



HRVATSKA POŠTANSKA BANKA d.d.

Management Board

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No: F00-83/26-SS

LEI	529900D5G4V6THXC5P79
Home Member State of Issuer	Republic of Croatia
ISIN	HRHPB0RA0002
Stock Exchange Identifier	HPB
Regulated Market/ Segment	Zagreb Stock Exchange Inc. Official Market

Zagreb Stock Exchange Inc.

Croatian Financial Services Supervisory Agency ("HANFA")

Croatian News Agency OTS HINA

Subject: HRVATSKA POŠTANSKA BANKA, p.l.c.

- **Other non-regulated information**
- **Signing of a long-term loan agreement with Hrvatske autoceste d.o.o.**

Hrvatska poštanska banka p.l.c. (hereinafter: the Bank) considers it relevant to inform the investment community that, on 30 July 2026, it signed a long-term loan agreement with Hrvatske autoceste d.o.o. in an amount up to EUR 2,126,206,600.76, plus interest, fees and costs.

For this transaction, the Government of the Republic of Croatia issued a 100% state guarantee, pursuant to the Budget Act and the Act on the Execution of the State Budget of the Republic of Croatia for 2026.

Marko Badurina, President of the Management Board of HPB, stated that through this agreement the Bank confirms its role as a reliable financial partner of the Republic of Croatia in financing strategic infrastructure: "The more favourable refinancing terms are a result of the Bank's strong position and its commitment to supporting key national projects."

The loan amount is divided into two parts: Tranche A, in the amount of EUR 1,526,206,600.76, shall be used to refinance the existing long-term club loan from 2023, while Tranche B, in the amount of EUR 600,000,000.00, will be used for financing new capital investments in motorway infrastructure.

This represents the largest single lending transaction in the Bank's corporate history, with a positive effect on the volume and profitability of the Bank's loan portfolio.

Hrvatska poštanska banka, p.l.c.