

## 2025 SME COUNTRY FACT SHEET

# CROATIA

- In 2024, SMEs in Croatia grew in both employment and inflation-adjusted value added, with growth rates of 5.8% and 1.1%, respectively. All size classes experienced growth in both indicators, with the highest growth seen in micro-enterprises, with 7.3% and 2.0%, respectively.
- Concerning 2025, Croatian SMEs are forecasted to grow further: employment growth will continue to be substantial, at 2.6%. Moreover, SME real value added is expected to grow by 3.4%. The services sector will play a leading role in this tendency, especially Real estate activities (L), Professional, scientific, and technical activities (M), and Administrative and support services (N): in all three cases, employment growth will exceed 3.5%, and real value added will grow by more than 5%.
- Construction, one of the biggest industrial ecosystems in Croatia, saw significant growth in 2024: its SME employment grew by 5.5%, and the increase in inflation-adjusted value added reached 9.6%. Another key ecosystem for the national economy, Tourism, thrived as well, with growth rates exceeding 7.5% and 2.3%, respectively.
- Regarding 2025, all 14 industrial ecosystems will grow in both indicators. The most prominent growth is expected in the Digital and Cultural and Creative Industries: Digital will grow by 4.6% in both SME employment and SME inflation-adjusted value added, and the respective growth rates for Cultural and Creative Industries exceed 3.8%.

### SME development 2023-2024



SMEs in the 'non-financial business sector'. Estimates produced by JRC.

### Enterprises by number of employees

	ENTERPRISES		PERSONS EMPLOYED		VALUE ADDED	
	NUMBER	SHARE	NUMBER	SHARE	€ BILLION	SHARE
<b>Micro</b> (0-9 persons employed)	209 708	92.6%	402 726	31.7%	8.6	22.1%
<b>Small</b> (10-49 persons employed)	14 151	6.2%	266 753	21.0%	8.3	21.3%
<b>Medium</b> (50-249 persons employed)	2 194	1.0%	218 932	17.2%	7.4	19.0%
<b>Total SMEs</b> (0-249 persons employed)	226 053	99.8%	888 411	70.0%	24.3	62.4%
<b>Large enterprises</b> (250+ persons employed)	451	0.2%	380 875	30.0%	14.7	37.6%

The data for 2024 are estimates produced by JRC, based on 2008-2023 figures from national and Eurostat databases.