

# ESG Performance Data

# ESG Goals & Progress

Target	Target year	Progress	Status
<b>Our people</b>			
Hire 10,000 veterans, guard and reservists over the next several years	N/A	We employ thousands of veterans and their spouses. In addition, since 2014 we have hired over 6,000 service members moving towards our goal of hiring 10,000 veterans, guard, and reservists over the next several years.	On track
<b>Driving economic &amp; social progress</b>			
\$2 billion in philanthropic investments globally	2019	The Bank of America Charitable Foundation provided more than \$173 million in global philanthropic investments, including cash giving and in-kind donations to address issues fundamental to economic mobility in 2016.	On track
2 million hours of volunteer service and engage our employees to be more active citizens	N/A	Our employee volunteers contributed approximately 2 million hours in 2016 addressing a range of community needs, including mentoring youth, packing food donations, teaching better money habits, and building affordable housing.	On track
\$1.5 trillion for community development lending and investments in the U.S.	2019	<p>Since 2009, we've extended \$859 billion in community development lending and investments in the U.S., including approximately \$59.11 billion in 2016.</p> <p>This totals – on average – approximately \$161.50 million in support of community development every business day throughout 2016.</p>	Results are constrained due to economic shifts over the last several years; <a href="#">read more</a> .
<b>Environmental sustainability</b>			
<b>Business</b>			
\$125 billion in sustainable and low-carbon business	2025	<p>Since we launched this goal in 2013, we've provided more than \$48.9 billion in financing for low carbon and other sustainable business.</p> <p>In 2016 alone, we delivered \$15.9 billion toward this goal.</p>	On track
<b>Greenhouse gases and energy</b>			
Achieve carbon neutrality for Scope 1 and 2 emissions	2020	We have reduced market-based emissions 75% since 2010 across our portfolio primarily by consolidating space, implementing energy-efficiency projects and purchasing renewable power.	On track
Purchase 100 percent of electricity from renewable sources	2020	In 2016, Bank of America purchased 1.4 million MWh of renewable electricity, which amounts to 64% of our global energy use.	On track

Target	Target year	Progress	Status
<b>Greenhouse gases and energy</b>			
Reduce energy use by 40 percent	2020	We have reduced energy use 36% since 2010 across our portfolio primarily by consolidating space and implementing energy efficiency projects.	On track
Reduce location-based GHG emissions by 50 percent	2020	We have reduced location-based emissions 42% since 2010 across our portfolio primarily as a result of the energy reductions achieved.	On track
<b>Green building</b>			
Maintain LEED certification in 20 percent of the company's owned and leased space	2020	We have 18 million square feet of LEED certified workspace, which is 22% of our workspace globally. We completed more than 3.4 million square feet of certified projects in 2016 and at year's end, 145 of our financial centers had achieved LEED certification.	On track
<b>Water</b>			
Reduce water use by 45 percent	2020	As of 2016, we've reduced our annual global water usage by more than 1.3 billion gallons since 2010 – a 37% reduction – primarily by consolidating space and implementing water conservation projects.	On track
<b>Waste</b>			
Reduce waste to landfill by 35 percent (baseline 2011)	2020	Since 2011, we reduced the amount of waste sent to landfill by 6%. We focus our waste efforts on increasing availability of recycling services, employee education, and expanded rollout of composting.	Slower than expected progress; <a href="#">read more.</a>
Dispose 100 percent of e-waste using certified responsible vendors	2020	In 2016, we disposed of 98% of our e-waste using certified responsible vendors.	On track
<b>Paper</b>			
Maintain paper reduction of 30 percent	2020	Since 2010, we've reduced our paper use by 30% through our focus on transitioning customers to online banking, reducing employee printing, and increasing the digital delivery of key documents.	On track
Maintain an average of 10 percent recycled content in paper purchased	2020	In 2016, we purchased paper with an average of 11% recycled content globally, as a result of increasing recycled content used for commercial printing in the US.	On track
Purchase 100 percent of paper from certified sources	2020	We increased the percent purchased from certified sources from 93% in 2011 to 99% in 2016.	On track

Target	Target year	Progress	Status
<b>Vendor engagement</b>			
Maintain 90 percent response rate to our CDP supply chain requests	2020	In 2016, we requested disclosures from 196 vendors and achieved a best-in-class response rate of 90%.	On track
Increase the number of our CDP supply chain responding vendors who report GHG emissions to 90 percent	2020	In 2016, 79% of our responding vendors reported GHG emissions.	On track

## ESG Performance Data

Disclosure	Metrics	Year
<b>Our people</b>		
<b>Global workforce by gender</b>		
# total	Men: 102,574 (49%) Women: 107,673 (51%)	2016
% global management*	Men: 62% Women: 38%	2016
% board of directors	Men: 71% Women: 29%	2016
<b>U.S. workforce by gender</b>		
% total	Men: 45% Women: 55%	2016
% officials & managers**	Men: 54% Women: 46%	2016
% workforce excluding officials & managers***	Men: 44% Women: 56%	2016
<b>Diverse races/ethnic backgrounds</b>		
% U.S. workforce	44%	2016
% U.S. officials & managers**	32%	2016
% U.S. workforce excluding officials & managers***	47%	2016
% board of directors	21%	2016
<b>Employee engagement</b>		
% employee engagement score	75%	2016
<b>401(k) plan participation</b>		
% employees participated in our 401(k) plan	96%	2016
<b>Training hours</b>		
# diversity, inclusion and aspects of human rights total training hours	73,200	2016

\*Includes CEO's direct reports.

\*\*Includes EEO codes 1.1 and 1.2.

\*\*\*Includes EEO codes 2-9.

## U.S. Employee Diversity in 2016

Job Category	Gender	White	Black/ African American	Hispanic/ Latino	Asian	American Indian/ Alaskan Native	Native Hawaiian/ Other Pacific Islander	Two or more races	Total by gender	Total
Executive/ senior level officials and managers	Male	2,441	81	92	229	6	2	11	2,862	4,163
	Female	1,083	74	50	81	7	—	6	1,301	
First/ mid-level officials and managers	Male	8,455	852	1,298	1,949	38	28	122	12,742	24,821
	Female	7,845	1,388	1,545	1,113	36	28	124	12,079	
Professionals*	Male	25,544	1,794	2,178	5,245	106	95	493	35,455	55,676
	Female	12,996	2,080	1,531	3,242	67	59	246	20,221	
All other	Male	12,884	4,368	7,230	3,233	87	126	764	28,692	90,708
	Female	26,438	12,297	15,839	5,600	251	271	1,320	62,016	
Totals	Male	49,324	7,095	10,798	10,656	237	251	1,390	79,751	175,368
	Female	48,362	15,839	18,965	10,036	361	358	1,696	95,617	

\*As defined by the Equal Employment Opportunity Commission: "Professionals" refers to job categories that require bachelor and graduate degrees, and/or professional certification. In some instances, comparable experience may establish a person's qualifications.

Disclosure	Metrics	Year
<b>Driving economic &amp; social progress</b>		
<b>Women's economic empowerment</b>		
\$ loaned to women business owners through Tory Burch Foundation Capital Program	\$24 million	2014-2016
<b>Access to capital</b>		
\$ community development banking	Nearly \$4 billion	2016
# affordable housing units created through community development banking	13,200	2016
\$ CDFI investments	\$1 billion	2016
# of CDFIs with whom we invest	250	2016
Community development lending & investments: \$ affordable housing	\$32.42 billion	2016
	\$37.62 billion	2015
	\$37.84 billion	2014
Community development lending & investments: \$ small business lending	\$15.99 billion	2016
	\$14.41 billion	2015
	\$15.38 billion	2014
Community development lending & investments: \$ consumer lending	\$4.11 billion	2016
	\$3.88 billion	2015
	\$3.24 billion	2014
Community development lending & investments: \$ economic development	\$6.58 billion	2016
	\$6.42 billion	2015
	\$4.06 billion	2014

Disclosure	Metrics	Year
<b>Philanthropic investments to advance economic mobility</b>		
Workforce development and education grants	\$48.5 million	2016
	\$49.1 million	2015
Community development grants	\$35.2 million	2016
	\$32.3 million	2015
Basic needs grants	\$36.1 million	2016
	\$33.0 million	2015
<b>Our business practices</b>		
\$ diverse supplier spend trend	\$2.6 billion	2016
	\$2.1 billion	2015
	\$2.5 billion	2014
	\$2.3 billion	2013
	\$2.3 billion	2012
# customers/prospects for customer satisfaction survey	4.5 million	2016
	3 million	2015
<b>Enabling financial health</b>		
# total Safe Balance accounts at the end of 2016	130,711	2016
# mobile banking users added during 2016	2.9 million	2016
# total mobile banking users at the end of 2016	21.6 million	2016
Assets with a clearly defined ESG approach	\$11.3 billion	2016
	\$9.9 billion	2015
<b>Homeownership</b>		
Homeowner assistance: modifications and foreclosure alternatives (cumulative)	2,137,072	2016
	2,101,546	2015
	2,039,520	2014
	1,945,459	2013
	1,711,078	2012
	1,281,906	2011
	940,692	2010
Home finance metrics: \$ value of first mortgages extended to U.S. homeowners	\$61.0 billion	2016
	\$54.7 billion	2015
Home finance metrics: \$ value of first mortgages to low- and moderate-income customers	\$7.1 billion	2016
	\$8.3 billion	2015
Home finance metrics: # total first mortgage customers	159,025	2016
	169,175	2015
Home finance metrics: # low- and moderate-income first mortgage customers	38,840	2016
	49,294	2015
Home finance metrics: % of total first mortgage customers who are low- and moderate-income	24.4%	2016
	29.1%	2015
Home finance metrics: \$ value of home equity lines of credit extended to low- and moderate-income customers	\$2.48 billion	2016
	\$2.01 billion	2015

Disclosure	Metrics	Year
<b>Small businesses</b>		
Total credit to small business owners (new and renewal)	26.7 billion	2016
\$ new credit to small business owners	\$11.6 billion	2016
	\$10.7 billion	2015
\$ extended to smaller businesses with less than \$1 million in revenue or less than \$5 million in revenue in LMI communities	\$16 billion	2016
	\$14.4 billion	2015
# small business specialists serving clients	Approximately 2,100	Since 2010

## Environmental Sustainability

### Environmental business by line of business

Investment Banking and Markets	\$7.2 billion	2016
Public Finance	\$3.9 billion	2016
Leasing	\$3.3 billion	2016
Commercial Real Estate and Community Development Banking	\$1.1 billion	2016
Consumer Vehicle Lending	\$371 million	2016
Global Commercial Banking	\$87 million	2016
CDFI Lending	\$41 million	2016
Global Wealth & Investment Management	\$19 million	2016

### Environmental business by sector

Energy efficiency	\$19.1 billion	2007-2016
Wind	\$9.3 billion	2007-2016
Mixed	\$7.9 billion	2007-2016
Solar	\$7.5 billion	2007-2016
Nuclear	\$7.5 billion	2007-2016
Mixed renewables	\$6.1 billion	2007-2016
Sustainable transportation	\$4.6 billion	2007-2016
Other	\$3.4 billion	2007-2016
Water	\$1.7 billion	2007-2016
Hydro	\$1.3 billion	2007-2016
Biomass/bioFuel	\$863 million	2007-2016
Geothermal	\$573 million	2007-2016
Fuel cells	\$28 million	2007-2016

### Environmental impact of investments<sup>1</sup>

\$ Value of financial products	\$4,196,764,511	2016
\$ Value of energy saved/ produced and net \$ value of fuel saved for hybrid vehicles	\$438,931,000	2016
MWh saved from energy conservation projects	437,200	2016

<sup>1</sup>We estimated the annual environmental benefits of our investments by employing the Sustainability Impact Assessment methodology co-developed with EY. To learn more about this methodology, you can read our [white paper](#) titled, "Financing for a sustainable future: Estimating the environmental benefits of Bank of America's Environmental Business Initiative."

Disclosure	Metrics	Year
MWh produced from alternative energy projects	3,761,000	2016
Total square feet of LEED certified buildings funded	3,411,615	2016
Total square feet of ENERGY STAR certified buildings funded	735,718	2016
Greenhouse gas emissions avoided (metric tons CO <sub>2</sub> e)	2,376,100	2016
Water use avoided (thousands of gallons)	48,295,000	2016
Waste avoided (metric tons)	12,101	2016

	Short tons CO <sub>2</sub> per MWh – restated/reported from newly available data	Short tons CO <sub>2</sub> per MWh – previously reported from available data	Year
Utility portfolio emission intensity <sup>2</sup>	0.5314	NA	2016
	0.5678	NA	2015
	0.5700	NA	2014
	0.5645	NA	2013
	0.621	NA	2012
	0.6093	0.568	2011 <sup>3</sup>
		0.580	2010
		Bank of America was unable to compile for 2009	2009
		0.581	2008
		0.634	2007
	0.638	2006	
	0.658	2005	
	0.733	2004	

Environmental philanthropy	\$21,299,933	2016
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### Environmental and social risk

# Transactions subject to the Equator Principles	2 Category B transactions in the power generation sector (United States)	2016
	0	2015
	1	2014

# of unique people trained on Environmental and Social Risk Policy Framework	2,554	2016
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Examples of deals requiring additional review	1. We provided credit and underwriting support to a client who is in the PACE loan industry which has received criticism around consumer financial protection issues. The client has taken significant steps to disclose risks associated with their products which enabled us to move forward with this relationship.	
	2. We had an opportunity to provide financing to a company in the palm oil sector. Given the environmental and social issues in this industry, we asked the client to commit to and disclose a time bound action plan to improve their environmental sustainability and social practices. Ultimately we did not move forward with this transaction because of other market and economic conditions.	2016
	3. A potential client in the energy sector engaged us to help with the sale of an asset to a consortium of investors. After our own due diligence, we determined that individuals involved in this transaction were closely linked to bribery and money laundering. We declined to participate.	

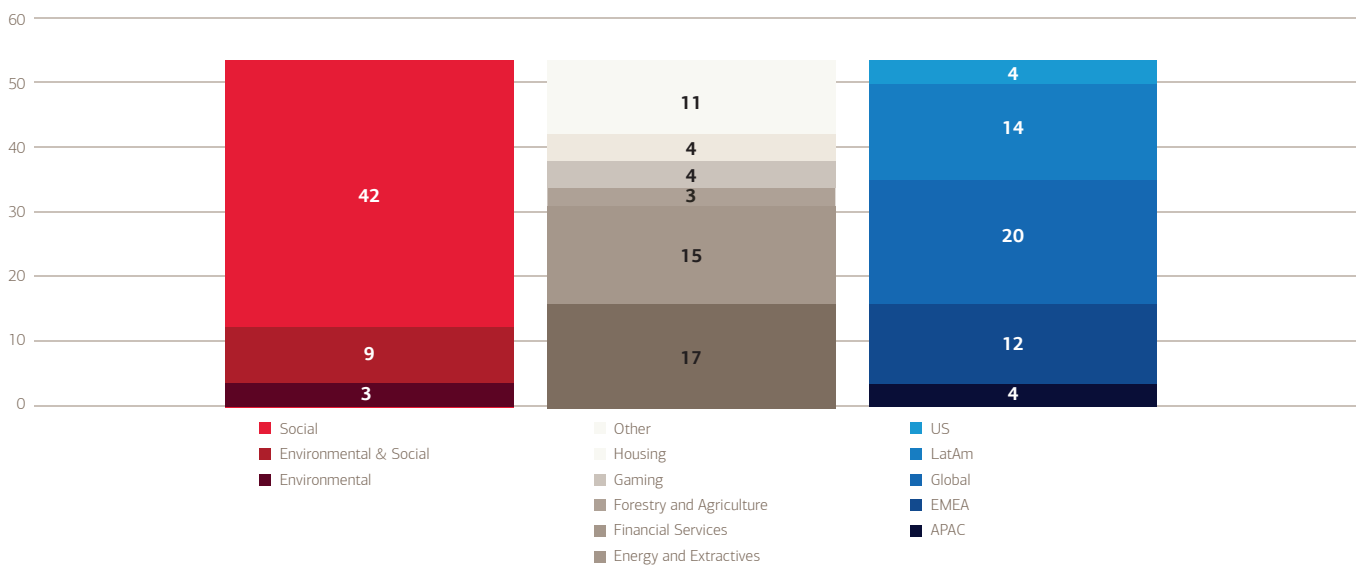
<sup>2</sup>Our consideration of value chain emissions includes tracking and reporting on the greenhouse gas emissions intensity of our U.S. power utility corporate loan portfolio, and we remain the only financial institution to do so since 2004. This portfolio includes electric generators with whom the bank has significant credit relationships.

<sup>3</sup>Using newly expanded emissions data, we have recalculated our utility portfolio emissions intensity for 2011.



# Environmental and Social Risk Policy Framework Reporting

Environmental and Social Risk Policy Framework (ESRPF) related items, relationships and transactions discussed by the responsible risk committees in 2016.



In 2016, we expanded our process of tracking ESRPF related items, relationships and transactions discussed by the responsible risk committees. Our front line units have primary responsibility for evaluating and managing all risks, including the environmental and social risks inherent within their businesses. Through this process of due diligence, many issues are resolved and do not need to be escalated to risk review committee. The chart above represents only those items, relationships or transactions related to environmental or social risk that were discussed by the responsible risk committees. For more information about our governance structure or risk framework, see the [Business Standards report](#) or the [ESRPF](#).

# About Our 2016 Environmental Operations Data

We continue to track and manage the environmental impacts of our operations and refine our methodology in order to most accurately collect and report on these data. Our 2016 environmental activities are reported here using the Global Reporting Initiative Sustainability Reporting Guidelines, as well as its Financial Services Sector Disclosure.

Greenhouse gas emissions	Units	2010	2014	2015	2016
<b>Scope 1 and location-based Scope 2 emissions</b>					
Scope 1 direct emissions	Metric tons CO <sub>2</sub> e	141,929	111,233	98,858	83,473
Location-based Scope 2 indirect emissions	Metric tons CO <sub>2</sub> e	1,670,103	1,224,004	1,028,359	973,299
Total Scope 1 and location-based Scope 2 emissions	Metric tons CO <sub>2</sub> e	1,812,031	1,335,237	1,127,217	1,056,772
Reduction in total Scope 1 and location-based Scope 2 emissions	Percent decrease from base year	N/A	26%	38%	42%
<b>Scope 1 and market-based Scope 2 emissions</b>					
Scope 1 direct emissions	Metric tons CO <sub>2</sub> e	141,929	111,233	98,858	83,473
Market-based Scope 2 indirect emissions	Metric tons CO <sub>2</sub> e	1,664,587	1,232,238	1,031,804	369,084
Total Scope 1 and market-based Scope 2 emissions	Metric tons CO <sub>2</sub> e	1,806,516	1,343,471	1,130,662	452,557
Reduction in total Scope 1 and market-based Scope 2 emissions	Percent decrease from base year	N/A	26%	37%	75%
<b>Scope 3 indirect emissions</b>					
Category 1 - purchased goods and services	Metric tons CO <sub>2</sub> e	Not Available	2,026,561	1,674,213	1,944,781*
Category 2 - capital goods	Metric tons CO <sub>2</sub> e	Not Available	104,018	85,933	312,588*
Category 3 - fuel- and energy-related activities	Metric tons CO <sub>2</sub> e	322,993	251,073	215,561	208,087
Category 4 - upstream transportation and distribution	Metric tons CO <sub>2</sub> e	56,735	21,145	15,731	15,968
Category 5 - waste (traditional disposal)	Metric tons CO <sub>2</sub> e	Not Available	11,865	11,657	10,761
Category 6 - business travel	Metric tons CO <sub>2</sub> e	190,350	173,455	184,618	154,531
Category 7 - employee commuting	Metric tons CO <sub>2</sub> e	707,216	417,262	388,595	373,481

Greenhouse gas emissions	Units	2010	2014	2015	2016
Category 8 - upstream leased assets		Not relevant: Under the operational control approach of defining our inventory boundary, emissions from all upstream leased assets are included in our Scope 1 and Scope 2 emissions.			
Category 9 - downstream transportation and distribution	Metric tons CO <sub>2</sub> e	Not Available	1,600,000	1,500,000	1,500,000
Category 10 - processing of sold products		Not relevant: We have no emissions in this category because we do not sell intermediate products that require processing into final products.			
Category 11 - use of sold products	Metric tons CO <sub>2</sub> e	Not Available	5,000	5,000	5,000
Category 12 - end of life treatment of sold products	Metric tons CO <sub>2</sub> e	Not Available	18,000	19,000	18,000
Category 13 - downstream leased assets		Not relevant: Emissions in this category are insignificant, because we have an inconsequential amount of owned spaced that is leased to others.			
Category 14 - franchises		Not relevant: We do not operate any franchises.			
Category 15 - investments		Relevant, not yet calculated: Because our industry faces significant challenges in tracking and reporting on financed greenhouse gas emissions, we have worked with the World Resources Institute (WRI) and the U.N. Environment Programme Finance Initiative (UNEP FI) on a project called the Portfolio Carbon Initiative, to develop a set of standard methodologies for accounting of greenhouse gas emissions attributed to financial products and services. We participated in the Advisory Committee and technical working groups contributing to the project, and we are also provided financial support to the initiative. While we are not able to calculate financed greenhouse gas emissions at this time, we have provided utility portfolio emissions intensity data since 2004.			
Supplemental information					
Avoided emissions from recycling and composting	Metric tons CO <sub>2</sub> e	-156,962	-156,509	-148,057	-149,173

We follow the WRI and WBCSD GHG Protocol Corporate Accounting and Reporting Standard to calculate Scope 1, 2 and 3 emissions. We use an operational control approach to define our boundary. The base year for emissions reductions is 2010. Emissions are recalculated back to the base year when a change to a prior inventory would result in a change in emissions of 0.5% or greater. Scope 1 and 2 calculations are based on site-specific data for fuel consumed and utilities purchased, applying published emissions factors and global warming potentials (GWPs). Scope 3 calculations are based on data for the relevant activity, applying published emissions factors and GWPs. Where actual data is not available, estimates are made based on actual data collected in prior years. The gases included in the calculation of Scope 1, 2 and 3 emissions are CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O, HFCs and PFCs. Our market-based GHG emissions include the impact of renewable energy certificates (RECs) purchased in the U.S. and Renewable Energy Guarantees of Origin (REGOs) purchased in the U.K. All U.S. RECs purchased by Bank of America are Green-e certified. Emissions reflect supplier-specific emission rates where available, all of which comply with Scope 2 Guidance criteria. Emissions reflect residual mix factors for European facilities. Residual mix factors are not currently available for facilities outside of Europe. Location-based emission factors are used to quantify electricity-related Scope 3 emissions.

\*The methodology to calculate Scope 3 emissions in Category 1 and 2 changed in 2016. As a result, 2016 emissions in these categories are not comparable to emissions in prior years.

Greenhouse gas emissions by region	Units	2016 Location-based emissions			2016 Market-based emissions		
		Scope 1 direct emissions	Scope 2 indirect emissions	Total scope 1 and Scope 2 emissions	Scope 1 direct emissions	Scope 2 indirect emissions	Total Scope 1 and Scope 2 emissions
U.S. & Canada	Metric tons CO <sub>2</sub> e	73,391	847,135	920,526	73,391	278,322	351,713
Asia Pacific	Metric tons CO <sub>2</sub> e	3,397	72,487	75,884	3,397	72,487	75,884
EMEA	Metric tons CO <sub>2</sub> e	6,529	52,069	58,598	6,529	16,667	23,196
Latin America	Metric tons CO <sub>2</sub> e	156	1,609	1,765	156	1,609	1,765

Greenhouse gas emissions by country	Units	2016 Location-based emissions			2016 Market-based emissions		
		Scope 1 direct emissions	Scope 2 indirect emissions	Total scope 1 and Scope 2 emissions	Scope 1 direct emissions	Scope 2 indirect emissions	Total Scope 1 and Scope 2 emissions
United States	Metric tons CO <sub>2</sub> e	73,244	846,817	920,061	73,244	278,003	351,247
United Kingdom	Metric tons CO <sub>2</sub> e	4,970	46,331	51,302	4,970	9,714	14,684
India	Metric tons CO <sub>2</sub> e	3,029	45,534	48,563	3,029	45,534	48,563
China	Metric tons CO <sub>2</sub> e	163	11,301	11,463	163	11,301	11,463
Southeast Asia - Singapore, Malaysia, Philippines, Thailand, and Indonesia.	Metric tons CO <sub>2</sub> e	50	6,715	6,765	50	6,715	6,765
Japan	Metric tons CO <sub>2</sub> e	74	3,585	3,660	74	3,585	3,660
Australia	Metric tons CO <sub>2</sub> e	9	2,414	2,423	9	2,414	2,423
Ireland	Metric tons CO <sub>2</sub> e	568	1,108	1,676	568	1,647	2,215
South Africa	Metric tons CO <sub>2</sub> e	22	716	738	22	716	738
Mexico	Metric tons CO <sub>2</sub> e	81	557	639	81	557	639
Italy	Metric tons CO <sub>2</sub> e	105	529	634	105	569	675
Canada	Metric tons CO <sub>2</sub> e	147	318	465	147	318	465
Russia	Metric tons CO <sub>2</sub> e	103	316	419	103	316	419

Greenhouse gas emissions by country	Units	2016 Location-based emissions			2016 Market-based emissions		
		Scope 1 direct emissions	Scope 2 indirect emissions	Total scope 1 and Scope 2 emissions	Scope 1 direct emissions	Scope 2 indirect emissions	Total Scope 1 and Scope 2 emissions
Germany	Metric tons CO <sub>2</sub> e	1	388	389	1	613	614
Brazil	Metric tons CO <sub>2</sub> e	55	295	350	55	295	350
Saudi Arabia	Metric tons CO <sub>2</sub> e	6	183	189	6	183	189
France	Metric tons CO <sub>2</sub> e	11	23	34	11	14	25
Rest of World	Metric tons CO <sub>2</sub> e	835	6,168	7,003	835	6,588	7,423

NO <sub>x</sub> , SO <sub>x</sub> , and other significant air emissions from direct combustion	Units	2010	2014	2015	2016
SO <sub>x</sub>	Metric tons	17	1	1	1
NO <sub>x</sub>	Metric tons	45	30	25	21
CO	Metric tons	56	46	38	33
VOC	Metric tons	4	3	4	2
PM	Metric tons	7	4	2	3
Ozone depleting substances	Metric tons CFC -11e	14	23	17	27

Data is sourced from the Scope 1 and 2 inventory and records kept through our compliance program. We use the same boundary in calculating energy consumption as in our GHG emissions calculations.

Direct and indirect energy consumption	Units	2010	2014	2015	2016
Electricity	Gigajoules	11,796,489	8,950,905	8,041,148	7,670,937
Other indirect (purchased steam and cooling)	Gigajoules	200,907	169,045	152,199	161,972
Natural gas	Gigajoules	1,489,657	1,230,066	1,024,295	892,607
Other direct (fuel oil, jet fuel, gasoline, diesel fuel, propane)	Gigajoules	348,755	199,212	194,410	170,671
Total energy consumption	Gigajoules	13,835,808	10,549,228	9,412,053	8,896,187
Reduction in total energy consumption	Percent decrease from base year	N/A	24%	32%	36%

Data is sourced from utility bills where possible. Where utility bills are not available (such as in a leased property), we estimate based on internal estimation intensities by building type. These estimation intensities are calculated annually based on actual data. We use the same boundary in calculating energy consumption as in our GHG emissions calculations.

Electricity from renewable sources	Units	2010	2014	2015	2016
Electricity consumption	MWh	3,276,802	2,486,363	2,233,652	2,130,816
Renewable electricity	MWh	39,306	5,355	4,403	1,368,951
	% of consumption	1%	0.2%	0.2%	64%

Reductions in greenhouse gas emissions and energy consumption	Units	2010	2014	2015	2016
Projected annual emissions savings from reduction initiatives	Metric tons CO <sub>2</sub> e	N/A	24,810	13,232	11,248
Projected annual savings from energy efficiency measures	Gigajoules	N/A	182,735	105,013	83,710

Data is sourced from records kept by Real Estate Services, which records each project undertaken and relevant details, including project annual electricity or fuel savings and projected annual monetary savings.

Indirect energy consumption by fuel mix	2010	2014	2015	2016
Coal	36%	35%	38%	38%
Petroleum	3%	2%	1%	1%
Natural gas	29%	31%	30%	30%
Nuclear	23%	23%	19%	20%
Renewable	9%	10%	11%	11%

These data represent the mix of primary energy consumed to produce the intermediate energy (electricity, steam, chilled water) used. They represent primarily the mix of grid electricity sources provided by electricity suppliers, and thus are distinct from the above tracking of electricity from renewable sources, which represent the bank's proactive purchase and implementation of renewable electricity.

Indirect energy consumption by primary fuel source	Units	2010	2014	2015	2016
Coal	Gigajoules	13,273,617	9,881,744	9,801,899	9,413,125
Petroleum	Gigajoules	787,555	344,480	180,807	236,546
Natural gas	Gigajoules	8,280,955	6,752,430	5,894,488	5,533,456

These data represent total source energy consumed to produce the intermediate energy (electricity, steam, chilled water) used.

Non-renewable material usage - IT equipment	Units	2010	2014	2015	2016
Desktops & workstations	Number of units procured	Not Available	42,167	36,483	48,412
Laptops & tablets	Number of units procured	Not Available	27,757	54,474	45,093
Printers & multifunction printing devices	Number of units procured	Not Available	11,318	6,008	5,556
Servers	Number of units procured	Not Available	1,132	894	1,839
Monitors	Number of units procured	Not Available	82,663	74,846	44,169
Thin clients	Number of units procured	Not Available	Not Available	3,180	5,501

IT equipment is purchased from external suppliers. Data is sourced from direct measurements based on invoices from our paper vendors.

Renewable material usage - paper	Units	2010	2014	2015	2016
Paper	Total usage (metric tons)	66,619	47,575	47,930	46,611
	Percent decrease from base year	N/A	29%	28%	30%
	Recycled input materials by weight	8%	8%	9%	11%
	Certified input materials by weight	N/A	98%	99%	99%

Paper is purchased from external suppliers. Data is sourced from direct measurements based on invoices from our paper vendors.

Water	Units	2010	2014	2015	2016
Total water withdrawals	Billion US gallons	3.55	2.59	2.35	2.22
	Million cubic meters	13.46	9.82	8.88	8.41
Reduction in total water withdrawals	Percent decrease from base year	N/A	27%	34%	37%
Water withdrawals by source – municipal	Billion US gallons	3.55	2.57	2.33	2.18
Water withdrawals by source – rainwater	Billion US gallons	N/A	0.02	0.02	0.04
Estimated annual savings from water reduction projects	Billion US gallons	N/A	0.02	0.04	0.00

Data for water withdrawals is sourced from utility bills where possible. Where utility bills are not available (such as in a leased property), we estimate based on internal estimation intensities by building type. These estimation intensities are calculated annually based on actual data. We use the same boundary in calculating energy consumption as in our GHG emissions calculations. Water is withdrawn from municipal sources (except for a small amount of rainwater) and discharged to municipal sewer systems. Data for water reused or recycled is sourced from meter readings of the rainwater systems in place.

Waste	Units	Disposal method	2011	2014	2015	2016
Non-hazardous waste (office, confidential)	Metric tons	Landfill & Incineration	48,317	37,542	35,779	34,393
	Metric tons	Recycling & Compost	46,509	45,066	43,773	42,656
	Diversion rate		49%	55%	55%	55%
Non-hazardous waste (construction & demolition, carpet)	Metric tons	Landfill & Incineration	7,131	17,099	8,173	18,072
	Metric tons	Recycling & Compost	9,713	34,299	29,163	24,691
	Diversion rate		58%	67%	78%	58%
Non-hazardous waste (kitchen grease)	Metric tons	Landfill & Incineration	0	0	0	0
	Metric tons	Recycling & Compost	40	701	571	551
	Diversion rate		100%	100%	100%	100%
IT waste	Metric tons	Landfill & Incineration	0	0	0	0
	Metric tons	Recycling & Remarketing	3,931	4,898	2,463	2,422
	Diversion rate		100%	100%	100%	100%
	Certified disposal rate		84%	91%	98%	98%
Regulated waste: hazardous, universal, used oil and asbestos	Metric tons	Landfill & Incineration	470	345	589	365
	Metric tons	Recycling, Reuse & Salvage	462	192	497	915
	Diversion rate		50%	36%	46%	71%
Total waste	Metric tons	Landfill & Incineration	55,917	54,986	44,541	52,830
	Metric tons	Recycling & Other Diversion	60,655	85,157	76,469	71,235



Waste	Units	Disposal method	2011	2014	2015	2016
	Metric tons	Total Waste	116,573	140,143	121,010	124,065
Total waste cont.	% decrease from base year		0%	2%	20%	6%
	Diversion rate		52%	61%	63%	57%

The base year for waste data is 2011. Data is sourced from vendors that provide waste removal services. A detailed description of the methodologies employed is available in the Waste Management and Recycling section. Note: Numbers may not sum exactly due to rounding.

Regulated waste is reported on a 1-year lag. The data presented in this report are for 2015.

Facilities	Units	2010	2014	2015	2016
LEED certifications	Net square feet	12,537,553	17,542,460	18,990,678	18,366,000
	Percent of total workplace	10%	19%	23%	22%
Carpet	Metric tons purchased	530	1,504	1,358	975
	Recycled input materials by weight	39%	40%	40%	34%
Environmentally sustainable cleaning	Square feet cleaned using qualifying products	77,000,000	57,250,002	50,169,159	52,692,553
	Percent of total workplace	64%	63%	59%	64%
	Percent of total spend	Not Available	88%	90%	74%

Transportation	Units	2010	2014	2015	2016
Employee commuting	Annual miles traveled	1,962,652,062	1,200,239,636	1,127,432,624	1,103,686,336
Low-carbon vehicle reimbursement program	New participants	669	824	603	357
	Metric tons of CO <sub>2</sub> e avoided by new participants	771	1,777	1,390	1,192
Telepresence	Number of calls	13,201	97,811	123,759	154,718

Compliance	Units	2010	2014	2015	2016
Non-compliance with environmental regulations	Value of monetary fines	\$23,854	\$0	\$1,000	\$3,345
	Non-monetary violations	9	4	3	2
Reportable spills	Number	2	7	0	1
	Volume - US gallons	3	330	0	200

Data is sourced from our compliance management system, in which we record all instances of non-compliance with environmental regulations and spills.

Environmental spend	Units	2010	2014	2015	2016
Compliance management	Value of spend	Not Available	\$14,100,000	\$10,700,000	\$7,600,000
Environmental assessment and remediation	Value of spend	Not Available	\$5,500,000	\$5,300,000	\$4,300,000
Waste management	Value of spend	Not Available	\$200,000	\$100,000	\$200,000
Total environmental protection spend	Value of spend	Not Available	\$19,800,000	\$16,100,000	\$12,000,000

Data is sourced from our compliance management system, in which we record spend with select vendors on environmental protection and compliance.

Vendor engagement	Units	2010	2014	2015	2016
Number of vendors invited to CDP supply chain	Number	89	192	200	195
Vendor CDP supply chain response rate	Percent	84%	91%	93%	90%
Vendors reporting GHG emissions	Percent	Not Available	78%	77%	79%