

Documents incorporated by reference

The information incorporated by reference in this Prospectus should be read in conjunction with the cross-reference table below:

Section of the Prospectus	Description	Website	Pages of the Documents Incorporated by reference
3.18 FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS, AND LOSSES	Annual Report 2025	https://safebulk.com/wp-content/uploads/2026/03/SAFEBULKERS_ANNUAL_REPORT_2025.pdf	1-140
3.18 FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS, AND LOSSES	Annual Report 2024	https://safebulk.com/wp-content/uploads/2025/03/78258_SAFE%20BULKERS_ANNUAL%20REPORT%202024.pdf	1-69
3.18 FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS, AND LOSSES	Annual Report 2023	https://safebulk.com/wp-content/uploads/2021/08/2023SB_annual_report.pdf	1-69