

OVERVIEW OF BASIC STATUS INFORMATION ON THE PENSION INSURANCE SYSTEM
for December 2024 (paid in January 2025)

Total number of pensioners

December 2024

1.227.302 (EUR 554,40)



Total number of pensioners

December 2024

not including international agreements

1.038.489 (EUR 624,23 45,7%)



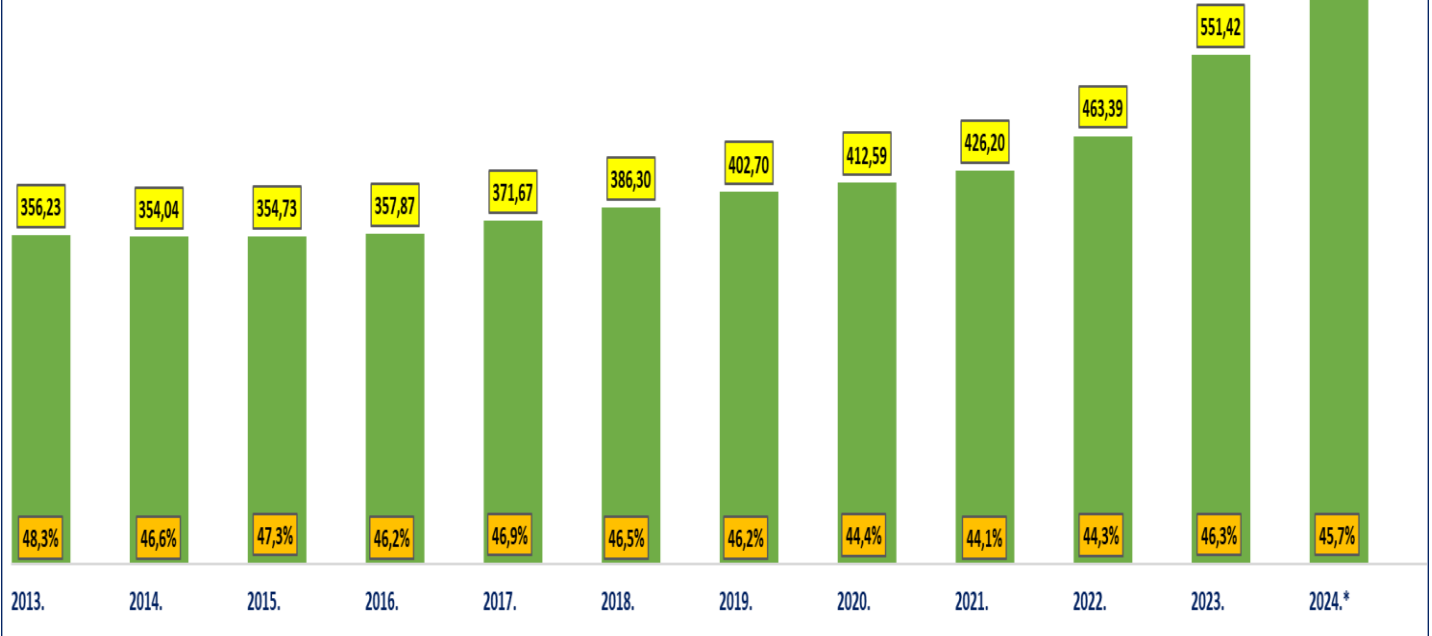
Total number of pensioners

December 2024

according to the international agreements

188.813 (EUR 170,38)

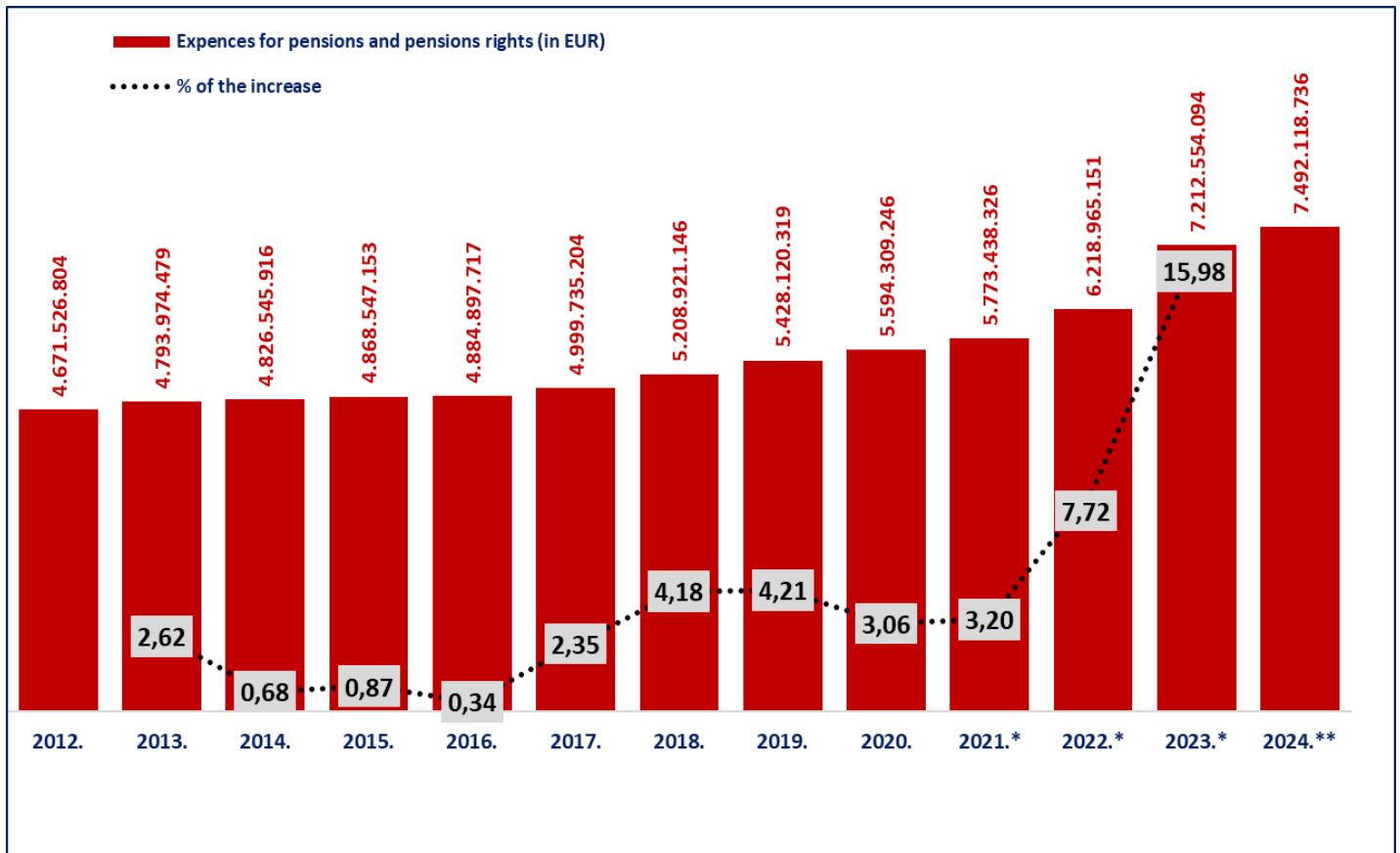
Total net pensions not including international agreements, in euros (EUR), for December, and the net replacement ratio in the Republic of Croatia



* In 2024, an average net salary in the Republic of Croatia is available for November 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 November 2024.
Old age pension	407558	633,85	46,4%
Old age pension for long-term insurees - Art. 35	51448	715,50	52,4%
Old age pension transformed from disability pension	64482	532,71	39,0%
Old age pension - subtotal	523488	629,41	46,1%
Early age pension	176851	572,83	41,9%
Early age pension because of the employer's bankruptcy - Art. 36	384	567,07	41,5%
Old age pension - grand total	700723	615,10	45,0%
Disability pension	84664	419,15	30,7%
Survivor's pension	157523	484,14	35,4%
I. TOTAL	942910	575,63	42,1%
II. Active military personnel - DVO	16097	806,61	59,0%
III. Croatian Homeland War veterans - ZOHBDR	72142	1.213,81	88,9%
IV. Members of the Croatian Defense Council - HVO	7340	672,76	49,3%
GRAND TOTAL I.+II.+III.+IV.	1038489	624,23	45,7%
Basic pension beneficiaries	21630	770,27	56,4%
Beneficiaries receiving their personal pension and a part of the survivor's pension (DOM)	106556	644,62	47,2%
Net average ZOMO (Pension Insurance Act) old age pension with 40 or more years of qualifying period	94408	915,62	67,0%
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>	272094	395,56 (268,82)	29,0%
Actual pension value (AVM in EUR) and the adjustment %	13,17	7,46	
Average net salary in the Republic of Croatia for November 2024., in EUR (source: State Bureau of Statistics)		1.366	



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)

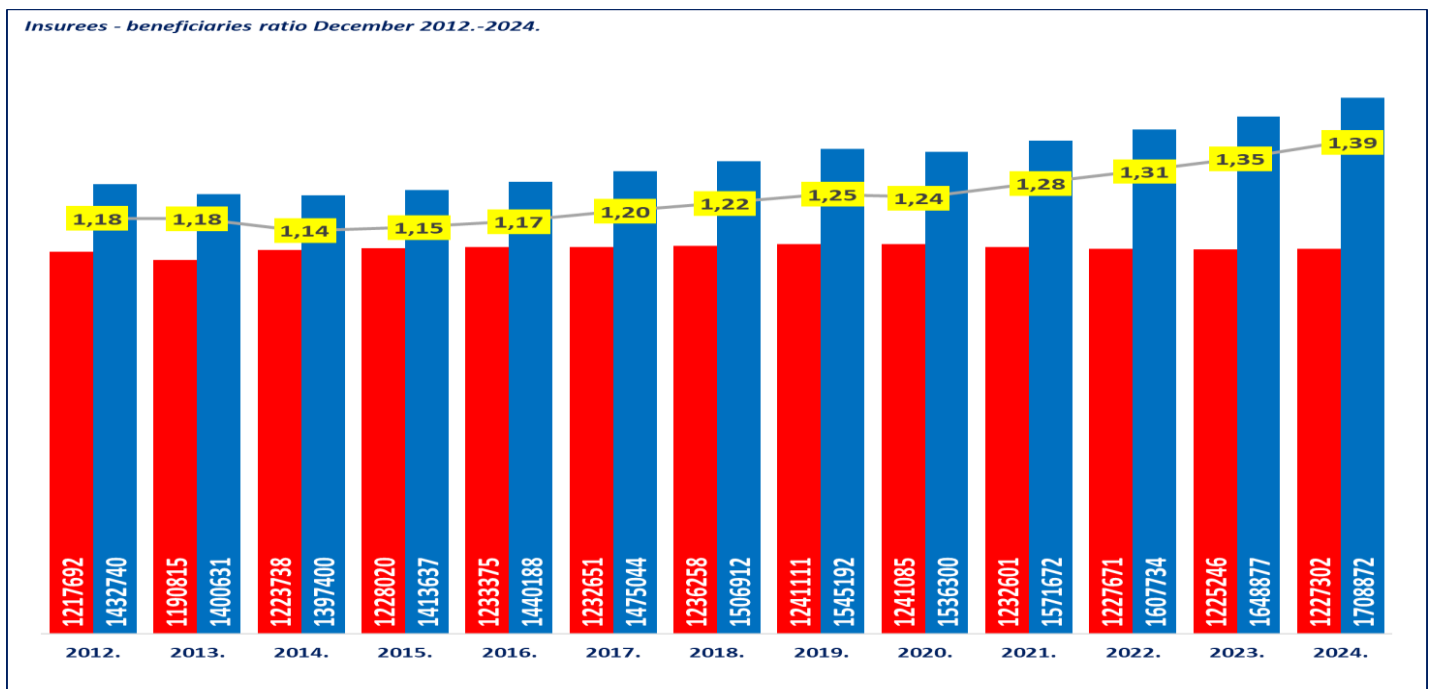
Note:

*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 November 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 December 2024 (paid in January 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for November 2024.
up to 19	58915	295,52	21,63%
20 - 24	46759	375,34	27,48%
25 - 29	49634	484,12	35,44%
30	20466	604,24	44,23%
31	12844	624,99	45,75%
32	12062	635,38	46,51%
33	10607	659,21	48,26%
34	8444	699,69	51,22%
35	42351	713,32	52,22%
36	14204	756,67	55,39%
37	12597	797,40	58,37%
38	12317	841,27	61,59%
39	11950	884,95	64,78%
40	26906	872,89	63,90%
41	14128	893,64	65,42%
42	10929	900,26	65,90%
43	10043	899,35	65,84%
44	8720	917,59	67,17%
45	8258	924,66	67,69%
46 and more	15424	1025,80	75,10%
TOTAL	407558	633,85	46,40%
0 - 34	219731	454,87	33,30%
35 - 39	93419	770,07	56,37%
40 and more	94408	915,62	67,03%

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 December 2024 (paid in January 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for November 2024.
up to 41	26152	685,01	50,15%
42	11144	713,50	52,23%
43	6286	746,18	54,63%
44	3716	777,91	56,95%
45	2180	802,03	58,71%
46 and more	1970	820,13	60,04%
TOTAL	51448	715,50	52,38%

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 December 2024 (paid in January 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for November 2024.
up to 19	17813	374,19	27,39%
20 - 24	15013	511,93	37,48%
25 - 29	16546	602,55	44,11%
30	3079	643,02	47,07%
31	2537	650,42	47,61%
32	2234	659,11	48,25%
33	1867	678,11	49,64%
34	1424	672,85	49,26%
35	1164	665,38	48,71%
36	877	684,75	50,13%
37	646	667,87	48,89%
38	486	694,68	50,86%
39	288	701,16	51,33%
40	231	681,58	49,90%
41	121	701,67	51,37%
42	57	728,61	53,34%
43	43	716,66	52,46%
44	27	745,83	54,60%
45	13	750,56	54,95%
46 and more	16	770,00	56,37%
TOTAL	64482	532,71	39,00%
0 - 34	60513	522,99	38,29%
35 - 39	3461	677,85	49,62%
40 and more	508	702,58	51,43%

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 December 2024 (paid in January 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for November 2024.
30	19344	478,05	35,00%
31	10176	475,09	34,78%
32	10954	488,91	35,79%
33	10337	508,96	37,26%
34	8391	522,46	38,25%
35	29218	583,64	42,73%
36	18657	584,60	42,80%
37	18284	598,77	43,83%
38	16997	612,03	44,80%
39	14053	636,55	46,60%
40	11136	660,82	48,38%
41	4728	683,04	50,00%
42	2245	715,64	52,39%
43	1215	741,98	54,32%
44	645	772,53	56,55%
45	285	777,99	56,95%
46 and more	186	807,55	59,12%
TOTAL	176851	572,83	41,93%
0 - 34	59202	491,24	35,96%
35 - 39	97209	599,28	43,87%
40 and more	20440	683,30	50,02%

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 December 2024 (paid in January 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for November 2024.
31	14	469,24	34,35%
32	46	479,97	35,14%
33	40	478,49	35,03%
34	21	502,81	36,81%
35	93	587,69	43,02%
36	56	581,27	42,55%
37	49	592,76	43,39%
38	27	637,67	46,68%
39	19	647,25	47,38%
40	10	694,33	50,83%
41	3	723,84	52,99%
42	4	723,75	52,98%
43	2	817,15	59,82%
44	0	0,00	0,00%
45	0	0,00	0,00%
46 and more	0	0,00	0,00%
TOTAL	384	567,07	41,51%
0 - 34	121	482,20	35,30%
35 - 39	244	597,40	43,73%
40 and more	19	718,11	52,57%

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 December 2024 (paid in January 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for November 2024.
up to 19	78221	315,96	23,13%
20 - 24	61773	408,54	29,91%
25 - 29	66186	513,73	37,61%
30	41476	554,55	40,60%
31	25570	567,78	41,57%
32	25296	573,77	42,00%
33	22851	592,47	43,37%
34	18280	616,02	45,10%
35	72826	660,36	48,34%
36	33794	659,52	48,28%
37	31576	679,42	49,74%
38	29827	708,06	51,83%
39	26310	750,09	54,91%
40	38283	810,00	59,30%
41	45046	750,52	54,94%
42	24379	797,46	58,38%
43	17589	833,28	61,00%
44	13108	870,50	63,73%
45	10736	895,66	65,57%
46 and more	17596	1000,24	73,22%
TOTAL	700723	615,10	45,03%
0 - 34	339653	473,38	34,65%
35 - 39	194333	682,78	49,98%
40 and more	166737	824,90	60,39%

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 December 2024 (paid in January 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for November 2024.
up to 19	34158	343,13	25,12%
20 - 24	17353	416,71	30,51%
25 - 29	17419	465,92	34,11%
30	2970	500,24	36,62%
31	2459	506,47	37,08%
32	2141	520,66	38,12%
33	1911	533,69	39,07%
34	1606	547,25	40,06%
35	1284	549,14	40,20%
36	1046	560,78	41,05%
37	747	580,04	42,46%
38	588	583,38	42,71%
39	384	590,29	43,21%
40	244	608,48	44,54%
41	138	606,38	44,39%
42	70	646,46	47,33%
43	58	694,90	50,87%
44	30	669,61	49,02%
45	24	689,71	50,49%
46 and more	34	743,71	54,44%
TOTAL	84664	419,15	30,68%
0 - 34	80017	410,07	30,02%
35 - 39	4049	566,72	41,49%
40 and more	598	634,84	46,47%

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 December 2024 (paid in January 2025)

Qualifying period (years)	Number of beneficiaries	Average net pension amount	Net replacement rate for November 2024.
up to 19	40482	321,42	23,53%
20 - 24	18603	371,29	27,18%
25 - 29	20405	450,58	32,99%
30	5001	491,12	35,95%
31	4530	512,25	37,50%
32	4471	516,73	37,83%
33	4388	537,09	39,32%
34	3910	556,05	40,71%
35	12666	538,96	39,46%
36	5890	584,47	42,79%
37	4890	612,69	44,85%
38	4348	644,03	47,15%
39	3326	665,14	48,69%
40	14180	656,04	48,03%
41	3361	692,71	50,71%
42	2036	723,25	52,95%
43	1504	756,38	55,37%
44	1062	789,42	57,79%
45	805	811,28	59,39%
46 and more	1665	914,59	66,95%
TOTAL	157523	484,14	35,44%
0 - 34	101790	400,15	29,29%
35 - 39	31120	587,32	43,00%
40 and more	24613	701,06	51,32%

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