

E.M.E. Development Bond

5.00% coupon plus participation in annual profit and in capital appreciation



Terms & Conditions	
ISSUER	E.M.E. Development GmbH Südliche Hauptstr. 23, 83700 Rottach-Egern, Germany www.eme-group.de www.eme-group.de/ihs-info
FINANCIAL INSTRUMENT	Bearer bond with 5.00% fixed interest rate and 12.5% share in the annual profit and in capital appreciation
ISSUE DATE	27. November 2019
OFFER	Private placement
PAYING AGENT	flatexDEGIRO Bank AG Rotfeder-Ring 7, 60327 Frankfurt, Germany
DEPOSITARY	Clearstream Banking AG, Frankfurt, Germany
WKN, ISIN	WKN A2YN7Y, ISIN DE000A2YN7Y3
APPLICABLE LAW	Germany
REGULATORY AUTHORITY	BaFin (German Federal Financial Supervisory Authority)
CURRENCY	Euro
EMISSION VOLUME	Up to EUR 4,000,000
DENOMINATION	EUR 100,000 per partial bearer bond
FIXED INTEREST / COUPON	5.00 % p.a. semi-annual payment, on May 27th and Nov 27th
DURATION, REDEMPTION	November 27, 2025 Repayment in the amount of 99% of the nominal amount on November 27, 2025; Repayment in the amount of 1% as of November 27, 2027 with second payment from "participation in capital appreciation"
NET INCOME	12.5% share of the annual profit Withdrawal: 12.5% of the annual surplus minus a base amount of EUR 500,000 and offset against fixed interest of the same year. Settlement and payment on May 27th of the following year.
CAPITAL GAIN	12.5% share in the increase in company value Determination of the increase in value: Difference from the assumed value on November 27, 2019 in the amount of EUR 12.5 million and value on November 27, 2025; Capping after deduction of a fungibility discount in the amount of 20% at 35 million euros; Appraisal by independent auditor according to IDWS1; Payment will be made in half on November 27, 2026 and on November 27, 2027.
SENIORITY	Qualified subordination agreement
CONTROL RIGHTS	Semi-annual reports and audited annual accounts; Advisory board mandate for subscribers from a subscription volume of EUR 2 million.
LEGAL STATUS	The place of performance and jurisdiction are the registered office of the company. The issuing contract and the General Terms and Conditions (AAB) are subject to the legal system of the Federal Republic of Germany.
DEPOSIT AAB	www.eme-group.de/ihs