



2023 Sustainability Report





Letter from our CEO



2023 Sustainability Highlights



Protecting the Environment & Our Team



Caring for & Empowering Our Team / Ensuring Effective Governance

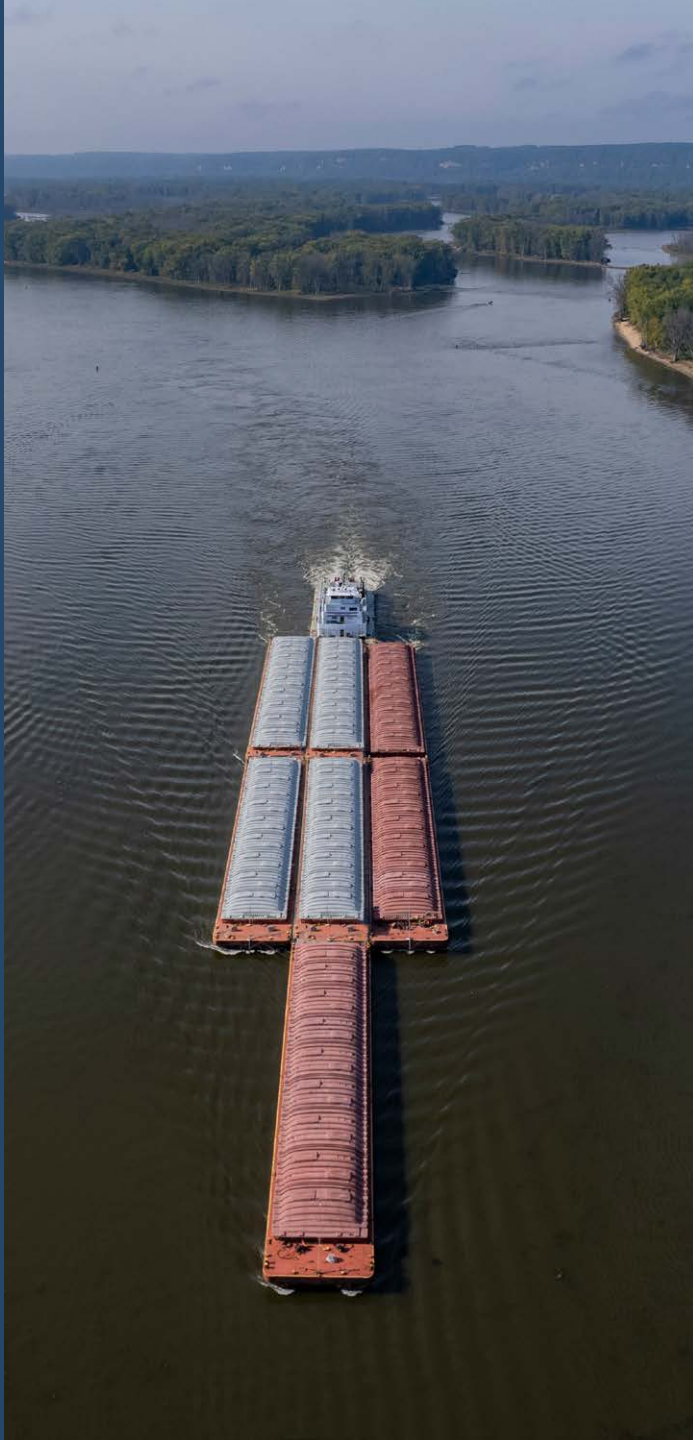


Social Impact & Industry Leadership



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Letter from our CEO

I wrote last year about “resilience” as an attribute that has been a driving force throughout the history of American Commercial Barge Line (ACBL). Well, 2023 was a year full of challenges that, once again, tested the resilience of ACBL and our Team Members. I’m proud to report that we passed that test and emerged even stronger due to the efforts and contributions of our extraordinary Team Members.

Before I delve into some of the highlights and accomplishments from 2023, I would like to amplify a few of the stories contained in the Report.

First, as many operators do, ACBL financially supports multiple industry organizations. However, what I believe to be even more impactful and highly support and encourage, is the leadership roles and active participation our Team Members take within these industry organizations.

I could not be prouder of the efforts of our Team Members that you will read about in this Report regarding their roles in collaborating with the U.S. Coast Guard and the U.S. Army Corps of Engineers (through industry organizations like IWUB, LOMARC and RIETF) to lead our industry and partners through the low-water conditions faced throughout 2023. Your hard work and dedication ensured the reliability and efficiency of our inland waterway network on behalf of our stakeholders, customers and our Nation. Thank you.

I’d also like to highlight the stories of the heroic efforts of the crews of the M/V Ron Callegan and M/V Safety Explorer, as recipients of the Hero Award from American Waterways Operators, and the crew of the M/V Mike Sanders, as recipients of the Life Saving Award at Seaman’s Church Institute’s 2023 Riverbell Awards. I’m very proud to celebrate the efforts of these ACBL Team Members as real-life examples of our IMPACT Core Value of Mutual Care.

Decarbonization Challenges

Finally, while we continue to make progress on our Climate Transition Plan, we also face significant headwinds on our sustainability journey. The 12,000-mile U.S. inland waterway network of commercially navigable waterways moves over 500 million tons of freight annually and is the critical backbone of the competitive advantage enjoyed by our farmers, domestic shippers and exporters. Further, inland waterway transportation is currently the most fuel-efficient and cost-effective method to transport goods.

However, our industry faces significant challenges in maintaining this advantage and to the development of commercially-viable, innovative technology and vessels to support the climate goals of our customers. Without the support and partnership of our customers, this advantage will erode and progress on “greener” innovation will be stifled.

Many of you have been willing to partner with us on this journey, in support of your own climate goals. We thank you, as we cannot do it alone.

Finally, I want to thank all our customers, partners, owners, Team Members and all other stakeholders for their tremendous support in 2023. A year where we, together, tackled all the challenges we faced and became stronger. I encourage you to explore this Report and learn more about the progress of our Sustainability Program in 2023.

Mike Ellis
CEO of American Commercial Barge Line





2023 Sustainability Accomplishments & Highlights



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Fuel Management & Vessel Efficiency Program

In 2022, ACBL embarked on our journey focused on optimizing vessel efficiency which led to the development of a proprietary fuel monitoring system and operating procedures to guide our crews towards optimal vessel efficiency. This program (which started on 8 vessels) expanded significantly across our fleet to 43 additional vessels in 2023 with over \$900,000 in total investment. These vessels represent approximately 65% of our annual fuel consumption. The two (2) main components of the program (Vessel Shutdown Guidelines & Vessel Optimization Guidelines) resulted in the reduction of over 1 million gallons in fuel contributing to a 9.84% reduction in total CO2 emissions in 2023.

2023 Fuel Management & Vessel Efficiency Initiatives	
Vessel Shutdown	Vessel Optimization
416,321 Gallons Saved	630,342 Gallons Saved
10,680 MT CO2e Mitigated	
Equivalent annual emissions of 2,321 passenger vehicles avoided in 2023	

1st Tier 4 Mitsubishi Engines

ACBL took delivery of the M/V Michael J. Kennelly in October of 2023. ACBL partnered with Mitsubishi to introduce their first Tier 4 engines used in the maritime industry.

The vessel is 82 feet long and 34 feet wide, with a 10-foot operational draft. It is equipped with Tier 4 Mitsubishi engines, producing 2,600 horsepower. As the newest edition to our fleet, the vessel supports barge operations in the Port of Houston. The addition of this more efficient vessel will support efforts to reduce emissions in the Houston area, which is designated as an "Ozone Non-attainment" area.

"Investing in our future is a key part of ACBL's strategy... the addition of this new Tier 4 retractable towboat represents our commitment to providing our customers with innovative marine transportation solutions while minimizing our impact on the environment."

- Mike Ellis



A Tier 4 Mitsubishi Engine



The M/V Michael J. Kennelly



24,403 lbs RECYCLING IN 2023

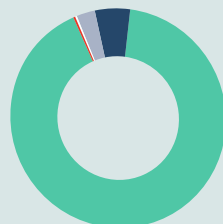


493,732 gallons SLOP OIL RECYCLED IN 2023

9.84% REDUCTION

75,720 tons OF CO2 REDUCED FROM 2022 See Climate Transition Plan

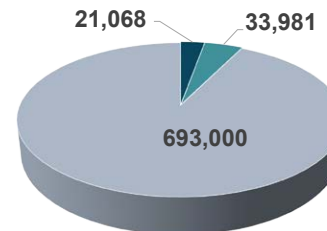
2023 Waste and Recycling (tons)



- Hazardous Waste (2)
- Universal Waste (1)
- Recycling (12)
- Non Hazardous Waste (22)
- General Trash (387)

- ZERO (0)** CARGO SPILLS IN 2023
- OVER \$700,000** GIVEN IN INDUSTRY & COMMUNITY SUPPORT IN 2023
- OVER \$900,000** INVESTED IN VESSEL OPERATIONAL EFFICIENCY IN 2023

2023 Marine Transportation Fleet Scope 1 Emissions



- Annual CH4 Emissions (KG)
- Annual N2O Emissions (KG)
- Annual CO2e Emission (Metric Tons)



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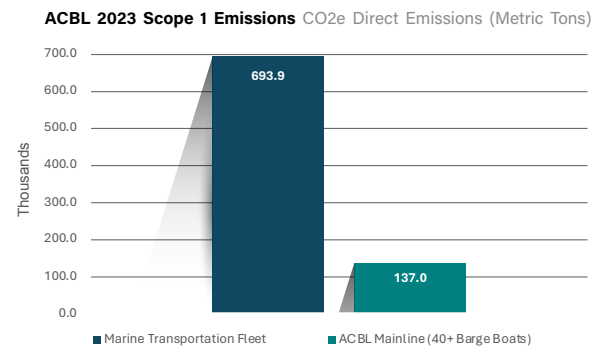
Team Members participate in the 2023 ACBL River Cleanup with Living Lands & Waters

[WATCH VIDEO HERE](#)

Protecting the Environment

Environmental

ACBL established 2022 as our baseline Greenhouse Gas (GHG) Emission year. For 2023, ACBL's total fleetwide Scope 1 Emissions were 693,900 metric tons of CO₂ (a reduction of 75,720 metric tons) while our Mainline (40+ barge vessels) emitted 137,006 metric tons of CO₂ (a reduction of 37,494 metric tons.)



Enhancing our Sustainability Management System

In 2023, ACBL invested over \$45,000 to add two additional Benchmark Gensuite applications to enhance our sustainability management systems. These systems will allow streamlined tracking and reporting of GHG emissions and other key sustainability metrics, in addition to providing a unified platform for ESG Disclosure tracking and reporting. Further, ACBL invested over \$75,000 to expand supplier engagement sustainability management systems through the Benchmark Gensuite platform, which will allow ACBL to better measure and assess supplier ESG program implementation and performance in addition to providing integrated solutions for Scope 3 emissions measurement.



STREAMLINED TRACKING OF GHG EMISSIONS, SUSTAINABILITY METRICS, AND ESG DISCLOSURE ON ONE PLATFORM.

HQ Sustainability Projects

ACBL invested over \$300,000 in our sustainability projects at Headquarters in 2023. These projects included:

- Window replacement
- Replacement of 43 metal halide parking area lights with energy efficient LED Bulbs reducing energy consumption by 67,735 KWH Annually

Reduction of Single-Use Plastic

ACBL invested over \$90,000 to install water bottle filling stations across all Company shoreside facilities. Reusable insulated water bottles were provided to all shoreside Team Members and single-use plastic water and drink bottles were removed from all facilities.



ACBL has partnered with Living Lands and Waters (LLW) since 2007 through River Cleanup events and support of the Million trees project. The replanting of native trees throughout the Midwest and U.S. inland river system is a critical measure in restoring native habitat and promoting biodiversity efforts in the communities that we live and work. ACBL has distributed 6,358 trees as part of the collaboration with LLW in addition to more than \$200,000 in direct monetary contributions and support helping transport their vital equipment and barges around the inland water ways to support their river cleanup efforts.



6,358
TREES DISTRIBUTED

\$200K
RIVER CLEANUP



107
VESSELS AWARDED THE CSA ENVIRONMENTAL ACHIEVEMENT AWARD



Protecting Our Team

Safety

2023 Awards

In 2023, the crews of the M/V Ron Callegan and M/V Safety Explorer were awarded the Hero Award by the American Waterways Operators (AWO). The Hero Award recognizes rescues undertaken by AWO members who demonstrate selflessness, skill and bravery. The crew of the M/V Mike Sanders was also awarded the SCI Life Saving Award at the 2023 Riverbell Awards for also saving a person. ACBL sincerely thanks our brave Team Members for going above and beyond the call of duty. [WATCH VIDEO HERE](#)



Crew of the M/V Mike Sanders receives SCI Life Saving Award

Left to right: SVP: Patrick Sutton, Crew: Brandon Yarbrough, Crew: Deray Yancy, Crew: Kevin Wallace, Port Captain: David Haake, CEO: Mike Ellis

2023 Vessel Safety Blitz

In 2023, ACBL conducted a vessel safety blitz resulting in 157 vessel visits. The purpose of the vessel safety blitz was to create awareness regarding several personal safety initiatives, such as falls overboard and line of fire injuries. Each visit included discussions and training focused on the following topics:

- Hazard recognition
- Risk mitigation
- Consequences of risk normalization
- Use of Stop Work Obligation
- Peer-to-peer meetings

Man Overboard Safety

In 2023, ACBL developed a working group to review procedures, evaluate innovative improvements, and implement strict controls around the prevention of fall overboard events. We implemented a contrasting, yellow approach boundary or "hazard zone" marked with a chartreuse line surrounding the entire perimeter of our barges.

In 2024, ACBL intends to paint between 80-90 barges with the chartreuse markings denoting a hazard zone. Targeted communications will be distributed throughout ACBL's fleet, and ongoing initiatives are being evaluated to eliminate fall overboard events occurring in ACBL's operations.



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Goal Zero Award
RECOGNIZING SAFETY PERFORMANCE

AWO Hero Award
M/V RON CALLEGAN AND M/V SAFETY EXPLORER

SCI Riverbell Lifesaving Award
M/V MIKE SANDERS

Total Reportable Injury Rate - 0.80
Lost Time Injury Rate - 0.57
AWO Average TRIR - 1.25



Jones F Devlin Award
72 VESSELS AWARDED
6 CITATIONS OF MERIT
1 LETTER OF COMMENDATION



Caring for & Empowering Our Team

Care and Support

ACBL continues to prioritize diversity, equity and inclusion in our workforce both internally and through outreach and recruiting efforts. All ACBL Team Members receive annual training on promoting diversity, equity and inclusion in addition to fostering a safe and respectful work environment.

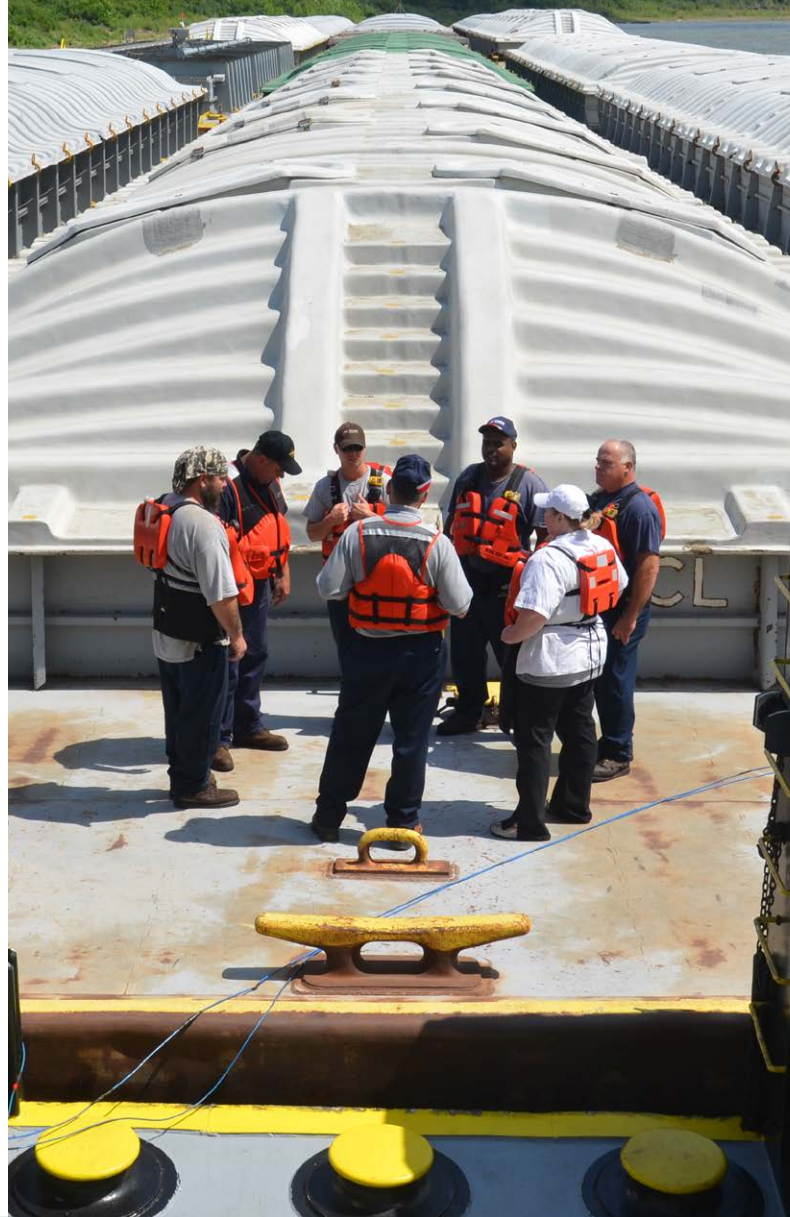
- **Minority 36%**
- **Veterans 6%**
- **Disabled 2%**
- **Female 9%**

Females represent 31% of salaried staff, 5% of mariners and 11% of the senior leadership team.

Training

ACBL continues to invest significantly in the training of our Team Members

- **Online training courses, covering our Code of Ethics, applicable laws & regulations, safety training and other policies/procedures**
- **Captains and leaders on our vessels participate in our IMPACT Leadership Program held at our corporate headquarters in Jeffersonville, IN**
- **Shoreside leaders participate in our Advancing Leader and our Key Leader Program in order to enhance their leadership and management skills**
- **Monthly Vessel Safety Training**
- **River Seamanship 1 Deckhand Training in Convent, LA**
- **Pilot, Tankering and Engineering Training Programs**



Ensuring Effective Governance

ACBL is committed to honest and transparent business relationships, and ethical business practices. We have firm expectations of all of our vendors, and a pledge to the highest levels of oversight and expertise. ACBL's code of ethics addresses the following topics:

- **Compliance with Laws & Regulations**
- **Fair competition & Antitrust**
- **Diversity & Equal Opportunity**
- **Harassment & Discrimination**
- **Conflict of Interest**
- **Fraud, Theft & Criminal Activity**
- **Human Rights Statement: Child/Forced Labor**
- **Environmental Sustainability**



RS1 Cairo Training Day



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1204 VESSEL VISITS

Mike Ellis joins the crew for Thanksgiving Dinner



800+ INTERNAL PROMOTIONS IN 2023 DUE TO TRAINING PROGRAMS

72% PARTICIPATION IN COMPANYWIDE ENGAGEMENT SURVEY

Board of Directors



33% INDEPENDENT DIRECTORS

150+ COMBINED YEARS OF EXPERIENCE IN THE MARINE TRANSPORTATION INDUSTRY



Enhancing our Social Impact & Industry Leadership



ACBL is a proud supporter of Women in Maritime Operations Organization (WIMOs). Currently, three ACBL Team Members serve as part of the WIMOs leadership team at both the national and regional level. In 2023, ACBL supported several impactful WIMOs events to help promote the organization's mission – supporting and propelling women in their maritime careers through engagement, support, and education. 2023 ACBL/WIMOs-sponsored events included:

Women in Maritime Operations © est 2017 www.WIMOs.org

- Annual Clay Shoot and Golf Scramble
- ACBL collected donations to benefit Dress for Success, an organization empowering woman by providing access to professional attire
- ACBL Team Members participated in the WIMOs 2023 River Cleanup event with Living Lands and Waters in Cincinnati, OH



Throughout the organization, we're dedicated to supporting women in maritime operations.

[▶ WATCH VIDEO HERE](#)

Social Impact



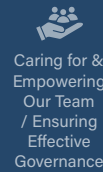
MISSISSIPPI BARGE CRISIS
IMPACT ON U.S. COMMERCE



Advocacy

ACBL has always prioritized its role as an industry leader and advocate. Thus in response to the historic low water conditions in 2022, ACBL was determined to take a more proactive role minimize the impacts of future low water conditions for the company and industry. Our Team Members led the way to effect industry advocacy and congressional engagement around a more proactive approach to dredging by the USACE, direct company leadership at LOMARC (Randy Chamness as Co-Chairman) and the Inland Waterways Users Board (Marty Hettel) ensuring collaboration between the USACE and USCG to implement proactive measures (dredging, improved buoy tendering) well in advance of the next potential low water event. The fruits of these efforts were ultimately realized in 2023 when low water levels once again impacted navigation along the inland waterways. However, during the 2023 low water event our industry experienced less delays and navigational restrictions minimizing the overall impact of the low water on our customers.

Industry Leadership





SASB Index 2023



The SASB Standards is a set of standards designed by the investment community in order to facilitate communication of financially material ESG information to investors by reporting companies. Below is a mapping of how our 2023 Sustainability Report aligns with SASB Standards. This index reflects our alignment with the recommended topics of the “Marine Transportation” Industry Standard from the SASB framework. We provide disclosures against those metrics most relevant to our business. We are using one additional Human Capital accounting metric (SV-PS-330a.3) from the SASB “Professional & Commercial Services” Standard to guide the disclosure of our Team Member engagement. For the topics where we currently do not provide adequate disclosure, we will continue to evaluate developments and evolve our future disclosures.

Table 1. Sustainability Disclosure Topic and Accounting Standards

SASB Topic	Accounting Metric	SASB Code	Category	Unit of Measure	Disclosure Location/Response
Greenhouse Gas Emissions	Gross Global Scope 1 emissions	TR-MT-110a.1	Quantitative	Metric tons (t) CO ₂ e	2023 Sustainability Report, page 3
	Discussion of long-term and short-term strategy or plan to manage Scope 1 emissions, emissions reduction targets, and an analysis of performance against those targets	TR-MT-110a.2	Discussion and Analysis	n/a	2023 Sustainability Report, Appendix B: Climate Transition Plan, page XX
	Average Energy Efficiency Design Index (EEDI) for new ships	TR-MT-110a.4	Quantitative	Grams of CO ₂ per ton-nautical mile	2023 Sustainability Report, Appendix B: Climate Transition Plan
Air Quality	Air emissions of the following pollutants: (1) NO _x (excluding N ₂ O), (2) SO _x , and (3) particulate matter (PM ₁₀)	TR-MT-120a.1	Quantitative	Metric tons (t)	Evaluating for Future Disclosure
Ecological Impacts	Shipping duration in marine protected areas or areas of protected conservation status	TR-MT-160a.1	Quantitative	Number of travel days	Vessels remain in compliance with all navigational and environmental restrictions, including during transiting of marine protected areas
	Percentage of fleet implementing ballast water (1) exchange and (2) treatment	TR-MT-160a.2	Quantitative	Percentage (%)	Not applicable; vessels utilize potable water for ballasting
	(1) Number and (2) aggregate volume of spills and releases to the environment	TR-MT-160a.3	Quantitative	Number, Cubic meters (m ³)	6 spills totaling 10.2 gallons (Zero cargo releases)
Employee Health & Safety	Lost time incident rate (LTIR)	TR-MT-320a.1	Quantitative	Rate	2023 Sustainability Report, Section <i>Safety</i> , page 5
Business Ethics	Number of calls at ports in countries that have the 20 lowest rankings in Transparency International's Corruption Perception Index	TR-MT-510a.1	Quantitative	Number	Not applicable
	Total amount of monetary losses as a result of legal proceedings associated with bribery or corruption	TR-MT-510a.2	Quantitative	Reporting currency	None
Accident Safety & Management	Number of marine casualties, percentage classified as very serious	TR-MT-540a.1	Quantitative	Number, Percentage (%)	Zero (0)
	Number of Conditions of Class or Recommendations	TR-MT-540a.2	Quantitative	Number	Not applicable
	Number of port state control (1) deficiencies and (2) detentions	TR-MT-540a.3	Quantitative	Number	Not applicable
Workforce Diversity & Engagement	Team Member engagement as a percentage	SV-PS-330a.3	Quantitative	Percentage (%)	2023 Sustainability Report, Section <i>Caring for and Empowering Our Team</i> page 6

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2023 Climate Transition Plan

Updated July 2024



Introduction

Our Climate Transition Plan embodies our commitment to sustainability and outlines our strategic roadmap towards a low-carbon future. Our roadmap embraces the highly efficient operation of our current fleet while evaluating and implementing cleaner fuels and other innovative technologies as they become commercially viable.

This Climate Transition Plan lays out our strategy and includes a current overview of our 2023 greenhouse gas (GHG) emissions, commitments, key reduction strategies and roadmap to achieve these commitments.

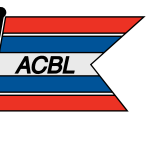


To learn more about how and where ACBL operates, see the company [Vessel Operations Profile](#). Due to the diversity and variance of operation, it is imperative that the company utilizes a multi-faceted approach for fuel management and emission reduction strategies.

“ACBL’s commitment to a low-carbon future led to significant investment and effort in 2023. We deployed an innovative proprietary fuel management process to further reduce our environmental footprint. Further, ACBL was very proud to partner with Mitsubishi and Laborde products to introduce Mitsubishi’s first Tier 4 engines to the inland marine sector. At ACBL we will continue to provide our customers with innovative marine transportation solutions while paving the way for a cleaner, more efficient and economically viable U.S. maritime sector for generations to come.”

Mike Ellis

CEO of American Commercial Barge Line



Current & Historical Emissions Profile

A detailed assessment of GHG emissions is critical for establishing our baseline year and guiding our emission reduction efforts under this Climate Transition Plan:

- **ACBL GHG Emissions:** 99% of ACBL’s overall GHG Emissions consist of the Scope 1 Emissions from our vessel and barge fleet. Thus, our Climate Transition Plan will focus on our Scope 1 Emissions.
- **Baseline Year:** ACBL established 2022 as our baseline GHG emission year. **In 2023 ACBL reduced CO2e Direct Emissions by 9.84%. In 2024 ACBL’s reduction target is 15,135 metric Tons of CO2e through optimization and fuel management.**
- **Customer Reporting:** Upon request, each ACBL customer receives carbon intensity reporting on a per voyage & per ton mile basis.

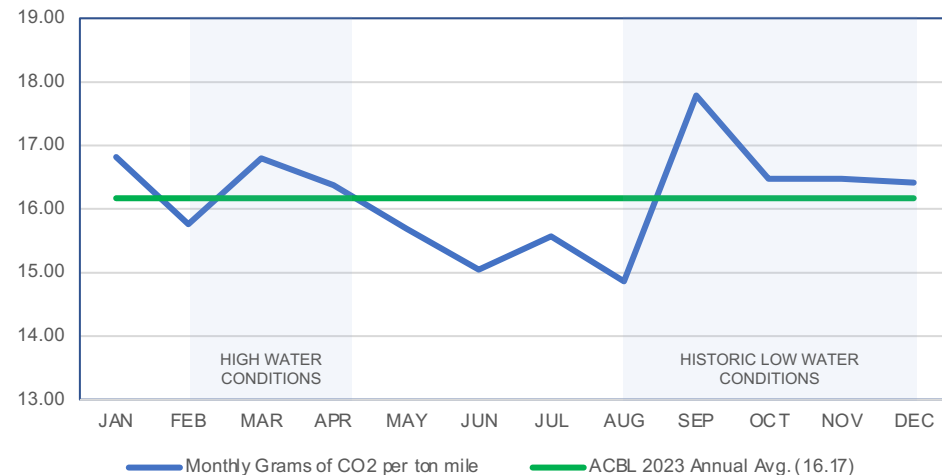
2022 - 2023 Emissions Profile

Total Annual Fleetwide Scope 1 GHG Emissions*	2022	2023
	769.6 CO2e MT	693.9 CO2e MT

Grams (gm) of CO2 Per Ton Mile:

	2022	2023
Mainline 40+-Barge Boats	14.97 gm of CO2/Ton Mile	15.09 gm of CO2/Ton Mile
Mainline 25-Barge Boats	16.26 gm of CO2/Ton Mile	15.86 gm of CO2/Ton Mile
Overall Average	16.40 gm CO2/Ton Mile	16.17 gm of CO2/Ton Mile

2023 Monthly Grams of CO2 per Ton Mile



2023 Climate Change Impacts & Operating Conditions

ACBL took a proactive role to minimize the impacts of future low water conditions for the company and industry throughout 2023. These efforts were defined by advocacy and congressional engagement, direct company leadership at LOMRC, RIETF, IWUB, and MRC partnerships the Army Corp and USCG to implement proactive measures (dredging, improved buoy tendering) well in advance of the next potential low water event. These proactive efforts were ultimately realized again in 2023 when new historic low water levels were encountered which led to less delays and navigational restrictions minimizing the overall impact of the low water on company and industry carbon emissions.

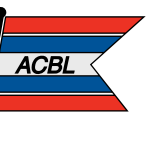
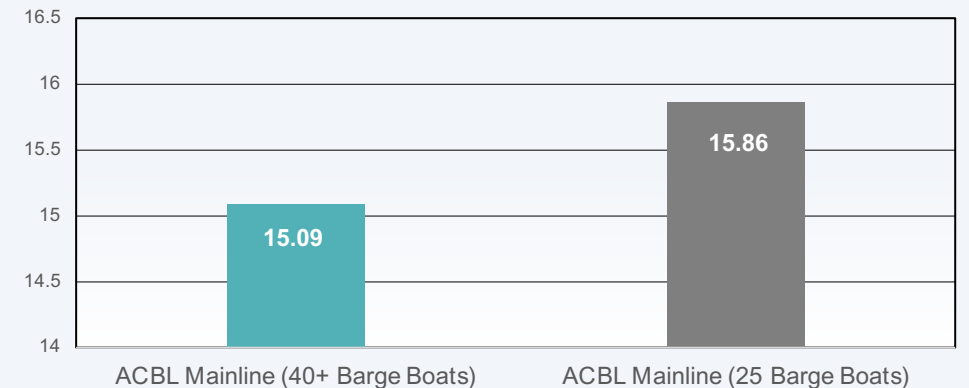
*GHG emission calculations are aligned with GHG Protocol standards (GHG Protocol Corporate Accounting and Reporting Standard) the best in practice standard for corporate GHG emissions managed by the World Business Council for Sustainable Development (WBCSD) and the World Resource Institute (WRI). ACBL "Marine Transportation Fleet" includes ACBL and its' affiliates.

Mainline Advantage

ACBL continues to consistently operate one of the largest number of 40+ barge tows in the inland towing industry. This class of vessels are the most carbon efficient in the transportation industry relative to the amount of cargo that is moved. A previous study revealed that ACBL’s 40+ Barge Mainline Vessels were 20% more cost efficient per ton mile to operate and can move 69% more volume than a 25-barge boat.

During 2023, our mainline customers averaged 15.09 grams of CO2 per-ton-mile for cargo transported on our 40+ Barge Mainline Vessels. This equates to a CO2 grams-per-ton-mile reduction of 5% when compared to a 25-barge tow.

2023 Grams of CO2 per Ton Mile



Decarbonization Headwinds & Combating the Impacts of Climate Change

The Inland Marine Industry continues to face significant challenges related to implementation of our climate transition plans to achieve a commercially viable, reduced-carbon supply chain

Dynamics of the Mississippi River & Climate Change Impacts

- Barge transportation remains the most carbon-efficient mode in the U.S. transportation sector due to its ability to move massive amounts of cargo at lower fuel consumption rates. The inland marine transportation industry continued to experience significant challenges related to these efficiencies in 2023 due to new historic low water conditions on the Mississippi River.

Low or high-water conditions result in increased Scope 1 emissions due to:

- Preventing barges from being loaded to maximum capacities
- USCG navigational restrictions that restrict allowable tow size, further reducing cargo capacities
- Creating congestion and delays leading to reduced efficiency
- Removing the ability of the largest, most carbon-efficient industry vessels to operate

To combat these climate-related operating conditions, ACBL has developed a proprietary Operating Condition Index, which allows us to plan and adjust our operations to ensure optimization of the efficiency of our marine operations.



Blue Sky Maritime Coalition recognizes the challenge in reducing GHG emissions of water-borne transportation in Canada and U.S. [BlueSky AcceleratingTransition 2022.08.30](#)

The fourth International Maritime Organization (IMO) GHG Study demonstrates that "whilst further improvement of the carbon intensity of shipping can be achieved, it will be difficult to achieve IMO's 2050 GHG reduction ambition only through energy-saving technologies and speed reduction of ships. Therefore, under all projected scenarios, in 2050, a large share of the total amount of CO2 reduction will have to come from the use of low-carbon alternative fuel" [See full report](#)

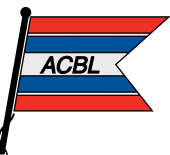
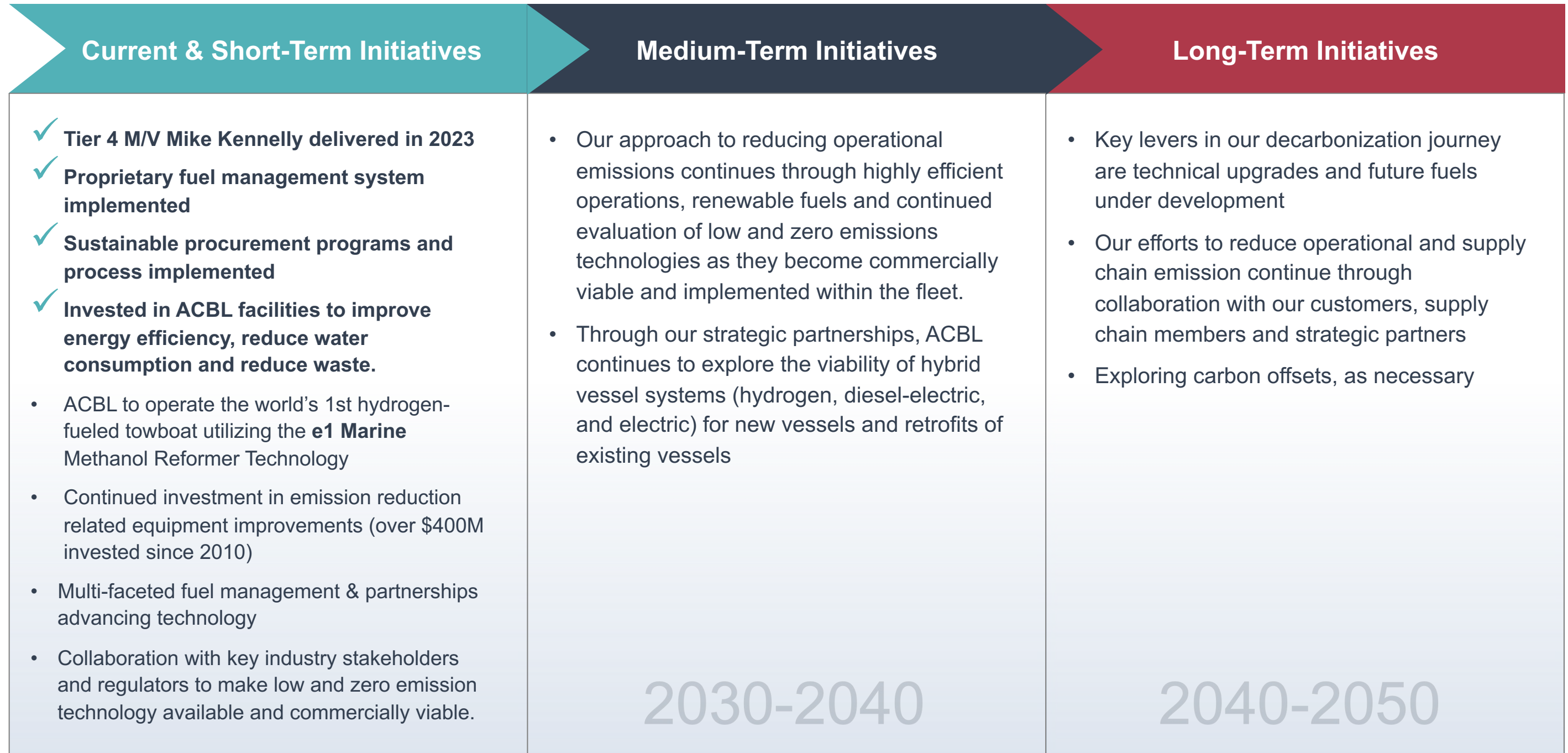
The **World Economic Forum** notes that "Change is evidently under way, but it is not yet swift enough to meet net zero targets. A web of complexities including technical difficulties and costs associated with decarbonization mean the shipping industry remains a hard-to-abate sector. [Decarbonization of shipping: An ambitious global test bed for green ships sets sail](#)

In February 2024 **S&P Global** notes that "the process of decarbonizing maritime, as for all other sectors, comes with significant costs. It is unclear who will bear that cost, as pricing for such things as zero-carbon fuels is set by the market, not by regulation." [Decarbonization and development: Logistics network investments \(S&P Global\)](#)



Our Carbon Transition Roadmap to 2050

The initiatives and roadmap outlined in this Climate Transition Plan will be continually reviewed, updated and implemented by our Sustainability Task Force and our Vessel Efficiency Task Force working collaboratively to reach our goals





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bargeacbl.com

Disclosures/Forward Looking Statements: Certain information included in this 2023 Sustainability Report may constitute forward-looking statements within the meaning of applicable securities laws, including, but not limited to, statements regarding ACBL's plans to: move forward with identified climate change opportunities and plans to seek opportunities to further integrate sustainability into our business strategy. These statements reflect ACBL management's reasonable judgment with respect to future events. Readers are cautioned not to place undue reliance on forward-looking statements as they are subject to a number of assumptions and known and unknown risks and uncertainties that may cause the actual results, performance, or achievements of our company to be materially different from any future results, performance, or achievements expressed or implied by such forward-looking statements. The forward-looking statements contained herein are based on currently available information and are made as of the date of this document. ACBL assumes no obligation to update or otherwise revise these forward-looking statements, whether as a result of new information, future events, or otherwise.