

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

Total number of pensioners

June 2024

1.226.465 (EUR 516,30)



Total number of pensioners

June 2024

not including international agreements

1.039.027 (EUR 580,83 43,9%)



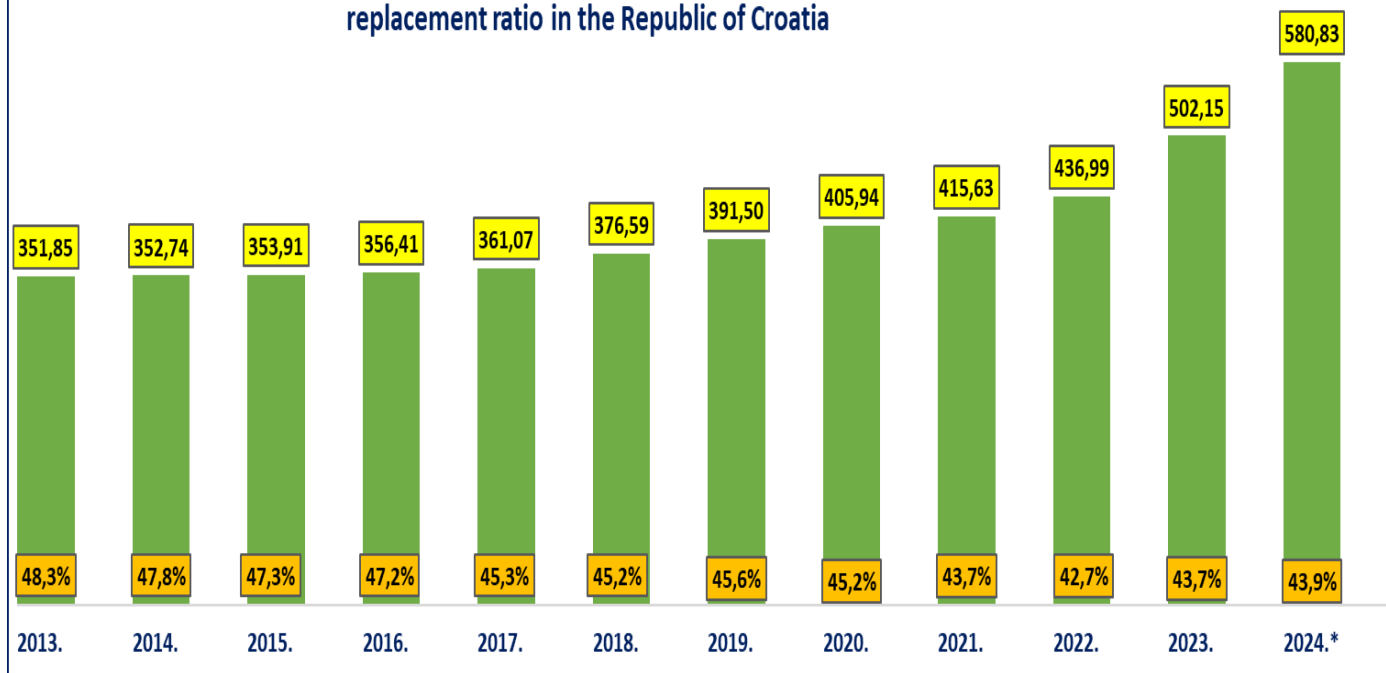
Total number of pensioners

June 2024

according to the international agreements

187.438 (EUR 158,60)

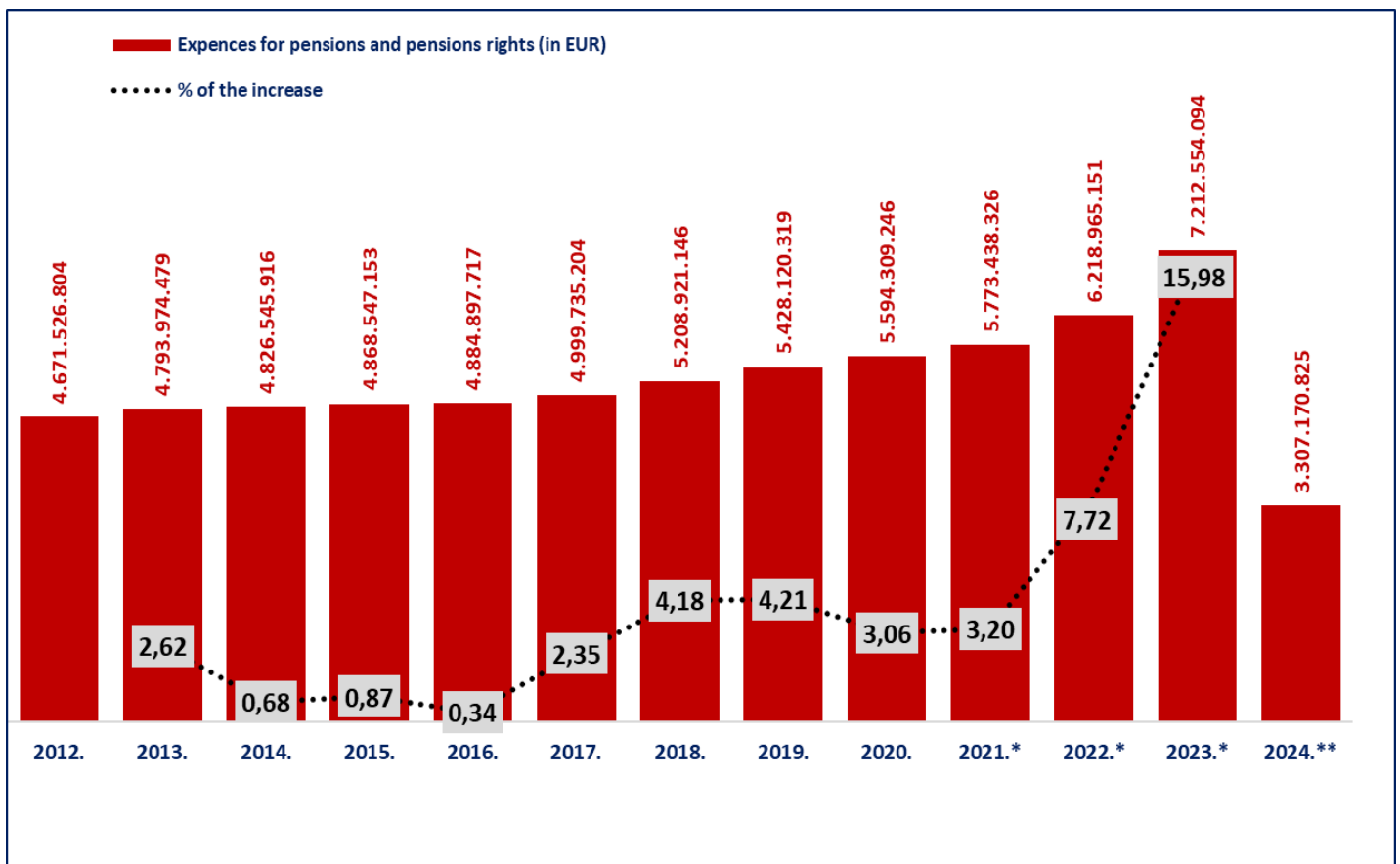
Total net pensions not including international agreements, in euros (EUR), for June, and the net replacement ratio in the Republic of Croatia



* In 2024, an average net salary in the Republic of Croatia is available for May 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 May 2024.
Old age pension	406992	590,02	44,6%
Old age pension for long-term insurees - Art. 35	48959	670,13	50,6%
Old age pension transformed from disability pension	64634	495,99	37,5%
Old age pension - subtotal	520585	585,88	44,3%
Early age pension	176587	533,92	40,3%
Early age pension because of the employer's bankruptcy - Art. 36	381	527,81	39,9%
Old age pension - grand total	697553	572,70	43,3%
Disability pension	87096	390,66	29,5%
Survivor's pension	159347	450,91	34,1%
I. TOTAL	943996	535,34	40,4%
II. Active military personnel - DVO	16060	751,73	56,8%
III. Croatian Homeland War veterans - ZOHBDR	71752	1.136,19	85,8%
IV. Members of the Croatian Defense Council - HVO	7219	628,73	47,5%
GRAND TOTAL I.+II.+III.+IV.	1039027	580,83	43,9%
Basic pension beneficiaries	18335	723,67	54,7%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	102919	600,29	45,3%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	91717	853,53	64,5%
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>	267872	366,80 <i>(247,84)</i>	27,7%
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)		1.324	



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)

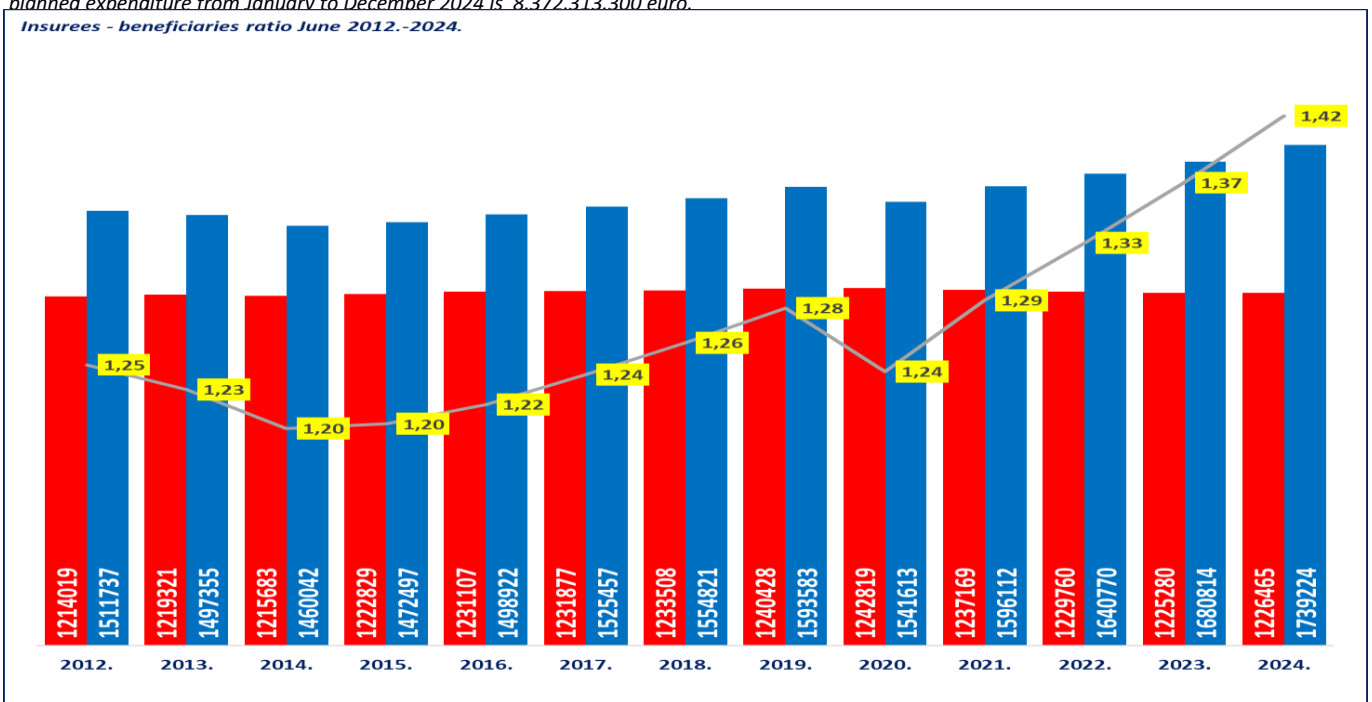
Note:

*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 May 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 June 2024 (paid in July 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2024.
up to 19	61085	288,66	21,80%
20 - 24	46473	349,17	26,37%
25 - 29	49080	451,62	34,11%
30	20750	562,61	42,49%
31	12919	582,89	44,02%
32	12076	593,07	44,79%
33	10629	616,31	46,55%
34	8356	656,65	49,60%
35	43508	663,54	50,12%
36	14244	706,52	53,36%
37	12504	747,15	56,43%
38	12103	789,28	59,61%
39	11548	830,88	62,76%
40	27284	813,39	61,43%
41	13726	835,47	63,10%
42	10537	840,94	63,52%
43	9634	840,52	63,48%
44	8276	857,99	64,80%
45	7793	862,61	65,15%
46 and more	14467	956,74	72,26%
TOTAL	406992	590,02	44,56%
0 - 34	221368	426,57	32,22%
35 - 39	93907	717,98	54,23%
40 and more	91717	853,53	64,47%

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

For June 2024 (paid in July 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2024.
up to 41	25014	641,07	48,42%
42	10489	669,09	50,54%
43	5924	698,51	52,76%
44	3541	729,4	55,09%
45	2109	752,27	56,82%
46 and more	1882	769,28	58,10%
TOTAL	48959	670,13	50,61%
0 - 34	308	544,01	41,09%
35 - 39	28	674,76	50,96%
40 and more	48623	670,93	50,67%

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

For June 2024 (paid in July 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2024.
up to 19	17713	345,40	26,09%
20 - 24	15026	475,48	35,91%
25 - 29	16649	561,2	42,39%
30	3114	601,44	45,43%
31	2583	606,16	45,78%
32	2257	613,71	46,35%
33	1892	634,07	47,89%
34	1453	627,56	47,40%
35	1177	626,18	47,29%
36	855	642,71	48,54%
37	642	621,72	46,96%
38	481	648,03	48,94%
39	289	652,55	49,29%
40	230	639,42	48,29%
41	121	657,56	49,66%
42	55	680,16	51,37%
43	42	667,48	50,41%
44	26	697,82	52,71%
45	13	695,49	52,53%
46 and more	16	716,91	54,15%
TOTAL	64634	495,99	37,46%
0 - 34	60687	486,78	36,77%
35 - 39	3444	634,72	47,94%
40 and more	503	657,52	49,66%

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

For June 2024 (paid in July 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2024.
up to 19	2174	424,61	32,07%
20 - 24	1	420,85	31,79%
25 - 29	4	457,91	34,59%
30	18180	448,43	33,87%
31	10306	441,59	33,35%
32	11088	454,91	34,36%
33	10162	474,47	35,84%
34	8231	487,48	36,82%
35	29168	544,29	41,11%
36	18560	545,59	41,21%
37	17990	558,96	42,22%
38	16696	572,48	43,24%
39	13804	596,57	45,06%
40	10942	618,24	46,69%
41	4708	638,25	48,21%
42	2242	668,83	50,52%
43	1203	694,39	52,45%
44	650	720,02	54,38%
45	286	727,67	54,96%
46 and more	192	756,64	57,15%
TOTAL	176587	533,92	40,33%
0 - 34	60146	457,34	34,54%
35 - 39	96218	559,67	42,27%
40 and more	20223	639,17	48,28%

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 June 2024 (paid in July 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2024.
up to 19	0	0	0,00%
20 - 24	0	0	0,00%
25 - 29	1	505,24	38,16%
30	0	0	0,00%
31	13	425,2	32,11%
32	46	444,77	33,59%
33	40	443,79	33,52%
34	21	468,08	35,35%
35	93	546,79	41,30%
36	56	541,81	40,92%
37	47	554,2	41,86%
38	26	596,57	45,06%
39	20	609,79	46,06%
40	9	648,64	48,99%
41	3	673,87	50,90%
42	4	673,89	50,90%
43	2	760,84	57,47%
44	0	0	0,00%
45	0	0	0,00%
46 and more	0	0	0,00%
TOTAL	381	527,81	39,86%
0 - 34	121	446,89	33,75%
35 - 39	242	557,63	42,12%
40 and more	18	670,92	50,67%

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

For June 2024 (paid in July 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2024.
up to 19	81240	305,56	23,08%
20 - 24	61514	380,05	28,70%
25 - 29	65747	479,35	36,20%
30	42046	516,11	38,98%
31	25823	528,74	39,94%
32	25470	534,47	40,37%
33	22724	554,05	41,85%
34	18066	576,98	43,58%
35	73951	615,76	46,51%
36	33718	616,05	46,53%
37	31187	635,73	48,02%
38	29316	663,28	50,10%
39	25667	702,64	53,07%
40	38476	756,83	57,16%
41	43225	703,16	53,11%
42	23327	746,72	56,40%
43	16805	779,56	58,88%
44	12493	814,03	61,48%
45	10201	835,8	63,13%
46 and more	16557	932,88	70,46%
TOTAL	697553	572,7	43,26%
0 - 34	342630	442,75	33,44%
35 - 39	193839	637,71	48,17%
40 and more	161084	770,87	58,22%

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

For June 2024 (paid in July 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2024.
up to 19	35207	320,81	24,23%
20 - 24	17877	388,13	29,31%
25 - 29	17960	434,19	32,79%
30	3053	465,67	35,17%
31	2508	471,89	35,64%
32	2203	484,65	36,60%
33	1940	495,6	37,43%
34	1632	509,64	38,49%
35	1317	511,73	38,65%
36	1070	522,96	39,50%
37	755	538,07	40,64%
38	595	544,73	41,14%
39	382	550	41,54%
40	252	565,59	42,72%
41	134	565,17	42,69%
42	72	603,51	45,58%
43	52	656,38	49,58%
44	32	621,37	46,93%
45	25	656,64	49,60%
46 and more	30	714,97	54,00%
TOTAL	87096	390,66	29,51%
0 - 34	82380	382,34	28,88%
35 - 39	4119	527,79	39,86%
40 and more	597	592,29	44,73%

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

For June 2024 (paid in July 2024)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for May 2024.
up to 19	40949	300,78	22,72%
20 - 24	18862	346,77	26,19%
25 - 29	20686	419,97	31,72%
30	5065	457,28	34,54%
31	4589	478,31	36,13%
32	4547	481,51	36,37%
33	4460	500,01	37,77%
34	3965	517,35	39,07%
35	12935	500,79	37,82%
36	5966	544,48	41,12%
37	4982	570,04	43,05%
38	4345	598,9	45,23%
39	3353	621,37	46,93%
40	14447	609,83	46,06%
41	3311	646,29	48,81%
42	1994	676,51	51,10%
43	1481	707	53,40%
44	1028	736,25	55,61%
45	776	765,32	57,80%
46 and more	1606	856,52	64,69%
TOTAL	159347	450,91	34,06%
0 - 34	103123	373,6	28,22%
35 - 39	31581	546,27	41,26%
40 and more	24643	652,21	49,26%