

ATLANTIC GRUPA d.d.
Miramarska 23
10 000 Zagreb

SECURITY: ATGR / ISIN:HRATGRRA0003
3ATG / ISIN: HRATGRO216A9
LEI: 3157002G3ENYCZEB1A25
HOME MEMBER STATE: Croatia
REGULATED MARKET SEGMENT: Prime Market of the Zagreb Stock Exchange

Zagreb, 11 December 2020

Notice on the final terms of the bond issue

ATLANTIC GRUPA joint stock company for internal and external trade, with its registered office in Zagreb, Miramarska 23, registered with the Court Registry of the Zagreb Commercial Court under the registration number (MBS): 080245039, PIN (OIB): 71149912416 ("Issuer"), has, by means of a public offering, on 11 December 2020 issued bonds, ticker symbol ATGR-O-25CA and international securities identification number (ISIN) HRATGRO25CA5 at a fixed annual interest rate with a semi-annual payment of interest and a single maturity after 5 (five) years ("Bonds").

The Issuer hereby notifies that the Bond issue was successful, i.e. the nominal amount of HRK 300,000,000.00, or 100% of the allocated nominal amount of the Bonds, was paid for within the stipulated period.

The Bonds were included in depository services, as well as clearing and settlement services, of the Central Depository and Clearing Company ("SKDD") based on the SKDD's decision of 11 December 2020, available on the following link:

https://www.skdd.hr/portal/f?p=100:2:1917681103946:::P2_SEC_CODE,P2_PROCESS,P2_PROCESS_VALUE:X4FFVL,10,16102

Pursuant to the provisions of Article 17 and Article 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 issue are provided below:

Issuer:	ATLANTIC GRUPA d.d.
Bond ranking and type:	The Bonds constitute direct, unsecured and unconditional obligations of the Issuer, ranking <i>pari passu</i> among themselves and with all other present and future unsecured and unsubordinated obligations of the Issuer, except obligations which are mandatorily preferred by law. Pursuant to the applicable regulations,

ATLANTIC GRUPA

	in the case of the Issuer's bankruptcy, claims under the Bonds shall be subordinated to claims of the first higher payment priority order, which have a legally guaranteed priority in their settlement, such as, for instance, workers' claims and claims secured by preferential rights relating to the assets encumbered by preferential rights.				
Issue currency:	HRK				
Total nominal amount of the Bond issue:	HRK 300,000,000.00				
Nominal amount of a single Bond:	HRK 1,000.00				
Total number of issued Bonds:	300,000				
Ticker symbol:	ATGR-O-25CA				
ISIN:	HRATGRO25CA5				
Maturity:	5 years				
Repayment of principal:	Single, at maturity				
Issue date:	11 December 2020				
Maturity date:	11 December 2025				
Reference interest rate:	0.378%				
Risk premium:	0.50%				
Yield:	0.878%				
Issue price:	99.985%				
Issue price determination date:	08 December 2020				
Fixed interest rate:	0.875%, semi-annual payment				
First interest due date:	11 June 2021				
Interest due dates: <i>(If an interest due date falls on a non-business day, payment of interest shall be made on the first following business day, i.e. any day except Saturday, Sunday, public and religious holidays in the Republic of Croatia.)</i>	Interest due dates		Interest accrual period		
			From, and including	Until, but excluding	Number of days
	1.	11/06/2021	11/12/2020	11/06/2021	182
	2.	11/12/2021	11/06/2021	11/12/2021	183
	3.	11/06/2022	11/12/2021	11/06/2022	182
	4.	11/12/2022	11/06/2022	11/12/2022	183
	5.	11/06/2023	11/12/2022	11/06/2023	182
	6.	11/12/2023	11/06/2023	11/12/2023	183
	7.	11/06/2024	11/12/2023	11/06/2024	183
	8.	11/12/2024	11/06/2024	11/12/2024	183
	9.	11/06/2025	11/12/2024	11/06/2025	182
10.	11/12/2025	11/06/2025	11/12/2025	183	
Accrued interest calculation:	Act/Act				
Cancellation price: <i>(The Issuer is entitled to cancel the Bonds before their maturity, at any time after the expiry of 2 (two) years from the Bond Issue Date, whereas it will redeem them at the price indicated in the table on the right side.)</i>	Net cancellation price		Cancellation period		
			From, and including:	Until, but excluding:	
	100.50%		11 December 2022	11 December 2023	
	100.25%		11 December 2023	11 December 2024	
	100.00%		11 December 2024	11 December 2025	

ATLANTIC GRUPA

Clearing and settlement:	Central Clearing and Depository Company d.d.
Admission:	Official market of the Zagreb Stock Exchange
Applicable law:	Law of the Republic of Croatia
Joint Issuing Agents:	Erste&Steiermärkische Bank d.d., OTP banka d.d., Privredna banka Zagreb d.d., Raiffeisenbank Austria d.d., Zagrebačka banka d.d.

Atlantic Grupa d.d.