

BANK OF AMERICA CORPORATION

# 2018 Environmental, Social & Governance Performance Data Summary

# 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 8,600 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	2018	In 2018, Bank of America provided \$210 million in global philanthropic investments, including cash giving and in-kind donations. To date we've delivered \$2.1 billion toward our ten year \$2 billion goal (2009-2018).	Achieved
2 million hours of volunteer service annually and engage our employees to be more active citizens	N/A	Our employee volunteers contributed approximately 2 million hours in 2018 addressing a range of community needs, including advancing better money habits and building affordable housing.	Achieved
\$1.5 trillion for community development lending and investments in the U.S.	2018	Since 2009, we've extended nearly \$960 billion in community development lending and investments in the U.S., including nearly \$48 billion in 2018.  This totals – on average – approximately \$190.2 million in support of community development every business day throughout 2018.	64% complete
<b>ENVIRONMENTAL SUSTAINABILITY</b>			
<b>Business</b>			
\$125 billion Environmental Business Initiative	2025	Since we launched this goal in 2013, we've provided nearly \$105 billion in financing for low carbon and other sustainable business.  In 2018 alone, we delivered \$21.5 billion toward this goal.	On track
<b>Greenhouse gases and energy</b>			
Achieve carbon neutrality for Scope 1 and 2 emissions	2020	We have reduced market-based emissions 89% 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 2018, Bank of America purchased 1.8 million MWh of renewable electricity, which amounts to 91% 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 40% 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 52% 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 more than 19 million square feet of LEED certified workspace, representing 25% of our total workspace globally. At year's end, 206 of our financial centers had achieved LEED certification.	On track
<b>Water</b>			
Reduce water use by 45 percent	2020	As of 2018, we have reduced our annual global water usage by nearly 1.5 billion gallons since 2010 – a 42% reduction – primarily by consolidating space and implementing water conservation projects.	Slower than expected progress
<b>Waste</b>			
Reduce waste to landfill by 35 percent (baseline 2011)	2020	Since 2011, we have reduced the amount of waste sent to landfill by 30%. We focus our waste efforts on increasing availability of recycling services for office waste and construction waste, employee education and reducing waste generated.	Slower than expected progress
Dispose 100 percent of e-waste using certified responsible vendors	2020	In 2018, we disposed of 99% of our e-waste using certified responsible vendors. 100% of e-waste in the U.S. was disposed of using certified responsible vendors. In countries where certified vendors do not exist, items are disposed of responsibly.	Slower than expected progress
<b>Paper</b>			
Maintain paper reduction of 30 percent	2020	Since 2010, we have reduced our paper use by 36% 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 2018, we purchased paper with an average of 15% recycled content globally, which is almost double the average recycled content in 2010.	On track
Purchase 100 percent of paper from certified sources	2020	We increased the amount of paper purchased from certified sources from 95% in 2011 to 99% in 2018.	Slower than expected progress
<b>Vendor engagement</b>			
Maintain a 90 percent response rate to our CDP supply chain information requests	2020	In 2018, we requested disclosures from 202 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 2018, 80% of our responding vendors reported GHG emissions.	Slower than expected progress

# ESG Performance Data

Disclosure	Metrics	Year
<b>OUR PEOPLE</b>		
<b>Global workforce by gender</b>		
% total	Men: 101,688 (50%) Women: 102,801 (50%)	2018
% global management*	Men: 54% Women: 46%	2018
% board of directors	Men: 69% Women: 31%	2018
<b>U.S. workforce by gender</b>		
% total	Men: 46% Women: 54%	2018
% officials & managers**	Men: 53% Women: 47%	2018
% workforce excluding officials & managers***	Men: 45% Women: 55%	2018
<b>Diverse races/ethnic backgrounds</b>		
% U.S. workforce	46%	2018
% U.S. officials & managers**	33%	2018
% U.S. workforce excluding officials & managers***	48%	2018
<b>Employee engagement</b>		
% employee engagement score	82%	2018
<b>401(k) plan participation</b>		
% of employees who made contributions to their 401(k) account	90%	2018
<b>Training hours</b>		
# diversity, inclusion and aspects of human rights total training hours	93,968	2018

\*Includes CEO's direct reports.

\*\*Includes EEO codes 1.1 and 1.2.

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

## U.S. EMPLOYEE DIVERSITY IN 2018

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	2,215	88	99	244	7	0	20	2,673	4,012
	Female	1,085	82	57	102	6	0	7	1,339	
First/ mid-level officials & managers	Male	7,689	823	1,325	1,676	32	35	154	11,734	23,117
	Female	7,205	1,348	1,599	1,024	36	27	144	11,383	
Professionals*	Male	26,334	2,093	2,558	6,141	111	91	570	37,898	59,537
	Female	13,277	2,148	1,689	4,068	74	70	313	21,639	
All other	Male	11,523	4,148	6,929	2,992	85	111	752	26,540	83,042
	Female	23,053	11,395	14,962	5,274	244	240	1,334	56,502	
Totals	Male	47,761	7,152	10,911	11,053	235	237	1,496	78,845	169,708
	Female	44,620	14,973	18,307	10,468	360	337	1,798	90,863	

\*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	\$46 million	2014-2018
<b>Access to capital</b>		
\$ community development banking	\$4.7 billion	2018
# affordable housing units created through community development banking	15,000	2018
\$ CDFI investments	\$1.57 billion	2018
# of CDFIs with whom we invest	255	2018
	\$23.56 billion	2018
	\$26.68 billion	2017
Community development lending & investments: \$ affordable housing	\$32.42 billion	2016
	\$37.62 billion	2015
	\$37.84 billion	2014
	\$15.14 billion	2018
	\$15.54 billion	2017
Community development lending & investments: \$ small business lending	\$15.99 billion	2016
	\$14.41 billion	2015
	\$15.38 billion	2014
	\$3.53 billion	2018
	\$4.63 billion	2017
Community development lending & investments: \$ consumer lending	\$4.11 billion	2016
	\$3.88 billion	2015
	\$3.24 billion	2014
	\$5.50 billion	2018
	\$6.80 billion	2017
Community development lending & investments: \$ economic development	\$6.58 billion	2016
	\$6.42 billion	2015
	\$4.06 billion	2014
<b>Philanthropic investments to advance economic mobility</b>		
	\$48.6 million	2018
	\$45.8 million	2017
Workforce development and education grants	\$48.5 million	2016
	\$49.1 million	2015
	\$40.1 million	2018
	\$41.8 million	2017
Community development grants	\$35.2 million	2016
	\$32.3 million	2015
	\$33.0 million	2018
	\$33.4 million	2017
Basic needs grants	\$36.1 million	2016
	\$33.0 million	2015
<b>OUR BUSINESS PRACTICES</b>		
	\$1.87 billion	2018
	\$2.19 billion	2017
	\$2.24 billion	2016
\$ diverse supplier spend trend	\$2.1 billion	2015
	\$2.5 billion	2014
	\$2.3 billion	2013
	\$2.3 billion	2012
	11.7 million	2018
	4.9 million	2017
# customers/prospects for customer and client satisfaction surveys	4.5 million	2016
	3 million	2015

Disclosure	Metrics	Year
<b>ENABLING FINANCIAL HEALTH</b>		
# total SafeBalance accounts at the end of 2018	592,517	2018
# mobile banking users added during 2018	2.2 million	2018
# total mobile banking users at the end of 2018	26.4 million	2018
Client balances with a clearly defined ESG approach	\$17.9 billion	2018
	\$15.2 billion	2017
	\$11.3 billion	2016
	\$9.9 billion	2015
<b>Homeownership</b>		
Homeowner assistance: modifications and foreclosure alternatives (cumulative)	2,166,869	2018
	2,154,495	2017
	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	\$41.7 billion	2018
	\$49.5 billion	2017
	\$61.0 billion	2016
	\$54.7 billion	2015
Home finance metrics: \$ value of first mortgages to low- and moderate-income customers	\$4.9 billion	2018
	\$5.5 billion	2017
	\$7.1 billion	2016
	\$8.3 billion	2015
Home finance metrics: # total first mortgage customers	89,460	2018
	111,031	2017
	159,025	2016
	169,175	2015
Home finance metrics: # low- and moderate-income first mortgage customers	21,100	2018
	26,004	2017
	38,840	2016
	49,294	2015
Home finance metrics: % of total first mortgage customers who are low- and moderate-income	23.6%	2018
	23.4%	2017
	24.4%	2016
	29.1%	2015
Home finance metrics: \$ value of home equity lines of credit extended to low- and moderate-income customers	\$2.76 billion	2018
	\$3.01 billion	2017
	\$2.48 billion	2016
	\$2.01 billion	2015
<b>Small businesses</b>		
Total credit to small business owners (new and renewal)	34.7 billion	2018
\$ new credit to small business owners	\$86 billion	2018
	\$11.2 billion	2017
	\$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	\$15.14 billion	2018
	\$15.53 billion	2017
	\$16.0 billion	2016
	\$14.4 billion	2015
# small business specialists serving clients	2,300	2018

Disclosure	Metrics	Year
<b>ENVIRONMENTAL SUSTAINABILITY</b>		
<b>Environmental business by line of business</b>		
Investment Banking and Markets	\$8.1 billion	2018
Public Finance	\$8 billion	2018
Leasing	\$3.2 billion	2018
Commercial Real Estate and Community Development Banking	\$1.6 billion	2018
Consumer Vehicle Lending	\$587 million	2018
Commercial Banking	\$71 million	2018
CDFI Lending	\$12 million	2018
<b>Environmental business by sector</b>		
Energy efficiency	\$24.1 billion	2007-2018
Sustainable transportation	\$21.0 billion	2007-2018
Mixed	\$15.4 billion	2007-2018
Wind	\$14.5 billion	2007-2018
Water	\$13.6 billion	2007-2018
Mixed renewables	\$9.6 billion	2007-2018
Solar	\$8.9 billion	2007-2018
Nuclear	\$8.8 billion	2007-2018
Other	\$7.1 billion	2007-2018
Biomass/bioFuel	\$1.3 billion	2007-2018
Hydro	\$1.3 billion	2007-2018
Geothermal	\$600 million	2007-2018
Fuel cells	\$28 million	2007-2018
<b>Environmental and Economic Benefits of Environmental Business Initiative</b>		
MWh saved from energy conservation projects	79,000	2018
MWh produced from alternative energy projects	16,545,000	2018
Total sqft of LEED certified buildings funded	2,906,000	2018
Total sqft of ENERGY STAR certified buildings funded	860,000	2018
Total sqft of Other Certified Green buildings funded	285,000	2018
Ridership supported by sustainable transportation projects	2,400,000,000	2018
People impacted by water treatment projects	107,000,000	2018
Global Warming Metric Tons (MT) CO2e avoided	10,000,000	2018
Water Use avoided (thousands of gallons)	200,000,000	2018
Waste avoided Metric Tons (MT)	1,000,000	2018
Amount of Water Treated (thousands of gallons)	109,000,000	2018
Average annual # of jobs supported	159,998	2018
Contribution to GDP	\$15.8 billion	2018
Economic Output Contribution	\$30.4 billion	2018
Labor Income Contribution	\$10.2 billion	2018

Disclosure	Metrics	Year
<b>Environmental impact of investments</b>		
	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
	0.4749	NA
	0.5016	NA
	0.5314	NA
	0.5678	NA
	0.5700	NA
	0.5645	NA
	0.621	NA
Utility portfolio emission intensity <sup>1</sup>	0.6093	0.568
		0.580
		Bank of America was unable to compile
		0.581
		0.634
		0.638
		0.658
		0.733
Environmental philanthropy	\$19,336,877 million	2018
<b>Environmental and social risk</b>		
# of transactions subject to the Equator Principles	1 Category B transaction in the petrochemicals sector (United States) 2 Category B transactions in the oil & gas sector (United States) 2 Category B transactions in the power generation sector (United States) 0 1	2018 2017 2016 2015 2014
# of unique employees and contractors trained on Environmental and Social Risk Policy Framework	Risk framework training is mandatory for all employees. Available through this training is additional awareness material on the ESRPF. In 2018 approximately 250,000 colleagues in control functions and front line units across the enterprise underwent enterprise risk framework training.	2018
Examples of deals requiring additional review	1. Bank of America was invited to provide capital markets services to a company that develops Non-transgenic crops for large scale agriculture. While the company develops products that are considered non genetically modified organisms (GMOs) in most countries, use of bio-engineering is considered controversial by some. We conducted enhanced due diligence on the firm, evaluating their process and policies, and transparency. We further considered the companies positioning on global climate change and using their products to help address related challenges. Balancing these elements, we decided to move forward with the opportunity.  2. We were presented with an opportunity to on-board a client in the mining sector, the firm is moving towards commercialization of marine mining for metals. We engaged in enhanced due diligence with the company, learning about their advanced processes of minimizing marine impacts through their operations. We evaluated their approach on addressing biodiversity impacts and social issues attributed to terrestrial mining. The company had a compelling approach on the ESG dynamics attributed to the mining sector, but we ultimately decided to pass on the opportunity given the early stage of development of standards and best practices within marine mining.  3. We evaluated an opportunity to provide financial products and services in support of a large utility-scale wind power project in the US. While the location of the wind farm provided great potential for power generation, it is also identified as an area of particularly heightened sensitivity for certain species of birds that would be impacted by the wind turbines. After enhanced due diligence that focused on permitting and evaluation of avian (bird) wildlife, and mitigation steps to minimize wildlife impacts, we decided to move forward in supporting the power company in development of the project.	2018

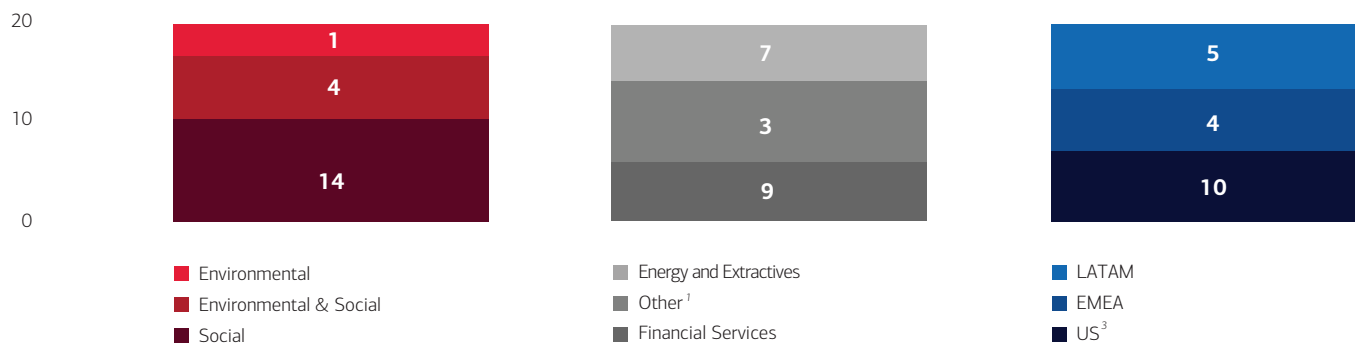
<sup>1</sup>Our consideration of value chain emissions includes tracking and reporting on the greenhouse gas emissions intensity of our U.S. power utility corporate loan portfolio, and we remain the only financial institution to do so since 2004. This portfolio includes electric generators with whom the bank has significant credit relationships.

<sup>2</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 2018.



In 2018, we continued 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.

<sup>1</sup>Other is made up of small numbers of items from all other industries that BAC conducts business with, including but not limited to Manufacturing, Pharmaceuticals etc.

<sup>2</sup>Global includes US based GBAM items.

<sup>3</sup>US refers to items from lines of business that only have a US footprint.

# About Our 2018 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 2018 environmental activities are reported here using the Global Reporting Initiative Standards, as well as its Financial Services Sector Disclosure.

GREENHOUSE GAS EMISSIONS	UNITS	2010	2016	2017	2018
<b>Scope 1 and location-based Scope 2 emissions</b>					
Scope 1 direct emissions	Metric tons CO <sub>2</sub> e	140,489	84,399	82,271	85,145
Location-based Scope 2 indirect emissions	Metric tons CO <sub>2</sub> e	1,678,547	973,306	839,986	791,166
Total Scope 1 and location-based Scope 2 emissions	Metric tons CO <sub>2</sub> e	1,819,036	1,057,706	922,257	876,311
Reduction in total Scope 1 and location-based Scope 2 emissions	Percent decrease from base year	N/A	42%	49%	52%
<b>Scope 1 and market-based Scope 2 emissions</b>					
Scope 1 direct emissions	Metric tons CO <sub>2</sub> e	140,489	84,399	82,271	85,145
Market-based Scope 2 indirect emissions	Metric tons CO <sub>2</sub> e	1,673,002	373,229	178,593	108,614
Total Scope 1 and location-based Scope 2 emissions	Metric tons CO <sub>2</sub> e	1,813,490	457,629	260,864	193,759
Reduction in total Scope 1 and market-based Scope 2 emissions	Percent decrease from base year	N/A	75%	86%	89%

GREENHOUSE GAS EMISSIONS	UNITS	2010	2016	2017	2018
<b>Scope 3 indirect emission</b>					
Category 1 - purchased goods and services	Metric tons CO <sub>2</sub> e	Not available	2,315,069	2,423,747	2,004,292
Category 2 - capital goods	Metric tons CO <sub>2</sub> e	Not available	237,286	386,195	397,794
Category 3 - fuel- and energy-related activities	Metric tons CO <sub>2</sub> e	339,211	224,042	177,790	169,233
Category 4 - upstream transportation and distribution	Not Available	255,685	178,634	210,979	200,813
Category 5 - waste (traditional disposal)	Metric tons CO <sub>2</sub> e	Not available	24,373	23,510	23,091
Category 6 - business travel	Metric tons CO <sub>2</sub> e	191,687	155,342	151,186	154,501
Category 7 - employee commuting	Metric tons CO <sub>2</sub> e	675,193	363,910	350,814	345,389
Category 8 - upstream leased assets	Metric tons CO <sub>2</sub> e	Not relevant	Not relevant	Not relevant	Not relevant
Category 9 - downstream transportation and distribution	Metric tons CO <sub>2</sub> e	Not available	2,000,000	1,500,000	1,500,000
Category 10 - processing of sold products	Metric tons CO <sub>2</sub> e	Not relevant	Not relevant	Not relevant	Not relevant
Category 11 - use of sold products	Metric tons CO <sub>2</sub> e	Not available	5,000	4,000	4,000
Category 12 - end of life treatment of sold products	Metric tons CO <sub>2</sub> e	Not available	20,000	21,000	20,000
Category 13 - downstream leased assets	Metric tons CO <sub>2</sub> e	Not relevant	Not relevant	Not relevant	Not relevant
Category 14 - franchises	Metric tons CO <sub>2</sub> e	Not relevant	Not relevant	Not relevant	Not relevant
Category 15 - investments	Metric tons CO <sub>2</sub> e	Relevant, not yet calculated	Relevant, not yet calculated	Relevant, not yet calculated	Relevant, not yet calculated

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; the rationale for choosing 2010 as the base year is that 2010 is the earliest year with complete, high quality data. 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 are 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., Renewable Energy Guarantees of Origin (REGOs) purchased in the U.K., and Guarantees of Origin (GOs) purchased in Spain and Ireland. 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.

GREENHOUSE GAS EMISSIONS BY REGION	UNITS	2018 LOCATION-BASED EMISSIONS			2018 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	78,149	691,194	769,344	78,149	29,387	107,536
Asia Pacific	Metric tons CO <sub>2</sub> e	1,649	69,457	71,106	1,649	69,457	71,106
EMEA	Metric tons CO <sub>2</sub> e	5,232	29,215	34,447	5,232	8,471	13,703
Latin America	Metric tons CO <sub>2</sub> e	115	1,299	1,414	115	1,299	1,414

GREENHOUSE GAS EMISSIONS BY COUNTRY	UNITS	2018 LOCATION-BASED EMISSIONS			2018 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	77,967	691,009	768,976	77,967	29,201	107,168
India	Metric tons CO <sub>2</sub> e	1,109	46,166	47,275	1,109	46,166	47,275
United Kingdom	Metric tons CO <sub>2</sub> e	3,372	25,524	28,896	3,372	4,287	7,659
China	Metric tons CO <sub>2</sub> e	324	10,584	10,908	324	10,584	10,908
Southeast Asia - Singapore, Malaysia, Philippines, Thailand, and Indonesia	Metric tons CO <sub>2</sub> e	62	4,984	5,046	62	4,984	5,046
Japan	Metric tons CO <sub>2</sub> e	82	4,893	4,975	82	4,893	4,975
Ireland	Metric tons CO <sub>2</sub> e	623	1,000	1,623	623	940	1,563
Australia	Metric tons CO <sub>2</sub> e	7	1,195	1,202	7	1,195	1,202
Italy	Metric tons CO <sub>2</sub> e	42	733	775	42	1,027	1,069
Mexico	Metric tons CO <sub>2</sub> e	61	446	507	61	446	507
Germany	Metric tons CO <sub>2</sub> e	93	391	484	93	633	726
South Africa	Metric tons CO <sub>2</sub> e	22	437	459	22	437	459
Canada	Metric tons CO <sub>2</sub> e	182	186	368	182	186	368

GREENHOUSE GAS EMISSIONS BY COUNTRY	UNITS	2018 LOCATION-BASED EMISSIONS			2018 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
Russia	Metric tons CO <sub>2</sub> e	93	264	357	93	264	357
Brazil	Metric tons CO <sub>2</sub> e	28	231	259	28	231	259
France	Metric tons CO <sub>2</sub> e	112	136	248	112	119	231
Saudi Arabia	Metric tons CO <sub>2</sub> e	5	68	73	5	68	73
Rest of world	Metric tons CO <sub>2</sub> e	961	2,919	3,880	961	2,953	3,914

NO <sub>x</sub> , SO <sub>x</sub> , AND OTHER SIGNIFICANT AIR EMISSIONS FROM DIRECT COMBUSTION	UNITS	2010	2016	2017	2018
SO <sub>x</sub>	Metric tons	17	1	1	1
NO <sub>x</sub>	Metric tons	45	20	20	20
CO	Metric tons	56	32	31	32
VOC	Metric tons	7	2	2	2
PM	Metric tons	4	3	3	3
Ozone depleting substances	Metric tons CFC -11e	14	14	12	12

Data are sourced from the Scope 1 and 2 inventory and records kept through our compliance program. Significant air emissions are calculated based on site-specific data and published emission factors. We use the same boundary in calculating these air emissions as in our GHG emissions calculations.

DIRECT AND INDIRECT ENERGY CONSUMPTION	UNITS	2010	2016	2017	2018
Electricity	Gigajoules	11,889,018	7,686,379	7,394,551	7,120,998
Other indirect (purchased steam and cooling)	Gigajoules	200,907	161,972	147,310	143,370
Natural gas	Gigajoules	1,488,556	872,071	845,645	886,465
Other direct (fuel oil, jet fuel, gasoline, diesel fuel, propane)	Gigajoules	348,755	163,217	152,063	162,950
Total energy	Gigajoules	13,927,236	8,883,639	8,539,569	8,313,783
Reduction in total energy	Percent decrease from base year	N/A	36%	39%	40%

Data are 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	2016	2017	2018
Electricity consumption	MWh	3,302,505	2,135,105	2,054,042	1,978,055
Total renewable electricity procured	MWh	39,598	1,356,721	1,702,470	1,798,110
% of electricity from renewable sources	% of electricity	1%	64%	83%	91%

Bank of America adheres to certification, geography, technology, and project age standards when purchasing Renewable Energy Certificates (RECs), Renewable Energy Guarantees of Origin (REGOs), and Guarantees of Origin (GOs).

REDUCTIONS IN GREENHOUSE GAS EMISSIONS AND ENERGY CONSUMPTION	UNITS	2010	2016	2017	2018
Projected annual emissions savings from reduction initiatives	Metric tons CO <sub>2</sub> e	Not available	11,248	12,114	19,166
Projected annual savings from energy efficiency measures	Gigajoules	Not available	83,710	107,785	179,090

Data are sourced from records kept by Real Estate Services, which document each project undertaken and relevant details, including project annual electricity or fuel savings and projected annual monetary savings. Energy savings are estimated based on projections of project performance.

INDIRECT ENERGY CONSUMPTION BY FUEL MIX	2010	2016	2017	2018
Coal	35%	38%	23%	22%
Petroleum	3%	1%	1%	1%
Natural gas	30%	30%	40%	41%
Nuclear	23%	19%	23%	23%
Renewable	9%	11%	13%	13%

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	2016	2017	2018
Coal	Gigajoules	13,024,897	9,192,521	5,264,485	4,788,550
Petroleum	Gigajoules	791,057	230,107	466,551	431,070
Natural gas	Gigajoules	8,357,102	5,317,796	6,913,998	6,828,144

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

RENEWABLE MATERIAL USAGE - PAPER		UNITS	2010	2016	2017	2018
Paper	Total usage (Metric tons)		65,501	45,941	45,050	42,157
	Percent decrease from base year		N/A	30%	31%	36%
	Recycled input materials by weight		8%	14%	15%	15%
	Certified input materials by weight		Not available	99%	99%	99%

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

WATER		UNITS	2010	2016	2017	2018
Total water withdrawals	Billion US gallons		3.52	2.17	2.11	2.04
	Million cubic meters		13.33	8.23	7.99	7.72
Reduction in total water withdrawals	Percent decrease from base year		N/A	38%	40%	42%
Water withdrawals by source – municipal	Billion US gallons		3.52	2.13	2.10	2.03
Water withdrawals by source – rainwater	Thousand US gallons		Not available	41,200	12,860	13,490
Estimated annual savings from water reduction projects	Thousand US gallons		Not available	0	12,582	11,466

Data for water withdrawals are 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 water 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 are sourced from meter readings of the rainwater systems in place.

WASTE	UNITS	DISPOSAL METHOD	2011	2016	2017	2018
Non-hazardous waste (office, confidential, construction and demolition, electronic, and other)	Metric tons	Landfill & incineration	60,420	40,875	45,690	42,424
	Metric tons	Recycling, compost & remarketing	68,252	69,390	53,914	51,987
	Diversion rate		53%	63%	54%	55%
Hazardous waste	Metric tons	Landfill & incineration	3	1	2	1
	Metric tons	Recycling, reuse & salvage	334	642	1,051	670
	Diversion rate		99%	100%	100%	100%
Total waste	Metric tons	Landfill & incineration	60,422	40,875	45,692	42,424
	Metric tons	Recycling & other diversion	68,586	70,033	54,965	52,657
	Metric tons	Total waste	129,008	110,908	100,657	95,081
		Waste to landfill percent decrease from base year <sup>1</sup>	N/A	32%	24%	30%
		Diversion rate	53%	63%	55%	55%
E-waste disposed through certified vendors	Percent certified		68%	99%	97%	99%

The base year for waste data is 2011. Data are sourced from vendors that provide waste removal services where possible. Where invoices are not available (such as in a leased property), we estimate based on internal intensities by building type which were developed using actual data. We use the same boundary in calculating waste as in our GHG emissions calculations. The waste disposal method was determined from data provided by the waste vendors. Note: Numbers may not sum exactly due to rounding.

<sup>1</sup>Regulated waste is reported on a 1-year lag. E.g. the 2018 data presented in this report are for 2017.

\*\*Improvements in data quality and completeness to the data collection process for construction and demolition project waste changed in 2018. As a result, intensities were updated and waste data has been rebaselined back to the base year to incorporate these improvements.

FACILITIES	UNITS	2010	2016	2017	2018
LEED certifications	Net square feet	12,537,553	18,414,298	19,485,608	19,453,541
	Percent of total workplace	10%	23%	25%	25%
Carpet	Metric tons purchased	530	975	909	1,098
	Recycled input materials by weight	39%	34%	31%	30%



TRANSPORTATION	UNITS	2010	2016	2017	2018
Electric vehicle charging stations	Total charging stations installed at Bank of America sites	Not available	Not available	Not available	129
	New participants	669	357	452	916
Low-carbon vehicle reimbursement program	Metric tons of CO <sub>2</sub> e avoided by new participants	771	818	1,094	1,617

Total charging stations installed at Bank of America sites includes the cumulative number of global charging stations active in 2018. Data not available prior to 2018.

COMPLIANCE	UNITS	2010	2016	2017	2018
Non-compliance with environmental regulations	Value of monetary fines	\$23,854	\$3,345	\$17,567	\$1,814
	Non-monetary violations	9	2	2	2
Reportable spills	Number	2	1	2	3
	Volume - US gallons	3	200	Not available	29

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

ENVIRONMENTAL SPEND	UNITS	2010	2016	2017	2018
Compliance management spend	Value of spend	Not available	\$8,300,000	\$8,900,000	\$10,500,000
Environmental assessment and remediation spend	Value of spend	Not available	\$4,300,000	\$5,900,000	\$8,000,000
Waste management spend	Value of spend	Not available	\$200,000	\$200,000	\$100,000
Total environmental protection spend	Value of spend	Not available	\$12,700,000	\$15,000,000	\$18,600,000

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

VENDOR ENGAGEMENT	UNITS	2010	2016	2017	2018
Number of vendors invited to CDP supply chain	Number of vendors	89	195	195	202
Response rate to our CDP supply chain information requests	Response rate	84%	90%	88%	90%
CDP supply chain responding vendors who report GHG emissions	Response rate	Not available	79%	78%	80%