

## Sustainability-related disclosures

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### Introduction

Triol Bostadskreditfond AB, Reg. No. 559449-0061 (“**Triol**” or “**we**”) is an internally managed debt fund whose investment strategy is to offer various types of short to medium-term secured loan solutions to property developers. Triol’s vision is to be part of the solution to building more property. The solution lies in our way of doing business, where we focus on the personal relationship and offer straightforward and secure funding to housing development.

Triol is committed to adhering to the EU Sustainable Finance Disclosure Regulation (“**SFDR**”) (EU) 2019/2088 and recognises the importance of environmental, social, governance factors in the value creation for our investors and investee companies. Pursuant to Articles 3(1), 4(1), and 5(1) of the SFDR, Triol is required to make the following disclosures.

### Transparency of Sustainability Risk policies and integration of such risks in Triol’s investment decision-making process

The identification and evaluation of Sustainability Risks and opportunities forms an integral part of Triol’s investment process. A “**Sustainability Risk**” is an environmental, social or governance event or condition that, if it occurs, could cause an actual or potential material negative impact on the value of an investment, and hence the net asset value of Triol. Sustainability Risks include environmental risks, social risks and governance risks. Environmental risks could be (without limitation) events like earthquakes, climate change, flood risk or other environment-related factors. Social risks could be circumstances like social unrest, changes to social or labour laws or other social factors, and governance risks could be factors like bribery and corruption, compliance risks or similar.

Prior to making any investment decision, Triol undertakes a process to identify material risks (including Sustainability Risks) associated with a proposed investment. This risk assessment forms part of Triol’s overall investment analysis. Triol assesses the identified risks (including Sustainability Risks) alongside other relevant factors set out in the investment proposal. If Sustainability Risks are identified, this may lead to the abortion of the investment in case risks cannot be adequately managed or mitigated through appropriate measures. Once an investment has been made, Triol monitors Sustainability Risks on a regular basis.

### No consideration of principal adverse impacts of investment decisions on sustainability factors

At this date, Triol does not consider principal adverse impacts on sustainability factors. The primary reason for this is that it is generally difficult for Triol to obtain reliable data for measuring such impact. This is due to the fact that the underlying investee companies often do not have such data readily available (and therefore have difficulties reporting on it to Triol), but also since Triol acts a lender rather than a shareholder and thereby has less control over the investee companies. Triol continues to closely monitor the evolution of the market and regulatory landscape in relation to consideration of adverse impacts on sustainability factors.

Whether Triol will consider principal adverse impacts on sustainability factors will be assessed at least annually.

### Transparency of remuneration policies in relation to the integration of Sustainability Risks

In accordance with Triol's remuneration policy, all identified staff and employees are remunerated through fixed remuneration and no person is currently entitled to any variable remuneration. The fixed remuneration is determined on the basis of an annual performance review. As all employees receive fixed remuneration only, the remuneration model does not encourage excessive risk taking in respect of e.g. Sustainability Risks and is thus consistent with the integration of Sustainability Risks.

### Fund-specific sustainability-related disclosures

The fund-specific disclosure required under the SFDR will be made available to potential and existing investors in Triol's investor portal.