



**ZAGREBAČKI
HOLDING**

Ulica grada Vukovara 41, Zagreb

LEI: 74780090ND4TXRKKO752

Home member state: Croatia

ISIN: HRZGHOO287A8

Symbol: 3ZGH2

Zagreb Stock Exchange, Inc.

Segment: Official Market

Zagreb, 4 November 2025

**CROATIAN FINANCIAL SERVICES
SUPERVISORY AGENCY**
Official register of prescribed information
ZAGREB STOCK EXCHANGE INC.
OTS HINA

OTHER PRESCRIBED INFORMATION – Zagreb Holding Ltd has concluded a loan agreement in the amount of up to 131 million euros, thereby securing more favorable repayment terms.

The company Zagreb Holding Ltd (ZGH), after obtaining the approval of the City Assembly of the City of Zagreb, concluded a loan agreement in the amount of up to 131 million euros with a Club of Banks consisting of Zagrebačka banka and Erste & Steiermärkische Bank. The legal advisors of the law firm Mišković & Mišković on the Banks Club's side, and the law firm Gospić Plazina Štojs on the Zagrebački holding d.o.o.'s side, participated in this process.

The new agreement does not represent additional borrowing, but rather provides significantly more favorable terms for the continuation of debt repayment, which has so far been within the framework of the 2022 Loan Agreement. The new loan is contracted with a fixed interest rate of 2,33%, and the guarantee amounts to 60 million euros, provided exclusively through a mortgage on real estate.

The previous loan was concluded in September 2022 with the Club of Banks, in the amount of up to 240 million euros, for the purpose of urgently stabilizing the financial situation at that time and servicing existing loan obligations and liabilities toward suppliers. The previously agreed interest rate was variable, with an average interest margin of 3,04%, increased by the 6-month EURIBOR. The required guarantees amounted to 240 million euros and included mortgages on real estate, co-debtorship of subsidiaries, as well as a partial guarantee by the City of Zagreb.

Since that time, the loan debt of Zagreb Holding Ltd has been almost halved thanks to accelerated debt repayment. Owing to the possibility of contracting significantly more favorable conditions for continuing debt repayment, the total interest cost over the repayment period has been reduced by nearly 13 million euros compared to the previously agreed terms.

ZAGREB HOLDING Ltd

ZAGREBAČKI HOLDING d.o.o.

Ulica grada Vukovara 41, 10000 Zagreb
www.zgh.hr
OIB: 85584865987
MBS: 080042653
Trgovački sud u Zagrebu
Temeljni kapital: 437.166.150,00 eura
uplaćen u cijelosti

Uprava: Ivan Novaković, Matija Subašić-Maras, Dubravko Karačić, Damir Novinić

BANKA

Zagrebačka banka d.d., Zagreb
Privredna banka Zagreb d.d., Zagreb
Erste & Steiermärkische Bank d.d., Rijeka
OTP banka d.d., Split
Raiffeisenbank Austria d.d., Zagreb
Hrvatska poštanska banka d.d., Zagreb

IBAN

HR 6623 60000 110136 0753
HR 9623 40009 111022 9364
HR 5524 02006 110046 8888
HR 3024 07000 110017 9527
HR 9824 84008 113502 6334
HR 8123 90001 119803 3482

