toskr

ESG Precontractual disclosures
2025

## I. Art 8. Fund without a sustainable investment objective

The Fund is classified under Article 8 of the SFDR regulation; it does not have a sustainable investment objective but promotes environmental and social characteristics.

The financial product aims to drive the acceleration of sustainable building renovation by optimizing the efficiency of sustainable renovation processes.

These characteristics are as follows:

- Contribute to equal pay and a female friendly environment especially in the craftsmen world.
- Accelerate the energy renovation of buildings and increase the share of clean/renewable energy in buildings.
- Generate employment opportunities in regional clusters, thereby contributing to local economic growth.
- Increase efficiency in building renovation processes through innovation.
- Increase the number of sustainably renovated buildings per year.

## II. Art 7. Transparency of adverse sustainability impacts (PAIs) at financial product level

This financial product considers principal adverse impacts (PAIs) on sustainability factors.

The assessment begins during due diligence, where Toskr collects data on the 14 PAI indicators outlined in Table 1 of Annex I to Delegated Regulation (EU) 2022/1288 for each target assessed. These indicators are analyzed by Toskr and discussed during the investment committee as part of the investment decision-making process.

The indicators are monitored annually through a questionnaire sent to investee companies covering the same metrics.

As part of its prioritization and mitigation strategy, Toskr will create an impact roadmap for each investee company, identifying one priority PAI. For this priority, Toskr will set a tailored mitigation goal and trajectory specific to the company.

## III. Art 6. Transparency of the integration of sustainability risks

The fund integrates sustainability risks during the investment process by:

- Applying a sector exclusion policy and supplementing it with a normative exclusion approach.
- Ensuring that targets have complied with the law and are not involved in any illegal activity of any kind.
- Conducting a further investigation of any potential environmental or social risks that may have been uncovered during the legal due diligence or quality review phase of the proposed products/services.
- Investigate whether targets are currently involved in any unresolved ESG controversies. In the case of a controversy (including past and resolved incidents), Toskr will document the details and may adjust its investment decision based on the severity. If Toskr proceeds with an investment linked to an ongoing controversy, it will have a documented plan in place to mitigate the associated risks promptly post-investment.
- If an investment target owns buildings, the environmental risks associated with the buildings are assessed.