



# 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 7,500 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	In 2017, Bank of America provided nearly \$200 million in global philanthropic investments, including cash giving and in-kind donations. To date we've delivered \$1.87 billion toward our ten year \$2 billion goal (2009-2018).	On track
2 million hours of volunteer service annually and engage our employees to be more active citizens	N/A	Our employee volunteers contributed nearly 2 million hours in 2017 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	Since 2009, we've extended \$910 billion in community development lending and investments in the U.S., including approximately \$54 billion in 2017.  This totals – on average – approximately \$142.76 million in support of community development every business day throughout 2017.	60% complete
<b>Environmental sustainability</b>			
<b>Business</b>			
\$125 billion Environmental Business Initiative	2025	Since we launched this goal in 2013, we've provided more than \$66 billion in financing for low carbon and other sustainable business.  In 2017 alone, we delivered \$17 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 86% 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 2017, Bank of America purchased 1.7 million MWh of renewable electricity, which amounts to 83% 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 39% 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 49% 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 19 million square feet of LEED certified workspace, which is 25% of our workspace globally. At year's end, 148 of our financial centers had achieved LEED certification.	On track
<b>Water</b>			
Reduce water use by 45 percent	2020	As of 2017, we've reduced our annual global water usage by nearly 1.4 billion gallons since 2010 – a 39% 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 have reduced the amount of waste sent to landfill by 14%. 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 2017, we disposed of 98% 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, we still dispose of items in a responsible manner.	On track
<b>Paper</b>			
Maintain paper reduction of 30 percent	2020	Since 2010, we've reduced our paper use by 31% 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 2017, we purchased paper with an average of 15% 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 98% in 2017.	Slower than expected progress; <a href="#">read more</a> .
<b>Vendor engagement</b>			
Increase the number of our CDP supply chain responding vendors who report GHG emissions to 90 percent	2020	In 2017, we requested disclosures from 195 vendors and achieved a best-in-class response rate of 88%.	Slower than expected progress; <a href="#">read more</a> .
	2020	In 2017, 78% of our responding vendors reported GHG emissions.	Slower than expected progress; <a href="#">read more</a> .

# ESG Performance Data

Disclosure	Metrics	Year
<b>Our people</b>		
<b>Global workforce by gender</b>		
% total	Men: 103,422 (49%) Women: 105,954 (51%)	2017
% global management*	Men: 58% Women: 42%	2017
% board of directors	Men: 67% Women: 33%	2017
<b>U.S. workforce by gender</b>		
% total	Men: 46% Women: 54%	2017
% officials & managers**	Men: 54% Women: 46%	2017
% workforce excluding officials & managers***	Men: 45% Women: 55%	2017
<b>Diverse races/ethnic backgrounds</b>		
% U.S. workforce	45%	2017
% U.S. officials & managers**	32%	2017
% U.S. workforce excluding officials & managers***	48%	2017
<b>Employee engagement</b>		
% employee engagement score	80%	2017
<b>401(k) plan participation</b>		
% of employees who have a balance in their 401(k) plan	99%	2017
<b>Training hours</b>		
# diversity, inclusion and aspects of human rights total training hours	203,806	2017

\*Includes CEO's direct reports.

\*\*Includes EEO codes 1.1 and 1.2.

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

## U.S. employee diversity in 2017

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	2,311	80	93	235	6	1	19	2,745	4,053
	Female	1,076	73	50	93	8	0	8	1,308	
First/ mid-level officials & managers	Male	7,990	824	1,320	1,837	40	33	152	12,196	23,847
	Female	7,462	1,347	1,572	1,054	38	30	148	11,651	
Professionals*	Male	26,268	1,897	2,367	5,896	111	91	528	37,158	57,926
	Female	13,080	2,017	1,562	3,711	72	57	269	20,768	
All other	Male	12,673	4,478	7,375	3,206	97	124	802	28,755	89,350
	Female	25,087	12,174	15,729	5,656	264	266	1,419	60,595	
Totals	Male	49,242	7,279	11,155	11,174	254	249	1,501	80,854	175,176
	Female	46,705	15,611	18,913	10,514	382	353	1,844	94,322	

\*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	\$35 million	2014-2017
<b>Access to capital</b>		
\$ community development banking	\$4.53 billion	2017
# affordable housing units created through community development banking	12,000	2017
\$ CDFI investments	\$1.6 billion	2017
# of CDFIs with whom we invest	260+	2017
Community development lending & investments: \$ affordable housing	\$25.16 billion	2017
	\$32.42 billion	2016
	\$37.62 billion	2015
	\$37.84 billion	2014
Community development lending & investments: \$ small business lending	\$15.53 billion	2017
	\$15.99 billion	2016
	\$14.41 billion	2015
	\$15.38 billion	2014
Community development lending & investments: \$ consumer lending	\$4.62 billion	2017
	\$4.11 billion	2016
	\$3.88 billion	2015
	\$3.24 billion	2014
Community development lending & investments: \$ economic development	\$6.79 billion	2017
	\$6.58 billion	2016
	\$6.42 billion	2015
	\$4.06 billion	2014
<b>Philanthropic investments to advance economic mobility</b>		
Workforce development and education grants	\$45.8 million	2017
	\$48.5 million	2016
	\$49.1 million	2015
Community development grants	\$41.8 million	2017
	\$35.2 million	2016
	\$32.3 million	2015
Basic needs grants	\$33.4 million	2017
	\$36.1 million	2016
	\$33.0 million	2015
<b>Our business practices</b>		
\$ diverse supplier spend trend	\$2.19 billion	2017
	\$2.24 billion	2016
	\$2.1 billion	2015
	\$2.5 billion	2014
	\$2.3 billion	2013
	\$2.3 billion	2012
# customers/prospects for customer and client satisfaction surveys	4.5 million	2017
	4.5 million	2016
	3 million	2015

Disclosure	Metrics	Year
<b>Enabling financial health</b>		
# total SafeBalance accounts at the end of 2017	259,109	2017
# mobile banking users added during 2017	2.6 million	2017
# total mobile banking users at the end of 2017	24 million	2017
Client balances with a clearly defined ESG approach	\$15.2 billion	2017
	\$11.3 billion	2016
	\$9.9 billion	2015
<b>Homeownership</b>		
Homeowner assistance: modifications and foreclosure alternatives (cumulative)	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	\$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	\$5.5 billion	2017
	\$7.1 billion	2016
	\$8.3 billion	2015
Home finance metrics: # total first mortgage customers	111,031	2017
	159,025	2016
	169,175	2015
Home finance metrics: # low- and moderate-income first mortgage customers	26,004	2017
	38,840	2016
	49,294	2015
Home finance metrics: % of total first mortgage customers who are low- and moderate-income	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	\$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)	\$27.2 billion	2017
\$ new credit to small business owners	\$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	\$15.53 billion	2017
	\$16.0 billion	2016
	\$14.4 billion	2015
# small business specialists serving clients	Over 2,000	Since 2010

Disclosure	Metrics	Year
<b>Environmental sustainability</b>		
<b>Environmental business by line of business</b>		
Investment Banking and Markets	\$6.2 billion	2017
Public Finance	\$6.6 billion	2017
Leasing	\$2.9 billion	2017
Commercial Real Estate and Community Development Banking	\$981 million	2017
Consumer Vehicle Lending	\$342 million	2017
CDFI Lending	\$20 million	2017
<b>Environmental business by sector</b>		
Energy efficiency	\$21 billion	2007-2017
Wind	\$11.7 billion	2007-2017
Mixed	\$10.5 billion	2007-2017
Solar	\$8.4 billion	2007-2017
Nuclear	\$7.5 billion	2007-2017
Mixed renewables	\$7.8 billion	2007-2017
Sustainable transportation	\$8.2 billion	2007-2017
Other	\$4.4 billion	2007-2017
Water	\$5.1 billion	2007-2017
Hydro	\$1.2 billion	2007-2017
Biomass/bioFuel	\$1.5 billion	2007-2017
Geothermal	\$600 million	2007-2017
Fuel cells	\$28 million	2007-2017

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
	0.5016	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 for 2009
		0.581
		0.634
		0.638
		0.658
		0.733
Environmental philanthropy	\$22 million	2017

<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.

Disclosure	Metrics	Year
<b>Environmental and social risk</b>		
# transactions subject to the Equator Principles	2 Category B transactions in the oil & gas sector (United States)	2017
	2 Category B transactions in the power generation sector (United States)	2016
	0	2015
	1	2014
# of unique employees and contractors trained on Environmental and Social Risk Policy Framework	257,893	2017

Examples of deals requiring additional review

1. We acted as a joint bookrunner to underwrite debt refinance for a precious metals mining company operating in an area of Latin America challenged with an increase in factions disrupting the rule of law in the area of the client's operations. Bank ESG experts retained a third party consultant to review environmental, social and governance aspects of the client's field operations and engaged the company executive team in enhanced due diligence to query them on ESG matters, and site and community security. The bank approved the underwriting as the client was able to demonstrate that they have been able to bring stability to both their location of operations and the immediately surrounding community and that other ESG concerns had been adequately managed.
2. We acted as a joint bookrunner in a bond issuance for a paper company operating in an area of Latin America that had faced allegations of environmental impacts attributed with their operations by an indigenous community. Bank ESG and business line experts conducted an enhanced review of environmental, social and governance aspects of the client's operations and engaged the company executive team as part of the due diligence on the issues. The client's upstream and downstream operations are certified to FSC forestry certification, one of the certification standards used by BAC as an acceptable standard on ensuring adherence to ESG norms. Discussion with the client and legal review of the issues demonstrated an adequate management plan and engagement with local stakeholders including the indigenous community. The bank approved the underwriting.
3. We acted as a joint bookrunner in a corporate-level bond issuance for a state owned power company for a country in Asia. The company has faced protest activity by environmental activists because of their use of coal fired power as a part of their energy mix for electricity generation. The ESG team conducted enhanced due diligence, evaluating the company's strategy and commitment to diversifying its energy mix for power generation. The bank decided to move forward with supporting the bond issuance once the team was able to confirm the client's track record in reducing dependence on fossil fuels and growth in their use of low carbon energy that includes both hydro and renewable energy sources.

2017



# 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 2017.



In 2017, 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 2017 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 2017 environmental activities are reported here using the Global Reporting Initiative Standards, as well as its Financial Services Sector Disclosure.

Greenhouse gas emissions	Units	2010	2015	2016	2017
<b>Scope 1 and location-based Scope 2 emissions</b>					
Scope 1 direct emissions	Metric tons CO <sub>2</sub> e	140,505	95,573	84,425	82,298
Location-based Scope 2 indirect emissions	Metric tons CO <sub>2</sub> e	1,669,926	1,021,814	967,811	836,052
Total Scope 1 and location-based Scope 2 emissions	Metric tons CO <sub>2</sub> e	1,810,431	1,117,387	1,052,237	918,350
Reduction in total Scope 1 and location-based Scope 2 emissions	Percent decrease from base year	N/A	38%	42%	49%
<b>Scope 1 and market-based Scope 2 emissions</b>					
Scope 1 direct emissions	Metric tons CO <sub>2</sub> e	140,505	95,573	84,425	82,298
Market-based Scope 2 indirect emissions	Metric tons CO <sub>2</sub> e	1,664,381	1,024,138	368,043	173,512
Total Scope 1 and market-based Scope 2 emissions	Metric tons CO <sub>2</sub> e	1,804,885	1,119,710	452,468	255,810
Reduction in total Scope 1 and market-based Scope 2 emissions	Percent decrease from base year	N/A	38%	75%	86%

Greenhouse gas emissions	Units	2010	2015	2016	2017
<b>Scope 3 indirect emissions</b>					
Category 1 - purchased goods and services	Metric tons CO <sub>2</sub> e	Not available	1,523,274	2,294,234*	2,377,103
Category 2 - capital goods	Metric tons CO <sub>2</sub> e	Not available	78,186	329,136*	482,404
Category 3 - fuel- and energy-related activities	Metric tons CO <sub>2</sub> e	337,239	228,164	222,370	176,620
Category 4 - upstream transportation and distribution	Not Available	257,022	169,550	179,445	166,262
Category 5 - waste (traditional disposal)	Metric tons CO <sub>2</sub> e	Not available	26,108	25,298	24,713
Category 6 - business travel	Metric tons CO <sub>2</sub> e	190,350	184,618	154,531	145,361
Category 7 - employee commuting	Metric tons CO <sub>2</sub> e	675,193	372,948	363,910	350,814
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	1,500,000	2,000,000	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	5,000	4,000
Category 12 - end of life treatment of sold products	Metric tons CO <sub>2</sub> e	Not available	21,000	20,000	21,000
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. 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 and later emissions in these categories are not comparable to emissions in prior years.

Greenhouse gas emissions by region	Units	2017 Location-based emissions			2017 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	75,407	721,661	797,068	75,407	86,743	162,150
Asia Pacific	Metric tons CO <sub>2</sub> e	1,477	76,559	78,036	1,477	76,559	78,036
EMEA	Metric tons CO <sub>2</sub> e	5,281	35,786	41,067	5,281	8,164	13,445
Latin America	Metric tons CO <sub>2</sub> e	131	2,047	2,178	131	2,047	2,178

  

Greenhouse gas emissions by country	Units	2017 Location-based emissions			2017 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	75,253	721,452	796,705	75,253	86,534	161,787
India	Metric tons CO <sub>2</sub> e	1,139	48,491	49,630	1,139	48,491	49,630
United Kingdom	Metric tons CO <sub>2</sub> e	3,677	31,860	35,538	3,677	3,134	6,811
China	Metric tons CO <sub>2</sub> e	162	13,577	13,739	162	13,577	13,739
Southeast Asia - Singapore, Malaysia, Philippines, Thailand, and Indonesia	Metric tons CO <sub>2</sub> e	45	6,189	6,234	45	6,189	6,234
Japan	Metric tons CO <sub>2</sub> e	80	5,020	5,100	80	5,020	5,100
Ireland	Metric tons CO <sub>2</sub> e	570	1,065	1,635	570	1,886	2,456
Australia	Metric tons CO <sub>2</sub> e	8	1,491	1,499	8	1,491	1,499
Italy	Metric tons CO <sub>2</sub> e	173	893	1,066	173	1,029	1,201
Mexico	Metric tons CO <sub>2</sub> e	59	937	997	59	937	997
South Africa	Metric tons CO <sub>2</sub> e	18	443	462	18	443	462
Russia	Metric tons CO <sub>2</sub> e	102	321	423	102	321	423
Canada	Metric tons CO <sub>2</sub> e	154	209	363	154	209	363

Greenhouse gas emissions by country	Units	2017 Location-based emissions			2017 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	0	271	272	0	411	412
Saudi Arabia	Metric tons CO <sub>2</sub> e	5	198	203	5	198	203
Brazil	Metric tons CO <sub>2</sub> e	43	144	187	43	144	187
France	Metric tons CO <sub>2</sub> e	11	29	40	11	22	33
Rest of world	Metric tons CO <sub>2</sub> e	798	3,461	4,258	798	3,477	4,274

NO <sub>x</sub> , SO <sub>x</sub> , and other significant air emissions from direct combustion	Units	2010	2015	2016	2017
SO <sub>x</sub>	Metric tons	17	1	1	1
NO <sub>x</sub>	Metric tons	45	25	21	20
CO	Metric tons	56	38	33	31
VOC	Metric tons	4	4	2	2
PM	Metric tons	7	2	3	3
Ozone depleting substances	Metric tons CFC -11e	14	17	14	12

Data are 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	2015	2016	2017
Electricity	Gigajoules	11,791,097	7,989,672	7,623,909	7,345,547
Other indirect (purchased steam and cooling)	Gigajoules	200,907	152,199	161,972	147,310
Natural gas	Gigajoules	1,488,872	998,799	872,586	846,165
Other direct (fuel oil, jet fuel, gasoline, diesel fuel, propane)	Gigajoules	348,755	178,956	163,217	152,063
Total energy	Gigajoules	13,829,631	9,319,626	8,821,685	8,491,086
Reduction in total energy	Percent decrease from base year	N/A	33%	36%	39%

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.

<b>Electricity from renewable sources</b>	<b>Units</b>	<b>2010</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Electricity consumption	MWh	3,275,305	2,219,353	2,117,753	2,040,430
Renewable electricity procured	MWh	39,306	4,403	1,356,721	1,702,470
% of electricity from renewable sources	% of electricity	1%	0.2%	64%	83%

<b>Reductions in greenhouse gas emissions and energy consumption</b>	<b>Units</b>	<b>2010</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Projected annual emissions savings from reduction initiatives	Metric tons CO <sub>2</sub> e	N/A	13,232	11,248	12,114
Projected annual savings from energy efficiency measures	Gigajoules	N/A	105,013	83,710	107,785

Data are 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.

<b>Indirect energy consumption by fuel mix</b>	<b>2010</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Coal	36%	38%	38%	23%
Petroleum	3%	1%	1%	1%
Natural gas	29%	30%	30%	40%
Nuclear	23%	19%	20%	23%
Renewable	9%	11%	11%	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.

<b>Indirect energy consumption by primary fuel source</b>	<b>Units</b>	<b>2010</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Coal	Gigajoules	13,269,001	9,744,294	9,368,677	5,465,352
Petroleum	Gigajoules	787,195	180,123	235,807	482,842
Natural gas	Gigajoules	8,277,884	5,862,232	5,500,647	6,959,452

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

Renewable material usage - paper	Units	2010	2015	2016	2017
Paper	Total usage (Metric tons)	65,518	47,210	46,031	45,401
	Percent decrease from base year	N/A	28%	30%	31%
	Recycled input materials by weight	8%	9%	14%	15%
	Certified input materials by weight	Not available	99%	99%	98%

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

Water	Units	2010	2015	2016	2017
Total water withdrawals	Billion US gallons	3.55	2.34	2.21	2.15
	Million cubic meters	13.42	8.85	8.38	8.14
Reduction in total water withdrawals	Percent decrease from base year	N/A	34%	38%	39%
Water withdrawals by source – municipal	Billion US gallons	3.55	2.31	2.17	2.14
Water withdrawals by source – rainwater	Thousand US gallons	Not available	24,620	41,200	12,860
Estimated annual savings from water reduction projects	Thousand US gallons	N/A	38,830	0	12,582

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.

Waste	Units	Disposal method	2011	2015	2016	2017
Non-hazardous waste (office, confidential, construction and demolition, electronic, and other)	Metric tons	Landfill & incineration	53,376	42,099	39,820	45,969
	Metric tons	Recycling, compost & remarketing	72,826	76,330	72,728	55,753
	Diversion rate		58%	64%	65%	55%
Hazardous waste	Metric tons	Landfill & incineration	3	23	1	2
	Metric tons	Recycling, reuse & salvage	334	48	642	1,051
	Diversion rate		99%	68%	100%	100%
Total waste	Metric tons	Landfill & incineration	53,379	42,122	39,821	45,971
	Metric tons	Recycling & other diversion	73,160	76,378	73,370	56,804
	Metric tons	Total waste	126,539	118,500	113,191	102,775
		Waste to landfill percent decrease from base year <sup>1</sup>	N/A	21%	25%	14%
		Diversion rate	58%	64%	65%	55%
E-waste disposed through certified vendors	Percent certified		69%	99%	99%	98%

The base year for waste data is 2011. Data are sourced from vendors that provide waste removal services. A detailed description of the methodologies employed is available in the Waste Management and Recycling section.

Facilities	Units	2010	2015	2016	2017
LEED certifications	Net square feet	12,537,553	19,038,976	18,414,298	19,485,608
	Percent of total workplace	10%	23%	23%	25%
Carpet	Metric tons purchased	530	1,358	975	909
	Recycled input materials by weight	39%	40%	34%	31%

<sup>1</sup>Improvements in data quality and completeness to the data collection process and estimation methodology for construction and demolition project waste changed in 2017. As a result, waste data has been rebaselined back to the base year to incorporate these improvements and methodology changes.



<b>Transportation</b>	<b>Units</b>	<b>2010</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Employee commuting	Annual miles traveled	1,962,652,062	1,127,432,624	1,103,686,336	1,097,834,515
Low-carbon vehicle reimbursement program	New participants	669	603	357	452
	Metric tons of CO <sub>2</sub> e avoided by new participants	771	1,390	818	1,094
Telepresence	Number of calls	13,201	123,759	376,708	434,707

<b>Compliance</b>	<b>Units</b>	<b>2010</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Non-compliance with environmental regulations	Value of monetary fines	\$23,854	\$1,000	\$3,345	\$17,567
	Non-monetary violations	9	3	2	2
Reportable spills	Number	2	0	1	2
	Volume - US gallons	3	0	200	Not available

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

<b>Environmental spend</b>	<b>Units</b>	<b>2010</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Compliance management spend	Value of spend	N/A	\$11,000,000	\$8,300,000	\$8,900,000
Environmental assessment and remediation spend	Value of spend	N/A	\$5,300,000	\$4,300,000	\$5,900,000
Waste management spend	Value of spend	N/A	\$100,000	\$200,000	\$200,000
Total environmental protection spend	Value of spend	N/A	\$16,400,000	\$12,700,000	\$15,000,000

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

<b>Vendor engagement</b>	<b>Units</b>	<b>2010</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Number of vendors invited to CDP supply chain	Number of vendors	89	200	195	195
Response rate to our CDP supply chain information requests	Response rate	84%	93%	90%	88%
CDP supply chain responding vendors who report GHG emissions	Response rate	Not available	77%	79%	78%