



EUROPEAN MARITIME FINANCE

This disclosure is based on the provisions set out in Regulation (EU) 2019/2088 of the European Parliament and of the Council on sustainability reporting in the financial services sector, as supplemented by Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022 specifying the content, methodologies and presentation of information in relation to sustainability indicators and adverse sustainability impacts, and the content and presentation of the information in relation to the promotion of environmental or social characteristics and sustainable investment objectives in pre-contractual documents, on websites and in periodic reports.

With reference to Article 4 of the SFDR Regulation (EU) 2019/2088 and Article 12 of the SFDR regulation (EU) 2022/1288, EMF currently does not take into consideration adverse impact of investment decisions on sustainability factors as defined by the SFDR Regulation.

Indeed, EMF assesses the impacts that its investment choices may have on sustainability factors, however currently according to a different approach than required by SFDR Regulation.

Hence EMF does include the following sustainability assessment in its investment decision-making process:

- (i) evaluate the ESG performance of all vessels
- (ii) exclude vessels based on inferior environmental profile and performance
- (iii) exclude maritime partners based on inferior social and corporate governance practices

EMF reserves the right to change its position with respect to the consideration of adverse impacts on sustainability factors, in which case the present disclosure will be updated.

Notwithstanding the above statement, EMF may potentially establish financial products with certain environmental and/or social characteristics, pursuant to Article 8 of the SFDR Regulation (EU) 2019/2088.

With reference to Article 5 of the SFDR (EU) 2019/2088 regulation, EMF currently does not include sustainability risks in its remuneration policy.