CELLY SERVICES, INC.
ENVIRONMENTAL, HEALTH, & SAFETY SERVICES

Climate-Related Financial Risk Report

Prepared in Accordance with
California Senate Bill 261 — *The Climate-Related Financial Risk Act*

Prepared for
DWWCT, LLC

Locations Covered
Claremont Toyota — Claremont, California
Claremont Toyota Used Car Store — Claremont, California

Prepared by
Celly Services, Inc.

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Initial Climate-Related Financial Disclosure Submitted Under California Senate Bill 261

This report reflects a good-faith initial disclosure prepared for the 2026 SB 261 reporting cycle.

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1. Executive Summary

This Climate-Related Financial Risk Report was prepared by Celly Services, Inc. ("CSI") on behalf of DWWCT, LLC and covers operations at Claremont Toyota and the Claremont Toyota Used Car Store in Claremont, California. The report supports DWWCT, LLC's initial disclosure under California Senate Bill 261 (SB 261) and summarizes climate-related financial risks that may reasonably affect dealership operations. This filing represents the Company's first SB 261 disclosure and reflects a good-faith effort based on qualitative review, operational insight, and available records. Consistent with expectations for the 2026 reporting cycle, the report does not include quantitative climate modeling, greenhouse gas emissions calculations, or scenario-based financial analysis.

Key Climate-Related Financial Risks

Based on management input, operational experience, and community-level physical climate screening data summarized in Appendix C, the climate-related risks most relevant to dealership operations include:

- Extreme heat increasing cooling demand, affecting working conditions, and placing strain on HVAC systems
- Wildfire smoke and degraded air quality affecting employee comfort, customer activity, filtration needs, and building maintenance
- Power outages and grid reliability issues impacting service operations, lighting, and security systems
- Supply-chain disruptions affecting vehicle and parts availability
- Changes in insurance costs or coverage terms over time

Flooding is recognized as a physical risk category; however, community-level screening indicates Claremont has moderate flood risk compared to the severe risk categories identified for heat, wildfire, and air quality (Appendix C). Accordingly, flooding is treated as a secondary physical risk for this reporting cycle.

Governance, Strategy, and Risk Management
Climate-related risks are overseen through existing ownership and management structures and are addressed through routine operational oversight, maintenance planning, insurance coordination, and capital decision-making. The Company's approach emphasizes operational flexibility and facility resilience rather than formal climate modeling or risk scoring. Management prioritizes operational preparedness for extreme heat, wildfire smoke, and poor air quality conditions, consistent with community-level screening findings summarized in Appendix C.

Metrics and Targets
The Company tracks selected operational metrics relevant to climate-related risk, including utility usage, facility characteristics, and resilience-related investments. Greenhouse gas emissions calculations and formal climate targets are not included in this report, as they are not required for this SB 261 reporting cycle.

Summary
This report establishes an initial baseline for understanding climate-related financial risks affecting DWWCT, LLC's dealership operations. As internal systems and data availability evolve, future reporting cycles may expand upon this foundation.

Supporting Information
Supporting records reviewed for this disclosure are summarized in the appendices, including partial-year 2025 utility consumption data (Appendix A), facility identification and selected public reference information (Appendix B), community-level physical climate risk screening for flood, wildfire, air quality, and heat conditions based on First Street Foundation datasets (Appendix C), high-level insurance coverage categories (Appendix D), and reporting boundary and data limitations (Appendix E).

2. Introduction

This Climate-Related Financial Risk Report was prepared by Celly Services, Inc. ("CSI") on behalf of DWWCT, LLC and covers operations at Claremont Toyota and the Claremont Toyota Used Car Store in Claremont, California. The report supports DWWCT, LLC's initial disclosure under California Senate Bill 261 (SB 261) and follows the disclosure structure recommended by the Task Force on Climate-Related Financial Disclosures (TCFD). The TCFD framework organizes climate-related financial information into four core areas: Governance, Strategy, Risk Management, and Metrics & Targets. These categories provide the structure for describing the Company's current understanding of climate-related financial risks and the operational practices used to identify and manage those risks. This report is intended to serve as a baseline disclosure for DWWCT, LLC's first SB 261 reporting cycle. The assessment focuses on climate-related financial risks that may reasonably affect dealership operations, assets, expenses, or long-term planning, based on qualitative review and available operational information. DWWCT, LLC operates two automotive retail and service facilities in the City of Claremont, Los Angeles County, California. Operations include vehicle sales and leasing, service and repair activities, parts sales, vehicle storage, and customer-facing functions. As dealership operations include substantial outdoor inventory, continuous service activities, and reliance on utilities, they may be sensitive to extreme temperatures, air-quality conditions, grid reliability, and regional environmental factors The geographic area of Claremont experiences climate-related conditions such as extreme heat, regional wildfire smoke, degraded air quality, occasional heavy rainfall events, and utility disruptions. These conditions may affect facility operations, employee safety, energy consumption, customer activity, and insurance considerations. For this reporting cycle, community-level physical climate screening data summarized in Appendix C characterizes Claremont as having severe risk for heat, wildfire, and air quality, and moderate risk for flooding. This screening is provided for qualitative context only and does not represent facility-level risk scoring. This report covers only operations, facilities, and activities under the operational control of DWWCT, LLC at its two Claremont locations. No out-of-state operations, affiliates, or unrelated business units are included. The assessment is based on qualitative methods, including review of operational records, facility observations, and management input.
Supporting records reviewed for this disclosure are summarized in the appendices, including partial-year 2025 utility consumption data (Appendix A), facility identification and selected public regulatory reference information (Appendix B), community-level physical climate risk screening based on First Street Foundation datasets (Appendix C), high-level insurance coverage categories (Appendix D), and reporting boundary and data limitations (Appendix E). These materials are provided for context and boundary documentation only. This initial SB 261 disclosure is based on qualitative assessment methods and available records. Reporting boundary and data limitations are summarized in Appendix E. Future disclosures may expand in scope as data availability and internal systems develop. The remainder of this report is organized according to the TCFD framework and describes how the Company currently evaluates, manages, and responds to climate-related financial risks within its dealership operations.

Greenhouse Gas Emissions Disclosure
Greenhouse gas emissions calculations, including Scope 1, Scope 2, and Scope 3 emissions, are not included in this report. Such disclosures are not required under California Senate Bill 261 for the 2026

reporting cycle. This report therefore focuses on identifying climate-related financial risks and related management practices, consistent with the scope and intent of SB 261.

3. Governance

Governance Framework
Climate-related financial risks at DWWCT, LLC are overseen through existing ownership and management structures that govern dealership operations, regulatory compliance, facility management, and capital planning. The Company does not maintain a standalone climate governance committee; instead, climate-related considerations are integrated into routine operational, safety, and financial oversight processes.

Oversight and Accountability
Primary responsibility for monitoring climate-related risks resides with senior dealership leadership, including the General Manager, Service Director, and Facilities Manager. These roles collectively oversee facility conditions, service operations, inventory protection, employee safety, and compliance with applicable environmental and safety regulations. Climate-related issues are reviewed through regular management meetings, safety discussions, and compliance updates. Environmental and regulatory compliance responsibilities—including CARB, Cal/OSHA, refrigerant management, and waste handling—are overseen by the Service Director, with support from external environmental and compliance consultants as needed. Facility inspections, walkthroughs, and post-event reviews following heat events, smoke conditions, poor air quality days, or power interruptions are documented and communicated to management to support accountability and follow-up actions. Community-level screening summarized in Appendix C is used for general contextual awareness and reinforces management attention to heat, wildfire smoke, and air quality as priority physical risk categories.

Ownership Oversight
DWWCT, LLC is overseen by an ownership group and corporate structure that provides strategic direction and reviews matters affecting long-term operational resilience. Climate-related considerations are reviewed by ownership when relevant to capital investments, facility upgrades, insurance considerations, or operational risk exposure. Ownership has approved prior projects that support resilience and efficiency, including solar installations and electric vehicle charging infrastructure. Major capital and energy-related investments require ownership review and approval. Ownership is also informed regarding planned investments that support resilience to extreme heat, smoke events, and grid outages.

Management Responsibilities
Day-to-day monitoring of climate-related operational impacts is managed by dealership operations and facilities personnel. Facility conditions, HVAC performance, and outdoor inventory are reviewed during periods of elevated heat and smoke impacts to identify operational disruptions or maintenance needs. Climate-related considerations are incorporated into annual planning and budgeting discussions, particularly where facility upgrades, energy use, indoor air management, or operational continuity may be affected.

Policies and Decision-Making
The Company maintains written policies related to environmental compliance, emergency preparedness, and facility operations. Climate and energy considerations are evaluated on a project-specific basis for capital improvements such as HVAC upgrades, insulation, solar installations, indoor air filtration improvements, and backup power planning. Participation in OEM incentive programs supports energy

efficiency and facility improvements. Relevant decisions and investments are documented through standard operational and financial records.

Governance Summary
Overall, climate-related financial risks are managed through established ownership and management structures that integrate climate considerations into operational oversight, compliance management, and capital planning. Governance practices reflect the Company's size, operational scope, and early stage of SB 261 implementation. Consistent with Appendix C screening results, management attention is focused primarily on extreme heat, wildfire smoke, and air-quality conditions, while maintaining general awareness of secondary physical risks such as flooding.

4. Strategy

Overview of Climate-Related Risks and Opportunities
DWWCT, LLC's strategy for addressing climate-related financial risks focuses on maintaining operational continuity and facility resilience in the face of physical climate impacts and evolving market conditions. As an automotive dealership with outdoor inventory, service operations, and reliance on utilities and supply chains, the Company considers both near-term physical risks and longer-term industry trends. Primary climate-related physical risks identified by management include extreme heat, wildfire smoke, degraded air quality, and power outages. Community-level screening summarized in Appendix C characterizes Claremont as having severe risk categories for heat, wildfire, and air quality, supporting management's view that these are the most material physical risk drivers for dealership operations over the assessment horizon. Flooding is recognized as a physical risk category; however, Appendix C characterizes the flood risk for Claremont as moderate, and management therefore treats flooding as a secondary physical risk relative to heat and smoke-related conditions.

Physical Risks Affecting Operations
Extreme heat events may increase electricity demand, affect employee working conditions, and place additional strain on HVAC systems. Appendix C indicates that Claremont is expected to experience an increase in hot days (defined as "feels like" temperatures above 98°F) from approximately 7 days per year under current conditions to approximately 20 days per year over a 30-year horizon. Heat risk may also increase cooling demand across extended portions of the year, potentially increasing operating costs and maintenance needs. Wildfire smoke and degraded air quality may affect customer traffic, building filtration and maintenance requirements, and employee comfort. Appendix C indicates severe wildfire risk and severe air quality risk for Claremont over the next 30 years, with projected increases in poor air quality days (AQI > 100) from approximately 18 days per year to approximately 21 days per year. These conditions may influence operational planning during smoke events and periods of poor air quality. Power outages pose risks to service capacity, lighting, security systems, and customer operations. Grid reliability is considered a near-term operational resilience issue, and the Company is developing additional backup generator capacity to improve continuity. Flooding and severe rainfall events may affect facility access and outdoor inventory; however, the Company has not identified flooding as a primary risk driver for this reporting cycle based on available operational information and community-level screening indicating moderate flood risk (Appendix C). Flooding is monitored through routine facility oversight and storm preparedness practices.

Supply Chain and Operational Disruptions
Climate-related disruptions to transportation and logistics—including extreme weather events, wildfire activity, and regional port disruptions—have previously affected vehicle and parts availability. While no formal contingency supply chain strategy is in place, management monitors inventory availability in coordination with OEM distribution systems and adjusts operational planning as needed.

Energy Costs and Utility Considerations
Rising electricity costs and higher cooling demand during extended heat periods have influenced operational budgeting and facility planning. Energy reliability is considered an important factor in long-term resilience, and the Company has implemented energy-efficiency measures and on-site solar generation to reduce exposure to utility disruptions and cost volatility. Utility consumption data summarized in Appendix A provides operational context and reflects seasonal electricity demand, including peak summer usage.

Market and Transition Risks
The Company has observed increased customer interest in electric and fuel-efficient vehicles. While no mandatory OEM sustainability requirements currently apply beyond incentive-based programs, the transition toward electric vehicles may affect service operations, technician training, and facility needs over time. Management monitors regulatory developments related to emissions, waste handling, and vehicle standards, though no specific near-term regulatory changes are expected to materially impact operations.

Capital Investment and Financial Planning
Climate-related considerations may influence future capital investments, including backup power generation, HVAC upgrades, indoor air management improvements, and facility resilience measures. The Company is currently developing backup generator capacity to improve operational continuity during power outages. Insurance availability and cost trends are monitored as part of overall risk awareness, though climate-related factors do not currently drive pricing or financial strategy decisions.

Time Horizons

- Short term (1-3 years): Power outages; operational impacts from extreme heat and smoke events
- Medium term (3–10 years): Increased frequency of extreme heat, wildfire smoke, and poor air quality days; continued grid reliability concerns
- Long term (10+ years): Industry transition toward electric vehicles and evolving service models; longer-term physical risk trends

No formal climate-specific initiatives are assigned to each time horizon at this stage; however, management monitors these risks as part of routine planning.

Strategy Resilience
Management believes the Company's current strategy is capable of adapting to foreseeable climate-related challenges. Existing measures include insulation upgrades, shade structures, solar installations, and planned backup power capacity. Additional resilience measures may be evaluated over time, including HVAC upgrades, filtration improvements, and expanded operational planning for heat and smoke events. Formal scenario analysis, climate modeling, or contingency relocation planning has not been conducted as part of this reporting cycle.

Strategy Summary
Overall, the Company's strategy reflects an operationally focused approach to managing climate-related physical and transition risks. While formal scenario planning and quantitative analysis have not yet been implemented, climate considerations are incorporated into facility planning, capital investments, and operational decision-making. Consistent with Appendix C screening results, management prioritizes resilience to extreme heat, wildfire smoke, and air-quality conditions while maintaining general awareness of secondary risks such as flooding. The Company anticipates strengthening its strategic approach as SB 261 reporting expectations continue to evolve.

5. Risk Management

Overview of Risk Management Approach
DWWCT, LLC manages climate-related financial risks through its existing operational, safety, facilities, and compliance processes. Climate-related risks are identified and addressed as part of broader business risk management rather than through a standalone climate-risk system, reflecting the Company's size and early stage of SB 261 implementation. Senior management oversees risk management activities with support from service, facilities, and external vendors as needed.

Identification of Climate-Related Risks
Potential climate-related risks are identified through operational experience, facility inspections, regulatory monitoring, and review of weather-related disruptions affecting day-to-day operations. Management focuses on physical risks that may impact facilities, outdoor vehicle inventory, employees, and business continuity, with primary attention to extreme heat, wildfire smoke, degraded air quality, and power outages. Flooding is monitored as a secondary physical risk based on management experience and community-level screening summarized in Appendix C. The Company has experienced weather-related operational impacts, including power outages and roof leaks, which have informed facility maintenance priorities and resilience improvements. Climate-related issues may also be identified through safety meetings, insurance reviews, OEM audits, and interactions with local authorities. Regulatory developments related to environmental compliance, refrigerants, hazardous waste, and vehicle standards are monitored as part of routine compliance oversight. Supporting materials reviewed to inform risk identification include utility records (Appendix A), facility identification and public regulatory reference information (Appendix B), community-level physical climate risk screening based on First Street Foundation datasets (Appendix C), high-level insurance coverage categories (Appendix D), and reporting boundary and data limitations (Appendix E). These materials support qualitative understanding of exposure and were not used for quantitative risk scoring.

Assessment and Prioritization of Risks
The Company does not use a formal climate-risk scoring or ranking methodology. Risks are prioritized based on management judgment, operational experience, financial exposure, and potential impact on business continuity. Among identified risks, prolonged power outages and extreme heat conditions are considered the most significant near-term operational impacts due to effects on service capacity, indoor working conditions, cooling demand, and customer access. Appendix C screening results further support management's prioritization of heat, wildfire, and air quality as severe risk categories for the Claremont area.Wildfire smoke and poor air quality are prioritized as operational risks due to potential impacts on employee comfort, customer activity, and the need for building filtration and maintenance actions during smoke events. Flooding is recognized as a physical risk category; however, Appendix C characterizes Claremont's flood risk as moderate, and management does not currently view flooding as a primary climate-related financial driver relative to heat and smoke-related conditions. Longer-term transition risks, including regulatory changes and evolving OEM environmental requirements, are reviewed periodically as part of planning discussions. The General Manager reviews key risks and mitigation actions. Publicly available CalEnviroScreen 4.0 data summarized in Appendix B is provided for general geographic context only and was not used to evaluate facility performance or compliance.

Risk Mitigation and Management Actions
Mitigation measures are implemented through routine facilities, maintenance, and operational practices. Existing resilience measures include shade structures, insulation upgrades, solar installations, HVAC maintenance, storm-drain maintenance, and backup power systems. Additional backup generator capacity is under development to improve continuity during grid outages.

Emergency response and business continuity procedures address severe weather events, including extreme heat, smoke conditions, poor air quality days, and power outages, as well as heavy rainfall events when applicable. Employees receive training related to emergency response and weather-related safety. Insurance coverage is reviewed periodically as part of overall risk management, and maintenance issues such as roof leaks, drainage conditions, and HVAC performance are addressed through standard repair and capital improvement processes.
Energy-efficiency and sustainability upgrades—including LED lighting, EV charging infrastructure, HVAC improvements, and solar generation—are also considered part of the Company's broader approach to reducing operational exposure. External consultants and vendors support compliance, inspections, and implementation of mitigation measures. Insurance coverage categories supporting risk management are summarized in Appendix D.

Integration into Overall Risk Management
Climate-related risks are integrated into the Company's overall risk management framework alongside other operational, safety, and financial risks. These risks are considered during annual budgeting, capital planning, and insurance renewal discussions. Risk-related information is documented using the same systems applied to other business risks, such as facility maintenance and regulatory compliance tracking. Responsibility for follow-up and updates rests with the General Manager.

Monitoring and Continuous Improvement
Management conducts follow-up reviews to verify that identified risks and mitigation actions are addressed. Maintenance records, inspection documentation, and operational records are retained. Lessons learned from past weather-related events have informed facility upgrades and operational improvements, including enhancements to employee comfort and safety during extreme heat and operational procedures during smoke impacts. Updates are communicated to ownership as part of routine management reporting.

Risk Management Summary
Overall, DWWCT, LLC manages climate-related financial risks through an integrated, operationally focused approach emphasizing facility oversight, maintenance, insurance coordination, and capital improvements. While formal climate-risk modeling and scenario analysis have not been implemented for this reporting cycle, the Company has taken reasonable and good-faith steps to identify, assess, and mitigate climate-related risks consistent with SB 261 expectations for an initial disclosure. Consistent with Appendix C screening results, management prioritizes extreme heat, wildfire smoke, and air-quality conditions as the most significant physical climate risk categories affecting the operating environment, while treating flooding as a secondary physical risk.

Table 1 — Summary of Key Climate-Related Financial Risks

This table summarizes the primary climate-related financial risks identified for the Company, the time horizons over which those risks may occur, their potential operational or financial impacts, and the measures currently in place to manage or mitigate those risks.

Risk	Risk Type	Time Horizon	Potential Operational or Financial Impact	Current Management Response
Extreme Heat	Physical	Short to Medium Term	Increased cooling demand, HVAC strain, employee safety concerns, higher energy costs	Shade structures, insulation upgrades, HVAC maintenance, energy-efficiency measures

Risk	Risk Type	Time Horizon	Potential Operational or Financial Impact	Current Management Response
Wildfire Smoke & Poor Air Quality	Physical	Short to Medium Term	Indoor air management needs, customer activity impacts, maintenance costs, employee comfort concerns	Indoor operational adjustments, HVAC filtration and maintenance, communication protocols during smoke events
Power Outages	Physical	Short Term	Interruption of service operations, security systems, lighting, and customer access	Installation and expansion of backup generator capacity
Supply Chain Disruptions	Transition / Physical	Medium Term	Vehicle and parts delays affecting sales volume and service timelines	Coordination with OEM distribution systems and inventory planning
Insurance Cost & Coverage Changes	Financial	Medium Term	Increased premiums, deductibles, or reduced coverage availability	Periodic insurance review and consideration of mitigation investments
Flooding	Physical	Short to Medium Term	Disruption to facility access and outdoor vehicle inventory exposure during severe rainfall events	Routine storm-drain maintenance, post-storm facility inspections

6. Metrics & Targets

Supporting utility consumption information reviewed for this disclosure is summarized in Appendix A. Metrics presented in this section provide operational context for climate-related financial risk and are based on available records for the 2025 assessment period.

Key Metrics (2025 Partial-Year)

- **Average electricity use:** Approximately 68,238 kWh per month (combined locations)
- **Average natural gas use:** Approximately 122 therms per month (combined locations)
- **Average water use:** Approximately 462,112 gallons per month (combined locations)
- **Electric vehicle charging infrastructure:** Five EV chargers installed (four customer-use, one service-use)
- **On-site renewable energy:** Solar panels installed

Overview of Metrics and Measurement Approach
DWWCT, LLC tracks operational, utility, facility, and insurance-related information relevant to climate-related financial risk. As this is the Company's initial disclosure under California Senate Bill 261, metrics are primarily operational and qualitative and are supported by available utility records and facility documentation. Formal climate performance targets and greenhouse gas emissions metrics are not included, as they are not required for the initial SB 261 reporting cycle. Metrics are reviewed annually by management as part of broader operational and financial oversight.

Insurance Review Scope
Insurance coverage categories reviewed for this reporting cycle are summarized in Appendix D.

Energy Use and Efficiency
Electricity and natural gas consumption are tracked at an aggregate level across both dealership locations. Electricity use averages approximately 68,238 kWh per month, and natural gas use averages approximately 122 therms per month. Annual totals are not calculated due to incomplete year data. Energy-efficiency measures implemented to date include LED lighting upgrades, HVAC system improvements, solar panel installations, and motion-sensor lighting controls. Utility bills and meter readings serve as the primary source of energy data reviewed. The Company participates in energy-efficiency and rebate programs through Southern California Edison (SCE). While formal energy-reduction targets have not been established, energy efficiency is considered during facility upgrades and capital investment decisions.

Vehicle Fleet and EV Infrastructure
The Company operates approximately 50 dealer courtesy loaner vehicles, with approximately 8 percent consisting of hybrid or electric vehicles. No formal fleet transition targets are currently in place. Five EV charging stations have been installed to support customer and service operations. Charger utilization and EV-specific service revenue are not separately tracked at this time; management monitors broader customer and service trends as part of routine oversight.

Refrigerants and HVAC Systems
Refrigerant usage and leakage are not currently tracked beyond standard vendor documentation. No refrigerant-related losses or repairs were reported during the reporting period. While no formal refrigerant-reduction targets are in place, management is aware of evolving OEM and regulatory considerations and may evaluate equipment upgrades in future reporting cycles.

Water Use and Waste
Average combined water use across both locations is approximately 462,112 gallons per month. Annual totals are not calculated due to incomplete year data. The Company does not operate an on-site car wash. Landscaping is maintained as part of routine site management. No formal water-reduction targets are currently in place.
Hazardous waste generation and disposal—including batteries, oil filters, and solvents—are tracked in accordance with regulatory requirements. Recycling programs are in place for electronic waste, tires, and packaging materials.

Facility and Operational Metrics
The combined facility footprint totals approximately 116,372 square feet, with 88 service bays across both locations. Solar panels provide on-site renewable energy generation. Maintenance and repair costs related to weather-related events, including roof leaks, drainage issues, smoke-related HVAC servicing, and HVAC performance during extreme heat, are tracked through facility maintenance records.

Climate Targets and Commitments
At this time, the Company has not established quantitative short-, medium-, or long-term targets related to energy use, fleet transition, water consumption, or emissions. Climate-related initiatives and performance are reviewed annually by the General Manager and discussed internally through management meetings. Targets and metrics are expected to evolve as data availability and internal systems mature.

Metrics & Targets Summary
Overall, the Company's metrics and targets reflect an early-stage, operationally focused approach aligned with SB 261 expectations for an initial disclosure. While formal climate targets and emissions metrics have not yet been established, DWWCT, LLC maintains relevant utility, facility, and insurance-related information and continues to implement energy-efficiency and resilience measures. Future reporting cycles are expected to build upon this foundation.

Appendices

Appendix A-Utility Data Summary

Appendix B- Facility Identification and Regulatory Reference

Appendix C- Physical Climate Risk Screening (First Street Foundation)

Appendix D- Insurance Coverage Overview

Appendix E- Reporting Boundary and Data Limitations

Appendix A — Utility Data Summary

This appendix summarizes available partial-year 2025 utility consumption data for electricity, natural gas, and water associated with dealership operations under the operational control of DWWCT, LLC at the Claremont Toyota and Claremont Toyota Used Car Store locations in Claremont, California. Utility data presented below reflects combined usage across both dealership locations where separate metering or fully disaggregated datasets were not available for this reporting cycle. The information is provided to support qualitative assessment of climate-related operational exposure and cost sensitivity, consistent with expectations for initial-cycle reporting under California Senate Bill 261. Utility data was reviewed for trend awareness and contextual understanding only. It was not used to calculate greenhouse gas emissions, establish reduction targets, or perform quantitative climate modeling during this reporting cycle.

A.1 Electricity Consumption (Combined Locations)

The table below summarizes total monthly electricity consumption for both dealership locations combined during the 2025 assessment period.

Month (2025)	**Total Electricity Use (kWh)**	**Notes**
January	77,883	
February	70,133	
March	47,377	
April	39,043	
May	47,015	
June	56,550	
July	71,429	
August	99,949	Peak summer demand
September	100,500	Peak summer demand
October	72,500	
November	N/A	Data not available
December	N/A	Data not available
Average (Partial Year)	**68,238**	

Data notes:
Annual electricity totals were not calculated due to incomplete year data. Electricity usage is influenced by seasonal cooling demand, service bay operations, lighting, and customer-facing facility activity.

A.2 Natural Gas Consumption (Combined Locations)

The table below summarizes total monthly natural gas consumption for both dealership locations combined during the 2025 assessment period.

Month (2025)	Total Natural Gas Use (Therms)	Notes
January	320	Winter heating
February	362	Winter heating
March	377	Winter heating
April	104	Shoulder season
May	1	Minimal use
June	1	Minimal use
July	0	No heating demand
August	0	No heating demand
September	3	Minimal use
October	52	Shoulder season
November	N/A	Data not available
December	N/A	Data not available
Average (Partial Year)	**122**	

Data notes:
Natural gas usage primarily supports space heating, service bay operations, and water heating. Seasonal variability reflects reduced heating demand during warmer months.

A.3 Water Consumption (Combined Locations)

The table below summarizes total monthly water consumption for both dealership locations combined during the 2025 assessment period.

Month (2025)	Total Water Use (Gallons)	Notes
January	407,660	
February	209,420	
March	282,744	
April	387,464	
May	519,860	
June	461,516	
July	611,116	Peak summer use
August	652,256	Peak summer use
September	632,060	Peak summer use
October	457,028	
November	N/A	Data not available
December	N/A	Data not available
Average (Partial Year)	**462,112**	

Data notes:
Water usage reflects facility operations, landscaping, and service activities. The Company does not operate an on-site car wash. Turf landscaping is used at both locations to support water-conservation efforts.

A.4 Data Limitations and Use

Utility data summarized in this appendix reflects partial-year 2025 information and may not represent full annual consumption. Where separate metering or fully disaggregated datasets were not available, data is presented as combined usage across both dealership locations. Facility-specific utility submetering was not available for all operational areas during this reporting cycle. The utility information is provided for trend awareness and qualitative risk context only. It was reviewed to support general understanding of operational exposure and cost sensitivity and was not used to calculate greenhouse gas emissions (Scope 1, Scope 2, or Scope 3), establish reduction targets, or perform quantitative climate modeling. As internal tracking systems mature and additional records become available, future reporting cycles may expand data completeness, granularity, and analytical use.

Appendix B — Facility Identification and Regulatory Reference

This appendix summarizes the California facilities covered by this Climate-Related Financial Risk Report and provides facility identification information commonly used for regulatory reference. The information presented below is intended to clearly document the reporting boundary and support transparency regarding facilities under the operational control of DWWCT, LLC in California.

Facility identification details are consistent with publicly available DTSC / CalEPA hazardous waste generator profile listings, where applicable, and reflect active generator status at the time of this reporting cycle.

B.1 Facilities Covered in This Disclosure

Facility	Physical Address	City / State / ZIP	County	DTSC / CalEPA ID Number	ID Status	Entity Type	NAICS
Claremont Toyota	601 Auto Center Dr	Claremont, CA 91711	Los Angeles	CAL000454333	Active	Generator	441110 — New Car Dealers
Claremont Toyota Used Car Store	508 Auto Center Dr	Claremont, CA 91711	Los Angeles	CAL000458438	Active	Generator	441110 — New Car Dealers

B.2 Use of This Appendix

The DTSC / CalEPA ID numbers listed above are included for facility identification purposes only and to support clear documentation of the reporting boundary for this SB 261 disclosure. This report focuses on climate-related financial risks and does not rely on hazardous waste manifest quantities, generator classifications, or DTSC profile metrics for climate-risk scoring or financial impact assessment during this reporting cycle.

Data Currency Note:
DTSC / CalEPA profile information is subject to periodic updates by facilities and regulators. Where internal records differ from public listings, internal facility records are used for operational decision-making and SB 261 documentation.

B.3 Environmental and Community Context (CalEnviroScreen 4.0)

CalEnviroScreen 4.0 is a screening tool developed by the California Office of Environmental Health Hazard Assessment (OEHHA) that provides census-tract-level environmental and demographic indicators. Indicator values range from 0 to 100 and represent percentile rankings relative to other California census tracts.

Both dealership locations covered by this report are located within Census Tract 6037402001, which has an estimated population of approximately 3,294.

The following CalEnviroScreen 4.0 percentile rankings are associated with this census tract:

Indicator	Percentile
Overall CalEnviroScreen Score	64
Pollution Burden	89
Population Characteristics	42
Cleanup Sites	0
Groundwater Threats	81
Hazardous Waste	52
Solid Waste	0

These percentile rankings reflect community-level conditions within the census tract and are not facility-specific measurements, compliance determinations, emissions estimates, or operational performance indicators for the Company's dealership locations.

For purposes of this SB 261 disclosure, CalEnviroScreen information is included solely to provide general geographic and environmental context. The Company did not use CalEnviroScreen scores to quantify climate-related financial risk, evaluate facility compliance, or establish mitigation priorities during this reporting cycle.

Appendix C — Physical Climate Risk Screening (First Street Foundation)

C.1 Flood Risk Screening

C.1.1 Flood Risk Overview

Flood risk information for the City of Claremont, California was reviewed using data developed by the First Street Foundation. The Flood Factor® model provides a community-level assessment of flood risk over a 30-year period and incorporates multiple flood sources, including precipitation-driven flooding, river overflow, and projected environmental change. The information is included for qualitative context only in support of this initial SB 261 disclosure.

Based on this screening, the City of Claremont is characterized as having moderate flood risk. An estimated 2,822 properties, representing approximately 28.4 percent of all properties in the city, are projected to be at risk of flooding over the next 30 years.

C.1.2 Community Exposure and Severe Flood Events

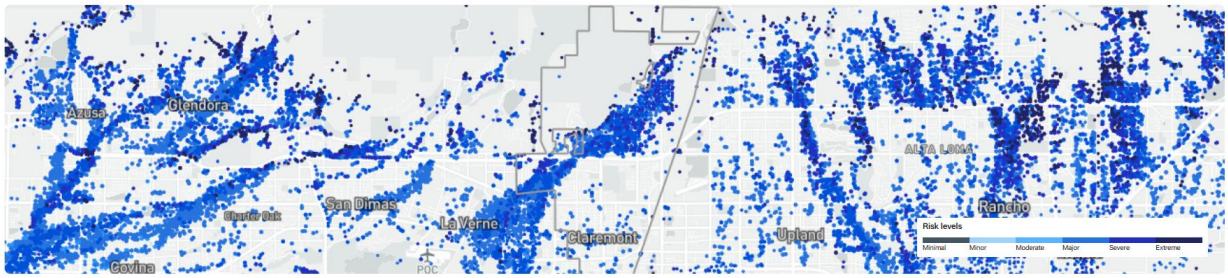
Flooding in Claremont may affect not only properties but also utilities, transportation access, emergency services, and overall community operations. Community-level impacts are characterized as minor for residential, commercial, infrastructure, and social categories, with roadway impacts identified as major due to their role in access and emergency response.

If a low-likelihood storm resulting in severe flooding (commonly described as a 1-in-100-year flood event) were to occur under current conditions, an estimated 1,553 properties could be affected. Over a 30-year horizon, a similar event is projected to affect approximately 1,600 properties, reflecting changes in environmental conditions. Approximately 2,804 properties in the area are currently protected by flood adaptation measures, which reduce but do not eliminate flood risk.

C.1.3 Flood Mapping and Use of Map Data

Flood mapping developed by the First Street Foundation illustrates the geographic distribution and relative severity of potential flooding across Claremont, with risk levels ranging from minimal to extreme and projected flood depths from shallow inundation to depths exceeding three feet in some areas.

Claremont Flood Map



The flood map is included for visual reference only and was not used to assign facility-specific flood risk scores, quantify financial impacts, determine insurance requirements, or perform engineering-level analysis. The map supports a qualitative understanding of potential physical climate-related flood risk within the broader operating environment.

C.2 Wildfire Risk Screening

C.2.1 Wildfire Risk Overview

Wildfire risk information for the City of Claremont, California was reviewed using data developed by the First Street Foundation. The Fire Factor® model provides a community-level assessment of wildfire risk over a 30-year period and incorporates vegetation, ignition sources, topography, weather conditions, and projected environmental change. The information is included for qualitative context only in support of this initial SB 261 disclosure.

Based on this screening, Claremont is characterized as having severe wildfire risk over the next 30 years. An estimated 7,864 properties, representing approximately 79 percent of all properties in the city, are projected to have some level of wildfire risk during this period.

C.2.2 Community Exposure and Historical Context

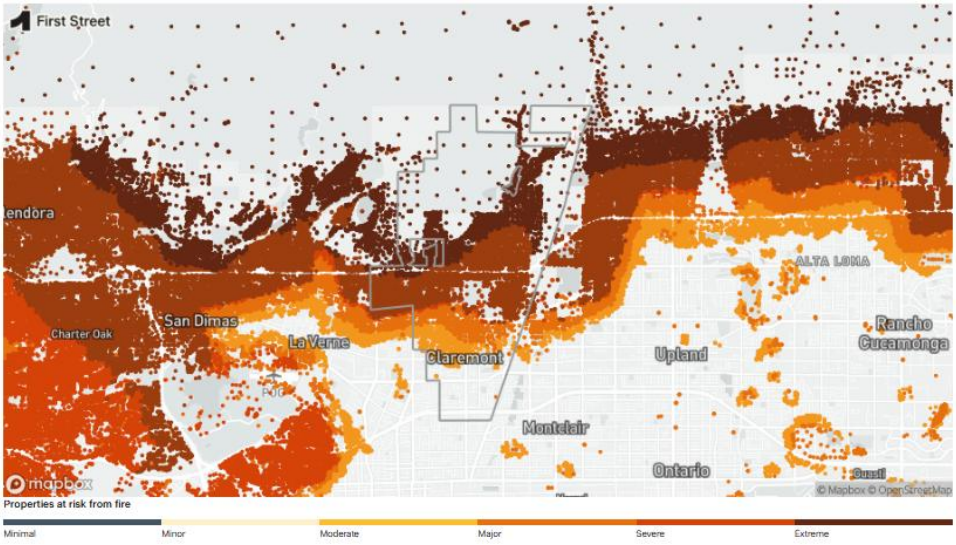
Wildfire risk in Claremont may affect residential, commercial, infrastructure, and social assets, as well as utilities, evacuation routes, emergency services, and overall community operations. Community-level impacts are characterized as severe for residential, commercial, and infrastructure categories, with social impacts identified as major.

Wildfire exposure is projected to increase modestly over time, with properties at risk rising from approximately 7,596 properties under current conditions to 7,864 properties over a 30-year horizon.

Historic wildfire activity has occurred in the area. Between 1984 and 2021, two wildfires were recorded near Claremont, including a significant wildfire event in October 2003 that affected a broad surrounding area.

C.2.3 Wildfire Mapping and Use of Map Data

Wildfire probability mapping developed by the First Street Foundation illustrates the geographic distribution and relative likelihood of wildfire occurrence across Claremont, with risk levels ranging from minimal to extreme under current and projected future conditions.



CSI CELLY SERVICES INC

The wildfire map is included for visual reference only and was not used to assign facility-specific wildfire risk scores, quantify financial impacts, determine insurance requirements, or perform engineering-level analysis. The map supports a qualitative understanding of potential physical climate-related wildfire risk within the broader operating environment.

C.3 Air Quality Risk Screening

C.3.1 Air Quality Risk Overview

Air quality risk information for the City of Claremont, California was reviewed using data developed by the First Street Foundation. The Air Factor® model provides a community-level assessment of air quality risk over a 30-year period based on the frequency of poor air quality days, defined as days with an Air Quality Index (AQI) greater than 100. The information is included for qualitative context only in support of this initial SB 261 disclosure.

Based on this screening, Claremont is characterized as having severe air quality risk. Air quality in Claremont is projected to worsen over time, with an increase in the number of poor air quality days relative to current conditions. Based on the frequency of poor air quality days, Claremont has worse air quality than approximately 60 percent of cities in California.

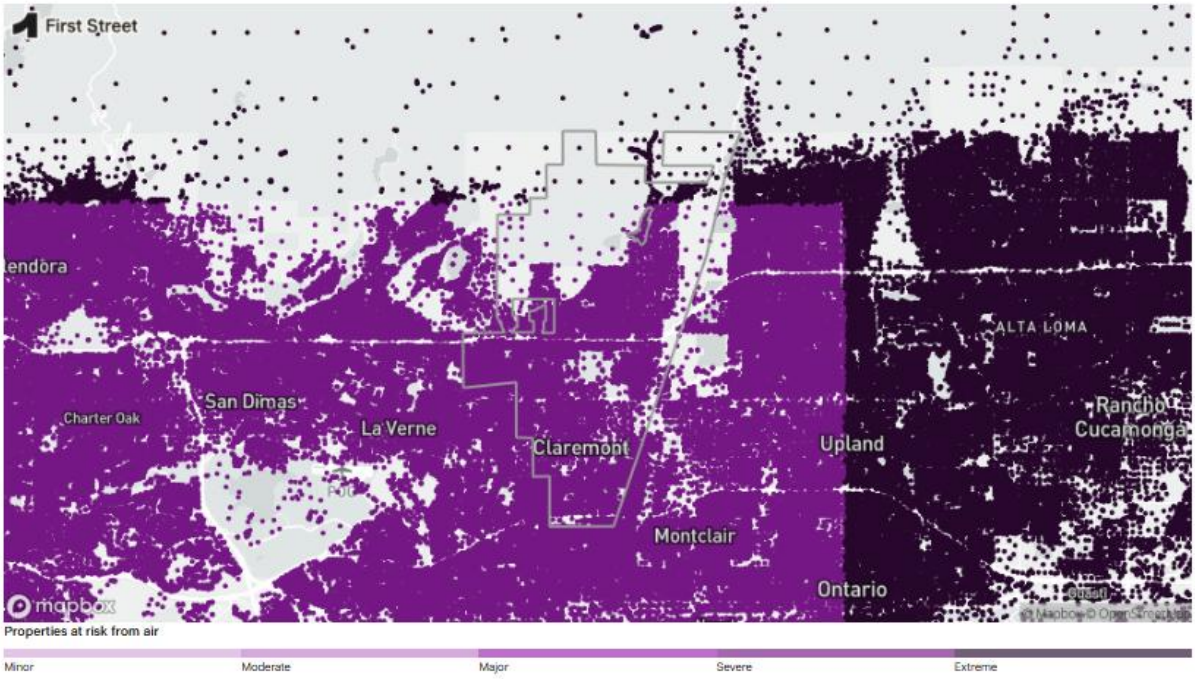
C.3.2 Community Exposure and Projected Conditions

Under current conditions, Claremont is expected to experience approximately 18 days per year with an AQI exceeding 100. Over a 30-year horizon, this is projected to increase to approximately 21 days per year, reflecting changing environmental conditions.

Property-level screening indicates that the majority of properties in Claremont are associated with severe air quality risk, with a smaller subset categorized as extreme risk. Air quality risk may affect employee health, customer activity, outdoor operations, and overall business continuity, particularly during periods of wildfire smoke or elevated ozone levels.

C.3.3 Air Quality Mapping and Use of Map Data

Air quality mapping developed by the First Street Foundation illustrates the geographic distribution and relative severity of air quality risk across Claremont, with risk levels ranging from minimal to extreme under current and projected future conditions.



The air quality map is included for visual reference only and was not used to assign facility-specific air quality risk scores, quantify financial impacts, determine regulatory compliance status, or perform health impact analysis. The map supports a qualitative understanding of potential physical climate-related air quality risk within the broader operating environment.

C.4 Heat Risk Screening

C.4.1 Heat Risk Overview

Heat risk information for the City of Claremont, California was reviewed using data developed by the First Street Foundation. The Heat Factor® model provides a community-level assessment of heat risk over a 30-year period based on projected changes in "feels like" temperatures and the frequency of extreme heat conditions. The information is included for qualitative context only in support of this initial SB 261 disclosure.

Based on this screening, Claremont is characterized as having severe heat risk. Approximately 54 percent of homes in the city are classified as having a severe Heat Factor®, with additional properties classified as having major heat risk.

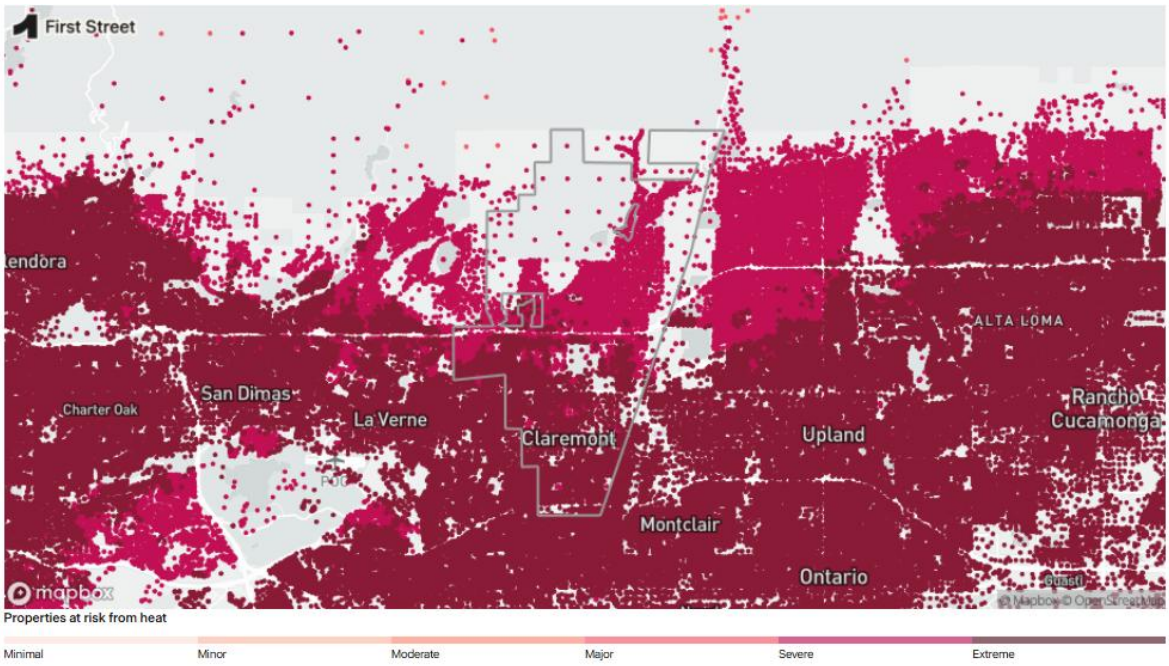
C.4.2 Projected Heat Exposure and Operational Considerations

A hot day in Claremont is defined as a day with a "feels like" temperature exceeding 98°F. Under current conditions, Claremont is expected to experience approximately 7 such days per year. Over a 30-year horizon, this is projected to increase to approximately 20 days per year, reflecting changing environmental conditions.

Increased heat exposure may affect employee comfort and safety, customer activity, outdoor operations, and facility cooling demand. Heat risk may also contribute to increased energy use associated with air conditioning and other cooling measures.

C.4.3 Heat Mapping and Use of Map Data

Heat risk mapping developed by the First Street Foundation illustrates the geographic distribution and relative severity of heat exposure across Claremont, with properties categorized from minimal to severe based on modeled conditions.



The heat map is included for visual reference only and was not used to assign facility-specific heat risk scores, quantify financial impacts, determine compliance obligations, or perform health impact analysis. The map supports a qualitative understanding of potential physical climate-related heat risk within the broader operating environment.

Appendix C Notes

All information in this appendix is provided for qualitative context only and reflects community-level screening data. The First Street Foundation datasets referenced herein were not used to perform quantitative modeling, facility-level risk scoring, financial loss estimation, insurance analysis, or regulatory compliance determinations as part of this SB 261 reporting cycle.

Appendix D — Insurance Coverage Overview

This appendix summarizes the categories of insurance coverage maintained by DWWCT, LLC that are relevant to managing operational, financial, and climate-related risks associated with dealership operations under the Company's operational control. The information is provided for transparency and contextual understanding only and does not constitute an evaluation of policy adequacy, coverage limits, pricing, exclusions, endorsements, or carrier performance.

Insurance information is included to support the Company's qualitative assessment of risk management practices, consistent with expectations for initial-cycle reporting under California Senate Bill 261 (SB 261). Insurance data was reviewed at a high level and was not used to quantify climate-related financial exposure, assign risk scores, or perform scenario-based analysis during this reporting cycle.

D.1 Insurance Coverage Categories

The table below summarizes the categories of insurance coverage in force during the 2025–2026 reporting period and the general risk areas they address. Coverage categories are listed for identification and contextual purposes only.

Coverage Category	General Risk Areas Addressed
Commercial Property	Physical damage to buildings, equipment, and on-site assets from events such as storms, fire, or other covered losses
Dealer Physical Damage (DPD)	Damage to dealership vehicle inventory
Commercial Auto	Liability and physical damage related to dealership-owned and operated vehicles
General Liability	Third-party bodily injury and property damage claims
Workers' Compensation	Employee injury and occupational illness
Excess / Umbrella Liability	Additional liability protection above primary policy limits
Crime	Theft, fraud, and employee dishonesty
Cyber Liability	Data breaches, cyber incidents, and technology-related risks
Excess Cyber	Additional cyber risk protection above primary cyber policy limits
Management Liability	Employment practices and management-related claims
Pollution Liability	Environmental liabilities associated with spills, releases, or contamination

D.2 Relationship to Climate-Related Financial Risk

Certain insurance coverage categories summarized above may be indirectly affected by climate-related physical or transition risks. Property and dealer physical damage coverage may be influenced by severe weather events, wildfire smoke, or flooding. Workers' compensation exposure may be affected by heat stress or air-quality conditions. Pollution liability may be implicated by stormwater runoff or accidental releases during extreme weather events. Business interruption considerations may also be embedded within property coverage. Over time, broader climate trends may influence insurance availability, deductibles, premiums, or underwriting practices.

For this reporting cycle, no policy-level stress testing, climate-specific coverage gap analysis, or insurance pricing trend evaluation was conducted.

D.3 Use of Insurance Information in This Report

Insurance information was reviewed solely to confirm the existence and general scope of coverage categories supporting the Company's risk management practices. Detailed policy terms, limits, premiums, deductibles, exclusions, endorsements, and carrier evaluations are outside the scope of this disclosure. Insurance data was not used to quantify financial exposure, model loss scenarios, or assign numerical risk scores. Evaluation of coverage adequacy is conducted separately through routine insurance brokerage, renewal, and risk-management processes.

D.4 Data Limitations and Currency

Insurance policies are subject to renewal, endorsement, and market conditions, and coverage terms may change over time in accordance with individual policy contracts. This appendix reflects insurance coverage categories in force during the 2025 assessment period only.

Appendix D Summary

This appendix documents the existence of insurance coverage categories that support DWWCT, LLC's broader approach to managing operational, financial, and climate-related risks. Inclusion of this information supports transparency under SB 261 while remaining consistent with the qualitative, initial-cycle nature of the Company's climate-related financial risk disclosure.

Appendix E — Reporting Boundary and Data Limitations

E.1 Reporting Boundary

This Climate-Related Financial Risk Report was prepared in accordance with California Senate Bill 261 (SB 261) and covers operations under the operational control of DWWCT, LLC within the State of California. The reporting boundary is limited to the two dealership facilities identified in Appendix B — Facility Identification and Regulatory Reference.

The facilities included in this disclosure are Claremont Toyota and the Claremont Toyota Used Car Store, both located in the City of Claremont, Los Angeles County, California. These locations represent the scope of dealership operations included in this disclosure for this reporting cycle.

No affiliates, subsidiaries, joint ventures, or out-of-state operations are included in this report. Activities outside the Company's direct operational control are excluded from the reporting boundary.

E.2 Scope of Assessment

This report represents DWWCT, LLC's initial SB 261 disclosure and reflects a first-cycle, good-faith effort to identify and describe climate-related financial risks using qualitative assessment methods and available operational information.

The assessment is based on management input, facility observations, review of operational records, and supporting documentation summarized in the appendices. The scope of this disclosure focuses on identifying climate-related financial risks that may reasonably affect dealership operations, assets, expenses, and operational continuity.

This initial SB 261 disclosure is based on qualitative assessment methods and available records. Reporting boundary and data limitations are summarized in Appendix E.

E.3 Data Availability and Limitations

Certain data reviewed for this disclosure is partial, aggregated, or high-level in nature, reflecting both the early stage of SB 261 implementation and current internal data systems.

Utility consumption data reviewed for this report reflects partial-year 2025 information and, where applicable, combined usage across facilities rather than fully disaggregated datasets. Facility-specific submetering was not available for all operational areas during this reporting cycle.

Insurance information was reviewed at a categorical level only to confirm the existence and general scope of coverage. Detailed policy terms, limits, premiums, deductibles, exclusions, endorsements, and carrier-specific analyses were not evaluated or summarized.

Publicly available environmental and geographic datasets, including CalEnviroScreen 4.0 indicators summarized in Appendix B and FEMA flood hazard mapping summarized in Appendix C, are provided for general geographic and environmental context only. These datasets are not facility-specific measurements and were not used to score risks, assess compliance, or quantify financial exposure during this reporting cycle.

E.4 Good-Faith Disclosure Statement

This appendix, together with the full Climate-Related Financial Risk Report and supporting appendices, reflects DWWCT, LLC's good-faith effort to comply with California Senate Bill 261 for the 2026 reporting cycle using the best information available at the time of preparation.

As internal data systems, operational tracking, and regulatory guidance continue to evolve, future reporting cycles may expand the scope, depth, and quantitative nature of disclosures. The Company intends to refine its assessment processes and reporting practices over time as additional information becomes available.

References and Data Sources

1. First Street Foundation. (n.d.). *Flood Factor®, Fire Factor®, Air Factor®, and Heat Factor® community screening outputs for Claremont, California (30-year outlook).* Retrieved [December 31, 2025].
2. California Office of Environmental Health Hazard Assessment (OEHHA). (n.d.). *CalEnviroScreen 4.0.* Retrieved [December 31, 2025].
3. California Department of Toxic Substances Control (DTSC). (n.d.). *Hazardous Waste Generator ID / facility profile listings (CalEPA ID numbers).* Retrieved [December 31, 2025].
4. DWWCT, LLC. (2025). *Utility billing records (electricity, natural gas, water) for Claremont Toyota and Claremont Toyota Used Car Store (partial-year 2025).* Internal records.
5. DWWCT, LLC. (2025–2026). *Insurance coverage categories summary (property, DPD, liability, workers' compensation, cyber, etc.).* Internal records / broker-provided coverage summary.