

# 2018 CDP Water submission



W0 Introduction .....	3
W1 Current state .....	5
W2 Business impacts.....	16
W3 Procedures .....	18
W4 Risks and opportunities .....	26
W5 Facility-level water accounting .....	35
W6 Governance.....	36
W7 Business strategy .....	43
W8 Targets .....	47
W9 Linkages and trade-offs .....	50
W10 Verification.....	51
W11 Sign-off .....	52
SW Supply chain module.....	53



## Introduction

### W0.1 Give a general description of and introduction to your organization.

Bank of America is one of the world's leading financial institutions, serving individual consumers, small and middle-market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk management products and services. The company provides unmatched convenience in the United States, serving approximately 47 million consumer and small business relationships with approximately 4,400 retail financial centers, approximately 16,100 ATMs, and award-winning digital banking with approximately 36 million active users, including 25 million mobile users. Bank of America is a global leader in wealth management, corporate and investment banking and trading across a broad range of asset classes, serving corporations, governments, institutions and individuals around the world. Bank of America offers industry-leading support to approximately 3 million small business owners through a suite of innovative, easy-to-use online products and services. The company serves clients through operations across the United States, its territories and more than 35 countries. Bank of America Corporation stock (NYSE: BAC) is listed on the New York Stock Exchange. (As of July 16, 2018.)

At Bank of America, we are guided by a common purpose to make financial lives better through the power of every connection. We deliver on this through a strategy of responsible growth and a focus on environmental, social and governance leadership. Through these efforts, we are driving growth—investing in the success of our employees, and helping to create jobs, develop communities, foster economic mobility and address society's biggest challenges—while managing risk and providing a return to our clients and our business.

### W0.2 State the start and end date of the year for which you are reporting data.

Start date	End date
From: [MM/DD/YYYY] Sun 01 Jan 2017	To: [MM/DD/YYYY] Sun 31 Dec 2017

### W0.3 Select the countries/regions for which you will be supplying data.

Country
<p><b>Select all that apply:</b></p> <ul style="list-style-type: none"> <li>• United States</li> <li>• United Kingdom</li> <li>• India</li> <li>• Japan</li> </ul>



**W0.4** Select the currency used for all financial information disclosed throughout your response.

**Currency**

Select from:

- USD

**W0.5** Select the option that best describes the reporting boundary for companies, entities, or groups for which water impacts on your business are being reported.

Select one of the following options:

- Companies, entities or groups over which financial control is exercised
- **Companies, entities or groups over which operational control is exercised**
- Companies, entities or groups in which an equity share is held
- Other, please specify

**W0.6** Within this boundary, are there any geographies, facilities, water aspects, or other exclusions from your disclosure?

Select one of the following options:

- Yes
- **No**



## Dependence

### W1.1 Rate the importance (current and future) of water quality and water quantity to the success of your business.

Water quality and quantity	Direct use importance rating	Indirect use importance rating	Please explain
Sufficient amounts of good quality freshwater available for use	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Not important at all</li> <li>• Not very important</li> <li>• Neutral</li> <li>• <b>Important</b></li> <li>• Vital</li> <li>• Have not evaluated</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Not important at all</li> <li>• Not very important</li> <li>• Neutral</li> <li>• <b>Important</b></li> <li>• Vital</li> <li>• Have not evaluated</li> </ul>	Text field – 1000 char limit The primary uses of freshwater in our operations and our value chain are employee consumption, sanitation, cooling and landscaping. We selected the importance rating for direct use because while water is not a direct input into our products and services, the availability of good quality freshwater is important to the success of our organization because it is important to provide drinking water and sanitation for our employees. Additionally, it is important to keep our facilities adequately cooled, which often requires the use of water resources. We selected the importance rating for indirect use because we purchase some products that require water as a direct input during production, and because it is important to provide drinking water and sanitation for employees. We do not anticipate that our dependence on freshwater will change in the future for our direct or indirect operations, because we have no plans to make significant changes to the way that we do business.
Sufficient amounts of recycled, brackish and/or produced water available for use	Important	Important	Primary uses of recycled water in operations: cooling, landscaping, sanitary. At one of our HQ buildings, we treat and reuse contaminated groundwater. We also harvest rainwater for use in cooling systems. We selected “important” because it is important to keep our facilities adequately cooled, which often requires the use of water resources. By using recycled water in cooling and other applications that do not require potable water, we are reducing our use of freshwater resources. Primary uses of recycled water in value chain: cooling, landscaping, sanitary. A few of our vendors use recycled water in production. We selected “important” based on our assessment of the publicly available 2015 CDP water responses: the most frequently selected importance rating for recycled water was “Important”. We do not anticipate that our dependence on recycled water will change for our direct or indirect operations, because we have no plans to make significant changes to the way that we do business.



## Company-wide water accounting

### W1.2 Across all your operations, what proportion of the following water aspects are regularly measured and monitored?

#### Question dependencies

Water aspect	% of sites/facilities/operations	Please explain
	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Not monitored</li> <li>• Less than 1%</li> <li>• 1-25</li> <li>• 26-50</li> <li>• 51-75</li> <li>• 76-99</li> <li>• 100%</li> <li>• Not relevant</li> </ul>	Text field – 1000 char limit
Water withdrawals — total volumes	100%	We quantify water withdrawals for 100% of facilities within our operational control. For facilities where we receive water bills, water withdrawals are based on billing data. Water withdrawal data is not available for sites at which we do not pay directly for utilities. We have a robust estimation methodology to account for water withdrawals from these sites.
Water withdrawals — volumes from water stressed areas	Not monitored	This metric is not tracked at this time.
Water withdrawals — volumes by source	100%	We quantify water withdrawals for 100% of facilities within our operational control. For facilities where we receive water bills, water withdrawals are based on billing data. Water withdrawal data is not available for sites at which we do not pay directly for utilities. We have a robust estimation methodology to account for water withdrawals from these sites. We withdraw more than 99% of our water from municipal sources. Less than 1% of our water is withdrawn from rainwater.
Water withdrawals quality	Not relevant	The vast majority (99%) of the water we withdraw is from municipal systems. Thus, each municipality ensures that the water being delivered is of appropriate quality for human consumption.
Water discharges — total volumes	76-99	We quantify water discharges for 94% of facilities within our operational control. For facilities where we receive irrigation bills, water discharges are estimated based on billing data for water withdrawals and irrigation. We prioritize monitoring at sites that have irrigation needs because that is our primary consumptive water use. We feel that this level of monitoring is appropriate for our business because our total quantity of discharges is relatively low and because the vast majority of the water we discharge is discharged to municipal sewer systems and their associated treatment facilities. The primary consumptive uses of water in our operations are irrigation, which is directly metered in most cases, and use in building cooling systems. Any consumption of water by employees is negligible, and thus no estimate of employee consumption is subtracted from withdrawals. We will continue to work on expanding our understanding of our consumptive uses of water and thus our discharges.



Water aspect	% of sites/facilities/operations	Please explain
Water discharges — volumes by destination	76-99	We quantify water discharges for 94% of facilities within our operational control. For facilities where we receive irrigation bills, discharges are estimated based on billing data for water withdrawals and irrigation. We prioritize monitoring at sites that have irrigation needs because that is our primary consumptive water use. We feel that this level of monitoring is appropriate for our business because our total quantity of discharges is relatively low and because the vast majority (99%) of the water we discharge is discharged to municipal sewer systems and their associated treatment facilities. The primary consumptive uses of water in our operations are irrigation, which is directly metered in most cases, and use in building cooling systems. Any consumption of water by employees is negligible, and thus no estimate of employee consumption is subtracted from withdrawals. We will continue to work on expanding our understanding of our consumptive uses of water and thus our discharges.
Water discharges — volumes by treatment method	Less than 1%	The vast majority (99%) of the water we discharge is discharged to municipal sewer systems and their associated treatment facilities. Thus, it is not feasible to quantify water discharges by treatment method at this time. We do not have any plans to track discharges by treatment method in the future beyond ensuring that we are compliant with all applicable environmental regulations.
Water discharge quality — by standard effluent parameters	Less than 1%	The vast majority (99%) of the water we discharge is discharged to municipal sewer systems and their associated treatment facilities. Thus, it is not feasible to quantify water discharges by standard effluent parameters at this time. We do not have any plans to track discharges by standard effluent parameters in the future beyond ensuring that we are compliant with all applicable environmental regulations.
Water discharge quality — temperature	Less than 1%	The vast majority (99%) of the water we discharge is discharged to municipal sewer systems and their associated treatment facilities. Thus, it is not feasible to quantify water discharges by standard temperature at this time. We do not have any plans to track discharges by temperature in the future beyond ensuring that we are compliant with all applicable environmental regulations.
Water consumption — total volume	76-99	We quantify water consumption for 94% of facilities within our operational control. For facilities where we receive irrigation bills, water consumption is based on billing data. We prioritize monitoring at sites that have irrigation needs because that is our primary consumptive water use. We feel that this level of monitoring is appropriate for our business because our total consumption is relatively low. The primary consumptive uses of water in our operations are irrigation, which is directly metered in most cases, and use in building cooling systems. Any consumption of water by employees is negligible, and not estimated. We will continue to work on expanding our understanding of our consumptive uses of water and thus our discharges.
Water recycled/reused	Less than 1%	We have two significant rainwater and groundwater harvesting systems installed in the US. The rainwater harvesting system is used to irrigate several facilities in Florida, and the groundwater system is a dewatering system that was installed in North Carolina. Both systems are metered and tracked on an annual basis.
The provision of fully functioning, safely managed WASH services to all workers	100%	We provide fully-functioning WASH services to all employees at 100% of our facilities.



**W1.2b What are the total volumes of water withdrawn, discharged, and consumed across all your operations, and how do these volumes compare to the previous reporting year?**

Water aspect	Volume (megaliters/year)	Comparison with previous reporting year	Please explain
	Numerical field [enter a range of 0-999,999,999,999 using a maximum of two decimal places]	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Much lower</li> <li>• Lower</li> <li>• About the same</li> <li>• Higher</li> <li>• Much higher</li> <li>• This is our first year of measurement</li> </ul>	Text field – 2000 char limit
Total withdrawals	8139	About the same	<p>In 2016, total volume of withdrawals was 8225 megaliters. In 2017, we reduced our water use by 2.9% through a variety of means, including water efficiency and conservation projects, and HVAC upgrades that will reduce our water use by approximately 12,000 gallons per year. We consider any change in water withdrawals, consumption, or discharges less than 10% to be “about the same” as the prior year. We anticipate future volumes to continue to decrease incrementally, as they have in previous years. Total withdrawals equals the sum of total discharges and total consumption (<math>W = D + C</math>), because discharges are estimated to be total withdrawals minus total consumption.</p>
Total discharges	6375	About the same	<p>In 2016, total volume of discharges was 6564 megaliters. In 2017, we reduced our water discharges by 2.9%. Additionally, the proportion of water discharged to water withdrawn remained the same, at 78%. We consider any change in water withdrawals, consumption, or discharges less than 10% to be “about the same” as the prior year. We anticipate future volumes to continue to decrease in line with withdrawals and consumption. Total discharges equals total withdrawals minus total consumption (<math>D = W - C</math>), because discharges are estimated to be total withdrawals minus total consumption.</p>
Total consumption	1764	About the same	<p>In 2016, total volume of consumption was 1816 megaliters. In 2017, we reduced our water consumption by 2.9%, through a reduction in irrigation water in the US. We consider any change in water withdrawals, consumption, or discharges less than 10% to be “about the same” as the prior year. We anticipate future volumes to continue to decrease in line with withdrawals. Total consumption equals total withdrawals minus total discharges (<math>C = W - D</math>), because discharges are estimated to be total withdrawals minus total consumption.</p>





W1.2d Provide the proportion of your total withdrawals sourced from water stressed area.

W1.2h Provide total water withdrawal data by source.

Source	Relevance	Volume (megaliters/year)	Comparison with previous reporting year	Please explain
	Select from: <ul style="list-style-type: none"> <li>• Relevant</li> <li>• Relevant but volume unknown</li> <li>• Not relevant</li> </ul>	Numerical field	Select from: <ul style="list-style-type: none"> <li>• Much lower</li> <li>• Lower</li> <li>• About the same</li> <li>• Higher</li> <li>• Much higher</li> <li>• This is our first year of measurement</li> </ul>	Text field – 1000 char limit
Fresh surface water, including rainwater, water from wetlands, rivers, and lakes	Relevant	49	Much lower	Water withdrawals from fresh water is relevant because we have two significant rainwater and groundwater harvesting systems installed in the US. The rainwater harvesting system is used to irrigate several facilities in Florida, and the groundwater system is a dewatering system that was installed in North Carolina in 2013. A variety of factors contributed to the 69% reduction in fresh surface water withdrawals. Most notably, 2016 was considerably drier than 2017, so more irrigation was required in 2016. Additionally, we have improved our leak detection and correction protocol at our Florida facility, reducing water leaks across the system. We anticipate future volumes to continue to fluctuate year-to-year based on weather patterns and irrigation needs.
Brackish surface water/ seawater	Not relevant			Brackish surface water and seawater are not relevant to Bank of America because we do not withdraw water from these sources. 99% of our water withdrawals are from municipal sources, with the remaining being from fresh surface water. We do not anticipate withdrawing water from this source in the future.
Groundwater — renewable	Not relevant			Renewable groundwater is not relevant to Bank of America because we do not withdraw water from this source. 99% of our water withdrawals are from municipal sources, with the remaining being from fresh surface water. We do not anticipate withdrawing water from this source in the future.
Groundwater — non-renewable	Not relevant			Non-renewable groundwater is not relevant to Bank of America because we do not withdraw water from this source. 99% of our water withdrawals are from municipal sources, with the remaining being from fresh surface water. We do not anticipate withdrawing water from this source in the future.



Source	Relevance	Volume (megaliters/year)	Comparison with previous reporting year	Please explain
Produced/process water	Not relevant			Produced/process water is not relevant to Bank of America because we do not withdraw water from this source. 99% of our water withdrawals are from municipal sources, with the remaining being from fresh surface water. We do not anticipate withdrawing water from this source in the future.
Third-party sources	Relevant	8090	About the same	Water withdrawals from third party sources is relevant because we withdraw 99% of our water from municipal sources. In 2016, total volume of withdrawals was 8225 megaliters. In 2017, we reduced our water use by 2.9% through a variety of means, including water efficiency and conservation projects, and HVAC upgrades that will reduce our water use by approximately 12,000 gallons per year. We consider any change in water withdrawals, consumption, or discharges less than 10% to be "about the same" as the prior year. We anticipate future volumes to continue to decrease incrementally, as they have in previous years.



## W1.2i Provide total water discharge data by destination.

Destination	Relevance	Volume (megaliters/year)	Comparison with previous reporting year	Please explain
	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Not relevant</li> <li>• Relevant</li> <li>• Relevant but volume unknown</li> </ul>	Numerical field	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Much lower</li> <li>• Lower</li> <li>• About the same</li> <li>• Higher</li> <li>• Much higher</li> <li>• This is our first year of measurement</li> </ul>	Text field – 1000 char limit
Fresh surface water	Not relevant			Fresh surface water is not relevant to Bank of America because we do not discharge water to this destination. Over 99% of our water discharges are to municipal sewer systems. We do not anticipate discharging water to this destination in the future.
Brackish surface water/ seawater	Not relevant			Brackish surface water and seawater are not relevant to Bank of America because we do not discharge water to this destination. Over 99% of our water discharges are to municipal sewer systems. We do not anticipate discharging water to this destination in the future.
Groundwater	Not relevant			Groundwater is not relevant to Bank of America because we do not discharge water to this destination. Over 99% of our water discharges are to municipal sewer systems. We do not anticipate discharging water to this destination in the future.
Third-party destinations	Relevant	6375	About the same	Water discharges to third party destinations is relevant because we discharge over 99% of our water to municipal sewer systems. In 2016, total volume of discharges was 6564 megaliters. In 2017, we reduced our water discharges by 2.9%. Additionally, the proportion of water discharged to water withdrawn remained the same, at 78%. We consider any change in water withdrawals, consumption, or discharges less than 10% to be “about the same” as the prior year. We anticipate future volumes to continue to decrease in line with withdrawals and consumption.



W1.2j What proportion of your total water use do you recycle or reuse?

% recycled or reused	Comparison with previous reporting year	Please explain
<p><b>Select from:</b></p> <ul style="list-style-type: none"> <li>• None</li> <li>• Less than 1%</li> <li>• 2-10</li> <li>• 11-25</li> <li>• 26-50</li> <li>• 51-75</li> <li>• 76-99</li> <li>• 100%</li> </ul>	<p><b>Select from:</b></p> <ul style="list-style-type: none"> <li>• Much lower</li> <li>• Lower</li> <li>• About the same</li> <li>• Higher</li> <li>• Much higher</li> <li>• This is our first year of measurement</li> </ul>	<p>Text field – 2500 char limit</p>
<p>Less than 1%</p>	<p>Much lower</p>	<p>We have two significant rainwater and groundwater harvesting systems installed in the U.S. The rainwater harvesting system is used to irrigate several facilities in Florida, and the groundwater system is a dewatering system that was installed in North Carolina in 2013. A variety of factors contributed to the 69% reduction in fresh surface water withdrawals. Most notably, 2016 was considerably drier than 2017, so more irrigation was required in 2016. Additionally, we have improved our leak detection and correction protocol at our Florida facility, reducing water leaks across the system. The actual impact of this reuse is a reduction of our dependence on freshwater by over 12 million U.S. gallons per year. We anticipate future volumes to continue to fluctuate year-to-year based on weather patterns and irrigation needs.</p>



## Value-chain engagement

### W1.4 Do you engage with your value chain on water-related issues?

Select all that apply from the following options:

- **Yes, our suppliers**
- **Yes, our customers or other value chain partners**
- No, not currently but we intend to within the next two years
- No, we do not engage with our value chain on water

### W1.4a What proportion of suppliers do you request to report on their water use, risks and/or management information and what proportion of your procurement spend does this represent?

% of suppliers by number	% of total procurement spend	Rationale for this coverage	Impact of the engagement and measures of success	Comment
<p><b>Select from:</b></p> <ul style="list-style-type: none"> <li>• None and we do not plan to request this from suppliers</li> <li>• None currently, but we plan to request this within the next two years</li> <li>• Unknown</li> <li>• Less than 1%</li> <li>• 1-25</li> <li>• 26-50</li> <li>• 51-75</li> <li>• 76-100</li> </ul>	<p><b>Select from:</b></p> <ul style="list-style-type: none"> <li>• Unknown</li> <li>• Less than 1%</li> <li>• 1-25</li> <li>• 26-50</li> <li>• 51-75</li> <li>• 76-100</li> </ul>	Text field [maximum 1,000 characters]	Text field [maximum 1,000 characters]	Text field [maximum 500 characters] Not scored
Less than 1%	Less than 1%	In 2017, we selected two key paper suppliers to engage on water-related issues. These suppliers were selected due to the significant water use typical of paper producers. As significant water consumers, water issues are of great importance to paper suppliers. Suppliers are incentivized to respond through the personal relationship with their Executive Vendor Manager, who encourages disclosure.	We added several water-related questions to the Annual Business Reviews of two key paper suppliers. Topics included primary uses of water, level of importance of water, water recycling and reuse programs, and water conservation practices and innovations. We use this information to inform future discussions around water-related issues, track potential risks, and inform our CDP Water Security response. Success is measured by the quantity of responses received, which was 100% in 2017.	[leave blank]



W1.4b Provide details of any other water-related supplier engagement activity.

Type of engagement	Details of engagement	% of suppliers by number	% of total procurement spend	Rationale for the coverage of your engagement	Impact of the engagement and measures of success	Comment
<b>Select from:</b> <ul style="list-style-type: none"> <li>No other supplier engagements</li> <li>Onboarding &amp; compliance</li> <li>Incentivizing for improved water management and stewardship</li> <li>Innovation &amp; collaboration</li> <li>Other</li> </ul>	<b>Select all that apply:</b> <ul style="list-style-type: none"> <li>Response drop-down options below table</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>None</li> <li>Unknown</li> <li>Less than 1%</li> <li>1-25</li> <li>26-50</li> <li>51-75</li> <li>76-100</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>None</li> <li>Unknown</li> <li>Less than 1%</li> <li>1-25</li> <li>26-50</li> <li>51-75</li> <li>76-100</li> </ul>	Text field [maximum 1,000 characters]	Text field [maximum 1,000 characters]	Text field [maximum 500 characters] Not scored
Innovation & collaboration	Educate suppliers about water stewardship and collaboration	Less than 1%	Less than 1%	In 2017, we completed a Life Cycle Assessment (LCA) comparison of electronic and paper statements. We worked with our primary statement paper provider, who supplies more than 99% of the paper used in customer statements, to collect data and complete the LCA. We also engaged other third party stakeholders to complete this study. This study was conducted to meet the requests of the bank's stakeholders who are interested in the GHG emission and water impacts associated with delivering statements electronically and in paper format through the mail.	Through this activity, we learned that, based on the assumptions in the study, available data, and under a scenario where 25% of customers print their online statements at home, the reduction in GHG emissions between paper and online statements is estimated to be 67 g CO2e and the reduction in blue water consumption (BWC) is 0.25 gallons of water per statement. If all of Bank of America statements mailed in a year (551 million statements) were delivered online instead of mailed as paper statements, this would result in a reduction of approximately 37,000 metric tons of GHG emissions and 136 million gallons of blue water consumed when using electronic instead of paper delivery. The success of the supplier engagement was measured by the successful completion of the study, which leveraged the data and expertise of our largest statement paper provider.	[leave blank]



### **W1.4c What is your organization's rationale and strategy for prioritizing engagements with customers or other partners in its value chain?**

We engage with our clients on GHG emissions and climate change strategies in a variety of ways. On individual transactions, we engage with clients when our review indicates the need for mitigation to minimize certain environmental impacts associated with the deal in question. We prioritize these types of engagements based on an evaluation of the severity of environmental risks associated with each individual transaction.

Importantly, we are incorporating a discussion of ESG factors into our regular client engagement routines with clients in the energy and power sector. Through this and other engagement with clients, we are driving increased investment in low carbon technologies/activities and the successful delivery of our \$125 billion environmental business goal. By way of example, we have reached out to numerous commercial, corporate and municipal clients to encourage participation in the burgeoning green bond market, and we have incorporated ESG/Impact Investing into our regular engagement with individual and institutional investor clients to grow that platform.

The growth of our green bond, ESG investing and overall low carbon business initiatives are measures of success for our client engagement. As an indication of the impact of this engagement, increasing client demand helped us deliver \$17 billion towards our environmental business initiative in 2017. Another measure of success is whether we can come to agreement among the involved parties on appropriate mitigation activities.

### **W1.4d Why do you not engage with any stages of your value chain on water-related issues and what are your plans?**



## Recent impacts on your business

### W2.1 Has your organization experienced any detrimental water-related impacts?

- Yes
- No

#### W2.1a Describe the water-related detrimental impacts experienced by your organization, your response, and the total financial impact.

Country/Region	River basin	Type of impact driver	Primary impact driver	Primary impact
<b>Select from:</b> <ul style="list-style-type: none"> <li>• Country/region list</li> <li>• Other, please specify</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>• River basin drop-down list</li> <li>• Not known</li> <li>• Other, please specify</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Physical</li> <li>• Regulatory</li> <li>• Reputation &amp; markets</li> <li>• Technology</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Response drop-down options below table</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Response drop-down options below table</li> </ul>
United States	Other, please specify: <ul style="list-style-type: none"> <li>• Trinity</li> <li>• Hillsborough River</li> </ul>	Physical	Severe weather events	Increased operating costs

Description of impact	Primary response	Total financial impact	Description of response
Text field [maximum 1,500 characters]	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Response drop-down options below table</li> </ul>	Numerical field [enter a number from 0-999,999,999,999 using a maximum of 2 decimal places]	Text field [maximum 1,500 characters]
The total operational losses from the direct impacts on our facilities were approximately \$33 million from Superstorm Sandy and approximately \$5 million from the hurricanes Harvey, Irma, and Maria. Combined, the impacts from these storms are below our threshold of "substantive", per the definition in C4.1a: For CDP reporting, we consider risks and opportunities with potential financial implications for our business of over \$10 million per year to be substantive.	Infrastructure maintenance	5000000	As a result of hurricanes Harvey, Irma and Maria, we responded to 7,500 work orders.





## Compliance impacts

**W2.2 In the reporting year, was your organization subject to any fines, enforcement orders, and/or other penalties for water-related regulatory violations?**

- Yes, fines
- Yes, enforcement orders or other penalties
- Yes, fines, other penalties or enforcement orders but none that are considered as significant
- **No**
- Don't know

**W2.2a Provide the total number and financial value of all water-related fines.**

**W2.2b Provide details for all significant fines, enforcement orders and/or other penalties for water-related regulatory violations in the reporting year, and your plans for resolving them.**



## Risk identification and assessment procedures

### W3.3 Does your organization undertake a water-related risk assessment?

- Yes, water-related risks are assessed
- No, water-related risks are not assessed

#### W3.3a Select the options that best describe your procedures for identifying and assessing water-related risks.

Value chain stage	Coverage	Risk assessment procedure	Frequency of assessment	How far into the future are risks considered?	Type of tools and methods used	Tools and methods used	Comment
	Select from: • Full • Partial • None	Select from: • Response drop-down options below table	Select from: • Six-monthly or more frequently • Annually • Every two years • Not defined	Select from: • Up to 1 year • 2 to 5 years • 6 to 10 years • More than 10 years • Unknown	Select all that apply: • Tools on the market • Enterprise Risk Management • International methodologies • Databases • Other	Select all that apply: • Response drop-down options below table	Text field [maximum 500 characters]
Direct operations	Full	Water risks are assessed as part of an enterprise risk management framework	Annually	6 to 10 years	Databases Other	Regional government databases Internal company methods External consultants Other, please specify: Public data from private and gov't sites	We conduct an annual assessment of physical risks to facilities from a range of factors, including severe weather and flooding. We prioritize risk based on scores derived through the assessment of the severity and likelihood of occurrence for each category. These scores are informed by data from private and government sources, and internal company knowledge. The operational scope of the risk assessment includes our major locations.



Value chain stage	Coverage	Risk assessment procedure	Frequency of assessment	How far into the future are risks considered?	Type of tools and methods used	Tools and methods used	Comment
Supply chain	Partial	Water risks are assessed as part of an enterprise risk management framework	Annually	6 to 10 years	Databases Other	Regional government databases Internal company methods External consultants Other, please specify: Public data from private and gov't sites	We have identified supplier categories at highest risk from flooding and developed disaster recovery plans for suppliers in these categories. If flooding were to occur at a supplier facility, there is a documented plan to move the work to an alternate site. For example, a print vendor with operations in New Jersey is exposed to risks related to flooding and storm surge. The business continuity plan includes 4 backup facilities to which to move production in the event of flood or storm impacts.
Other stages of the value chain	Full	Water risks are assessed as part of an enterprise risk management framework	Annually	6 to 10 years	Databases Other	Regional government databases Internal company methods External consultants Other, please specify: Public data from private and gov't sites	We conduct an annual assessment of physical risks to facilities from a range of factors, including severe weather and flooding. We prioritize risk based on scores derived through the assessment of the severity and likelihood of occurrence for each category. The purpose of our assessments is to ensure that we are able to continue to provide service to clients during severe weather or flooding. In the event of severe weather or flooding, we encourage clients to use online or mobile banking.



**W3.3b Which of the following contextual issues are considered in your organization’s water-related risk assessments?**

Contextual issue	Relevance & inclusion	Please explain — 2,000 char limit
Water availability at a basin/ catchment level	Relevant, sometimes included	<p>In 2014, in an effort to reduce water withdrawals and mitigate the risk of potential stakeholder conflicts in water-constrained communities, we piloted drought-tolerant landscaping at six California financial centers. This pilot was projected to reduce water usage by up to 50 percent at each center. In 2016, the California pilot saved more than 3.7 million gallons of water, and we expect these savings to continue going forward. Internal company knowledge of the potential for stakeholder conflicts around water resources in California and Texas was leveraged to assess risk and design the risk mitigation program. Additionally, our Real Estate Services team was made aware of California Executive Order B-29-15, which called for a 25 percent reduction in potable urban water usage by 2016, and this information was used to inform further investment in water reductions at over 700 of our California facilities. Bank of America exceeded this target by achieving a reduction in potable water use of 35% from 2014 to 2016 at our California facilities.</p> <p>Tools used: Regional government databases, Internal company methods, External consultants, Publicly-available data from private and government websites</p>
Water quality at a basin/ catchment level	Not relevant, explanation provided	<p>This issue has been considered and has been found not a substantive risk for our operations, primarily because our operations rely primarily on municipal water, and we do not discharge large volumes of water. Because we withdraw 99% of water from municipal sources, we are ensured high quality water for our operations due to local water treatment and quality standards. Additionally, the vast majority (99%) of the water we discharge is discharged to municipal sewer systems and their associated treatment facilities. We are committed to complying with applicable legislation related to local water quality. It is not anticipated that this will become relevant in the future, as we have no plans to significantly change our use of water resources.</p>
Stakeholder conflicts concerning water resources at a basin/ catchment level	Relevant, sometimes included	<p>In 2014, in an effort to reduce water withdrawals and mitigate the risk of potential stakeholder conflicts in water-constrained communities, we piloted drought-tolerant landscaping at six California financial centers. This pilot was projected to reduce water usage by up to 50 percent at each center. In 2016, the California pilot saved more than 3.7 million gallons of water, and we expect these savings to continue going forward. Internal company knowledge of the potential for stakeholder conflicts around water resources in California and Texas was leveraged to assess risk and design the risk mitigation program. Additionally, our Real Estate Services team was made aware of California Executive Order B-29-15, which called for a 25 percent reduction in potable urban water usage by 2016, and this information was used to inform further investment in water reductions at over 700 of our California facilities. Bank of America exceeded this target by achieving a reduction in potable water use of 35% from 2014 to 2016 at our California facilities.</p> <p>Tools used: Regional government databases, Internal company methods, External consultants, Publicly-available data from private and government websites</p>
Implications of water on your key commodities/ raw materials	Relevant, sometimes included	<p>We have completed an assessment to identify supplier categories at highest risk from flooding. We reviewed 54 vendors and prioritized them based on vendors who provide us with a physical product (e.g., paper for statements) and those who are used enterprise-wide. We have also developed detailed disaster recovery plans for suppliers in high risk categories. If flooding were to occur at a supplier facility, there is a documented plan to move the work to an alternate site. For example, a print vendor with operations in New Jersey is exposed to risks related to flooding and storm surge, particularly during peak hurricane season from June through November. The seasonal nature of this vendor’s production for our operations overlaps with peak flood risks. Thus, a business continuity plan was developed, in which four backup facilities were identified to which to move production in the event of flood or storm impacts. We plan to expand this analysis to include more vendors in the future. This assessment leveraged regional government databases, publicly-available data from private and government websites and internal company knowledge regarding the location of our vendors.</p> <p>Tools used: Regional government databases, Internal company methods, Publicly-available data from private and government websites</p>



Contextual issue	Relevance & inclusion	Please explain — 2,000 char limit
Water-related regulatory frameworks	Relevant, always included	<p>This risk type is relevant and included in our risk assessments because we are indirectly exposed to credit and reputational risk related to the direct impacts of regulation, including water related legislation on our clients. If not effectively anticipated and managed, such regulations could adversely impact our clients' profitability and this in turn could have financial implications for our company by impacting their ability to service debts or make new investments.</p> <p>We assess risks from current regulation through implementation of our Environmental and Social Risk Policy Framework (ESRPF). Regulatory risk is a standard component of our client onboarding and due diligence processes. Recognizing that certain sectors may be more exposed to climate change and water related risks than others, for business activities in these sectors we engage in enhanced client and transactional review and due diligence, involving subject matter experts as needed to evaluate the associated risks, including identification of physical, regulatory and reputational risks.</p> <p>This risk type is also relevant and included because our direct operations are subject to regulations and in some jurisdictions, water related regulations. While they are not deemed substantive for our organization, we are committed to complying with applicable legislation and have processes in place to monitor regulatory requirements and associated risks. We employ an Environmental Management System that relies on a comprehensive compliance database to help the Global Real Estate Services Environmental Risk team identify, manage and mitigate risk, and improve performance across our corporate real estate portfolio.</p> <p>Tools used: Regional government databases, Internal company methods, Publicly-available data from private and government websites</p>
Status of ecosystems and habitats	Not relevant, explanation provided	<p>This issue has been considered and has been found not a substantive risk for our operations, primarily because our operations do not require significant water resources from the local river basins. Our water withdrawals are almost entirely from municipal sources (99%), which do not disrupt local ecosystems and habitats. It is not anticipated that this will become relevant in the future, as we have no plans to significantly change our use of water resources.</p>
Access to fully functioning, safely managed WASH services for all employees	Relevant, always included	<p>We provide fully-functioning WASH services to all employees. Our Business Continuity assessments include consideration of the ability of employees to adequately travel to bank facilities and recover critical business operations after a flooding event. After an event, a recovery action plan dictates whether a site will be temporarily closed. This plan considers issues related to employee comfort and safety, such as access to sanitary services and potable water, and the functionality of fire suppression systems.</p> <p>Tools used: Regional government databases, Internal company methods, Publicly-available data from private and government websites</p>
Other contextual issues, please specify	Relevant, always included	<p>Current Flooding Issues: We conduct an annual assessment of physical risks to our facilities from factors including severe weather, wild-fires and flooding. Our Business Continuity group assesses risks associated with planned recovery facilities for our major locations. The assessment results are reported to business units using the major recovery facilities who then remediate the risk (e.g. by using another site) or escalate the risk for senior management review.</p> <p>Assessments also consider proximity risk, i.e., potential shared risk between production and recovery facilities based on probable risks for a given geography and the specific locations of the production and recovery sites. For example, a production and recovery facility located a short distance apart from each other on the Florida south coast may have a shared hurricane risk.</p> <p>This assessment leverages regional government databases, publicly-available data from private and government websites and internal company knowledge regarding the location of our facilities and the history of flooding at each location.</p> <p>Tools used: Regional government databases, Internal company methods, External consultants, Publicly-available data from private and government websites</p>



**W3.3c Which of the following stakeholders are considered in your organization’s water-related risk assessments?**

Stakeholder	Relevance & inclusion	Please explain — 2000 char limit
Customers	Relevant, always included	<p>We conduct an annual assessment of physical risks to our facilities from factors including severe weather, wildfires and flooding. Our Business Continuity group assesses risks associated with planned recovery facilities for our major locations. The assessment results are reported to business units using the major recovery facilities who then remediate the risk (e.g. by using another site) or escalate the risk for senior management review.</p> <p>Assessments also consider proximity risk, i.e., potential shared risk between production and recovery facilities based on probable risks for a given geography and the specific locations of the production and recovery sites. For example, a production and recovery facility located a short distance apart from each other on the Florida south coast may have a shared hurricane risk.</p> <p>The purpose of our Business Continuity assessments is to ensure that we are able to continue to provide service to clients during severe weather, wildfires or flooding. After an event, a recovery action plan dictates whether a site will be temporarily closed. This plan considers issues related to client comfort and safety, such as access to sanitary services and the functionality of fire suppression systems. We engage our clients on water-related issues as they arise. In the event of severe weather or flooding, we encourage clients to use online banking, mobile telephone banking, and contact centers. Additionally, we have a large, distributed ATM network and reciprocal agreements for our clients to use ATMs operated by other banks. We have a fleet of mobile financial centers and mobile ATMs strategically located within the US for immediate deployment to areas impacted by natural disasters.</p>
Employees	Relevant, always included	<p>We conduct an annual assessment of physical risks to our facilities from factors including severe weather, wildfires and flooding. Our Business Continuity group assesses risks associated with planned recovery facilities for our major locations. The assessment results are reported to business units using the major recovery facilities who then remediate the risk (e.g. by using another site) or escalate the risk for senior management review.</p> <p>Assessments also consider proximity risk, i.e., potential shared risk between production and recovery facilities based on probable risks for a given geography and the specific locations of the production and recovery sites. For example, a production and recovery facility located a short distance apart from each other on the Florida south coast may have a shared hurricane risk. We evaluate the size and scope of identified risks through our Global ESG Committee activities, implementation of our ESRPF and Proximity Risk Assessment processes.</p> <p>Our Business Continuity assessments include consideration of the ability of employees to adequately travel to bank facilities and recover critical business operations after a flooding event. After an event, a recovery action plan dictates whether a site will be temporarily closed. This plan considers issues related to employee comfort and safety, such as access to sanitary services and potable water, and the functionality of fire suppression systems. We engage with our employees through annual risk management and business continuity training. In partnership with vendors, the Business Continuity team delivers preparedness and response training for natural disasters. Additionally, through our My Work® program, employees work remotely and are able to support operations should an impact occur, such as severe weather. We use ENACT (Emergency notification and associate communication tool) to communicate with employees during and after a business continuity or crisis event.</p>



Stakeholder	Relevance & inclusion	Please explain— 2000 char limit
Investors	Relevant, always included	<p>We conduct an annual assessment of physical risks to our facilities from factors including severe weather, wildfires and flooding. Our Business Continuity group assesses risks associated with planned recovery facilities for our major locations. The assessment results are reported to business units using the major recovery facilities who then remediate the risk (e.g. by using another site) or escalate the risk for senior management review.</p> <p>Assessments also consider proximity risk, i.e., potential shared risk between production and recovery facilities based on probable risks for a given geography and the specific locations of the production and recovery sites. For example, a production and recovery facility located a short distance apart from each other on the Florida south coast may have a shared hurricane risk. We evaluate the size and scope of identified risks through our Global ESG Committee activities, implementation of our ESRPF and Proximity Risk Assessment processes.</p> <p>Our Business Continuity assessments focus on issues that could impact our operations, which in turn impact key stakeholders, including investors. After an event, a recovery action plan dictates whether a site will be temporarily closed. The method for engagement with investors is to consider and communicate the potential impact to our investors throughout this risk assessment process.</p>
Local communities	Relevant, sometimes included	<p>In 2014, in an effort to reduce water withdrawals and mitigate the risk of potential stakeholder conflicts in water-constrained communities, we piloted drought-tolerant landscaping at six California financial centers. This pilot was projected to reduce water usage by up to 50 percent at each center. In 2016, the California pilot saved more than 3.7 million gallons of water, and we expect these savings to continue going forward. Internal company knowledge of the potential for stakeholder conflicts around water resources in California and Texas was leveraged to assess risk and design the risk mitigation program. Additionally, our Real Estate Services team was made aware of California Executive Order B-29-15, which called for a 25 percent reduction in potable urban water usage by 2016, and this information was used to inform further investment in water reductions at over 700 of our California facilities. Bank of America exceeded this target by achieving a reduction in potable water use of 35% from 2014 to 2016 at our California facilities. The method of engagement is through press releases regarding these programs, as well as work with regulators to understand the expectations of our facilities.</p>
NGOs	Not relevant, explanation provided	<p>Our operations do not require significant water resources from local river basins. Therefore, NGOs are not relevant to our water risk assessments. It is not anticipated that this will become relevant in the future, as we have no plans to significantly change our use of water resources.</p>
Other water users at a basin/ catchment level	Relevant, sometimes included	<p>In 2014, in an effort to reduce water withdrawals and mitigate the risk of potential stakeholder conflicts in water-constrained communities, we piloted drought-tolerant landscaping at six California financial centers. This pilot was projected to reduce water usage by up to 50 percent at each center. In 2016, the California pilot saved more than 3.7 million gallons of water, and we expect these savings to continue going forward. Internal company knowledge of the potential for stakeholder conflicts around water resources in California and Texas was leveraged to assess risk and design the risk mitigation program. Additionally, our Real Estate Services team was made aware of California Executive Order B-29-15, which called for a 25 percent reduction in potable urban water usage by 2016, and this information was used to inform further investment in water reductions at over 700 of our California facilities. Bank of America exceeded this target by achieving a reduction in potable water use of 35% from 2014 to 2016 at our California facilities. The method of engagement is through press releases regarding these programs, as well as work with regulators to understand the expectations of our facilities.</p>



Stakeholder	Relevance & inclusion	Please explain— 2000 char limit
Regulators	Relevant, always included	<p>This stakeholder is relevant and included in our risk assessments because we are indirectly exposed to credit and reputational risk related to the direct impacts of regulation on our clients. Many of our business clients are already subject to climate change regulation. If not effectively anticipated and managed, such regulations could adversely impact our clients' profitability and in turn have financial implications for our company by impacting their ability to service debts or make new investments.</p> <p>We assess risks from regulation through implementation of our Environmental and Social Risk Policy Framework (ESRPF). Regulatory risk is a standard component of our client onboarding and due diligence processes. Because certain sectors may be more exposed to climate change related risks than others, for business activities in these sectors we engage in enhanced client and transactional review and due diligence, involving subject matter experts as needed to evaluate the associated risks, including identification of physical, regulatory and reputational risks.</p> <p>This risk type is also relevant and included because our direct operations are subject to regulations, including in some jurisdictions, water related regulations. While they are not deemed substantive for our organization, we are committed to complying with applicable legislation and have processes in place to monitor regulatory requirements and associated risks. We employ an Environmental Management System that relies on a comprehensive compliance database to help the Global Real Estate Services Environmental Risk team identify, manage and mitigate risk, and improve performance across our corporate real estate portfolio.</p> <p>An example is California Executive Order B-29-15, which called for a 25 percent reduction in potable urban water usage by 2016. The method of engagement was to work with regulators closely to understand the expectations of our facilities in California to ensure we would be able to comply.</p>
River basin management authorities	Relevant, sometimes included	<p>In areas with high water stress, particularly from drought, we communicate with river basin management authorities to ensure that we remain within any water withdrawal limits. In 2014, in an effort to reduce water withdrawals and mitigate the risk of potential stakeholder conflicts in water-constrained communities, we piloted drought-tolerant landscaping at six California financial centers. This pilot was projected to reduce water usage by up to 50 percent at each center. In 2016, the California pilot saved more than 3.7 million gallons of water, and we expect these savings to continue going forward. Internal company knowledge of the potential for stakeholder conflicts around water resources in California and Texas was leveraged to assess risk and design the risk mitigation program. Additionally, our Real Estate Services team was made aware of California Executive Order B-29-15, which called for a 25 percent reduction in potable urban water usage by 2016, and this information was used to inform further investment in water reductions at over 700 of our California facilities. Bank of America exceeded this target by achieving a reduction in potable water use of 35% from 2014 to 2016 at our California facilities. The method of engagement was to work with regulators closely to understand the expectations of our facilities in California to ensure we would be able to comply.</p>
Statutory special interest groups at a local level	Not relevant, explanation provided	<p>Our operations do not require significant water resources from the local river basins. Therefore, local statutory special interest groups are not relevant to our water risk assessments. It is not anticipated that this will become relevant in the future, as we have no plans to significantly change our use of water resources.</p>
Suppliers	Relevant, sometimes included	<p>We have completed an assessment to identify supplier categories at highest risk from flooding. We have also developed detailed disaster recovery plans for suppliers in high risk categories. If flooding were to occur at a supplier facility, there is a documented plan to move the work to an alternate site either with the same vendor or with an alternate vendor. We engaged our suppliers in this effort to determine the location of their facilities and whether they had alternate facilities in other locations that could be used should an impact occur. For example, a print vendor with operations in New Jersey is exposed to risks related to flooding and storm surge, particularly during peak hurricane season from June through November. The seasonal nature of this vendor's production for our operations overlaps with peak flood risks. Thus, a business continuity plan was developed, in which four backup facilities were identified to which to move production in the event of flood or storm impacts.</p>





Stakeholder	Relevance & inclusion	Please explain— 2000 char limit
Water utilities at a local level	Relevant, sometimes included	In areas with high water stress, particularly from drought, we communicate with river basin management authorities, including water utilities, to ensure that we remain within any water withdrawal limits. In 2014, in an effort to reduce water withdrawals and mitigate the risk of potential stakeholder conflicts in water-constrained communities, we piloted drought-tolerant landscaping at six California financial centers. This pilot was projected to reduce water usage by up to 50% at each center. In 2016, the California pilot saved more than 3.7 million gallons of water, and we expect these savings to continue going forward. Internal company knowledge of the potential for stakeholder conflicts around water resources in California and Texas was leveraged to assess risk and design the risk mitigation program. Additionally, our Real Estate Services team was made aware of California Executive Order B-29-15, which called for a 25% reduction in potable urban water usage by 2016, and this information was used to inform further investment in water reductions at over 700 of our California facilities. Bank of America exceeded this target by achieving a reduction in potable water use of 35% from 2014 to 2016 at our California facilities. The method of engagement was to work with regulators closely to understand the expectations of our facilities in California to ensure we would be able to comply.
Other stakeholder, please specify		

**W3.3d Describe your organization’s process for identifying, assessing and responding to water-related risks within your direct operations and other stages of your value chain.**

We engage stakeholders to determine which environmental issues should be included in our Environmental and Social Risk Policy Framework (ESRPF - describes how we identify, evaluate and control environmental risks). The ESRPF is reviewed by the Global ESG Committee every two years, or as necessary, and environmental and social issues are discussed regularly at ESG Committee meetings to ensure the ESRPF reflects emerging issues.

We conduct an annual assessment of physical risks to our facilities from factors including severe weather, wildfires and flooding. The assessment results are reported to business units using the major recovery facilities who then remediate the risk (e.g. by using another site) or escalate the risk for senior management review. We evaluate the size and scale of identified risks through our Global ESG Committee, implementation of our ESRFP and Proximity Risk Assessment processes.

Our ESRPF is aligned to our Risk Framework, which outlines our approach to risk management and each employee’s responsibilities for managing risk. Alignment helps ensure that environmental risks are an integral part of the assessment of all risks. Front line units and risk teams determine if a proposed transaction/relationship presents potential environmental risks. Subject matter experts, including GEG members and external consultants, determine the relative significance of risks. Activities with significant environmental risk may be escalated to the appropriate committee for further evaluation. Committees of business heads and senior executives are responsible for weighing environmental risks against other aspects of the business and determining whether to approve, conditionally approve or decline the activity. The level of coverage for water-related risk assessment is partial for both direct operations and supply chain. We consider a timeframe of 3-6 years. We go beyond 6 years in certain circumstances, such as our 10-year environmental business goal and our ESRPF.

**W3.3e Why does your organization not undertake a water-related risk assessment?**



### Risk exposure

#### **W4.1 Have you identified any inherent water-related risks with the potential to have a substantive financial or strategic impact on your business?**

- **Yes, both in direct operations and the rest of our value chain**
- Yes, only within our direct operations
- Yes, only in our value chain beyond our direct operations
- No

#### **W4.1a How does your organization define substantive financial or strategic impact on your business?**

For CDP reporting, we consider risks and opportunities with potential financial implications for our business of over \$10 million per year to be substantive, which applies to both our direct operations and supply chain. The metric used to identify substantive change is financial impact in USD. The threshold indicating substantive change is \$10 million per year.

With offices in Hong Kong, Japan, the Philippines, Taiwan, China and Australia, our Asian and Australian operations are vulnerable to an increase in the severity, duration and/or frequency of tropical storms experienced in these regions. Our operations in the southern and eastern United States, including our headquarters in Charlotte, North Carolina, are also vulnerable to an increase in the severity, duration and frequency of seasonal storms and potential for severe weather conditions. We operate 4,000+ U.S. retail financial centers, some of which are vulnerable to the physical impacts of climate risk with the potential to disrupt the accessibility of our retail outlets to our clients. Physical risks in the U.S. take the form of increased frequency and severity of storms with related flooding, particularly affecting the coastal southern and eastern states, and extreme heat events resulting in drought conditions and numerous wildfires across the West, Central and Southeast regions. This could lead to temporary or, in the event of severe damage, permanent closure of one of our financial centers. Physical climate risks in the U.S. are compounded by aging infrastructure, critical infrastructure dependencies, expanding urban areas in tornado zones, coastal population expansion and a lack of associated forward investment as highlighted in a March 2014 report by National Climate Assessment. Our U.S. operations experienced 63 Natural Disaster events related to hurricanes, tropical storms, flooding, heavy snow and earthquakes in 2017. Our Asia Pacific and Latin America operations are also vulnerable to climate change impacts. There were 14 Natural Disaster events (tropical storms, typhoons and flooding) in Asia Pacific and 8 Natural Disaster events (earthquakes and heavy rains) in Latin America in 2017. Climate change may contribute to less predictability around the types, timing and location of severe weather events, and we account for this in our business continuity planning.



**W4.1b What is the total number of facilities exposed to water risks with the potential to have a substantive financial or strategic impact on your business, and what proportion of your company-wide facilities does this represent?**

Total number of facilities exposed to water risk	% company-wide facilities this represents	Comment
Numerical field	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Less than 1%</li> <li>• 1-25</li> <li>• 26-50</li> <li>• 51-75</li> <li>• 76-99</li> <li>• 100%</li> <li>• Unknown</li> </ul>	Text field – 4500 char limit
27	Less than 1%	[leave blank – not scored]

**(W4.1c) By river basin, what is the number and proportion of facilities exposed to water risks that could have a substantive impact on your business, and what is the potential business impact associated with those facilities?**

Country	River basin	Number of facilities exposed to water risk	% company-wide facilities this represents	% company's total global revenue that could be affected	Comment
<b>Select from:</b> <ul style="list-style-type: none"> <li>• Country/region drop-down list</li> <li>• Other, please specify</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>• River basin drop-down list</li> <li>• Not known</li> <li>• Other, please specify</li> </ul>	Numerical field	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Less than 1%</li> <li>• 1-25</li> <li>• 26-50</li> <li>• 51-75</li> <li>• 76-99</li> <li>• 100%</li> <li>• Unknown</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Less than 1%</li> <li>• 1-25</li> <li>• 26-50</li> <li>• 51-75</li> <li>• 76-99</li> <li>• 100%</li> <li>• Unknown</li> </ul>	Text field – 5000 char limit
India	Other, please specify: <ul style="list-style-type: none"> <li>• Kalu</li> </ul>	1	Less than 1%	Less than 1%	[leave blank – not scored]
United States	Mississippi River	7	Less than 1%	Less than 1%	[leave blank – not scored]
Japan	Shinano, Chikuma	1	Less than 1%	Less than 1%	[leave blank – not scored]
United Kingdom	Thames	3	Less than 1%	Less than 1%	[leave blank – not scored]
United States	Trinity River (Texas)	14	Less than 1%	Less than 1%	[leave blank – not scored]



## Water-related risks and response

### W4.2 Provide details of identified risks in your direct operations with the potential to have a substantive financial or strategic impact on your business, and your response to those risks.

**Indicator:** Risk 1

**Country:** Other, please specify: Multiple countries in which we operate

**River basin:** Other, please specify: Multiple basins in which we operate

**Type of risk:** Physical

**Primary risk driver:** Severe weather events

**Type of potential impact:** Closure of operations

**Company-specific description:** Our Asian and Australian operations are vulnerable to an increase in the severity, duration and/or frequency of tropical storms. Our operations in the southern and eastern United States, including our headquarters in Charlotte, North Carolina, are also vulnerable to an increase in the severity, duration and frequency of severe weather conditions. This could lead to temporary or, in the event of severe damage, permanent closure of one of our financial centers. Physical climate risks in the U.S. are compounded by aging infrastructure, critical infrastructure dependencies, expanding urban areas in tornado zones, coastal population expansion and a lack of associated forward investment as highlighted in a March 2014 report by National Climate Assessment. Our U.S. operations experienced 63 Natural Disaster events related to hurricanes, tropical storms, flooding, heavy snow and earthquakes in 2017. Our Asia Pacific and Latin America operations are also vulnerable to climate change impacts. There were 14 Natural Disaster events (tropical storms, typhoons and flooding) in Asia Pacific and 8 Natural Disaster events (earthquakes and heavy rains) in Latin America in 2017.

The method for identifying the impact is annual assessments, which consider physical risks to our facilities. The assessment results are reported to business units using the major recovery facilities who then remediate the risk (e.g. by using another site) or escalate the risk for senior management review.

**Timeframe:** 1-3 years

**Magnitude of potential impact:** Medium

**Likelihood:** About as likely as not

**Potential financial impact:** 33,000,000

Explanation of financial impact: Implications include retail outlet closures, facility repair costs, lost work time, increased utility costs, lost revenue, and increased insurance premiums. The total operational losses from the direct impacts on our facilities were about \$33 million from Superstorm Sandy and about \$5 million from the hurricanes Harvey, Irma, and Maria. Costs are based on natural disaster tracking records from real estate and business continuity teams. We track work order costs after severe weather events.

**Primary response to risk:** Amend the Business Continuity Plan

**Description of response:** Our Building Disaster Recovery Planning (BDRP) team prepares our facilities for natural disasters. During 2017, the team managed response and recovery for 162 global events, 85 of which were natural disasters. In partnership with vendors, the team delivers preparedness and response training for natural disasters, including hurricanes. Through the provision of laptop, tablets and fobs, many employees can work remotely and are able to support operations should an impact occur. In such an event, clients are encouraged to use online banking, mobile telephone banking, and contact centers. We have a large, distributed ATM network and reciprocal agreements for our clients to use ATMs operated by other banks. We have a fleet of mobile financial centers and mobile ATMs strategically located



within the U.S. for immediate deployment to areas impacted by natural disasters. In 2017, our U.S. Regional Support team prepared for significant natural disasters - hurricanes Harvey and Irma; winter storms with blizzard conditions, including Benjii and Stella in the U.S. Northeast; and multiple wildfires including in California - driving broader awareness of the threats and enabling central coordination of continuity plans for business lines. Our systems, platforms, and applications all performed without interruption, despite record-setting hurricane force winds, driving rains, substantial flooding, and widespread power outages.

**Cost of response:** 100,000

**Explanation of cost of response:** We estimate the additional costs of business continuity planning and recovery resulting from climate induced changes to be over \$100,000 per year. We anticipate annual costs associated with our business continuity planning for as long as we are in business.

**Indicator:** Risk 2

**Country:** Other, please specify: Multiple countries in which we operate

**River basin:** Other, please specify: Multiple basins in which we operate

**Type of risk:** Physical

**Primary risk driver:** Flooding

**Type of potential impact:** Other, please specify: Increased credit risk

**Company-specific description:** For our mortgage clients, flooding is an area of potential exposure for our company. There is scientific consensus that flood risks are increasing in many regions due to climate change. According to a 2013 FEMA study, rising seas and increasingly severe weather are expected to increase the areas of the U.S. at risk of floods by up to 45% by 2100. Increased flood incidence and severity could lead to our clients defaulting on their mortgage payments if, for example, flood insurance premiums become unaffordable. Clients may also find themselves in a negative equity situation due to housing values being impacted when insurance costs rise due to expanding flood hazard zones and increased flood incidence and severity. Of our current portfolio of U.S. real estate secured loans, 4% are in a FEMA designated special flood hazard area or high flood risk zone, with the majority being residential loans (98%) and the remaining, commercial loans (2%).

The method for identifying this impact is our ESRPF, which is aligned to our Risk Framework that outlines our approach to risk management and each employee's responsibilities for managing risk. Subject matter experts, including GEG members and external consultants, determine the relative significance of risks. Activities with significant environmental risk may be escalated to the appropriate committee for further evaluation.

**Timeframe:** 1-3 years

**Magnitude of potential impact:** Medium-high

**Likelihood:** About as likely as not

**Potential financial impact:** 10,000,000

**Explanation of financial impact:** Water could impose a financial cost on our clients through direct damage to their facilities, increased insurance premiums, and lost revenue due to facility closures, lost work time and production or distribution delays. This could impact their ability to service debts or make new investments, with potential negative financial implications for our business of greater than \$10 million annually. This estimate is based on professional judgment by our subject matter experts within the business.

**Primary response to risk:** Other, please specify: Research

**Description of response:** As part of our client due diligence and other onboarding processes, front line units and risk teams determine if a proposed transaction or relationship presents potential environmental or social risks. In addition, in 2017 we held a series of discussions about climate resilience with our National Community Advisory Council (NCAC). The NCAC is a stakeholder group that provides us with important perspectives on consumer policy, social justice, community development and environmental challenges facing the bank and the clients and communities we serve. A diverse group of U.S. leaders comprise the NCAC, representing civil rights, consumer advocacy, community development and environmental sustainability organizations. Our NCAC discussions in 2017 included our forbearance program, which allows residential



and small business clients to reduce or suspend their loan payments for a set period in response to temporary financial hardship due to natural disasters. The NCAC provided us with valuable insights on the needs of low income communities in the face of such events. A priority of the philanthropic giving through Bank of America Charitable Foundation is to build resilient communities. Through this support, we strive to reduce the negative impact of future natural events. For example, our \$1 million grant to The Nature Conservancy has supported its work, which was ongoing in 2017, to expand nature-based solutions to protect coastlines from rising sea levels and extreme weather.

**Cost of response:** 8,000,000

**Type of risk:** Physical

**Primary risk driver:** Flooding

**Type of potential impact:** Other, please specify: Increased credit risk

**Company-specific description:** For our mortgage clients, flooding is an area of potential exposure for our company. There is scientific consensus that flood risks are increasing in many regions due to climate change. According to a 2013 FEMA study, rising seas and increasingly severe weather are expected to increase the areas of the U.S. at risk of floods by up to 45% by 2100. Increased flood incidence and severity could lead to our clients defaulting on their mortgage payments if, for example, flood insurance premiums become unaffordable. Clients may also find themselves in a negative equity situation due to housing values being impacted when insurance costs rise due to expanding flood hazard zones and increased flood incidence and severity. Of our current portfolio of U.S. real estate secured loans, 4% are in a FEMA designated special flood hazard area or high flood risk zone, with the majority being residential loans (98%) and the remaining, commercial loans (2%).

The method for identifying this impact is our ESRPF, which is aligned to our Risk Framework that outlines our approach to risk management and each employee's responsibilities for managing risk. Subject matter experts, including GEG members and external consultants, determine the relative significance of risks. Activities with significant environmental risk may be escalated to the appropriate committee for further evaluation.

**Timeframe:** 1-3 years

**Magnitude of potential impact:** Medium-high Likelihood: About as likely as not

**Potential financial impact:** \$10,000,000

**Explanation of financial impact:** Water could impose a financial cost on our clients through direct damage to their facilities, increased insurance premiums, and lost revenue due to facility closures, lost work time and production or distribution delays. This could impact their ability to service debts or make new investments, with potential negative financial implications for our business of greater than \$10 million annually. This estimate is based on professional judgment by our subject matter experts within the business.

**Primary response to risk:** Other, please specify: Research

**Description of response:** As part of our client due diligence and other onboarding processes, front line units and risk teams determine if a proposed transaction or relationship presents potential environmental or social risks. In addition, in 2017 we held a series of discussions about climate resilience with our National Community Advisory Council (NCAC). The NCAC is a stakeholder group that provides us with important perspectives on consumer policy, social justice, community development and environmental challenges facing the bank and the clients and communities we serve. A diverse group of U.S. leaders comprise the NCAC, representing civil rights, consumer advocacy, community development and environmental sustainability organizations. Our NCAC discussions in 2017 included our forbearance program, which allows residential and small business clients to reduce or suspend their loan payments for a set period in response to temporary financial hardship due to natural disasters. The NCAC provided us with valuable insights on the needs of low income communities in the face of such events. A priority of the philanthropic giving through Bank of America Charitable Foundation is to build resilient communities. Through this support, we strive to reduce the negative impact of future natural events. For example, our \$1 million grant to The Nature Conservancy has supported its work, which was ongoing in 2017, to expand nature-based solutions to protect coastlines from rising sea levels and extreme weather.

**Cost of response:** \$8,000,000



**Explanation of cost of response:** By supporting the effective integration of environmental risk management activities across our business and by coordinating the internal project evaluating the potential implications of physical climate change, our Global Environmental Group (GEG) is central to our management of this risk. The total annual operating cost of the GEG is approximately \$8 million. We expect to incur similar annual costs over the next decade.

**W4.2a Provide details of risks identified within your value chain (beyond direct operations) with the potential to have a substantive financial or strategic impact on your business, and your response to those risks.**

**Identifier:** Risk 3

**Country:** Other, please specify: Multiple countries in which we operate

**River basin:** Other, please specify: Multiple basins in which we operate

**Stage of value chain:** Supply chain

**Type of risk:** Physical

**Primary risk driver:** Flooding

**Type of potential impact:** Supply chain disruption

**Company-specific description:** Potential flooding impacts at our suppliers' facilities is the main water-related physical risk to our supply chain. The potential for flooding represents a real and serious risk to the operations of our suppliers. Extreme flooding, such as that in Thailand in 2011, has the potential to impact the supply of materials to our business operations teams.

The method for identifying the impact was through an assessment to identify supplier categories at highest risk from flooding. We reviewed 54 vendors and prioritized them based on vendors who provide us with a physical product (e.g., paper for statements) and those who are used enterprise-wide. We plan to expand this analysis to include more vendors in the future. This assessment leveraged regional government databases, publicly-available data from private and government websites and internal company knowledge regarding the location of our vendors.

**Timeframe:** Current up to 1 year

**Magnitude of potential impact:** Medium-low

**Likelihood:** Unlikely

**Potential financial impact:** [leave blank]

**Explanation of financial impact:** [leave blank]

**Primary response to risk:** Develop supplier flood emergency plans

**Description of response:** We developed detailed disaster recovery plans for a subset of suppliers in high risk categories. If flooding were to occur at a supplier facility, there is a documented plan to move the work to an alternate site. For example, a print vendor with operations in New Jersey is exposed to risks related to flooding and storm surge, particularly during peak hurricane season from June through November. The seasonal nature of this vendor's production for our operations overlaps with peak flood risks. Thus, a business continuity plan was developed, in which four backup facilities were identified to which to move production in the event of flood or storm impacts.

**Cost of response:** \$0

**Explanation of cost of response:** This activity is a routine part of our business and thus has no incremental annual cost (\$0). The cost estimate was derived through conversations with internal teams about the nature, extent and cost of their work. We plan to expand this analysis to include more vendors in the future.



- W4.2b Why does your organization not consider itself exposed to water risks in its direct operations with the potential to have a substantive financial or strategic impact?**
- W4.2c Why does your organization not consider itself exposed to water risks in its value chain (beyond direct operations) with the potential to have a substantive financial or strategic impact?**





## Water-related opportunities

### W4.3 Have you identified any water-related opportunities with the potential to have a substantive financial or strategic impact on your business?

- **Yes, we have identified opportunities, and some/all are being realized**
- Yes, we have identified opportunities but are unable to realize them
- No

#### W4.3a Provide details of opportunities currently being realized that could have a substantive financial or strategic impact on your business.

**Identifier:** 1

**Type of opportunity:** Products and services

**Primary water-related opportunity:** Sales of new products/impacts

**Company-specific description & strategy to realize opportunity:** We believe that bond issuances are one of the best tools for organizations to finance the \$280 - \$500 billion of investment that UNEP estimates will be needed for global climate adaptation by 2050 (2016 Adaptation Finance Gap report). We have an opportunity to provide additional products and services. Green bonds are fixed income, liquid financial instruments for raising debt capital for climate mitigation and adaptation initiatives and were created to increase funding of such initiatives by accessing the \$100 trillion bond market (source: Bloomberg) and expanding the investor base for climate projects worldwide. We have been a leader in developing the green bond market since it began. We worked with peers to develop the Green Bond Principles to ensure the credibility of the market, were the first corporation to issue a benchmark sized green bond, and we have led the market in underwriting. Our green bonds business is key to our management of this opportunity. We have grown our Debt Capital Markets team focused on green bonds to four people and we are actively educating our relationship bankers across corporate and investment banking and public finance to be able to offer this financing tool to our clients. In 2017 we were the lead bookrunner for NWB Bank's \$500 million Water Bond, which will fund projects by the Dutch Water Authorities that target climate change mitigation and adaptation through waterway management, flood protection, and biodiversity projects.

**Estimated timeframe for realization:** 4 to 6 years

**Magnitude of potential financial impact:** Medium-high

**Potential financial impact:** 7,000,000,000

**Explanation of financial impact:** Green bond issuances are an area of significant growth opportunity for the bank. We anticipate more than \$7 billion of annual business activity in the green bonds space for our company. This estimate is based on our monitoring of the evolving market and our performance to date.

**Identifier:** 2

**Type of opportunity:** Markets

**Primary water-related opportunity:** Stronger competitive advantage

**Company-specific description & strategy to realize opportunity:** Factors like increased understanding and awareness about climate change and its causes and effects, as well as policy, reputational and financial factors are driving increased client demand for our low carbon products and services. Opportunities exist across our lines of business. During 2017, our Commercial Real Estate and Community Development Banking business provided \$981 million towards financing of LEED® and EPA ENERGY STAR® certified buildings.

Our Global Environmental Group (GEG) identifies and helps to actualize trends that present new business opportunities for the bank. Leaders from across our business work alongside members of the GEG to gather and report market data and other information to influence our transformational financing activities.



Our GWIM business is equipping advisors to help clients take ESG factors into account in their investment decisions. We enhanced our impact investing process, platform, investment guidance and resources including a new impact investing guide to help our advisors gain a deeper understanding of the interest and opportunities in this area. The newest research function from Merrill Edge is designed to help the self-directed investor make more informed investing decisions about thousands of U.S. equities. Merrill Edge self-directed clients can view information that measures a company's sustainable impact and identify values-aligned investments.

**Estimated timeframe for realization:** 1 to 3 years

**Magnitude of potential financial impact:** Medium-high

**Potential financial impact:** 125,000,000,000

**Explanation of financial impact:** We estimate that changing client demand for low carbon financing represents an opportunity for \$125 billion in additional business for us from 2013 to 2025. This represents the lending, equipment finance, capital markets and advisory activities, and carbon markets finance to clients around the world to be delivered. As an illustration of this opportunity, increasing client demand helped us deliver \$17 billion towards our environmental business initiative in 2017.

#### **W4.3b Why does your organization not consider itself to have water-related opportunities?**



## Facility-level water accounting

**W5.1** For each facility referenced in W4.1c, provide coordinates, total water accounting data and comparisons with the previous reporting year.

**W5.1a** For each facility referenced in W5.1, provide withdrawal data by water source.

**W5.1b** For each facility referenced in W5.1, provide discharge data by destination.

**W5.1c** For each facility referenced in W5.1, provide the proportion of your total water use that is recycled or reused, and give the comparison with the previous reporting year.

**W5.1d** For the facilities referenced in W5.1, what proportion of water accounting data has been externally verified?

Water aspect	% verified	What standard and methodology was used?
	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Not verified</li> <li>• 1-25</li> <li>• 26-50</li> <li>• 51-75</li> <li>• 76-100</li> </ul>	Text field [maximum 500 characters]
Water withdrawals – total volumes	76-100	International Standard on Assurance Engagements (ISAE) 3000 (water withdrawal). See verification statement attached in section W-FI.
Water withdrawals – volume by source	Not verified	This aspect is not verified.
Water withdrawals – quality	Not verified	This aspect is not verified.
Water discharges – total volumes	Not verified	This aspect is not verified.
Water discharges – volume by destination	Not verified	This aspect is not verified.
Water discharges – volume by treatment method	Not verified	This aspect is not verified.
Water discharge quality – quality by standard effluent parameters	Not verified	This aspect is not verified.
Water discharge quality – temperature	Not verified	This aspect is not verified.
Water consumption – total volume	Not verified	This aspect is not verified.
Water recycled/reused	76-100	International Standard on Assurance Engagements (ISAE) 3000 (water withdrawal). See verification statement attached in section W-FI.



## Water policy

### W6.1 Does your organization have a water policy?

- **Yes, we have a documented water policy that is publicly available**
- Yes, we have a documented water policy but it is not publicly available
- No, but we plan to develop one within the next two years
- No

#### W6.1a Select the options that best describe the scope and content of your water policy.

Scope	Content	Please explain
<p><b>Select from:</b></p> <ul style="list-style-type: none"> <li>• Company-wide</li> <li>• Select facilities, businesses or geographies only</li> </ul>	<p><b>Select all that apply:</b></p> <ul style="list-style-type: none"> <li>• Description of business dependency on water</li> <li>• Description of business impact on water</li> <li>• Description of water-related performance standards for direct operations</li> <li>• Description of water-related standards for procurement</li> <li>• Reference to international standards and widely recognized water initiatives</li> <li>• Company water targets and goals</li> <li>• Commitment to align with public policy initiatives, such as the SDGs</li> <li>• Commitments beyond regulatory compliance</li> <li>• Commitment to water-related innovation</li> <li>• Commitment to stakeholder awareness and education</li> <li>• Commitment to water stewardship and/or collective action</li> <li>• Acknowledgment of the human right to water and sanitation</li> <li>• Recognition of environmental linkages, for example, due to climate change</li> <li>• Other, please specify</li> </ul>	<p><b>Text field – 1000 char limit</b></p>
<p>Company-wide</p>	<ul style="list-style-type: none"> <li>• Description of business dependency on water</li> <li>• Description of business impact on water</li> <li>• Description of water-related performance standards for direct operations</li> <li>• Description of water-related standards for procurement</li> <li>• Reference to international standards and widely recognized water initiatives</li> <li>• Company water targets and goals</li> <li>• Commitments beyond regulatory compliance</li> <li>• Commitment to align with public policy initiatives, such as the SDGs</li> <li>• Commitment to water-related innovation</li> <li>• Commitment to stakeholder awareness and education</li> <li>• Commitment to water stewardship and/or collective action</li> <li>• Acknowledgement of the human right to water and sanitation</li> <li>• Recognition of environmental linkages, for example, due to climate change</li> <li>• Other: Commitment to employee education</li> </ul>	<p>Bank of America Merrill Lynch recognizes the importance of water and our aim is to protect this crucial resource for future generations. Our publicly available company-wide water policy includes a variety of components, such as</p> <ul style="list-style-type: none"> <li>• Our goal to reduce water withdrawals 45% from 2010-2020;</li> <li>• The vendor code of conduct expects our vendors to measure, reduce and mitigate their environmental impacts;</li> <li>• Our Environmental Management System encourages stringent compliance with applicable environmental laws and recognizes the human right to water, sanitation and hygiene through our Human Rights Commitment;</li> <li>• Our Environmental and Social Risk Policy Framework (ESRPF) identifies the topics of importance to us and our stakeholders.</li> </ul> <p>The rationale for choosing this scope is to addresses water in our operations, supply chain, and the communities in which we operate. Additionally, we feel this scope allows us to work toward our aim of protecting water resources for future generations.</p>



## Board oversight

### W6.2 Is there board level oversight of water-related issues within your organization?

- Yes
- No

### W6.2a Identify the position(s) of the individual(s) on the board with responsibility for water-related issues.

Position of individual	Please explain
<p><b>Select from:</b></p> <ul style="list-style-type: none"> <li>• Board Chair</li> <li>• Director on board</li> <li>• Chief Executive Officer (CEO)</li> <li>• Chief Financial Officer (CFO)</li> <li>• Chief Operating Officer (COO)</li> <li>• Chief Procurement Officer (CPO)</li> <li>• Chief Risk Officer (CRO)</li> <li>• Chief Sustainability Officer (CSO)</li> <li>• Other C-Suite Officer</li> <li>• President</li> <li>• Other, please specify</li> </ul>	Text field – 1000 char limit
<p>Other, please specify:</p> <ul style="list-style-type: none"> <li>• Board/Executive board</li> </ul>	<p>The Corporate Governance Committee of the Board of Directors has ultimate responsibility for overseeing management of climate change-related risks and opportunities. As stated in its Charter, this Committee is responsible for periodically reviewing the company's strategy, policies and practices regarding environmental, social and related governance (ESG) matters that are significant to the company. The board receives updates from the Global ESG Committee, which is the management-level committee responsible for significant ESG activities. Climate change oversight is assigned to the Corporate Governance Committee because it is included within the scope of ESG matters that are significant to the company.</p>



**W6.2b Provide further details on the board’s oversight of water-related issues.**

<b>Frequency that water-related issues are a scheduled agenda item</b>	<b>Governance mechanisms into which water-related issues are integrated</b>	<b>Please explain</b>
<p><b>Select from:</b></p> <ul style="list-style-type: none"> <li>• Scheduled - all meetings</li> <li>• Scheduled - some meetings</li> <li>• Sporadic - as important matters arise</li> <li>• Other, please specify</li> </ul>	<p><b>Select all that apply:</b></p> <ul style="list-style-type: none"> <li>• Monitoring implementation and performance</li> <li>• Overseeing acquisitions and divestiture</li> <li>• Overseeing major capital expenditures</li> <li>• Providing employee incentives</li> <li>• Reviewing and guiding annual budgets</li> <li>• Reviewing and guiding business plans</li> <li>• Reviewing and guiding major plans of action</li> <li>• Reviewing and guiding risk management policies</li> <li>• Reviewing and guiding strategy</li> <li>• Setting performance objectives</li> <li>• Reviewing and guiding corporate responsibility strategy</li> <li>• Reviewing innovation/R&amp;D priorities</li> <li>• Other, please specify</li> </ul>	<p><b>Text field – 1500 char limit</b></p>
<p>Scheduled - some meetings</p>	<ul style="list-style-type: none"> <li>• Reviewing and guiding major plans of action</li> <li>• Reviewing and guiding strategy</li> <li>• Other, please specify: Monitoring and overseeing progress against goals and targets for addressing water-related issues</li> <li>• Monitoring implementation and performance</li> <li>• Reviewing and guiding risk management policies</li> <li>• Setting performance objectives</li> <li>• Reviewing and guiding corporate responsibility strategy</li> <li>• Reviewing innovation/R&amp;D priorities</li> </ul>	<p>The chair of our Global ESG Committee discusses ESG topics with the Corporate Governance Committee (“CGC”) during scheduled meetings. During 2018 for example, ESG topics are scheduled to be discussed at three of a total of six planned meetings.</p> <p>ESG metrics are included in our Management Team’s performance measurement dashboard. These metrics include for example progress towards our \$125 billion environmental business goal. The Global Environmental Group which tracks this goal provides a quarterly update on progress which is incorporated into the dashboard by our Corporate Strategy team and included in an update for Board members.</p> <p>The governance mechanisms selected contribute to the Board’s oversight of water issues by providing a clear indication of the water-related activities being undertaken within our operations and lines of business.</p>

**W6.2c Why is there no board-level oversight of water-related issues and what are your plans to change this in the future?**



## Management responsibility

**W6.3** Below board level, provide the highest-level management position(s) or committee(s) with responsibility for water-related issues.

Name of the position(s) and/or committee(s)	Responsibility	Frequency of reporting to the board on water-related issues	Please explain
<p><b>Select from:</b></p> <ul style="list-style-type: none"> <li>• There is currently no management-level responsibility for water-related issues</li> <li>• Chief Executive Officer (CEO)</li> <li>• Chief Financial Officer (CFO)</li> <li>• Chief Operating Officer (COO)</li> <li>• Chief Procurement Officer (CPO)</li> <li>• Chief Risk Officer (CRO)</li> <li>• Chief Sustainability Officer (CSO)</li> <li>• Other C-Suite Officer, please specify</li> <li>• President</li> <li>• Risk committee</li> <li>• Sustainability committee</li> <li>• Safety, Health, Environment and Quality committee</li> <li>• Quality committee</li> <li>• Corporate responsibility committee</li> <li>• Other committee, please specify</li> <li>• Business unit manager</li> <li>• Energy manager</li> <li>• Environmental health and safety manager</li> <li>• Environment/Sustainability manager</li> <li>• Facilities manager</li> <li>• Process operation manager</li> <li>• Procurement manager</li> <li>• Public affairs manager</li> <li>• Risk manager</li> <li>• Other, please specify</li> </ul>	<p><b>Select from:</b></p> <ul style="list-style-type: none"> <li>• Assessing water-related risks and opportunities</li> <li>• Managing water-related risks and opportunities</li> <li>• Both assessing and managing water-related risks and opportunities</li> <li>• Other, please specify</li> </ul>	<p><b>Select from:</b></p> <ul style="list-style-type: none"> <li>• More frequently than quarterly</li> <li>• Quarterly</li> <li>• Half-yearly</li> <li>• Annually</li> <li>• Less frequently than annually</li> <li>• As important matters arise</li> <li>• Not reported to board</li> </ul>	<p>Text field – 1000 char limit</p>



Name of the position(s) and/or committee(s)	Responsibility	Frequency of reporting to the board on water-related issues	Please explain
Sustainability committee	Both assessing and managing water-related risks and opportunities	Quarterly	<p>Our Vice Chairman leads the company's ESG efforts, reports to the CEO and chairs our Global ESG Committee, which identifies, raises and oversees our response to emerging ESG risks and opportunities. To ensure our ESG approach is fully-integrated across our lines of business, the Committee is comprised of senior leaders from every business line and support group. The Committee meets at least three times a year and reports to the Corporate Governance Committee of the Board of Directors. This structure ensures that emerging ESG issues – and the opportunities they present – are integrated into core business decisions and are reviewed and managed at the highest levels of the company.</p> <p>Responsible Growth: we added ESG metrics to our Executive Management Team's performance dashboard, including progress towards our \$125 billion environmental business goal, value of ESG assets under management and performance in ESG ratings/rankings. Metrics are tracked quarterly and reported to the Board.</p>





## Employee incentive

The questions in this section are presented to high-impact sectors only



## Public policy engagement

**W6.5 Do you engage in activities that could either directly or indirectly influence public policy on water through any of the following?**

- Yes, direct engagement with policy-makers
- Yes, trade associations
- Yes, funding research organizations
- Yes, other
- **No**

**W6.5a What processes do you have in place to ensure that all of your direct and indirect activities seeking to influence policy are consistent with your water policy/water commitments?**

This is an open text question. – 1500 char limit



## Strategic plan

### W7.1 Are water-related issues integrated into any aspects of your long-term strategic business plan, and if so how?

Aspect of strategic business plan	Are water-related issues integrated?	Long-term time horizon years)	Please explain
Long-term business objectives	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Yes, water-related issues are integrated</li> <li>• No, water-related issues were reviewed but not considered as strategically relevant/significant</li> <li>• No, water-related issues not yet reviewed, but there are plans to do so in the next two years</li> <li>• No, water-related issues were not reviewed, and there are no plans to do so</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>• 5-10</li> <li>• 11-15</li> <li>• 16-20</li> <li>• 21-30</li> <li>• &gt; 30</li> </ul>	Text field – 1500 char limit
Long-term business objectives	Yes, water-related issues are integrated	5-10	<p>The Global ESG Committee is responsible for identifying and overseeing our response to emerging ESG risks and opportunities, promoting our adoption of best practices and determining key metrics for success. To ensure our ESG approach is fully-integrated across our 8 lines of business, the Committee is comprised of senior leaders from every business line and support group. The Committee meets at least three times a year and reports to the Corporate Governance Committee of the Board of Directors. This structure ensures that emerging ESG issues, identified by ourselves and stakeholders – and the opportunities they represent – are integrated into our core business decisions and are being reviewed and managed at the highest levels of the company.</p> <p>We have a dedicated internal team that works full-time on our environmental initiatives. Our Global Environmental Group (GEG) focuses on four strategic areas: Transformational Finance, Operations, Employee Programs and Nonprofit Partnerships and Governance and Policy and operates under the direction of our Global Environmental Executive. The GEG establishes and has accountability for environmental goals for the company: \$125 billion environmental business commitment, water reduction goal, and other operational goals – and develops strategies and implements initiatives to ensure that resources across the company are mobilized to meet these goals. The team works in conjunction with vendor management on ESG related efforts as well.</p>



Aspect of strategic business plan	Are water-related issues integrated?	Long-term time horizon years)	Please explain
Strategy for achieving long-term objectives	Yes, water-related issues are integrated	5-10	<p>The Global ESG Committee is responsible for identifying and overseeing our response to emerging ESG risks and opportunities, promoting our adoption of best practices and determining key metrics for success. To ensure our ESG approach is fully-integrated across our 8 lines of business, the Committee is comprised of senior leaders from every business line and support group. The Committee meets at least three times a year and reports to the Corporate Governance Committee of the Board of Directors. This structure ensures that emerging ESG issues, identified by ourselves and stakeholders – and the opportunities they represent – are integrated into our core business decisions and are being reviewed and managed at the highest levels of the company.</p> <p>We have a dedicated internal team that works full-time on our environmental initiatives. Our Global Environmental Group (GEG) focuses on four strategic areas: Transformational Finance, Operations, Employee Programs and Nonprofit Partnerships and Governance and Policy and operates under the direction of our Global Environmental Executive. The GEG establishes and has accountability for environmental goals for the company: \$125 billion environmental business commitment, water reduction goal, and other operational goals – and develops strategies and implements initiatives to ensure that resources across the company are mobilized to meet these goals. The team works in conjunction with vendor management on ESG related efforts as well.</p>
Financial planning	Yes, water-related issues are integrated	5-10	<p>The deployment of financial capital is one of our biggest opportunities to have a positive environmental impact. As a financial institution, our lending and financing activities serve to generate assets for our business. Through implementation of strategies to realize our \$125 billion environmental business commitment we are directing capital to low carbon and sustainable business to address climate change and other demands on natural resources. Our clients face a range of climate-related risks and opportunities, including those driven by policy, shifting consumer demand, reputational factors and physical changes. If clients do not effectively manage these risks and opportunities, their businesses can be adversely affected which could impact their ability to repay loans or make new investments and this in turn has implications for the value of our assets.</p> <p>Through our green bond issuance program, we access capital through the debt markets that we can then direct towards renewable energy and other low carbon investments. By the end of 2017, we had issued a total of three green bonds, all of which were oversubscribed, and through these bonds raised a total of \$2.1 billion.</p> <p>In order to effectively manage the risks and opportunities presented to our business by climate change we are investing in internal resources including our Global Environmental Group and engaging external expertise where needed.</p>



## Capex/Opex

**W7.2** What is the trend in your organization's water-related capital expenditure (CAPEX) and operating expenditure (OPEX) for the reporting year, and the anticipated trend for the next reporting year?

Water-related CAPEX (+/- % change)	Anticipated forward trend for CAPEX (+/- % change)	Water-related OPEX (+/- % change)	Anticipated forward trend for OPEX (+/- % change)	Please explain
Percentage field	Percentage field	Percentage field	Percentage field	Text field – 1000 char limit
+100%	0%	-2%	0%	No CAPEX was spent on water efficiency projects in 2016, but four projects were implemented in 2017. Water operational expenditure decreased 2%. Cost per gallon increased 2%.



## Scenario analysis

### W7.3 Does your organization use climate-related scenario analysis to inform its business strategy?

Use of climate-related scenario analysis	Comment
<p>Select from:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No, but we anticipate doing so within the next two years</li> <li>• No plans for the next two years</li> </ul>	Text field – 1000 char limit
<p>No, but we anticipate doing so within the next two years</p>	<p>We have not yet completed scenario analysis because this is a relatively new concept for evaluating the impact of climate change on business strategies. We want to ensure a thoughtful and meaningful approach to scenario analysis and the broader TCFD recommendations. We have hired someone with climate risk expertise to lead these efforts. We formed an internal team and have groups for transition and physical risks.</p> <p>We are in the process of contracting expertise to help us build a methodology for assessing transition risk of a 2C degree scenario increase in temperature of a collection of companies in the oil and gas sector. We are in negotiations with a global company that specializes in physical risk to assess our assets in key geographies and advise us on assessing physical risk scenarios in select portfolios.</p> <p>We expect to issue a white paper in late 2018 or early 2019 to outline our approach to analyzing climate-related risk and discuss initial findings on managing the risks.</p>

#### W7.3a Has your organization identified any water-related outcomes from your climate-related scenario analysis?

#### W7.3b What water-related outcomes were identified from the use of climate-related scenario analysis, and what was your organization's response?

## Water pricing

### W7.4 Does your company use an internal price on water?

Does your company use an internal price on water?	Please explain
<p>Select from:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No, but we are currently exploring water valuation practices</li> <li>• No, and we do not anticipate doing so within the next two years</li> </ul>	Text field – 1000 char limit
<p>No, and we do not anticipate doing so within the next two years</p>	<p>We have not considered an internal price on water at this time.</p>



## Targets and goals

### W8.1 Describe your approach to setting and monitoring water-related targets and/or goals.

Levels for targets and/or goals	Monitoring at corporate level	Approach to setting and monitoring targets and/or goals
<p><b>Select all that apply:</b></p> <ul style="list-style-type: none"> <li>• Our company sets no targets or goals</li> <li>• Company-wide targets and goals</li> <li>• Business level specific targets and/or goals</li> <li>• Activity level specific targets and/or goals</li> <li>• Site/facility specific targets and/or goals</li> <li>• Brand/product specific targets and/or goals</li> <li>• Country level targets and/or goals</li> <li>• Basin specific targets and/or goals</li> <li>• Other, please specify</li> </ul>	<p><b>Select all that apply:</b></p> <ul style="list-style-type: none"> <li>• None are monitored at corporate level</li> <li>• Targets are monitored at the corporate level</li> <li>• Goals are monitored at the corporate level</li> </ul>	<p><b>Text field – 2000 char limit</b></p>
<p>Company-wide targets and goals</p>	<p>Targets are monitored at the corporate level Goals are monitored at the corporate level</p>	<p>In 2016, we set an aggressive operational goal to reduce water withdrawals 45% by 2020 from a 2010 base year. We set this target because it is important to our company to include a water conservation target in our set of comprehensive environmental operational goals. Throughout our goal-setting process, we consulted a variety of internal and external stakeholders to ensure that our goal was sufficiently aggressive to drive real and significant changes in operation throughout our business. Specifically, we looked at each of our key building types – retail financial centers, operations and data centers – to determine where we could make reductions. We discovered several opportunities to reduce water, including smart irrigation at retail financial centers and faucet aerators at retail financial centers and operations sites, and projected water use reductions from these projects.</p> <p>Our \$125 billion environmental business initiative includes a range of financial services and products that assist our clients in reducing or avoiding GHG emissions and reducing demands on important natural resources. Since 2013, we have invested \$66 billion in clean energy, energy efficiency, water conservation, sustainable transportation, and other environmentally supportive activities.</p> <p>Our water investments focus on innovative new technologies and infrastructure development, including water purification. We adopted this goal because we believe it is important to support business activities that address climate change and demands on natural resources.</p>



## Targets and goals

### W8.1 Describe your approach to setting and monitoring water-related targets and/or goals.

Levels for targets and/or goals	Monitoring at corporate level	Approach to setting and monitoring targets and/or goals
<p><b>Select all that apply:</b></p> <ul style="list-style-type: none"> <li>• Our company sets no targets or goals</li> <li>• Company-wide targets and goals</li> <li>• Business level specific targets and/or goals</li> <li>• Activity level specific targets and/or goals</li> <li>• Site/facility specific targets and/or goals</li> <li>• Brand/product specific targets and/or goals</li> <li>• Country level targets and/or goals</li> <li>• Basin specific targets and/or goals</li> <li>• Other, please specify</li> </ul>	<p><b>Select all that apply:</b></p> <ul style="list-style-type: none"> <li>• None are monitored at corporate level</li> <li>• Targets are monitored at the corporate level</li> <li>• Goals are monitored at the corporate level</li> </ul>	<p>Text field – 2000 char limit</p>
<p>Company-wide targets and goals</p>	<p>Targets are monitored at the corporate level</p> <p>Goals are monitored at the corporate level</p>	<p>In 2016, we set an aggressive operational goal to reduce water withdrawals 45% by 2020 from a 2010 base year. We set this target because it is important to our company to include a water conservation target in our set of comprehensive environmental operational goals. Throughout our goal-setting process, we consulted a variety of internal and external stakeholders to ensure that our goal was sufficiently aggressive to drive real and significant changes in operation throughout our business. Specifically, we looked at each of our key building types – retail financial centers, operations and data centers – to determine where we could make reductions. We discovered several opportunities to reduce water, including smart irrigation at retail financial centers and faucet aerators at retail financial centers and operations sites, and projected water use reductions from these projects.</p> <p>Our \$125 billion environmental business initiative includes a range of financial services and products that assist our clients in reducing or avoiding GHG emissions and reducing demands on important natural resources. Since 2013, we have invested \$66 billion in clean energy, energy efficiency, water conservation, sustainable transportation, and other environmentally supportive activities.</p> <p>Our water investments focus on innovative new technologies and infrastructure development, including water purification. We adopted this goal because we believe it is important to support business activities that address climate change and demands on natural resources.</p>





W8.1a Provide details of your water targets that are monitored at the corporate level, and the progress made.

Target reference number	Category of target	Level	Primary motivation	Description of target	Quantitative metric
<b>Select from:</b> <ul style="list-style-type: none"> <li>Reference number drop down</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>Response drop-down options below table</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>Company-wide</li> <li>Business</li> <li>Business activity</li> <li>Site/facility</li> <li>Brand/product</li> <li>Country level</li> <li>Basin level</li> <li>Other, please specify</li> </ul>	<b>Select from:</b> <ul style="list-style-type: none"> <li>Response drop-down options below table</li> </ul>	Text field – 1000 char limit	<b>Select from:</b> <ul style="list-style-type: none"> <li>Response drop-down options below table</li> </ul>
1	Water withdrawals	Company-wide	Water stewardship	In 2016, we announced an aggressive operational goal to reduce water withdrawals 45% by 2020 from a 2010 base year. This target builds on our prior target of 20% from 2010 to 2015. We set this target because it is important to our company to include a water conservation target in our set of comprehensive environmental operational goals. Throughout our goal-setting process, we consulted a variety of internal and external stakeholders to ensure that our goal was sufficiently aggressive to drive real and significant changes in operation throughout our business. Specifically, we looked at each of our key building types – retail financial centers, operations and data centers – to determine where we could make reductions. We discovered several opportunities to reduce water, including smart irrigation at retail financial centers and faucet aerators at retail financial centers and operations sites, and projected water use reductions from these projects.	% reduction in total water withdrawals
Baseline year	Start year	Target year	% achieved		Please explain
Date field	Date field	Date field	Percentage field		Text field – 1000 char limit
2010	2015	2020	87%		



**W8.1b Provide details of your corporate water goal(s) that are monitored at the corporate level and the progress made**

Goal	Level	Motivation	Description of goal	Baseline	Start	End	Progress
<b>Select from:</b> • Response drop-down options below table	<b>Select from:</b> • Company-wide • Business • Business activity • Site/facility • Brand/product • Country level • Basin level • Other, please specify	<b>Select from:</b> • Response drop-down options below table	Text field – 1500 char limit	Date field	Date field	Date field	Text field – 1500 char limit
Other: Environmental financing initiative	Company-wide	Water stewardship	<p>Our \$125 billion environmental business initiative includes a range of financial services and products that assist our clients in reducing or avoiding GHG emissions and reducing demands on important natural resources. Since 2013, we have invested \$66 billion in clean energy, energy efficiency, water conservation, sustainable transportation, and other environmentally supportive activities.</p> <p>Our water investments focus on innovative new technologies and infrastructure development, including water purification. We adopted this goal at the enterprise level because we believe it is important to support business activities that address climate change and demands on natural resources, including water.</p> <p>We engage with our clients on GHG emissions and climate change strategies in a variety of ways.</p> <p>Importantly, we are incorporating a discussion of ESG factors into our regular client engagement routines with clients in the energy and power sector. Through this and other engagement with clients, we are driving increased investment in low carbon technologies/ activities and the successful delivery of our \$125 billion environmental business goal. By way of example, we have reached out to numerous commercial, corporate and municipal clients to encourage participation in the burgeoning green bond market, and we have incorporated ESG/Impact Investing into our regular engagement with individual and institutional investor clients to grow that platform..</p>	2015	2015	2025	<p>The growth of our green bond, ESG investing and overall low carbon business initiatives are measures of success for our client engagement. As an indication of the impact of this engagement, increasing client demand helped us deliver \$17 billion towards our environmental business initiative in 2017. Another measure of success is whether we can come to agreement among the involved parties on appropriate mitigation activities.</p> <p>In 2017 we were the lead bookrunner for NWB Bank’s \$500 million Water Bond, which will fund projects by the Dutch Water Authorities that target climate change mitigation and adaptation through waterway management, flood protection, and biodiversity projects.</p>

**W8.1c Why do you not have water target(s) or goal(s) and what are your plans to develop these in the future?**



## Managing linkages and trade-offs

**W9.1 Has your organization identified any linkages or trade-offs between water and other environmental issues in its direct operations and/or other parts of its value chain?**

- Yes
- No

**W9.1a Describe the linkages or trade-offs and the related management policy or action.**

Linkage/ trade-off	Type of linkage/ tradeoff	Description of linkage/trade-off	Policy or action
<p>Select from:</p> <ul style="list-style-type: none"> <li>• Linkage</li> <li>• Trade-off</li> </ul>	<p>Select from:</p> <ul style="list-style-type: none"> <li>• Response drop-down list below table</li> </ul>	Text field – 1000 char limit	Text field – 1500 char limit
Trade-off	Increased energy use	<p>Water-Cooled Mechanical Systems: We are often confronted with the trade-off between energy/greenhouse gas (GHG) savings and water savings when choosing mechanical systems. For example, water-cooled mechanical systems typically consume less energy, but consume more on-site water. By the same token, air cooled chillers consume less on-site water, but consume more energy.</p>	<p>While utility costs (energy and water) are considered, reliability often is the determining factor when making choices regarding mechanical systems. At one of our headquarters buildings, we employ an innovative system that allows us to treat and reuse contaminated groundwater. We also harvest rainwater for use in cooling systems at several locations. These management programs allow us to capitalize on the energy efficiency benefits of water-cooled mechanical systems without increasing the use of potable water.</p> <p>The measurement for the impact of this tradeoff on the environment is volume of water. In 2017, we completed the first phase of a switch from water cooled chillers to air cooled chillers. We anticipate that this project will save approximately 8.5 million US gallons of water per year at this location.</p>
Linkage	Decreased energy use	<p>The energy-water nexus is two-fold: the delivery of water consumes energy, and the production of energy consumes water. We have opportunities to reduce energy consumption through reduced water use, and to reduce water use through reduced energy consumption.</p> <p>Delivery of Water: The quantity of water that we use and the distance that water travels both directly influence the greenhouse gas (GHG) emissions associated with water consumption. As we continue to reduce our water withdrawals, the associated GHG emissions will also decrease.</p>	<p>One management policy and action is to reduce global water withdrawals. The resulting strategic choice was our goal to reduce global water use by 45% from 2010 to 2020. Thus far, we have reduced our water withdrawals by 37% since 2010, which in turn reduces global GHG emissions that result from the delivery of water. The measurement for the impact of this linkage on the environment is volume of water. From 2016 to 2017, we reduced water withdrawals by over 63,000 US gallons.</p>



Linkage	Decreased GHG emissions	<p>The energy-water nexus is two-fold: the delivery of water consumes energy, and the production of energy consumes water. We have opportunities to reduce energy consumption through reduced water use, and to reduce water use through reduced energy consumption.</p> <p>Generation of Electricity: The quantity of energy that we use influences the quantity of water that is consumed to generate that electricity. Thus, reducing our energy consumption will result in a reduction in water usage by those producing that energy.</p>	<p>One management policy and action is to reduce global energy use. The resulting strategic choice was our goal to reduce our location-based Scope 1 and 2 GHG emissions by 50% from 2010 to 2020. Thus far, we have seen a 42% reduction in Scope 1 and 2 GHG emissions, which was due in part to greatly improved energy efficiency in retail banking centers, office buildings, and operations centers. The measurement for the impact of this linkage on the environment is electricity consumption. From 2016 to 2017, we reduced electricity consumption by over 77,000 MWh.</p>
---------	-------------------------	---	--

**W9.1b Why has your organization not identified any linkages or trade-offs between water and other environmental issues?**

Verification of water information

**W10.1 Do you verify any other water information reported in your CDP disclosure (not already covered by W5.1 d)?**

- Yes
- In progress
- No, but we are actively considering verifying within the next two years
- No, we are waiting for more mature verification standards and/or processes
- **No, we do not currently verify any other water information reported in our CDP disclosure**

**W10.1a Which data points within your CDP disclosure have been verified, and which standards were used?**



## Sign-off

**W11.1** Provide details for the person that has signed off (approved) your CDP water response.

Job title	Corresponding job category
Text field – 200 char limit	<b>Select from:</b> <ul style="list-style-type: none"> <li>• Board Chair</li> <li>• Board/Executive board</li> <li>• Director on board</li> <li>• Chief Executive Officer (CEO)</li> <li>• Chief Financial Officer (CFO)</li> <li>• Chief Operating Officer (COO)</li> <li>• Chief Procurement Officer (CPO)</li> <li>• Chief Risk Officer (CRO)</li> <li>• Chief Sustainability Officer (CSO)</li> <li>• Other C-Suite Officer</li> <li>• President</li> <li>• Business unit manager</li> <li>• EHS manager</li> <li>• Energy manager</li> <li>• Environment/Sustainability manager</li> <li>• Facilities manager</li> <li>• Process operation manager</li> <li>• Procurement manager</li> <li>• Public affairs manager</li> <li>• Risk manager</li> <li>• Other, please specify</li> </ul>
Chief Financial Officer (CFO)	Chief Financial Officer (CFO)

## Water Action Hub

**W11.2** Please indicate whether your organization agrees for CDP to transfer your publicly disclosed data on your impact and risk response strategies to the CEO Water Mandate's Water Action Hub.

- Yes
- No

[leave blank – not scored]



## Supply chain introduction

SW0.1 What is your organization's annual revenue for the reporting period?

### Annual revenue

87,352,000,000

SW0.2 Do you have an ISIN for your organization that you would be willing to share with CDP?

- Yes
- No

SW0.2a Please use the table below to share your ISIN.

ISIN country code	ISIN numeric identifier (including single check digit)
Text field [maximum two characters] US	Text field [maximum 10 characters] 0605051046

## Facilities exposed to water risk

SW1.1 Have you identified if any of your facilities reported in W5.1 could have an impact on a requesting CDP supply chain member?

- Yes
- No, requesting supply chain members do not buy goods or services from facilities listed in W5.1
- No, not currently but we intend to collect this data within the next two years
- **No, we do not have this data and have no plans to collect it**
- This is confidential data

SW1.1a Indicate which of the facilities referenced in W5.1 could affect a requesting CDP supply chain member.

SW1.2 Are you able to provide geolocation data for your site facilities not already reported in W5.1?

- Yes, for all facilities
- Yes, for some facilities
- No, not currently but we intend to provide it within the next two years
- No, we do not have this data and have no plans to collect it
- **No, this is confidential data**

SW1.2a Please provide geolocation data for your site facilities not already reported in W5.1.



## Collaborative opportunities

SW2.1 Please propose any mutually beneficial water-related projects you could collaborate on with specific CDP supply chain members.

Requesting member	Category of project	Type of project	Motivation	Estimated timeframe for achieving project	Details of project	Projected outcome
<b>Select from:</b> • Member drop-down list [leave blank]	<b>Select from:</b> • New product or service • Relationship water assessment • Change to provision of goods and services • Promote river basin collective action • Communications • Other	<b>Select from:</b> • Response drop-down options below table	Text field [maximum 500 characters]	<b>Select from:</b> • Up to 1 year • 2 to 3 years • 4 to 5 years • Other, please specify	Text field [maximum 2,500 characters]	Text field [maximum 2,500 characters]

SW2.2 Have any water projects been implemented due to member engagement?

- Yes
- No

SW2.2a Please select the CDP supply chain member(s) that have driven collaborative water projects.

## Product water intensity

SW3.1 Provide any available water intensity values for your organization’s products or services across its operation.

Product name	Water intensity value	Numerator: Water aspect	Denominator: Unit of production	Comment
Text field [leave blank]	Numerical field	<b>Select from:</b> • Water withdrawn • Water consumed • Other, please specify	Text field [maximum 100 characters]	Text field [maximum 1,000 characters]

