



ATLANTIC GRUPA d.d.
Miramarska cesta 23
10 000 Zagreb

SECURITY: ATGR / ISIN: HRATGRRRA0003
3ATG2 / ISIN: HRATGRO25CA5
LEI: 3157002G3ENYCZEB1A25
HOME MEMBER STATE: Croatia
REGULATED MARKET SEGMENT: Prime Market of the Zagreb Stock Exchange

Zagreb, 20 May 2025

Notification on the Final Terms of the Bond Issuance

ATLANTIC GRUPA dioničko društvo za unutarnju i vanjsku trgovinu, with its registered office in Zagreb, Miramarska cesta 23, registered with the Court Registry of the Commercial Court in Zagreb under registration number (MBS): 080245039, OIB: 71149912416 (the "**Issuer**"), on 19 May 2025 published an invitation to subscribe the bond under the ticker symbol ATGR-O-305A and International Securities Identification Number (ISIN) HRATGRO305A0, bearing a fixed annual interest rate with semi-annual interest payments and bullet principal repayment after five (5) years (the "**Bonds**").

Pursuant to Articles 17 and 21 of Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC, the final terms of the Bond issuance are set out below:

Issuer:	ATLANTIC GRUPA d.d.
Bond Ranking and Type:	The Bonds represent the direct, unsecured and unconditional obligations of the Issuer and are <i>pari passu</i> with all other current and future unsecured and unsubordinated obligations of the Issuer, except for those obligations that may have preference under mandatory provisions of law. Under applicable regulations, in the event of the Issuer's bankruptcy, claims under the Bonds shall be subordinated to claims of a higher statutory priority, such as employee claims and claims secured by collateral rights.
Currency of Issuance:	EUR
Total Nominal Amount of the Bond Issuance	EUR 80,000,000.00

Nominal Value per Bond:	EUR 1.00				
Total Number of Bonds Issued:	80,000,000				
Ticker Symbol:	ATGR-O-305A				
ISIN:	HRATGRO305A0				
Maturity:	5 years				
Principal Repayment:	Bullet, at maturity				
Issue Date:	23 May 2025				
Maturity Date:	23 May 2030				
Reference Interest Rate:	2.55%				
Risk Premium:	0.35 p.p.				
Yield:	2.90%				
Issue Price:	99.884%				
Issue Price Determination Date:	20 May 2025				
Fixed Interest Rate:	2.875%, paid semi-annually				
First Interest Payment Date:	23 November 2025				
Interest Payment Dates: <i>(If the interest payment date falls on a non-business day, payment shall be made on the next business day, which excludes Saturdays, Sundays, and public holidays in the Republic of Croatia.)</i>	Interest Payment Date		Interest Accrual Period		
			From, and including	Until, and excluding	No. of days
	1.	23/11/2025	23/5/2025	23/11/2025	184
	2.	23/5/2026	23/11/2025	23/5/2026	181
	3.	23/11/2026	23/5/2026	23/11/2026	184
	4.	23/5/2027	23/11/2026	23/5/2027	181
	5.	23/11/2027	23/5/2027	23/11/2027	184
	6.	23/5/2028	23/11/2027	23/5/2028	182
	7.	23/11/2028	23/5/2028	23/11/2028	184
	8.	23/5/2029	23/11/2028	23/5/2029	181
	9.	23/11/2029	23/5/2029	23/11/2029	184
	10.	23/5/2030	23/11/2029	23/5/2030	181
Interest Accrual Method:	Act/Act				
Call Price: <i>(The Issuer has the right to redeem the Bonds prior to maturity at any time after one (1) year from the Issue Date, at the redemption price set out below. In addition to the Clean Call Price, the Issuer shall pay interest accrued from, and including, the preceding Interest Payment Date up to, but excluding, the Call Date.)</i>	Clean Call Price	Call Period			
		From, and including:		Until, and excluding:	
		103.00%		23 May 2026*	23 May 2027
		102.00%		23 May 2027*	23 May 2028
		101.00%		23 May 2028*	23 May 2029
100.00%		23 May 2029*	23 May 2030		
* <i>If the end of the specified period is not a Business day, the first following Business day shall apply.</i>					
Clearing and Settlement:	Central Depository & Clearing Company Inc. (CDCC)				
Listing:	Official Market of the Zagreb Stock Exchange				



Governing Law:	Law of the Republic of Croatia
Joint Lead Managers:	ERSTE&STEIERMÄRKISCHE BANK d.d., OTP banka d.d., Privredna banka Zagreb d.d., Raiffeisenbank Austria d.d. i Zagrebačka banka d.d.

Note:

As of the date of this Notification on the Final Terms, payment of funds and/or delivery of Existing Bonds for swap purposes has not yet been completed, nor has the issuance and admission of the Bonds in the depository services of the CDCC. Payment of funds and/or delivery of Existing Bonds for swap will be conducted in accordance with the Instructions for payment and/or delivery of the Existing Bonds to investors, which will be provided by the Issuer and/or the Joint Lead Managers on 21 May 2025. The issuance and admission of the Bonds via CDCC is expected to occur on 23 May 2025. All maturity dates in this Notification are based on that expected issue date.

Atlantic Grupa d.d.