



Lawyers

ENGELHART / RICHTER / PARTNER
RECHTSANWÄLTE

Dr. Karl F. Engelhart em.

Mag. Clemens Richter

Dr. Thomas Engelhart

MMag. Dr. Christian Hahn-Gergely

Dr. Lukas Peichtl*

To the clients of
European American Investment Bank AG

Vienna, on 13.12.2024
Euram/KONK / ET/HT

Insolvency proceedings European American Investment Bank Aktiengesellschaft

short: Euram Bank (Company Register - FN 286544 p)
5 S 225/24 h, Commercial Court Vienna, IE: 10.12.2024

Ladies and Gentlemen!

I hereby announce that by order of the Commercial Court on December 10, 2024, bankruptcy proceedings were opened over the assets of European American Investment Bank Aktiengesellschaft and that I was appointed as liquidator. The edict and the additional content are enclosed.

For information on filing a claim, reference is made to the additional content of the insolvency edict. If you still have securities in a custody account, we would like to point out that it is not necessary to file a claim with the court to surrender these securities.

You also have the option to have your claim registered at your own expense by a lawyer you trust or by one of the officially privileged creditor protection associations (AKV: www.akv.at, KSV 1870: www.ksv.at or ÖVC: www.creditreform.at).

If you do not have a point of delivery in Austria and are not represented, you will also be asked to name a domestic point of delivery.

We would like to point out that all claims must be filed with the court exclusively in the EURO currency. Claims in foreign currencies must be converted into EURO at the exchange rate applicable on 10.12.2024 (USD: 1.0527; CAD: 1.4908; CHF: 0.9267; GBP: 0.82555).

Yours sincerely

Dr. Thomas Engelhart

Enclosures



Certified translation from German into English

Beglaubigte Übersetzung aus dem Deutschen ins Englische

[Provided: 10/12/2024 1:46 p.m.]

[Logo]

REPUBLIC OF AUSTRIA
VIENNA COMMERCIAL COURT

5 S 225/24h - 1

(Please indicate in all correspondence)

Marxergasse 1a
1030 Vienna

Tel.: +43 1 51528 305380

OFFICIAL ANNOUNCEMENT OF INSOLVENCY OPENING OF INSOLVENCY PROCEEDINGS

With respect to the assets of

European American Investment Bank Aktiengesellschaft
in short: Euram Bank
Schottenring 18, 1010 Vienna
Companies' register number 286544p

insolvency proceedings are hereby opened upon the request of a creditor.

The debtor is not entitled to self-administration (section 74 (2) (6) last sentence).
The insolvency proceedings concerned are main proceedings under the European
Insolvency Regulation (EIR).

The person stated below is appointed as insolvency practitioner (liquidator):

Dr. Thomas Engelhart, attorney-at-law
1030 Vienna, Esteplatz 4
Tel. 712 33 30-0, fax 712 33 30-30
E-mail: kanzlei@engelhart.at

The person stated below is appointed as deputy:

Mag. Clemens Richter, attorney-at-law
1030 Vienna, Esteplatz 4
Tel. 712 33 30-0, fax 712 33 30-30
E-mail: kanzlei@engelhart.at

First creditors' meeting, *Berichtstagsatzung* (translator's note: hearing for the insolvency practitioner to report on the current situation) and *Allgemeine Prüfungstagsatzung* (translator's note: hearing where the claims registered by the creditors are dealt with, a decision is made regarding the continuation or shutdown of the business etc.):

6 March 2025, 9.30 a.m., room 1712, 17th floor at this court

Registration deadline: 20/02/2025

Insolvency creditors are requested to register their claims within that period.

Parties entitled to release of property from the bankrupt's estate (*Aussonderungsberechtigte*) and parties entitled to preferred satisfaction (*Absonderungsberechtigte*) of a claim to income from an employment relationship or to any other recurring payments serving as income replacement are requested to assert their rights of release of property that is not part of the bankrupt's assets or any rights of preferred satisfaction within that period.

The insolvency proceedings shall be effectively opened at the start of the day following the day of announcement in the insolvency file (*Insolvenzdatei*) (www.edikte.justiz.gv.at).

Foreign creditors who do not have any place of service in Austria are requested to nominate an agent authorised to accept service with a place of service in Austria at the time of registration of their claims or no later than 14 days following that date. If the party concerned fails to comply with this request within the period stipulated, further documents will be served without proof of service until an appropriate agent authorised to accept service, or a place of service in Austria, has been notified to the court. The document shall be deemed served 14 days after being posted (section 98 ZPO [Austrian code of civil procedure] in conjunction with section 252 IO [insolvency regulations]).

Service to creditors shall be effected by way of public announcement in the insolvency file (*Insolvenzdatei*) (section 257 (3) IO).

For the purpose of securing the bankrupt's assets, the court orders as follows:

The insolvency practitioner is instructed to initiate the inventory and appraisal of the assets without delay (section 96 IO).

The insolvency practitioner shall open an account for the bankrupt's estate with a bank. The debtor shall hand over to the insolvency practitioner any cash, valuables and business records without delay and provide all clarifications required for managing the business.

Anyone who is in possession of movables/immovables that are part of the bankrupt's estate must notify the insolvency practitioner accordingly.

Vienna Commercial Court, Division 5

Vienna, 10 December 2024

Mag. Elisabeth Freilinger, judge

Electronic copy

pursuant to section 79 GOG [Austrian court organisation act]

Insolvency file registered on: 10/12/2024

additional notes:

The form shown on the website of the Ministry of Justice, www.eingaben.justiz.gv.at, should be used for the registration of claims.

Creditors should notify their bank details and e-mail address.

Creditors who register their claims after expiry of the registration period must pay an additional amount of € 50.00 plus VAT (unless the creditor concerned was unable to register their claims any earlier). They shall not be able to dispute any previously examined claims, and their claims shall not be considered within the scope of previous distributions (instruction pursuant to section 74 (2) (10) IO).

Employees must assert any claims for bankruptcy compensation with IEF-Service GmbH within 6 months after opening of the insolvency proceedings and register the claim with this court, otherwise their claims shall be excluded. They may approach the Austrian Arbeiterkammer (Chamber of Labour) in this respect.

On the occasion of the first creditors' meeting, creditors shall bring documents to provide credible evidence of their claims, unless they have registered their claims already (section 74 (2) (7) IO).

Instructions regarding the right of appeal against the decision to open insolvency proceedings EIR

You may lodge an appeal against the decision to open insolvency proceedings with Oberlandesgericht Wien (Higher Regional Court of Vienna), but you must file the same with Handelsgericht Wien (Vienna Commercial Court).

The deadline for filing the appeal is 14 days.

It shall start on the day following public announcement, regardless of whether and when individual service of the decision takes place.

The insolvency file (*Insolvenzdatei*) is available at "www.edikte.justiz.gv.at".

REPUBLIC OF AUSTRIA [Logo] ELECTRONIC SIGNATURE	Date/time	2024-12-10T13:37:32+01:00
	Note	This document was signed electronically. Also a printout of this document shall have the authenticity of a public document.
	Verification information	For information regarding verification of the electronic seal and/or the electronic signature and of the printout, please refer to: http://kundmachungen.justiz.gv.at/justizsignatur

With reference to my oath, I herewith certify the exact conformity of the above translation with the photocopy attached hereto.

Vienna, 19 December 2024

Die genaue Übereinstimmung der vorstehenden Übersetzung mit der angehefteten Fotokopie bestätige ich unter Berufung auf meinen Eid.

Wien, am 19. Dezember 2024

Kiehl





REPUBLIK ÖSTERREICH
HANDELSGERICHT WIEN

5 S 225/24h - 1

(Bitte in allen Eingaben anführen)

Marxergasse 1a
1030 Wien

Tel.: +43 1 51528 305380

EDIKT
INSOLVENZERÖFFNUNG KONKURSVERFAHREN

Über das Vermögen der

European American Investment Bank Aktiengesellschaft
kurz: Euram Bank
Schottenring 18, 1010 Wien
Firmenbuchnummer 286544p

wird auf Antrag eines Gläubigers das **Konkursverfahren eröffnet**.

Dem Schuldner steht Eigenverwaltung nicht zu (§ 74 Abs 2 Z 6 letzter Satz).
Es handelt sich um ein Hauptinsolvenzverfahren nach der EulnsVO.

Zum Insolvenzverwalter (Masseverwalter) wird bestellt:

Dr. Thomas Engelhart, Rechtsanwalt
1030 Wien, Esteplatz 4
Tel. 712 33 30-0, Fax 712 33 30-30
E-Mail: kanzlei@engelhart.at

Zum Stellvertreter wird bestellt:

Mag. Clemens Richter, Rechtsanwalt
1030 Wien, Esteplatz 4
Tel. 712 33 30-0, Fax 712 33 30-30
E-Mail: kanzlei@engelhart.at

Erste Gläubigerversammlung, Berichtstagsatzung und
Allgemeine Prüfungstagsatzung:

6. März 2025, 9.30 Uhr, Saal 1712, 17. Stock bei diesem Gericht

Anmeldungsfrist: 20.2.2025

Insolvenzgläubiger werden aufgefordert, ihre Forderungen innerhalb dieser Frist
anzumelden.

Aussonderungsberechtigte und Absonderungsberechtigte an einer Forderung auf
Einkünfte aus einem Arbeitsverhältnis oder auf sonstige wiederkehrende Leistungen
mit Einkommensersatzfunktion werden aufgefordert, ihre Aussonderungs oder
Absonderungsrechte innerhalb dieser Frist geltend zu machen.

Das Insolvenzverfahren ist mit Beginn des Tages, der auf den Tag der Bekanntmachung in der Insolvenzdatei (www.edikte.justiz.gv.at) folgt, wirksam eröffnet.

Ausländische Gläubiger, die keine Abgabestelle im Inland haben, werden aufgefordert, gleichzeitig mit ihrer Forderungsanmeldung oder spätestens 14 Tage danach einen Zustellungsbevollmächtigten mit einer Abgabestelle im Inland namhaft zu machen. Wird diesem Auftrag nicht fristgerecht nachgekommen, so erfolgen weitere Zustellungen durch Übersenden des jeweiligen Schriftstücks ohne Zustellnachweis, bis ein geeigneter Zustellungsbevollmächtigter dem Gericht namhaft oder dem Gericht eine Abgabestelle im Inland bekanntgegeben wird. Das Schriftstück gilt 14 Tage nach Aufgabe zur Post als zugestellt (§ 98 ZPO iVm § 252 IO).

Den Gläubigern wird durch öffentliche Bekanntmachung in der Insolvenzdatei zugestellt werden (§ 257 Abs 3 IO).

Zur Sicherung der Masse verfügt das Gericht:

Der Insolvenzverwalter wird beauftragt, unverzüglich die Inventarisierung und Schätzung in die Wege zu leiten (§ 96 IO).

Der Insolvenzverwalter hat ein Massekonto bei einer Bank zu eröffnen.

Der Schuldner hat dem Insolvenzverwalter Bargeld, Wertsachen und Geschäftsbücher unverzüglich zu übergeben und alle zur Geschäftsführung erforderlichen Aufklärungen zu erteilen.

Wer Sachen, die zur Insolvenzmasse gehören, in Gewahrsam hat, muss dies dem Insolvenzverwalter anzeigen.

Handelsgericht Wien, Abteilung 5
Wien, 10. Dezember 2024
Mag. Elisabeth Freilinger, Richterin

Elektronische Ausfertigung
gemäß § 79 GOG

Insolvenzdatei eingetragen: 10.12.2024

weitere Hinweise:

Für die Anmeldung einer Forderung soll das auf der Website der Justiz www.eingaben.justiz.gv.at kundgemachte Formblatt verwendet werden.

Der Gläubiger soll seine Bankverbindung und seine E-Mail-Adresse bekanntgeben.

Gläubiger, die ihre Forderungen nach der Anmeldefrist anmelden, müssen zusätzlich € 50,00 zuzüglich USt zahlen (es sei denn, eine frühere Anmeldung war dem betreffenden Gläubiger nicht möglich). Sie können früher geprüfte Forderungen nicht bestreiten und bleiben mit ihren Forderungen bei früheren Verteilungen unberücksichtigt (Belehrung gemäß § 74 Abs 2 Z 10 IO).

Arbeitnehmer haben Ansprüche auf Insolvenz-Entgelt bei sonstigem Ausschluss binnen 6 Monaten ab Eröffnung des Insolvenzverfahrens beim IEF-Service GmbH geltend zu machen und die Forderung bei diesem Gericht anzumelden. Sie können sich dazu an die Arbeiterkammer wenden.

Zur ersten Gläubigerversammlung haben Gläubiger, wenn sie ihre Forderung noch nicht angemeldet haben, Belege für die Glaubhaftmachung ihrer Forderungen mitzubringen (§ 74 Abs 2 Z 7 IO).

Rechtsmittelbelehrung Eröffnungsbeschluss EulnsVO

Gegen den Eröffnungsbeschluss können Sie Rekurs an das Oberlandesgericht Wien erheben, müssen ihn aber beim Handelsgericht Wien einbringen.
Die Frist zur Einbringung des Rekurses beträgt 14 Tage.
Die Frist beginnt mit dem auf die öffentliche Bekanntmachung folgenden Tag zu laufen, unabhängig davon ob und wann die individuelle Zustellung des Beschlusses erfolgt
Die Insolvenzdatei ist im Internet unter "www.edikte.justiz.gv.at" abrufbar.

	Datum/Zeit	2024-12-10T13:37:32+01:00
	Hinweis	Dieses Dokument wurde elektronisch signiert. Auch ein Ausdruck dieses Dokuments hat die Beweiskraft einer öffentlichen Urkunde.
	Prüfinformation	Informationen zur Prüfung des elektronischen Siegels bzw. der elektronischen Signatur und des Ausdrucks finden Sie unter: http://kundmachungen.justiz.gv.at/justizsignatur

Additional content of the insolvency declaration

Invitation to lodge a claim. Time limits to be observed!

Покана за предявяване на вземания. Да се съблюдават евентуални срокове!

Opfordring til anmeldelse af fordringer. Vær opmærksom fristerne!

Aufforderung zur Anmeldung einer Forderung. Etwaige Fristen beachten!

Täitekutse nõude esitamiseks. Jälgige tähtaegu !

Kehotus saatavan ilmoittamiseen. Noudatettavat määräajat!

Invitation à produire une créance. Délais à respecter!

Πρόσκληση για αναγγελία απαιτήσεως. Προσοχή στις προθεσμίες.

Invito all'insinuazione di un credito. Termine da osservare!

Poziv na prijavu tražbine. Rokovi kojih se treba pridržavati!

Pieprasījums pieteikt prasību. Jāievēro noteiktie laika limiti!

Reikalavimas registruoti prašymą. Prašom laikytis nurodytų datų !

Oproep tot indiening van schuldvorderingen. In acht te nemen termijnen!

Wezwanie do zgłoszenia wierzytelności. Uwzględnić ewentualne terminy!

Aviso de reclamação de créditos. Prazos legais a observar!

Convocare pentru anuntarea unei creante. Respectati eventuale termene!

Anmodan att anmäla fordran. Tidsfrister att iaktta!

Výzva k přihlášení pohledávky. Dodržujte příslušné lehoty!

Poziv za prijavo terjatve. Upoštevajte morebitne róke.

Convocatoria para la presentación de créditos. ¡Plazos aplicables!

Výzva k přihlášení pohledávky. Všímněte si případných lhůt!

Felszólítás követelések bejelentésére. Kérjük, hogy az esetleges határidőket vegyék figyelembe !

Lodging a claim in insolvency proceedings

1. Purpose of lodging a claim:

If a creditor wants to be satisfied from the insolvent's assets, he has to lodge his claim in the insolvency proceedings, even if there is a civil case pending or a verdict has already been delivered. In case of insolvency proceedings regarding the assets of natural persons there can be additional negative consequences for the creditor, namely in case of a settlement plan (Zahlungsplan) or the introduction of so called "skim-off-proceedings" (Abschöpfungsverfahren).

2. Which claims?

The invitation to lodge a claim refers to insolvency claims. This means monetary claims a creditor already has at the time the insolvency proceedings are opened. The fact that a claim is not secured by a right to separate satisfaction (e.g. right to pledge or lien, equitable lien) does not make any difference. The claim can still be lodged as an insolvency claim. If a claim secured by a right to separate satisfaction is not lodged, this does not have effects on the existence of this right.

3. When?

The claims have to be lodged during the lodging time given in the insolvency declaration. In case they are lodged too late the creditor has to pay the costs for an additional verification hearing caused by this. The only exception is if it was not possible to lodge the claim earlier and the creditor sustains this when lodging the claim and at the latest during the additional verification hearing also certifies it. Claims lodged later than 14 days before the hearing for the final account are not considered in the insolvency proceedings.

In insolvency proceedings relating to the assets of natural persons, insolvency creditors who have not lodged their claims at the time of the decision on the settlement plan, have a limited claim to the quota payable under the settlement plan only if they have not been notified of the opening of the insolvency proceedings (section 197 (1) IO). This rule is applicable for payment plans, where the application for acceptance of the plan was lodged with the court after July 16th 2021.

4. Where?

The claims have to be lodged at the court competent for the decision on opening insolvency proceedings (insolvency court).

5. How?

The insolvency claims have to be lodged in writing. The claims have to be lodged in Austrian currency (Euro). For the exchange rate the day of opening the insolvency proceedings is relevant. In the writing the amount of the claims and the facts on which they are based as well as means of evidence that can be presented in order to prove the alleged claims have to be given. When lodging the claim, the form "Logdement of a claim in insolvency proceedings" should be used which is published on the website of the judiciary at "www.justiz.gv.at". If a creditor does not use the provided form, he has to ensure that his writing includes the same information as requested in the form.

The form and possible attachments have to be filed in 2 copies. The creditors have to bring the means of evidence for proving their claims to the first meeting of the creditors unless they are already filed together with the form. (insolvency creditors from abroad: please also refer to item 9)

6. Costs of lodging a claim:

The filing fee for lodging a claim is 25 Euro. It can be paid by direct payment to the bank account of the insolvency court, by direct debiting, by paying cash at the insolvency court as well as by cash machine cards or credit cards at the insolvency court. The bank account numbers of the insolvency courts are listed in the court database on the homepage of the Austrian Justice System at "www.justiz.gv.at".

7. Information on insolvency proceedings regarding the assets of natural persons (private insolvency - Privatkonkurs):

Rights (e.g. pledge or lien) to the income of a work relation or on other returning payments substituting the income have to be lodged during the time limit for lodging claims at the insolvency court. They are extinguished if they are not lodged until the decision on the settlement plan is taken, unless the income is situated in a member state of the European Communities with the exception of Denmark. If the hearing on the decision on the settlement plan has to be postponed because such rights are claimed too late, the creditor has to pay the costs for the postponed hearing.

8. Information for employees:

Claims for insolvency-income payments have to be lodged within six months from the opening of insolvency proceedings at the competent office of the IEF-Service GmbH or at the insolvency court, otherwise they are excluded.

9. Information for insolvency creditors from abroad:

The form for lodging the claims has to be in German. Only creditors with their usual residence, permanent residence or seat in a member state of the European Union (with the exception of Denmark) are allowed to lodge their claims also in the official language of their country.

More information on the lodging of claims by insolvency creditors from abroad can be found in Article 55 of the Regulation (EU) 2015/848 on Insolvency Proceedings.

10. Insolvency database

Information on the progress of the proceedings can be obtained free of charge in the insolvency database, accessible in the internet at www.edikte.justiz.gv.at.