

SMW d.o.o., with its registered office in Babina Greda (Municipality of Babina Greda)

Kralja Tomislava 21, entered in the court register of the Commercial Court in Osijek under number (MBS): 030257844, OIB: 61196033940, represented by the director HANNES DALLINGER, (hereinafter referred to as the LENDER)

and

CONCESSUM d.o.o., with its registered office in Zagreb (City of Zagreb), Ilica

191C, entered in the court register of the Commercial Court in Zagreb under number (MBS): 080794052, OIB: 87763205610, represented by MARGITA ŠKARA and KREŠIMIR BORANIĆ (hereinafter referred to as the BORROWER)

LOAN AGREEMENT

The Lender approves and the Borrower accepts the loan under the terms of this Agreement.

Article 1.

In order to maintain business liquidity, the Lender grants the Borrower a loan in the amount of EUR 180,000.00.

The Lender will pay the loan to the Borrower no later than February 1, 2025, and the contracting parties can also agree on payment in three installments.

Article 2.

The Borrower shall return the loan from Article 1 of this Agreement no later than within two years with a grace period of 6 (six) months from the date of disbursement of the loan.

The contracting parties agree that the loan is repaid quarterly in annuities.

According to the decision of the Ministry of Finance, Narodna Novina No. 151/2024, the interest rate on loans concluded between affiliated companies for the year 2025 is 4.38% per year. The interest rate is variable, and in accordance with the decisions of the Ministry of Finance.

Article 3.

The Borrower may repay the loan earlier than the deadline set out in Article 2 of this Agreement, if this is allowed by the current liquidity situation or offset with the Lender's obligations with the Lender's prior notice and consent.

The Contracting Parties mutually agree that the repayment of the debt may also be carried out by offsetting mutual claims.

Article 4.

The Contracting Parties agree that the instrument of security for the collection of the claim under this Agreement is:

- A blank promissory note signed by the Borrower, certified by a notary public in accordance with the provisions of the Enforcement Act.

Article 5.

The Signatories agree that all possible disagreements will be resolved by agreement, otherwise the court in Zagreb shall have jurisdiction.

Article 6.

This Agreement is drawn up in two identical copies, one for each party.

In Zagreb, 10.02.2025.

LENDER:

SMW d.o.o.
Ulica Zvonka Bušića 26
HR-35252, Gromačnik
OIB: 61196033940

BORROWER:

 **CONCESSION**
d.o.o. za posredovanje
pri zastijavanju, Zagreb
OIB: 61763205618