

Indicative Terms and Conditions

2026.04.10

Issuer	UAB Capitalica Residential
Status	Unsecured bonds
Amount	Up to EUR 5 million
Tranches / Issuances	Up to 3/4 Tranches, 1 st tranche issuance in April 2026
Tenor	24 months
Amortization	At maturity
Final maturity date	April 2028
Use of proceeds	Financing the acquisition and development of the land plot located in Riga, Latvia
Target market	High net worth individuals
Denominations	EUR 1 000
Issuer call option	Callable not earlier than after 12 months after 1 st Issuance (i.e. April 2027), with no early redemption fees
Coupon	8% per annum (paid semi-annually)
Distribution fee:	3% of the amount of the placed 1 st tranche (EUR 2 million). Proportionally lower fee for next tranches, equalizing to the total of 2% of the full amount of the placed issue (EUR 5 million)
Key undertakings	<p><u>Applicable for the Issuance:</u></p> <ul style="list-style-type: none"> • RE valuation of the land plot in Riga, Latvia is provided before issuance (Expected valuation ~ EUR 7 million) • Own funds invested into the project > EUR 1 million, in the form of Issuer's share capital, shareholders' loans • Bilateral reporting requirement: on a yearly basis • Limitation on dividends and additional borrowings (excl. shareholders' loans, loan provided by BigBank and other loans reviewed and confirmed by BeMyBond) • Other common undertakings (pari passu, change of control, cross default etc.)
Financial covenants	<ul style="list-style-type: none"> • LTV <85% (first reporting period 12 months after the 1st tranche issuance)
Placement	Public offering through crowdfunding platform BeMyBond
Documentation	Stand-alone under European crowdfunding regulation
Trustee	UAB Iflas

Other Conditions

Accounting agent:

FMĮ UAB Kapitalo srautai.

Total costs: The preliminary costs that you will incur are detailed below:

- Legal costs: The crowdfunding documentation that we will prepare together can be either covered by inhouse resources or reviewed by external lawyers: EUR ~500-1 000
 - Trustee: EUR ~1 800 –2 200 per year, depending on the number of tranches
 - Nasdaq depository: EUR ~120 issue registration and EUR ~300 quarterly fee
 - Accounting of transferable securities: EUR ~500 per year, depending on the Issuer's activity
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