



Corporate notes ATGR-O-169A

Zagreb **20.09.2011** - Atlantic Grupa d.d. for domestic and foreign trade, headquartered in Zagreb, Miramarska 23, registered in the Court of registration at Commercial Court in Zagreb under subject register number (MBS) 080245039, personal identification number (OIB) 71149912416 issues Notes amidst restructuring of its maturity debt structure, i.e. refinancing of Notes issued 06 December 2006, maturing 06 December 2011, quoted on the Official market of the Zagreb Stock Exchange under ticker ATGR-O-11CA.

According to the Capital Markets Act, Article 351, Paragraph 1, Item 3, the Notes are issued through a public offering addressed to investors who shall for the subscribed securities pay the amount of at least EUR 50,000.00 per investor, for each separate offer, in kuna counter value according to the mid exchange rate of the Croatian National Bank, valid on the date of issue, without prior publication of the Prospectus and according to the following terms:

Issue Amount:	115.0 million kuna.
Joint Agents:	Raiffeisenbank Austria d.d., Zagrebačka banka d.d.
Issue Price:	99.375%
Denomination:	The Notes will be issued in the denomination of HRK 1.00 each.
Form of Notes:	The Notes will be issued in dematerialised form.
Maturity:	The Notes will be redeemed at their principal amount on 20.09.2016
Interest:	The Issuer will pay interest on the Notes semi-annually at the fixed rate of 6.75% per annum ("Fixed Interest"). The Fixed Interest under the Notes is calculated on the basis of the actual number of days in the period for which interest is calculated i.e. the period from, and including, the maturity date of the last interest until, but excluding, the maturity date of the period for which interest is calculated.
Status of the Notes:	The Notes are direct, unsecured, unconditional obligation of the Issuer, without any preference among themselves and rank at least pari passu with all other, present and future unsecured and unsubordinated.



- Listing:** The Issuer intends to list the Notes on the Official Market of the Zagreb Stock Exchange.
- Depository and Settlement Agency:** The Notes will be included in services of the depository and reconciliation and settlement of the Central Depository Clearing Company.
- Governing Law:** The Notes will be governed by Croatian law.