	17747	345,21	26,03%
20 - 24	15109	474,97	35,82%
25 - 29	16705	561,28	42,33%
30	3123	601,78	45,38%
31	2605	606,4	45,73%
32	2271	613,74	46,29%
33	1898	635,32	47,91%
34	1446	629,45	47,47%
35	1180	625,7	47,19%
36	856	643,12	48,50%
37	639	621,9	46,90%
38	480	648,57	48,91%
39	289	653,8	49,31%
40	228	639,84	48,25%
41	120	657,02	49,55%
42	54	674,66	50,88%
43	43	677,27	51,08%
44	26	697,82	52,63%
45	13	695,49	52,45%
46 and more	16	718,18	54,16%
TOTAL	64848	495,98	37,40%
0 - 34	60904	486,8	36,71%
35 - 39	3444	634,87	47,88%
40 and more	500	657,91	49,62%

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

For April 2024 (paid in May 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2024.
up to 19	2494	419,48	31,63%
20 - 24	1	420,85	31,74%
25 - 29	4	457,91	34,53%
30	18252	447,94	33,78%
31	10342	441,11	33,27%
32	11130	454,5	34,28%
33	10109	474,17	35,76%
34	8206	487,49	36,76%
35	29166	544,3	41,05%
36	18487	545,72	41,16%
37	17890	559,27	42,18%
38	16564	572,6	43,18%
39	13714	597,25	45,04%
40	10904	618,55	46,65%
41	4704	638,74	48,17%
42	2236	669,89	50,52%
43	1198	695,55	52,45%
44	652	718,23	54,17%
45	285	727,99	54,90%
46 and more	194	755,73	56,99%
TOTAL	176532	533,53	40,24%
0 - 34	60538	456,55	34,43%
35 - 39	95821	559,84	42,22%
40 and more	20173	639,61	48,24%

BENEFICIARIES OF **EARLY AGE PENSIONS BECAUSE OF THE
EMPLOYER'S BANKRUPTCY - ARTICLE 3,** ENTITLED ACCORDING TO
THE PENSION INSURANCE ACT - ***NOT INCLUDING INTERNATIONAL AGREEMENTS***

For April 2024 (paid in May 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2024.
up to 19	0	0	0,00%
20 - 24	0	0	0,00%
25 - 29	1	505,24	38,10%
30	0	0	0,00%
31	13	425,2	32,07%
32	47	443,84	33,47%
33	40	443,79	33,47%
34	21	468,08	35,30%
35	92	547,47	41,29%
36	55	541,97	40,87%
37	47	554,2	41,79%
38	26	596,57	44,99%
39	20	609,79	45,99%
40	9	648,64	48,92%
41	3	673,87	50,82%
42	4	673,89	50,82%
43	2	760,84	57,38%
44	0	0	0,00%
45	0	0	0,00%
46 and more	0	0	0,00%
TOTAL	380	527,58	39,79%
0 - 34	122	446,52	33,67%
35 - 39	240	558,04	42,08%
40 and more	18	670,92	50,60%

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

For April 2024 (paid in May 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2024.
up to 19	83349	311,71	23,51%
20 - 24	61714	379,58	28,63%
25 - 29	65745	479,28	36,14%
30	42204	515,79	38,90%
31	25917	528,33	39,84%
32	25543	534,22	40,29%
33	22702	554,22	41,80%
34	18050	577,24	43,53%
35	74328	615,75	46,44%
36	33675	616,53	46,50%
37	31054	636,3	47,99%
38	29103	663,46	50,03%
39	25459	703,24	53,03%
40	38518	756,83	57,08%
41	42435	704,2	53,11%
42	22897	747,91	56,40%
43	16485	780,91	58,89%
44	12244	814,97	61,46%
45	9983	836,19	63,06%
46 and more	16060	931,69	70,26%
TOTAL	697465	571,85	43,13%
0 - 34	345224	443,26	33,43%
35 - 39	193619	637,86	48,10%
40 and more	158622	771,15	58,16%

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

For April 2024 (paid in May 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2024.
up to 19	35408	321,04	24,21%
20 - 24	17964	388,19	29,28%
25 - 29	18069	434,21	32,75%
30	3058	465,15	35,08%
31	2518	472,65	35,64%
32	2221	485,3	36,60%
33	1961	495,68	37,38%
34	1651	509,15	38,40%
35	1309	511,27	38,56%
36	1066	523,39	39,47%
37	758	538,18	40,59%
38	604	543,48	40,99%
39	381	548,13	41,34%
40	245	566,9	42,75%
41	130	567	42,76%
42	71	611,14	46,09%
43	52	647,39	48,82%
44	32	629,56	47,48%
45	24	655,59	49,44%
46 and more	31	706,79	53,30%
TOTAL	87553	390,72	29,47%
0 - 34	82850	382,49	28,85%
35 - 39	4118	527,49	39,78%
40 and more	585	593,93	44,79%

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

For April 2024 (paid in May 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for March 2024.
up to 19	41243	300,57	22,67%
20 - 24	19005	346,42	26,13%
25 - 29	20856	419,53	31,64%
30	5107	457,16	34,48%
31	4612	478,16	36,06%
32	4569	481,98	36,35%
33	4490	499,23	37,65%
34	3987	517,15	39,00%
35	13002	500,65	37,76%
36	6010	543,69	41,00%
37	4998	569,42	42,94%
38	4361	599,5	45,21%
39	3344	621,46	46,87%
40	14520	609,43	45,96%
41	3301	646,4	48,75%
42	1983	676,71	51,03%
43	1473	706,14	53,25%
44	1020	735,44	55,46%
45	762	767,29	57,87%
46 and more	1578	858,21	64,72%
TOTAL	160221	450,29	33,96%
0 - 34	103869	373,31	28,15%
35 - 39	31715	545,97	41,17%
40 and more	24637	651,61	49,14%