



**ZAGREBAČKI
HOLDING**

LEI: 74780090ND4TXRKKO752

Home member state: CROATIA

ISIN: HRZGHOO237A3

Symbol: 3ZGH

ZSE, official market

Zagreb, September 27th 2022

CROATIAN FINANCIAL SERVICES

SUPERVISORY AGENCY

Official register of prescribed information

ZAGREB STOCK EXCHANGE INC.

NOTICE OF PRESCRIBED INFORMATION

Information on the conclusion of the Long-Term Syndicate Loan Agreement

26th September 2022 Zagreb Holding Ltd. ("Company") with the syndicate of Banks consisting of: Erste & Steiermarkische bank d.d., Nova Hrvatska banka d.d., OTP banka d.d., Privredna banka Zagreb d.d., Raiffeisenbank Austria d.d. and Zagrebačka banka d.d., signed a Long-Term Syndicate Loan Agreement in kuna equivalent up to the amount of 240 million euros ("Loan Agreement"). In this process, as Agent and Coordinator participated Zagrebačka banka d.d, as legal advisers for syndicate of Banks Mišković & Mišković law firm d.o.o. and Madirazza & partners law firm d.o.o. as Company's legal advisers.

12th September 2022 at its 15th session, the City Assembly of the City of Zagreb adopted a Conclusion on giving its consent to the long-term borrowing and refinancing of existing loan obligations and the provision of guarantees for long-term borrowing of the Company while on 19th September 2022. the City of Zagreb received a consent to the guarantee from the Ministry of Finance of the Republic of Croatia for the Loan Agreement of the company Zagrebački holding d.o.o.

Of the total amount of the Credit Agreement, 92% is used to refinance the loans found that were granted before June 2021. The remaining 8% refers to new borrowing that will allow the completion of certain projects of operational restructuring of the Company and the Zagreb Holding Group ("ZGH Group").

According to the Company's estimates, the refinancing and liabilities undertaken by the Credit Agreement in question have not led to or will jeopardize the Company's ability to continue to perform its obligations to investors in an orderly manner. On the contrary, during 2022 and 2023, this refinancing will allow the Company to create significant cash flows for (i) the complete consolidation of the liquidity of the Company and the ZGH Group (ii) the further implementation of the operational restructuring activities of the ZGH Group; and (iii) the platform of the new investment cycle of the ZGH Group from 2023.

Furthermore, this refinancing, through the realization of the Credit Agreement, combined with the effects of operational restructuring, is a prerequisite for stabilizing the operations of the Company and the ZGH Group, which will be one of the main elements for the successful realization of the goals for 2023, and forms a quality basis for the transformation towards the long-term sustainability of the ZGH Group's business.

Zagreb Holding Ltd.