

Corporate Sustainability & ESG

As a leading commercial real estate lender, A10 Capital recognizes the pivotal role we play in shaping and contributing to the overall sustainability and resilience of communities. Our Environmental, Social, and Governance (ESG) commitments are integral to our mission of providing innovative financing solutions while fostering positive impact and long-term value creation for all stakeholders.

Environmental Responsibility:

1. **Sustainable Financing:** We prioritize financing projects that adhere to high environmental standards, such as LEED certification, energy efficiency improvements, and sustainable building practices, thereby promoting the development of environmentally responsible properties.
2. **Risk Assessment:** We integrate environmental risk assessments into our lending criteria to identify and mitigate potential environmental liabilities associated with properties, ensuring the long-term viability and resilience of our loan portfolio.
3. **Green Initiatives:** We support initiatives that incentivize green building practices, energy efficiency retrofits, and renewable energy installations, aligning our financing solutions with the transition to a low-carbon economy.
4. **Resource Efficiency:** We are dedicated to minimizing our environmental footprint by optimizing resource utilization, reducing waste generation, and promoting energy efficiency in our facilities and operations.

Social Impact:

1. **Community Development:** We facilitate access to financing for projects that contribute to community development, affordable housing, and revitalization efforts, fostering inclusive growth and economic opportunity in underserved areas.
2. **Tenant Well-being:** We encourage property owners to prioritize tenant well-being by promoting safe, healthy, and inclusive environments that enhance quality of life and promote tenant satisfaction and retention.
3. **Diversity and Inclusion:** We foster a diverse and inclusive workplace where every individual is respected, valued, and provided with equal opportunities for professional growth and advancement.
4. **Employee Well-being:** We prioritize the health, safety, and well-being of our employees by maintaining safe working environments, offering comprehensive benefits, and supporting work-life balance initiatives.

5. **Community Engagement:** We actively contribute to the communities in which we operate through volunteerism, philanthropy, and partnerships with local organizations that address societal needs and promote economic development.

Governance Excellence:

1. **Transparency and Accountability:** We maintain robust governance structures and processes to ensure transparency, accountability, and ethical conduct in all our lending activities, safeguarding the interests of our investors, borrowers, and other stakeholders.
2. **Regulatory Compliance:** We adhere to all relevant laws, regulations, and industry standards governing commercial real estate lending, proactively managing compliance risks and upholding the highest standards of regulatory integrity.
3. **Risk Management:** We employ rigorous risk management practices to assess and mitigate credit, market, and operational risks associated with our lending activities, safeguarding the financial stability and reputation of our organization.
4. **Ethical Conduct:** We adhere to the highest standards of ethical conduct, integrity, and transparency in all our business dealings, fostering trust among our stakeholders and maintaining the integrity of our operations.
5. **Board Oversight:** Our Board of Directors provides robust oversight of company matters, ensuring alignment with our corporate values, strategic objectives, and long-term goals.

At A10 Capital, we are committed to leveraging our expertise, resources, and influence as a commercial real estate lender to promote environmental sustainability, social responsibility, and good governance practices, thereby contributing to the creation of resilient, inclusive, and thriving communities.