

OVERVIEW OF BASIC STATUS INFORMATION ON THE PENSION INSURANCE SYSTEM
for January 2025 (paid in February 2025)

Total number of pensioners

January 2025

1.228.522 (EUR 555,08)



Total number of pensioners

January 2025

not including international agreements

1.038.929 (EUR 625,27 45,9%)



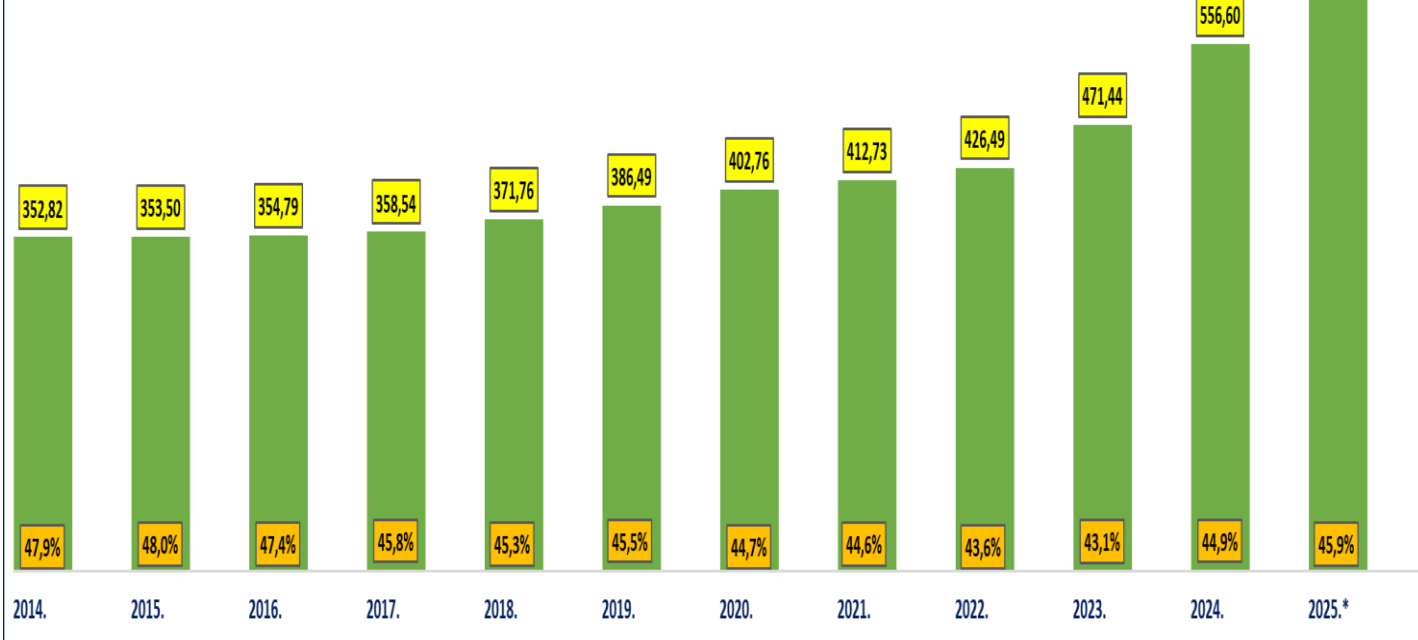
Total number of pensioners

January 2025

according to the international agreements

189.593 (EUR 170,42)

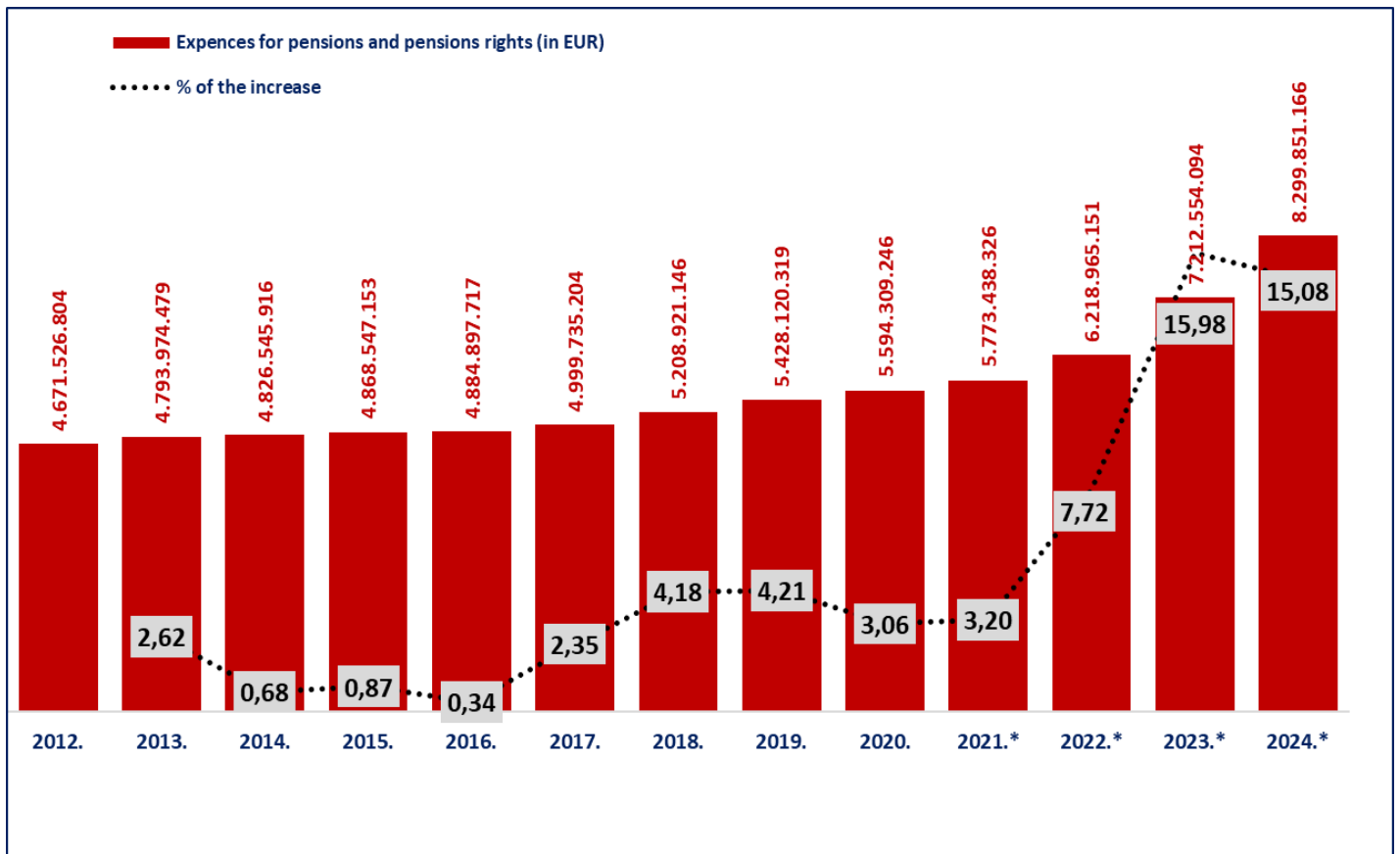
Total net pensions not including international agreements, in euros (EUR), for January, and the net replacement ratio in the Republic of Croatia



* In 2024, an average net salary in the Republic of Croatia is available for December 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 December 2024.
Old age pension	408067	635,24	46,7%
Old age pension for long-term insurees - Art. 35	52252	716,19	52,6%
Old age pension transformed from disability pension	64213	532,66	39,1%
Old age pension - subtotal	524532	630,75	46,3%
Early age pension	177167	573,50	42,1%
Early age pension because of the employer's bankruptcy - Art. 36	383	567,44	41,7%
Old age pension - grand total	702082	616,27	45,3%
Disability pension	84303	419,53	30,8%
Survivor's pension	156981	484,24	35,6%
I. TOTAL	943366	576,72	42,4%
II. Active military personnel - DVO	16075	810,90	59,6%
III. Croatian Homeland War veterans - ZOHBDR	72130	1.213,97	89,2%
IV. Members of the Croatian Defense Council - HVO	7358	674,47	49,6%
GRAND TOTAL I.+II.+III.+IV.	1038929	625,27	45,9%
Basic pension beneficiaries	21909	773,01	56,8%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	106828	644,87	47,4%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	94405	917,75	67,4%
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>	272335	396,58 <i>(269,07)</i>	29,1%
Actual pension value (AVM in EUR) and the adjustment %	13,17	7,46	
Average net salary in the Republic of Croatia for December 2024., in EUR (source: State Bureau of Statistics)		1.361	



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)

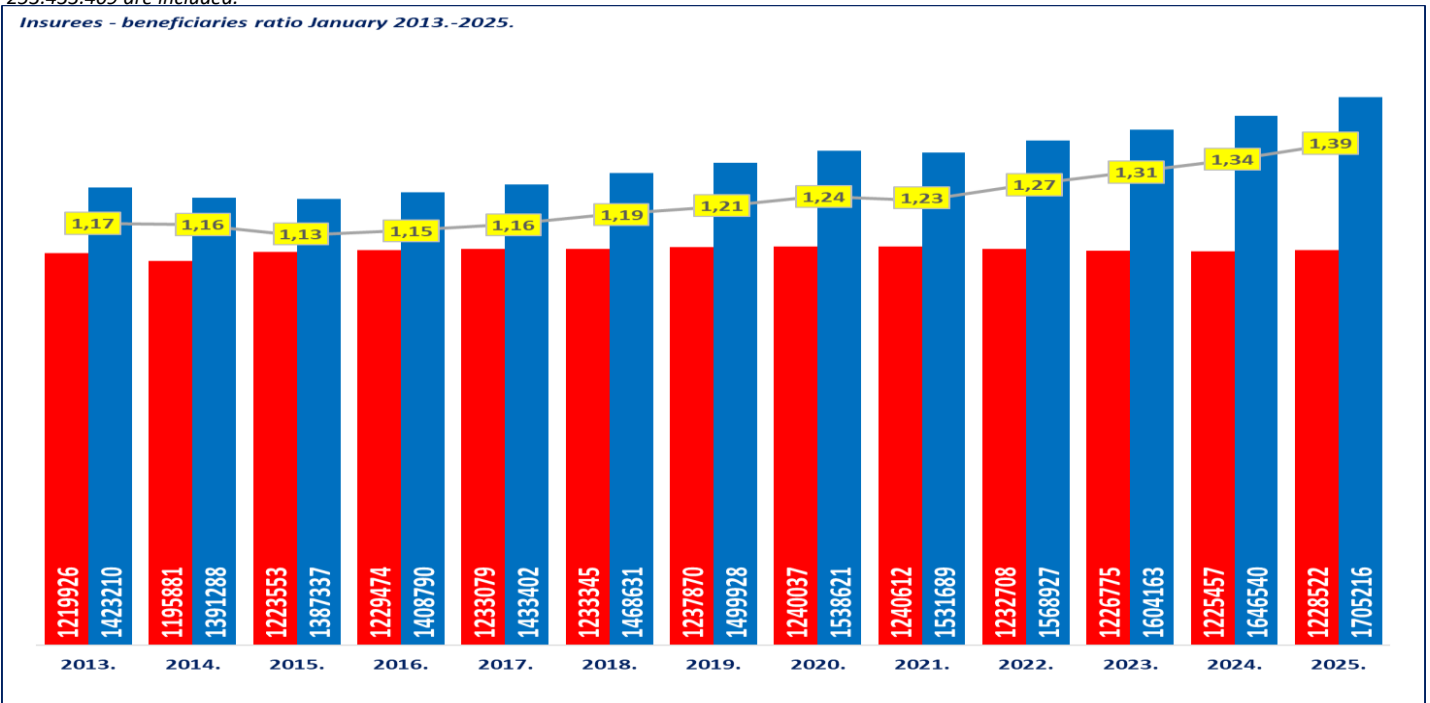
Note:

*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.

*For 2024, 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 253.433.409 are included.



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

For January 2025 (paid in February 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2024.
up to 19	60200	305,61	22,45%
20 - 24	46689	375,74	27,61%
25 - 29	49569	484,73	35,62%
30	20379	604,96	44,45%
31	12768	625,84	45,98%
32	11999	636,23	46,75%
33	10570	660,24	48,51%
34	8437	700,74	51,49%
35	42071	713,81	52,45%
36	14158	757,74	55,68%
37	12566	799,13	58,72%
38	12303	842,97	61,94%
39	11953	886,69	65,15%
40	26748	874,56	64,26%
41	14156	895,31	65,78%
42	10948	902,04	66,28%
43	10055	902,18	66,29%
44	8739	918,93	67,52%
45	8272	926,79	68,10%
46 and more	15487	1028,55	75,57%
TOTAL	408067	635,24	46,67%
0 - 34	220611	456,97	33,58%
35 - 39	93051	771,30	56,67%
40 and more	94405	917,75	67,43%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

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

For January 2025 (paid in February 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2024.
up to 41	26888	684,78	50,31%
42	11190	716,00	52,61%
43	6305	748,52	55,00%
44	3718	780,78	57,37%
45	2178	804,68	59,12%
46 and more	1973	822,46	60,43%
TOTAL	52252	716,19	52,62%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

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

For January 2025 (paid in February 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2024.
up to 19	17753	374,36	27,51%
20 - 24	14956	512,09	37,63%
25 - 29	16472	602,63	44,28%
30	3060	642,85	47,23%
31	2520	650,60	47,80%
32	2225	658,39	48,38%
33	1861	677,40	49,77%
34	1407	672,69	49,43%
35	1157	664,70	48,84%
36	872	684,05	50,26%
37	643	667,79	49,07%
38	490	693,52	50,96%
39	288	699,77	51,42%
40	232	681,08	50,04%
41	121	701,74	51,56%
42	58	730,50	53,67%
43	42	719,54	52,87%
44	27	745,88	54,80%
45	13	750,56	55,15%
46 and more	16	770,00	56,58%
TOTAL	64213	532,66	39,14%
0 - 34	60254	522,95	38,42%
35 - 39	3450	677,19	49,76%
40 and more	509	702,80	51,64%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

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

For January 2025 (paid in February 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2024.
30	19676	478,65	35,17%
31	10159	475,57	34,94%
32	10933	489,69	35,98%
33	10351	509,86	37,46%
34	8412	523,48	38,46%
35	29173	584,34	42,93%
36	18649	585,67	43,03%
37	18269	599,84	44,07%
38	17033	612,87	45,03%
39	14079	637,58	46,85%
40	11141	661,71	48,62%
41	4730	683,78	50,24%
42	2235	716,17	52,62%
43	1212	742,52	54,56%
44	646	773,24	56,81%
45	283	778,51	57,20%
46 and more	186	808,18	59,38%
TOTAL	177167	573,50	42,14%
0 - 34	59531	491,91	36,14%
35 - 39	97203	600,22	44,10%
40 and more	20433	684,04	50,26%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

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 January 2025 (paid in February 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2024.
31	14	469,24	34,48%
32	46	479,73	35,25%
33	40	479,72	35,25%
34	21	502,81	36,94%
35	92	588,44	43,24%
36	56	582,23	42,78%
37	49	592,77	43,55%
38	27	637,67	46,85%
39	19	647,26	47,56%
40	10	694,33	51,02%
41	3	723,84	53,18%
42	4	723,75	53,18%
43	2	817,15	60,04%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	383	567,44	41,69%
0 - 34	121	482,52	35,45%
35 - 39	243	597,95	43,93%
40 and more	19	718,11	52,76%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

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

For January 2025 (paid in February 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2024.
up to 19	80482	326,10	23,96%
20 - 24	61646	408,82	30,04%
25 - 29	66047	514,13	37,78%
30	41319	555,02	40,78%
31	25460	568,25	41,75%
32	25203	574,33	42,20%
33	22822	593,12	43,58%
34	18277	616,77	45,32%
35	72493	660,77	48,55%
36	33735	660,42	48,52%
37	31527	680,65	50,01%
38	29853	709,04	52,10%
39	26339	751,32	55,20%
40	38131	811,15	59,60%
41	45159	752,52	55,29%
42	24435	799,40	58,74%
43	17616	835,75	61,41%
44	13130	872,29	64,09%
45	10746	897,92	65,98%
46 and more	17662	1002,98	73,69%
TOTAL	702082	616,27	45,28%
0 - 34	341256	474,98	34,90%
35 - 39	193947	683,67	50,23%
40 and more	166879	826,86	60,75%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

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

For January 2025 (paid in February 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2024.
up to 19	34022	343,59	25,25%
20 - 24	17291	417,06	30,64%
25 - 29	17336	466,22	34,26%
30	2949	500,48	36,77%
31	2442	507,28	37,27%
32	2128	521,18	38,29%
33	1903	534,23	39,25%
34	1600	546,53	40,16%
35	1279	550,35	40,44%
36	1045	560,92	41,21%
37	746	580,33	42,64%
38	584	584,12	42,92%
39	381	590,04	43,35%
40	240	608,78	44,73%
41	139	607,66	44,65%
42	71	644,23	47,34%
43	58	696,68	51,19%
44	30	669,61	49,20%
45	24	702,04	51,58%
46 and more	35	753,88	55,39%
TOTAL	84303	419,53	30,83%
0 - 34	79671	410,42	30,16%
35 - 39	4035	567,27	41,68%
40 and more	597	636,59	46,77%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).

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

For January 2025 (paid in February 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for December 2024.
up to 19	40407	321,26	23,60%
20 - 24	18530	371,36	27,29%
25 - 29	20315	450,67	33,11%
30	4982	491,24	36,09%
31	4516	512,69	37,67%
32	4448	517,05	37,99%
33	4351	537,84	39,52%
34	3891	556,96	40,92%
35	12594	538,97	39,60%
36	5872	584,49	42,95%
37	4871	612,34	44,99%
38	4327	645,18	47,40%
39	3322	664,88	48,85%
40	14112	656,15	48,21%
41	3361	693,47	50,95%
42	2035	723,72	53,18%
43	1508	757,61	55,67%
44	1058	789,81	58,03%
45	804	810,49	59,55%
46 and more	1677	914,14	67,17%
TOTAL	156981	484,24	35,58%
0 - 34	101440	400,12	29,40%
35 - 39	30986	587,46	43,16%
40 and more	24555	701,52	51,54%

Number of beneficiaries not including Active Military Personnel (DVO), Police Officers (PO) and Authorised Officials (OSO).