ING-GRAD

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Company: ING-GRAD Jsc., Kalinovica 3, 10000 Zagreb
VAT ID: 93245284305
Stock Exchange Ticker: IG
Security Identifier: IG-R-A
Home member state: Republic of Croatia
Regulated Market: Zagreb Stock Exchange
Market Segment: Official Market
Issuer's LEI: 747800V0634Q77II6N67
ISIN: HRIG00RA0009

Zagreb Stock Exchange Inc.
Ivana Lučića 2a
10000 Zagreb

Croatian Financial Services Supervisory Agency
Franje Račkoga 6
10000 Zagreb

HINA ots@hina.hr

Issuer -Web

SUBJECT: Notice of Agreement on Essential Contract Terms

- inside information

The Issuer has, in the course of negotiations, agreed with Allegheny Park Residence Ltd. for Real Estate Management, with its registered office in Zagreb, Trakošćanska ulica 4, Personal Identification Number (OIB): 66626567983, on the essential terms of a construction contract with an estimated value of EUR 50,000,000.00 (fifty million euros) excluding VAT, relating to the 'Allegheny Park Residence Tower 1' project at Zavrtnica in Zagreb.

The Issuer, in its capacity as lender, has, in the course of negotiations, agreed with ALLEGHENY FINANCIAL Ltd. for investments and project development, with its registered office in Zagreb, Trakošćanska ulica 4, Personal Identification Number (OIB): 56388790507, in its capacity as borrower, on the essential terms of a general-purpose collateralised loan agreement in the amount of EUR 16,000,000.00 (sixteen million euros).

The agreements require the prior approval of the Issuer's Supervisory Board before they may be entered into, and their entry into force is subject to the fulfilment of certain agreed conditions.

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The Issuer will, as before, provide timely public disclosure of all information relating to the above agreements in accordance with applicable regulations.

Zagreb, 23 October 2026 **ING-GRAD Jsc.**