

In accordance with Article 4(1)(b) of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (SFDR), Kredietrust Luxembourg S.A. (“KTL”) does not publish a standalone Principal Adverse Impact (PAI) Statement.

KTL is part of the Quintet Group, which centrally manages sustainability-related matters, including the assessment and mitigation of principal adverse impacts on sustainability factors. Quintet Group publishes a consolidated PAI Statement that includes the relevant sustainability data and disclosures for KTL and its subsidiaries.

As such, KTL relies on the group-level disclosures made by Quintet Group, which reflect the adverse sustainability impacts of its operations, including those of KTL.

KTL continues to monitor its obligations under the SFDR and will review this position regularly in line with regulatory developments and internal governance