

ESG

ESG RATED REAL ESTATE

3

SOCIAL DESIGN

NET ZERO WATER

SUPPLY CHAIN

ZERO WASTE

CLIMATE RISK

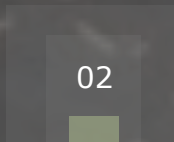
ZERO CARBON

I 13+ ESG KPI'S

PI

NET ZERO ENERGY

1.3 GT



ENVIRONMENTAL | ESG ▷

- Landuse
- Zero Carbon
- Net Zero Energy
- Zero Waste
- Net Zero Water

ESG A

PI

SOCIAL | ESG ◁

- Social Design
- Onsite Safety
- Supply Chain
- High-performance

ESG A²

GOVERNANCE | ESG ▷

- Workforce Housing
- Financed Emissions
- Climate Risk
- Portfolio Targets
- Diversity & Inclusion

ESG A³

1.3 GIGATONS

| | |
|-------------------|-------|
| Global Emissions | 34.81 |
| Real Estate | 13.92 |
| Supply Chain | 12.10 |
| Built Environment | 26.02 |
| Gigaton Potential | 1.30 |

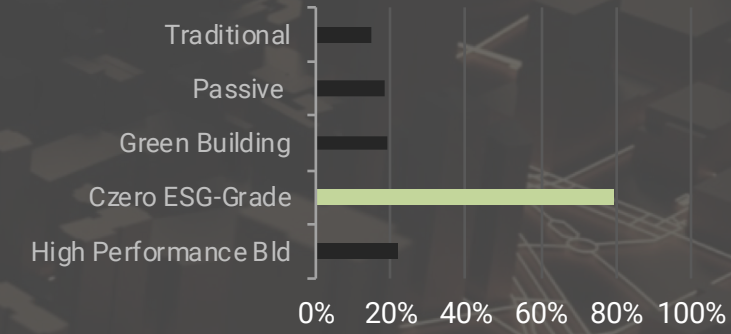
CO

Commercial Mixed Use
 916k GSF
 \$450M Development Budget
 \$332M Loan Instrument
 \$78M Equity

| | |
|---------------------------------|-------------|
| Development Budget | 450,063,234 |
| COESG – 20Y Fixed | 332,756,130 |
| Annual Interest Rate 8.75% | 35,287,218 |
| Annual Interest Rate COESG 7.5% | 32,167,928 |
| APR Savings Per Annum | 3,119,290 |
| CZERO ESG-AA Rated Product | 1,923,600 |

NET FINANCIAL SAVINGS

62,385,800



CZERO achieves superior triple-bottom-line value, mitigated climate risk, and reduced building costs in every real estate asset type

| | |
|-------------------------------|-------------|
| Project Budget/Cost | 450,063,234 |
| SRE Conservative Value Add 2% | 9,001,265 |
| ESG-Rated Product Investment | 1,923,600 |
| Net Capital Gains | 7,077,665 |

ROI

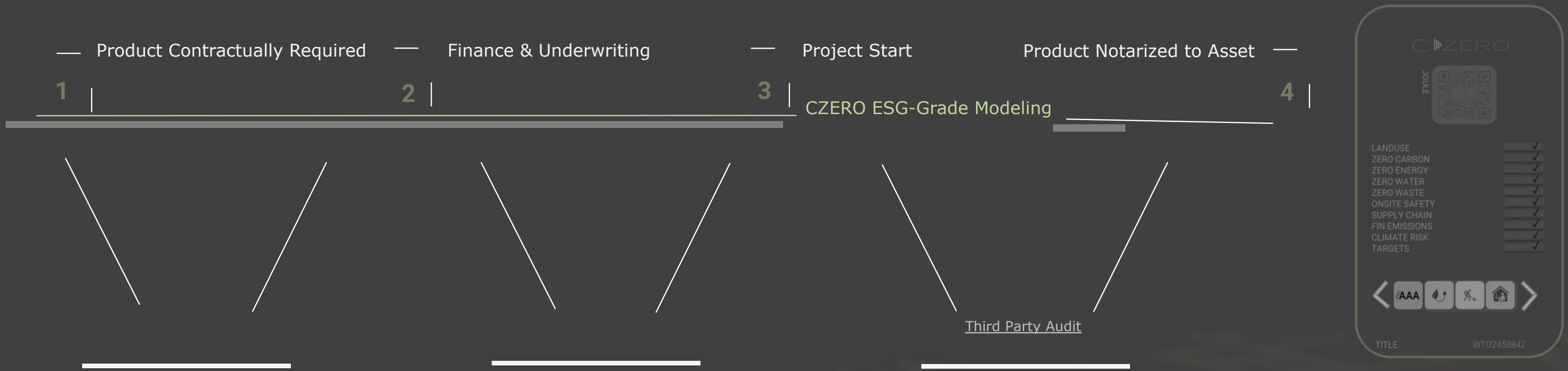
79.3%

1.3 GT

03

| | KPI | TARGET | |
|----------------|---------------------------------|-------------------|--|
| LU1 | Property Area | 100% | One-hundred percent of the property parcel must be disclosed by acres. The carbon reductions can only be used once, deducted from the carbon balance and retired with the asset. |
| | Landuse Sequestration | 100% | One-hundred percent of the built underground area must be disclosed by square feet or square meters and excavation depth. The emissions must be added to the carbon balance. |
| CO2 | Building Materials-All | 75% | Seventy-five percent of the structures' building material area coverage must be disclosed by material type in units of volume or mass (GWP Embodied Carbon). |
| | Planning Service Transit | 100% | One-hundred percent of the project's planning service providers must disclose their annual fuel or echarge consumption in units of volume or kilowatt hours and annual planned projects in units of area. |
| | Planning Stationary Equipment | 100% | One-hundred percent of the project's planning service providers must disclose their annual electricity consumption in units of energy and total annual planned projects in units of area. |
| | Construction Equipment & Tools | 100% | One-hundred percent of project's construction must disclose electricity consumption in units of energy by way of meter. |
| | Construction Fleets & Machinery | 100% | One-hundred percent of the project's construction service providers must disclose their annual fuel or echarge consumption in units of volume or kilowatt hours and annual planned projects in units of total area. |
| | Material & Product Shipping | 80% | Eighty percent of building material and product shipments must be disclosed by material/product type, origin and net units of mass, volume or area. |
| | EN3 | Onsite Renewables | 100% |
| Passive Design | | 75% | Seventy-five principles with a 10-35% efficiency improvement over ASHRAE 90.1-2019 baseline building code; percent of the project's building envelope (thermal, air, radiation, moisture) must incorporate passive design or a thermal energy demand intensity of 18-32, or lower. |
| WT4 | Upcycling Building Materials | 85% | Eighty-five percent of building materials must be recycled during demolition and disclosed by material type and net weight. The carbon reductions can only be used once, deducted from the carbon balance and retired directly with the property |
| | Waste to Energy | 25% | Twenty-five percent of the project's waste must be disclosed by total mass per year and units of energy |
| WA5 | Potable Water | 100% | One-hundred percent of the project's potable water supply must be disclosed by total gallons per year (MGY). |
| | Non-Potable Reuse | 75% | Seventy-five percent of the project's non-potable water must be re-used onsite and disclosed by total gallons per year (MGY) |
| | Rain Water Capture | 6% | Six-percent of the project's rainwater must be harvested onsite and disclosed by gallons per year (MGY) |

| | KPI | TARGET | |
|-----|-----------------------|--------|--|
| CR6 | Property Land Area | 100% | One-hundred percent of the project's reductions from land must be disclosed by vegetation type, top soil, deep soil and metric tons, deducted from the carbon balance and retired with the asset. |
| | Demolition | 100% | One-hundred percent of the project's reductions from demolition must be disclosed by waste hauler, material type and metric tons, deducted from the carbon balance and retired with the asset. |
| | Product Specification | 20% | Twenty-percent of the project's embodied carbon from materials must be reduced, disclosed by product type and GWP, deducted from the carbon balance and retired with the asset. |
| | Renewables | 100% | One-hundred percent of the project's reductions from onsite renewables and/or green power purchasing must be summed to the carbon balance after the first quarter of operation and disclosed by kWh and CO2. The carbon reductions from renewables can be pulled forward, applied directly to the carbon balance and retired with the asset. |
| | Built Envelope | 100% | One-hundred percent of the project's built envelope (completed structure) must be disclosed by total metric tons of measured CO2e emissions and total square footage or square meters with a carbon intensity of zero. |
| | Offsets | 10% | Ten-percent of project's total carbon balance can use verified offsets or apply a one-time offset for all embodied carbon from construction materials and products, whichever is greater. |
| SG7 | Onsite Safety | 100% | One-hundred percent of onsite safety from all construction must be disclosed by preventative measures taken (height, moving objects, slips & falls) and number of injuries. |
| | Supply Chain | 100% | One-hundred percent of suppliers, planners and construction contractors must accept project's data intake form and disclose their acceptance of those terms by way of their participation. |
| | Diversity & Inclusion | 30% | Thirty-percent of project contracts must include diversity (racial, gender, socio-economic), disclosed by number of contracts, revenue and background. |
| | Financed Emissions | 100% | One-hundred percent of the asset's financing (senior debt, 1 st /2 nd loans, equity) must be disclosed by scope, attribution factor and emissions intensity. |
| | Climate Risk | 100% | One-hundred percent of the asset must disclose physical risk (heat, storm, drought, flood, fire) and a risk-adjusted valuation. |
| | Affordable Housing | 20% | Twenty-percent of the asset must include affordable housing, disclosed by area and number of units. |
| | Targets | 100% | One-hundred percent of the asset if part of a portfolio must include decarbonization performance, disclosed by project area, project metric tons, portfolio metric tons and total portfolio area. Climate, net zero, and ESG targets are fully achieved by CZERO ESG-Grade Real Assets |



The investment product that is bound to the asset is ESG-Rated A, AA or AAA.. Real estate, finance, planning and development indicators of environmental, social and governance performance are built-in and automated with CZERO

We view economic, climate and social risk as one in the same, so we structured our boutique product to mitigate risk, while providing transparent and factual cost of capital reductions for the customer's ESG performance.

The ESG-rated sustainable real products address new, existing and recently completed properties, all asset classes and every project finance scenario. As a quality control proponent to ensure investment credibility and guarantee no data falsification, an external audit is included with the product