

## FINAL TERMS

### MiFID II Product Governance / Eligible Counterparties, Professional Clients and Retail Clients Target Market

Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Bonds has led to the conclusion that (i) the target market for the Bonds is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, "MiFID II") and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Bonds to retail clients are appropriate: investment advice, and portfolio management, and non-advised services, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Bonds (a "Distributor") should take into consideration the manufacturer's target market assessment; however, a Distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Bonds (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

Draft Final Terms dated 3 June 2026

#### AB "AGATHUM"

Legal entity identifier (LEI): 485100B2ROTV660EVN19

Issue of up to EUR 2,000,000 Bonds due 2029

under the General Terms and Conditions for the Issuance of Fixed Rate Bonds up to EUR 5,000,000 with the Maturity up to 3 Years

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the "Conditions") set forth in the General Terms and Conditions for the Issuance of Fixed Rate Bonds up to EUR 5,000,000 with the Maturity up to 3 Years (the "*General Terms and Conditions*") which forms part of the Information Document dated 3 June 2026 which constitutes an offering document for the purposes of the Law on Securities of the Republic of Lithuania. This document constitutes the Final Terms of the Bonds described herein and must be read in conjunction with the Information Document, including General Terms and Conditions, in order to obtain all relevant information.

The Information Document and Final Terms are available for viewing on the Issuer's website [www.agathum.com](http://www.agathum.com). Copies may also be obtained from the registered office of the Issuer at the address Vaisių str. 16A, Kaunas, the Republic of Lithuania.

Upon listing, the Information Document and Final Terms will be also available for viewing on the website of AB Nasdaq Vilnius ("Nasdaq Vilnius") (<https://nasdaqbaltic.com/>).

The Bonds under these Final Terms are offered under public offering in the Republic of Lithuania, the Republic of Latvia and the Republic of Estonia. Therefore, the distribution of these Final Terms, including Information Document, in certain jurisdictions may be restricted by law. The public offering is made under the Information Document based on Article 3(2)(b) of the Prospectus Regulation in accordance with Articles 5(2) and 7 of the Law on Securities of the Republic of Lithuania.

1.	<b>Issuer:</b>	AB "AGATHUM"
2.	<b>Status of the Bonds:</b>	Unsecured
3.	<b>Specified Currency:</b>	Euro (EUR)
4.	<b>Aggregate Nominal Amount:</b>	
	<b>(i) Series:</b>	Up to EUR 2,000,000, with the possibility to increase up to EUR 5,000,000
	<b>(ii) Tranche:</b>	Up to EUR 2,000,000, with the possibility to increase up to EUR 5,000,000
5.	<b>Issue Price:</b>	EUR 100

6.	<b>Specified Denominations:</b>	EUR 100
7.	(i) <b>Issue Date:</b>	12 June 2026
	(ii) <b>Interest Commencement Date:</b>	Issue Date
8.	<b>Maturity Date:</b>	12 June 2029
9.	<b>Final Redemption Amount:</b>	Subject to any early redemption, the Bonds will be redeemed on the Maturity Date at 100% per Nominal Amount.
10.	<b>Call Option:</b>	Issuer Call ( <i>See paragraph 15 below</i> )
11.	<b>Put Option:</b>	Investor Put ( <i>See paragraph 16 below</i> )
12.	<b>Date of General Meeting of Shareholders decision for issuance of Bonds obtained:</b>	3 June 2026
13.	<b>Trustee:</b>	As of the date of these Final Terms – UŽDAROJI AKCINĖ BENDROVĖ “AUDIFINA”, a limited liability company, established and existing under the laws of the Republic of Lithuania, corporate ID code 125921757, with its registered address at A. Juozapavičiaus str. 6, Vilnius, Lithuania.
<b>PROVISIONS RELATING TO INTEREST PAYABLE</b>		
14.	<b>Fixed Rate Bond Provisions</b>	
	(i) <b>Interest Rate:</b>	The Fixed Rate of Interest is 9% per annum in respect of the period from (and including) the Interest Commencement Date to (but excluding) the Maturity Date payable in arrears on each Interest Payment Date.
	(ii) <b>Interest Payment Date(s):</b>	12 September, 12 December, 12 March and 12 June in each year
	(iii) <b>Day Count Fraction:</b>	30E/360
<b>PROVISIONS RELATING TO EARLY REDEMPTION</b>		
15.	<b>Call Option</b>	Applicable
	(i) <b>Optional Redemption Date(s):</b>	Any Business Day no earlier than 6 (six) months after the Issue Date.
	(ii) <b>Optional Redemption Amount(s) of each Bond:</b>	<p>Bonds may be in whole or partially redeemable at the option of the Issuer prior to their Maturity Date in accordance with the following conditions:</p> <ul style="list-style-type: none"> <li>• early redemption may occur at the discretion of the Issuer no earlier than 6 (six) months after the Issue Date;</li> <li>• if early redemption date occurs after 6 (six) months from the Issue Date but not later than 12 (twelve) months after the Issue Date, the respective Early Optional Redemption Amount will be equal to 101.00% of Nominal Amount plus accrued Interest from last Interest payment date;</li> <li>• if early redemption date occurs after 12 (twelve) months from the Issue Date but not later than 18 (eighteen) months after the Issue Date, the respective Early Optional Redemption Amount will be equal to 100.50% of Nominal Amount plus accrued Interest from last Interest payment date;</li> <li>• if early redemption date occurs 18 (eighteen) months after the Issue Date, the respective Early</li> </ul>

		Optional Redemption Amount will be equal to 100.00% of Nominal Amount plus accrued Interest from last Interest payment date.
	(iii) Notice period:	Not less than 14 calendar days
16.	<b>Put Option</b>	Only due to Change of Control, De-listing Event or Listing Failure
	(i) Change of Control Put Date / De-listing Event or Listing Failure Put Date / Optional Redemption Date:	The 5th (fifth) Business Day following the expiration of the Change of Control Put Period / De-listing Event or Listing Failure Put Period
	(ii) Optional Redemption Amount of each Bond:	101% per Nominal Amount
	(iii) Change of Control Put Period / De-listing Event or Listing Failure Put Period / Notice period:	Not more than 30 days
<b>GENERAL PROVISIONS APPLICABLE TO THE BONDS</b>		
17.	<b>Form of Bonds:</b>	The Bonds shall be issued in non-material registered form. The book-entry and accounting of the dematerialized securities in the Republic of Lithuania, the Republic of Latvia and the Republic of Estonia, which will be admitted to trading on the First North (Nasdaq Vilnius), shall be made by Nasdaq CSD. Entity to be in charge of keeping the records will be the Issuer. The Bonds shall be valid from the date of their registration until the date of their redemption. No physical certificates will be issued to the Investors. Principal and interest accrued will be credited to the Bondholders' accounts through Nasdaq CSD.
18.	<b>Governing Law:</b>	The Bonds, and any non-contractual obligations arising out of or in connection therewith, shall be governed by and construed in accordance with the laws of the Republic of Lithuania.
19.	<b>Jurisdiction:</b>	Any dispute or claim arising out of or in relation to the Bonds, including any non-contractual obligation arising out of or in connection with the Bonds, shall be finally settled by the courts of the Republic of Lithuania.

## PART B – OTHER INFORMATION

1.	<b>LISTING AND ADMISSION TO TRADING</b>	
	(i) Admission to Trading:	Application will be made for Bonds issued under these Final Terms to be admitted on the Issue Date to listing and trading on the First North of Nasdaq Vilnius.
	(ii) Estimate of total expenses related to admission to trading:	EUR 3,000
2.	<b>RATINGS</b>	The Bonds to be issued are not rated.
3.	<b>INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER</b>	
	Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the offer of the Bonds has an interest material to the offer. The Dealer and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary	

	course of business.	
<b>4.</b>	<b>YIELD</b>	
	Indication of yield:	9%
		<i>The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.</i>
<b>5.</b>	<b>OPERATIONAL INFORMATION</b>	
	(i) ISIN:	LT0000137812
	(ii) Delivery:	Delivery against payment (“ <b>DvP</b> ”) for new investors. Free of Payment (“ <b>FoP</b> ”) shall be applicable for investors who pay for the subscribed Bonds with the redemption proceeds of the Issuer’s Existing Bonds (ISIN LT0000409286).
	(iii) Settlement Date	12 June 2026
<b>6.</b>	<b>SUBSCRIPTION AND DISTRIBUTION</b>	
	(i) Subscription period:	4 June 2026 – 10 June 2026 at 3.00pm (Vilnius time)
	(ii) Method of Distribution:	Non-syndicated
	(iii) Name of Dealer:	AB Artea Bankas
	(iv) Minimum Investment Amount:	EUR 100 (1 Bond)
	(v) Allocation Rules:	Bonds will be allocated by giving priority to the Subscription Order of those Investors who pay for the subscribed Bonds with the redemption funds of the Issuer’s Existing Bonds (ISIN LT0000409286) and the scope of the Subscription Orders satisfaction is not greater than the nominal value of the bonds (ISIN LT0000409286).  All other Subscription Orders shall be satisfied and the number of Bonds to be allocated to each Investor shall be determined upon the discretion of the Issuer.
<b>7.</b>	<b>OTHER INFORMATION</b>	
	(i) Use of Proceeds:	The proceeds of the issue of Bonds will be used to refinance maturing bonds under ISIN LT0000409286 and for other general corporate purpose of the Issuer and its Group.
	(ii) Information about the securities of the Issuer that are already admitted to trading:	The Issuer’s bonds under ISIN LT0000409286 are admitted to trading on the First North of AB Nasdaq Vilnius.