

NAUTIC LOAN

WE ARE BUILDING A GLOBAL NETWORK OF PAWNBROKERS SPECIALIZING IN SHIPS

WE PROVIDE BRIDGING SHORT-TERM INTEREST-BEARING FINANCING TO MEET THE NEEDS OF SHIPOWNERS THROUGH THE TEMPORARY TRANSFER OF SHIP OWNERSHIP

THE PROJECT IS FINANCED PRIMARILY BY SHAREHOLDER LOANS.

THE SHAREHOLDER LOANS FOR 2025 AND 2026 BEAR INTEREST AT A FIXED RATE OF 4.25% PER ANNUM.

EACH SHAREHOLDER OF NAUTIC LOAN COMMITS TO LEND THE COMPANY A MINIMUM OF €100,000. THE LOAN HAS A NOTICE PERIOD OF 3 MONTHS AND IS SECURED BY A PROMISSORY NOTE OF NAUTIC LOAN.

IF THE SHAREHOLDER'S LOAN PER SHARE FALLS BELOW €100,000, THE SHAREHOLDER LOSES THE RIGHT TO VOTE AT THE GENERAL MEETING AND THE RIGHT TO RECEIVE A DIVIDEND, IN THE CALENDAR YEAR IN WHICH THE VALUE OF THE LOAN DID NOT REACH €100,000.

THE SHAREHOLDER LOANS ARE FINANCIAL RESOURCES USED BY NAUTIC LOAN EXCLUSIVELY FOR BRIDGING SHORT-TERM FINANCING OF SHIPOWNERS' FINANCIAL NEEDS, WHERE THE TEMPORARY TRANSFER OF OWNERSHIP OF THE SHIP TAKES PLACE IN EXCHANGE FOR THE FINANCIAL CONSIDERATION PROVIDED.

SHAREHOLDER LOANS ARE NOT USED TO FINANCE OVERHEAD OR ANY OTHER ADDITIONAL OR INCIDENTAL COSTS OR EXPENSES OF NAUTIC LOAN.

ALL CONTRACTUAL DOCUMENTATION, AS WELL AS PROCEDURES AND ESTABLISHED METHODOLOGY, INCLUDING INTERNAL CONTROLS, HAVE BEEN DEVELOPED AND ARE CONTINUOUSLY OVERSEEN AND UPDATED BY DLA PIPER, A LEADING GLOBAL LAW FIRM.

THE ACCOUNTING OF NAUTIC LOAN HOLDING IS PROVIDED BY THE MULTINATIONAL ACCOUNTING COMPANY VGA AND THE MONTHLY RESULTS OF THE COMPANY ARE AVAILABLE IN REAL TIME ON THE COMPANY'S SECURE WEBSITE FOR ALL SHAREHOLDERS AND CREDITORS.

ALL NAUTIC LOAN'S ASSETS, INCLUDING ALL SHIPS, ARE FULLY INSURED.