Bank of America 2026 CDP Corporate Questionnaire (2025 data)

Submitted October 26, 2026; Published November 16, 2026



Important: this export excludes unanswered questions

This document is an export of your organization's CDP questionnaire response. It contains all data points for questions that are answered or in progress. There may be questions or data points that you have been requested to provide, which are missing from this document because they are currently unanswered. Please note that it is your responsibility to verify that your questionnaire response is complete prior to submission. CDP will not be liable for any failure to do so.

Terms of disclosure for corporate questionnaire 2026 - CDP

Table of Contents

C1. INTRODUCTION 3

C4. GOVERNANCE 7

C5. BUSINESS STRATEGY 9

C6. ENVIRONMENTAL PERFORMANCE – CONSOLIDATION APPROACH 11

C7. ENVIRONMENTAL PERFORMANCE – CLIMATE CHANGE 13

C13. FURTHER INFORMATION & SIGN OFF 30

C1. Introduction

(1.1) In which language are you submitting your response?

Select from:

☑ English

(1.2) Select the currency used for all financial information disclosed throughout your response.

Select from: ☑ USD

(1.3) Provide an overview and introduction to your organization.

(1.3.1) Type of financial institution

Select from: ☑ Bank

(1.3.2) Organization type

Select from: ☑ Publicly traded organization

(1.3.3) Description of organization

Bank of America Corporation (BofA or Company) is a financial institution serving consumers, small businesses and large corporations with a range of banking, investing/trading and other financial and risk management products and services. We're guided by a common purpose to help make financial lives better through the power of every connection. At BofA, we set a goal to achieve net zero greenhouse gas (GHG) emissions across our financing activities, operations and supply chain before 2050 and established interim 2030 GHG targets to help us monitor near-term progress. We continue to pursue these goals by advising clients on climate-related risks and opportunities, supporting clients seeking to minimize their own impact on the environment and providing financing for society's ongoing transition to a more sustainable economy. The Company has a long track record of providing the advice, perspective and capital to help our clients – whether they are individuals, businesses, or institutional investors – and our communities address these societal and environmental changes to grow and succeed. In April 2021, the Company announced a goal to mobilize and deploy $1.5 trillion in sustainable finance by 2030 - $1 trillion of which is to accelerate the environmental transition. As of December 31, 2025, we have cumulatively delivered nearly $924 billion in sustainable finance across sectors and geographies.

Cautionary Information/Forward-Looking Statements: Responses to this survey may contain statements and opinions related to sustainability, including climate and the environment (Sustainability Information or SI). Such SI may include current or historic metrics, aspirations, targets, goals, commitments, efforts, programs, cumulative values and objectives, which continue to evolve and develop. Any statements related thereto are not guarantees or promises any particular outcome will occur. SI is as of the submission date, subject to change without notice.

SI may also include the use of financial/nonfinancial metrics and other information that vary in source, quality, timeliness and completeness and are subject to significant measurement uncertainties and updates, which may include methodology, collection and verification of complex data, estimates, judgments and assumptions and/or underlying data obtained from multiple third parties, often which we cannot independently verify. Certain CDP statements may also constitute "forward-looking statements" (FLS) within the meaning of the Private Securities Litigation Reform Act of 1995, including certain SI, such as our goal to achieve net zero greenhouse gas (GHG) emissions before 2050 in our financing activities, operations and supply chain, interim 2030 GHG targets including financed emissions targets and sustainable finance goal, which may evolve over time and may be the subject of proposed legislative and regulatory changes across jurisdictions, that may have a significant impact on our future measurement and reporting, as well as results of the efforts and programs set forth in this survey. FLS are not based on historical facts, but reflect management's current expectations, plans or forecasts, do not guarantee future results or performance, involve certain known and unknown risks, uncertainties and assumptions that are difficult to predict and often beyond BofA's control and are inherently uncertain. You should not place undue reliance on any FLS. Actual outcomes and results may differ materially from those expressed in, or implied by any FLS due to a variety of factors, including global sociodemographic and economic trends, energy prices, technological innovations and advances, climate-related conditions and weather events, legislative and regulatory changes, public policies, client/supplier/investor/government/other stakeholder engagement, the quality and availability of third-party data, including data measured, tracked and provided by data providers, our clients and other stakeholders, our ability to gather and verify data, successfully implementing sustainability-related initiatives under expected timeframes, third-party expectations, policies and procedures and other unforeseen events or conditions. Discussion of additional factors, including uncertainties and risks can be found in BofA's 2025 Annual Report on Form 10-K and subsequent U.S. Securities and Exchange Commission filings. FLS speak only as of the date they are made, and BofA undertakes no obligation to update or revise any FLS.

(1.4) State the end date of the year for which you are reporting data. For emissions data, indicate whether you will be providing emissions data for past reporting years.

(1.4.1) End date of reporting year

12/31/2025

(1.4.2) Alignment of this reporting period with your financial reporting period

Select from: ☑ Yes

(1.4.3) Indicate if you are providing emissions data for past reporting years
Select from: ☑ No

(1.5) Provide details on your reporting boundary.

	Is your reporting boundary for your CDP disclosure the same as that used in your financial statements?
	Select from: ☑ Yes

(1.6) Does your organization have an ISIN code or another unique identifier (e.g., Ticker, CUSIP, etc.)?

	Does your organization use this unique identifier?	Provide your unique identifier
Ticker symbol	Select from: ☑ Yes	BAC

(1.7) Select the countries/areas in which you operate.

Select all that apply

☑ Argentina
☑ Australia
☑ Belgium
☑ Brazil
☑ Canada
☑ Chile
☑ China
☑ Colombia
☑ France
☑ Germany
☑ Greece
☑ Hong Kong SAR, China
☑ India
☑ Indonesia
☑ Ireland
☑ Israel
☑ Italy
☑ Japan
☑ Luxembourg
☑ Malaysia
☑ Mexico
☑ Netherlands
☑ Peru
☑ Philippines
☑ Qatar
☑ Republic of Korea
☑ Saudi Arabia
☑ Singapore
☑ South Africa
☑ Spain
☑ Sweden
☑ Switzerland
☑ Taiwan, China
☑ Thailand
☑ Türkiye
☑ United Arab Emirates
☑ United Kingdom
☑ United States of America

(1.9) What was the size of your organization based on total assets value at the end of the reporting period?

3,411,738,000,000

(1.10) Which activities does your organization undertake, and which industry sectors does your organization lend to, invest in, and/or insure?

Banking (Bank)

(1.10.1) Activity undertaken
Select from: ☑ Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio
Select from: ☑ No

(1.10.6) Type of clients
Select all that apply

☑ Corporates (Large companies)
☑ Corporate (SMEs)
☑ Government / sovereign / quasi-government / sovereign wealth funds

☑ Endowments & Foundations

☑ Family offices / high-net-worth individuals

☑ Pension funds

☑ Retail clients

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

☑ Apparel

☑ Biotech, health care & pharma

☑ Food, beverage & agriculture

☑ Fossil Fuels

☑ Hospitality

☑ Infrastructure

☑ International bodies

☑ Manufacturing

☑ Materials

☑ Power generation

☑ Retail

☑ Services

☑ Transportation services

C4. Governance

Climate change

(4.12) Have you published information about your organization's response to environmental issues for this reporting year in places other than your CDP response?

Select from:

☑ Yes

(4.12.1) Provide details on the information published about your organization's response to environmental issues for this reporting year in places other than your CDP response. Please attach the publication.

(4.12.1.1) Publication

Select from: ☑ In voluntary sustainability reports

(4.12.1.3) Environmental issues covered in publication

Select all that apply

☑ Climate change

☑ Biodiversity

(4.12.1.4) Status of the publication

Select from: ☑ Underway - previous year attached

(4.12.1.5) Content elements

Select all that apply

☑ Governance

☑ Risks & Opportunities

☑ Strategy

☑ Greenhouse gas emissions figures

☑ Climate-related targets

(4.12.1.6) Page/section reference

Whole document

(4.12.1.8) Comment

Voluntary reporting of 2025 fiscal year data can be found in the 2026 Sustainability at Bank of America document (expected to be published by December 31, 2026), please refer to www.bankofamerica.com/sustainabilityreports.

C5. Business strategy

(5.11) Do you engage with your value chain on environmental issues?

	Engaging with this stakeholder on environmental issues	Environmental issues covered
Clients	Select from: ☑ Yes	
Suppliers	Select from: ☑ Yes	Select all that apply ☑ Climate change

(5.11.7) Provide further details of your organization's supplier engagement on environmental issues.

(5.11.7.2) Action driven by supplier engagement
Select from: ☑ Emissions reduction

(5.11.7.4) Upstream value chain coverage
Select from: ☑ Tier 1 suppliers

(5.11.7.5) % of tier 1 suppliers by procurement spend covered by engagement
Select from: ☑ 76-99%

(5.11.7.9) Describe the engagement and explain the effect of your engagement on the selected environmental action
In addition to advancing sustainability goals within our own operations, we are committed to promoting a responsible supply chain that supports environmental stewardship, business ethics and human rights.

We publish human rights and environmental expectations of our suppliers in our Supplier Expectations. This document outlines expectations which suppliers should adhere to while conducting business with, or on behalf of, our Company. Our expectations are reiterated in our contract templates, which are designed to foster supplier accountability. Additional approvals are required if suppliers wish to negotiate changes to these terms. As a Company, we also publish documents outlining our human rights commitments, in our Human Rights Statement and our Modern Slavery Statement. We monitor adherence with our Supplier Expectations by using a risk-based approach, reviewing the policies and procedures of our highest spend suppliers prior to awarding or renewing contracts. Lines of business are accountable for selecting suppliers that can adhere to our expectations.

We do not discriminate against any supplier for any reason including race, nationality, ethnicity, religion, sex, gender, gender identity, sexual orientation, age, disability, veteran status or political viewpoint or affiliation.

Finally, as a founding member of the CDP (formerly Carbon Disclosure Project) supply chain program, we have asked suppliers to respond to the CDP survey since 2009 to help us understand and address climate-related risks within our global supply chain. The data collected is used to measure supply chain emissions and track our progress toward net zero. To support our suppliers in calculating and reporting emissions data and setting ambitious climate targets, we offer a variety of complimentary resources, including webinars and individualized advisory services. We also provide suppliers with feedback regarding their CDP survey response to encourage ongoing dialogue, collaboration and continuous improvement.

In 2025, we requested disclosure to CDP from 377 suppliers, and had a 91% response rate. Our goal is to encourage 70% of global suppliers, by spend, to set GHG emissions reduction or renewable energy targets by 2030. As of 2025, we exceeded that goal with suppliers representing 77% of our global spend having greenhouse gas emissions reduction or renewable energy targets.

(5.13) Has your organization already implemented any mutually beneficial environmental initiatives due to CDP Supply Chain member engagement?

Environmental initiatives implemented due to CDP Supply Chain member engagement
Select from: ☑ No, and we do not plan to within the next two years.

C6. Environmental Performance - Consolidation Approach

(6.1) Provide details on your chosen consolidation approach for the calculation of environmental performance data.

Climate change

(6.1.1) Consolidation approach used

Select from: ☑ Operational control

(6.1.2) Provide the rationale for the choice of consolidation approach

We follow the WRI and WBCSD Greenhouse Gas Protocol Corporate Accounting and Reporting Standard to calculate Scopes 1, 2 and 3 emissions. We use an operational control approach to define our boundary.

C7. Environmental performance - Climate Change

(7.1) Is this your first year of reporting emissions data to CDP?

Select from: ☑ No

(7.1.1) Has your organization undergone any structural changes in the reporting year, or are any previous structural changes being accounted for in this disclosure of emissions data?

Has there been a structural change?
Select all that apply ☑ No

(7.1.2) Has your emissions accounting methodology, boundary, and/or reporting year definition changed in the reporting year?

Select all that apply ☑ Yes, a change in methodology

(7.1.2.1) Change(s) in methodology, boundary, and/or reporting year definition?

2024 and 2023 greenhouse gas metrics have been updated to reflect methodology enhancements implemented in 2025, including improvements to the estimation of consumption data. For previously reported values, please refer to our 2025 Sustainability at Bank of America document.

(7.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

Select all that apply

☑ Australia - National Greenhouse and Energy Reporting Act

☑ Defra Environmental Reporting Guidelines: Including streamlined energy and carbon reporting guidance, 2019

☑ IEA CO_2 Emissions from Fuel Combustion

☑ The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

☑ The Greenhouse Gas Protocol: Scope 2 Guidance

☑ The Greenhouse Gas Protocol: Corporate Value Chain (Scope 3) Standard

☑ US EPA Center for Corporate Climate Leadership: Direct Fugitive Emissions from Refrigeration, Air Conditioning, Fire Suppression, and Industrial Gases

☑ US EPA Center for Corporate Climate Leadership: Indirect Emissions From Purchased Electricity

☑ US EPA Center for Corporate Climate Leadership: Direct Emissions from Stationary Combustion Sources

☑ US EPA Center for Corporate Climate Leadership: Direct Emissions from Mobile Combustion Sources

☑ US EPA Emissions & Generation Resource Integrated Database (eGRID)

☑ Other, please specify: US EPA Environmentally-Extended Input-Output (EEIO); IPCC Sixth Assessment Report; US EPA Waste Reduction Model (WARM); US EPA Center for Corporate Climate Leadership: Business Travel and Commuting Guidance

(7.3) Describe your organization's approach to reporting Scope 2 emissions.

Scope 2, location-based	Scope 2, market-based
Select from: ☑ We are reporting a Scope 2, location-based figure.	Select from: ☑ We are reporting a Scope 2, market-based figure.

(7.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1, Scope 2 or Scope 3 emissions that are excluded from your disclosure of climate-related data?

Select from: ☑ No

(7.5) Provide your base year and base year emissions.

Scope 1

(7.5.1) Base year end

12/31/2010

(7.5.2) Base year emissions (metric tons CO_2e)
106,870

Scope 2 (location-based)
(7.5.1) Base year end
12/31/2010

(7.5.2) Base year emissions (metric tons CO_2e)
1,678,547

Scope 2 (market-based)
(7.5.1) Base year end
12/31/2010

(7.5.2) Base year emissions (metric tons CO_2e)
1,644,068

Scope 3 category 1: Purchased goods and services
(7.5.1) Base year end
12/31/2010

(7.5.3) Methodological details

Base year emissions not available

Scope 3 category 2: Capital goods
(7.5.1) Base year end
12/31/2010

(7.5.3) Methodological details

Base year emissions not available

Scope 3 category 3: Fuel-and-energy-related activities (not included in Scope 1 or 2)
(7.5.1) Base year end
12/31/2010

(7.5.2) Base year emissions (metric tons CO_2e)
341,783

Scope 3 category 4: Upstream transportation and distribution
(7.5.1) Base year end
12/31/2010

(7.5.2) Base year emissions (metric tons CO_2e)
243,881

Scope 3 category 5: Waste generated in operations
(7.5.1) Base year end
12/31/2010

(7.5.3) Methodological details

Base year emissions not available

Scope 3 category 6: Business travel
(7.5.1) Base year end
12/31/2010

(7.5.2) Base year emissions (metric tons CO_2e)
189,977

Scope 3 category 7: Employee commuting
(7.5.1) Base year end
12/31/2010

(7.5.2) Base year emissions (metric tons CO_2e)
675,193

Scope 3 category 9: Downstream transportation and distribution
(7.5.1) Base year end
12/31/2010

(7.5.3) Methodological details

Base year emissions not available

Scope 3 category 11: Use of sold products
(7.5.1) Base year end
12/31/2010

(7.5.3) Methodological details

Base year emissions not available

Scope 3 category 12: End of life treatment of sold products
(7.5.1) Base year end
12/31/2010

(7.5.3) Methodological details

Base year emissions not available

(7.6) What were your organization's gross global Scope 1 emissions in metric tons CO_2e?

	Gross global Scope 1 emissions (metric tons CO_2e)
Reporting year	61,365

(7.7) What were your organization's gross global Scope 2 emissions in metric tons CO_2e?

	Gross global Scope 2, location-based emissions (metric tons CO_2e)	Gross global Scope 2, market-based emissions (metric tons CO_2e) (if applicable)
Reporting year	532,195	12,617

(7.8) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

(7.8.1) Evaluation status
Select from: ☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO_2e)
1,957,718

(7.8.3) Emissions calculation methodology
Select all that apply: ☑ Spend-based method ☑ Supplier-specific method

(7.8.6) Please explain
Cradle-to-gate emissions from our purchased goods and services were calculated using a combination of two approaches. The first approach uses supplier-specific emission factors developed based on supplier emissions disclosures from CDP (reported Scopes 1, 2, & 3 emissions per company revenue). These factors were multiplied by BofA's spend with the supplier to calculate Scope 3 emissions. The second approach aggregates our total spend data into standard supplier sector categories. The spend in each category is multiplied by sector-specific cradle-to-gate emission factors. Emissions factors are from the US EPA Environmentally-Extended Input-Output (EEIO) database. Global Warming Potentials (GWPs) are based on values from the IPCC Sixth Assessment Report (AR6) using a 100-year time horizon.

Capital goods

(7.8.1) Evaluation status
Select from: ☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO_2e)
35,530

(7.8.3) Emissions calculation methodology
Select all that apply: ☑ Average spend-based method ☑ Supplier-specific method

(7.8.6) Please explain
Cradle-to-gate emissions from our capital goods were calculated using a combination of two approaches. The first approach uses supplier-specific emission factors developed based on supplier emissions disclosures from CDP (reported Scopes 1, 2, & 3 emissions per company revenue). These factors were multiplied by BofA's spend with the supplier to calculate Scope 3 emissions. The second approach aggregates our total spend data into standard supplier sector categories. The spend in each category is multiplied by sector-specific cradle-to-gate emission factors. Emissions factors are from the US EPA Environmentally-Extended Input-Output (EEIO) database. Global Warming Potentials (GWPs) are based on values from the IPCC Sixth Assessment Report (AR6) using a 100-year time horizon.

Fuel-and-energy-related activities (not included in Scope 1 or 2)

(7.8.1) Evaluation status
Select from: ☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO_2e)
129,177

(7.8.3) Emissions calculation methodology
Select all that apply: ☑ Other, please specify: Fuel-based method

(7.8.6) Please explain
The activity data used to quantify these activities' emissions are the quantity consumed of each energy type, such as electricity or natural gas. Consumption by fuel type is then multiplied by emission factors for each of the three activities included in this category. Emission factors for upstream emissions of purchased fuels are based on life-cycle analysis software. Emission factors for upstream emissions of purchased electricity are based on life-cycle analysis software for the U.S., and on International Energy Agency for other countries. Emission factors for transmission and distribution losses are location-based and taken from EPA's eGRID database for the U.S., and on IEA for other countries. Global Warming Potentials (GWPs) are based on values from the IPCC Sixth Assessment Report (AR6) using a 100-year time horizon.

Upstream transportation and distribution

(7.8.1) Evaluation status
Select from: ☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO_2e)
151,426

(7.8.3) Emissions calculation methodology
Select all that apply

☑ Distance-based method

☑ Fuel-based method

☑ Spend-based method

☑ Other, please specify: Supplier-specific method; Average data method

(7.8.6) Please explain
This figure encompasses emissions from armored cars, check couriers, freight shipments, mail and express shipments, and vehicles owned by our facility management partners that are dedicated to serving our facilities. Activity data for the emission sources are obtained from the internal group that manages this transportation. Emissions were calculated using EPA Emission Factors for Greenhouse Gas Inventories and Climate Leaders Mobile Source Guidance. Global Warming Potentials (GWPs) are based on values from the IPCC Sixth Assessment Report (AR6) using a 100-year time horizon.

Waste generated in operations

(7.8.1) Evaluation status
Select from: ☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO_2e)
18,254

(7.8.3) Emissions calculation methodology
Select all that apply: ☑ Waste-type-specific method

(7.8.6) Please explain

This figure represents emissions associated with waste disposed of via landfilling, incineration, composting, and recycling. Data on waste quantity, composition, and disposal method are obtained by our waste management providers. Emissions from waste are calculated using methodologies and emission factors from the EPA's Waste Reduction Model (WARM). This model calculates emissions based on a life-cycle analysis, including emissions from the long-term decomposition of waste in a landfill or from upstream sources/sinks. Global Warming Potentials (GWPs) are based on values from the IPCC Sixth Assessment Report (AR6) using a 100-year time horizon.

Business travel

(7.8.1) Evaluation status

Select from: ☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO_2e)

100,584

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Distance-based method

☑ Fuel-based method

☑ Other, please specify: Supplier-specific method

(7.8.6) Please explain

Business travel includes air and rail travel, rental cars, contracted black cars, and hotel stays. Air and rail travel emissions were obtained from the bank's travel agency. Rental car and contracted black car activity data is provided by rental car and contracted black car providers. Hotel nights are provided by location. Emissions were calculated using emission factors and methodologies from the Guidelines to Defra / DECC's GHG Conversion Factors for Company Reporting, EPA Emission Factors for Greenhouse Gas Inventories, Climate Leaders Mobile Source Guidance, Climate Leaders Business Travel and Commuting Guidance, and hotel brand specific emission factors. Air, rail and rental car emissions are already calculated and provided by vendor. Global Warming Potentials (GWPs) are based on values from the IPCC Sixth Assessment Report (AR6) using a 100-year time horizon.

Employee commuting

(7.8.1) Evaluation status

Select from: ☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO_2e)

320,834

(7.8.3) Emissions calculation methodology

Select all that apply: ☑ Distance-based method

(7.8.6) Please explain

Commuting emissions include emissions from employees' personal vehicles and from shuttles that transport employees to and from work. Commuting emissions for UK employees are based on calculations of distance from employees' homes to primary work location. The average distance traveled by employees for all other regions is based on publicly available information. The modes of transportation are based on employee surveys and on publicly available information. Shuttle emissions are calculated based on the miles traveled per shuttle type, amount of fuel consumed, and MPG when the amount of fuel was not available. Total emissions for each mode of transportation, plus the shuttle emissions, were calculated using emission factors and methodologies from EPA Emission Factors for Greenhouse Gas Inventories, Climate Leaders Mobile Source Guidance, Climate Leaders Business Travel and Commuting Guidance, and Guidelines to Defra / DECC's GHG Conversion Factors for Company Reporting. Global Warming Potentials (GWPs) are based on values from the IPCC Sixth Assessment Report (AR6) using a 100-year time horizon. Commuting emissions also include work from home emissions. Calculations were completed using the number of employees working from home and the average electricity consumption of the models of laptops and monitors most frequently distributed to employees. Total emissions associated with laptops and monitors were calculated using the US average electricity emission factor from EPA eGRID.

Upstream leased assets

(7.8.1) Evaluation status

Select from: ☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from: ☑ Emissions covered under Scope 1 or 2

(7.8.6) Please explain

Under the operational control approach of defining our inventory boundary, emissions from all upstream leased assets are included in our Scope 1 and Scope 2 emissions.

Downstream transportation and distribution

(7.8.1) Evaluation status
Select from: ☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO_2e)
900,000

(7.8.3) Emissions calculation methodology
Select all that apply: ☑ Distance-based method

(7.8.6) Please explain
This figure represents emissions associated with client travel to and from retail financial centers and ATMs. Activity data used to quantify these emissions includes measured data on the number of teller and ATM visits and the average distance traveled to financial centers and ATMs. The mode of travel was assumed based on the availability of parking at facilities. Data were used to calculate total miles and gallons of gasoline consumed. Emissions were calculated using emission factors and methodologies from the EPA Emission Factors for Greenhouse Gas Inventories and Climate Leaders Mobile Source Guidance. Global Warming Potentials (GWPs) are based on values from the IPCC Sixth Assessment Report (AR6) using a 100-year time horizon.

Processing of sold products

(7.8.1) Evaluation status
Select from: ☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant
Select from: ☑ Not applicable to our organization's activities

(7.8.6) Please explain
We have no emissions in this category because we do not sell intermediate products that require processing into final products.

Use of sold products

(7.8.1) Evaluation status
Select from: ☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO_2e)
2,000

(7.8.3) Emissions calculation methodology
Select all that apply: ☑ Methodology for direct use phase emissions, please specify: Average data method

(7.8.6) Please explain
This figure represents emissions associated with client use of computers, tablets and smartphones for mobile and online banking. The activity data used to quantify these emissions include tracking data on the number and length of online and mobile banking sessions. Based on research, assumptions were developed for the mix of laptop and desktop computers as well as tablets and smartphones. The total online time is used to calculate the amount of total electricity consumed, which is multiplied by the U.S. average eGRID location-based emission factor for electricity. Computer wattage values are based on data from the EPA and industry sources. Global Warming Potentials (GWPs) are based on values from the IPCC Sixth Assessment Report (AR6) using a 100-year time horizon.

End of life treatment of sold products

(7.8.1) Evaluation status
Select from: ☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO_2e)
10,000

(7.8.3) Emissions calculation methodology
Select all that apply: ☑ Waste-type-specific method

(7.8.6) Please explain
This figure represents emissions associated with the disposal of credit and debit cards and client mailings. Activity data used to quantify emissions include the number and weight of cards issued and the total weight and type of paper for mailings. This figure represents emissions associated with waste disposed via landfilling, incineration, and recycling. Emissions from waste are calculated using methodologies and emission factors from the EPA's Waste Reduction Model (WARM). This model calculates

emissions based on a life-cycle analysis, including emissions from the long-term decomposition of waste in a landfill or from upstream sources/sinks. Global Warming Potentials (GWPs) are based on values from the IPCC Sixth Assessment Report (AR6) using a 100-year time horizon.

Downstream leased assets

(7.8.1) Evaluation status
Select from: ☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant
Select from: ☑ Emissions estimated to be insignificant

(7.8.5) Please explain
Emissions in this category are insignificant, because we have an inconsequential amount of owned spaced that is leased to others.

Franchises

(7.8.1) Evaluation status
Select from: ☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant
Select from: ☑ Not applicable to our organization's activities

(7.8.5) Please explain
We do not operate any franchises.

(7.9) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Select from: ☑ Third-party verification or assurance process in place.
Scope 2 (location-based or market-based)	Select from: ☑ Third-party verification or assurance process in place.
Scope 3	Select from: ☑ Third-party verification or assurance process in place.

(7.9.1) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.
(7.9.1.1) Verification or assurance cycle in place
Select from: ☑ Annual process

(7.9.1.2) Status in the current reporting year
Select from: ☑ Complete

(7.9.1.3) Type of verification or assurance
Select from: ☑ Reasonable assurance

(7.9.1.5) Page/section reference
Environmental assurance statement can be found at www.bankofamerica.com/sustainabilityreports.

(7.9.1.6) Relevant standard
Select from: ☑ ISAE3000

(7.9.1.7) Proportion of reported emissions verified (%)
100

(7.9.2) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.
(7.9.2.1) Scope 2 approach
Select from: ☑ Scope 2 location-based

(7.9.2.2) Verification or assurance cycle in place
Select from: ☑ Annual process

(7.9.2.3) Status in the current reporting year

Select from: ☑ Complete

(7.9.2.4) Type of verification or assurance
Select from: ☑ Reasonable assurance

(7.9.2.6) Page/ section reference
Environmental assurance statement can be found at www.bankofamerica.com/sustainabilityreports.

(7.9.2.7) Relevant standard
Select from: ☑ ISAE3000

(7.9.2.8) Proportion of reported emissions verified (%)
100

(7.9.2.1) Scope 2 approach
Select from: ☑ Scope 2 market-based

(7.9.2.2) Verification or assurance cycle in place
Select from: ☑ Annual process

(7.9.2.3) Status in the current reporting year
Select from: ☑ Complete

(7.9.2.4) Type of verification or assurance
Select from: ☑ Reasonable assurance

(7.9.2.6) Page/ section reference
Environmental assurance statement can be found at www.bankofamerica.com/sustainabilityreports.

(7.9.2.7) Relevant standard
Select from: ☑ ISAE3000

(7.9.2.8) Proportion of reported emissions verified (%)
100

(7.9.3) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.

(7.9.3.1) Scope 3 category
Select all that apply

☑ Scope 3: Purchased goods and services

☑ Scope 3: Capital goods

☑ Scope 3: Fuel and energy-related activities (not included in Scopes 1 or 2)

☑ Scope 3: Upstream transportation and distribution

☑ Scope 3: Waste generated in operations

☑ Scope 3: Business travel

☑ Scope 3: Employee commuting

☑ Scope 3: Downstream transportation and distribution

☑ Scope 3: Use of sold products

☑ Scope 3: End-of-life treatment of sold products

(7.9.3.2) Verification or assurance cycle in place
Select from: ☑ Annual process

(7.9.3.3) Status in the current reporting year
Select from: ☑ Complete

(7.9.3.4) Type of verification or assurance
Select from: ☑ Limited assurance

(7.9.3.6) Page/section reference
Environmental assurance statement can be found at www.bankofamerica.com/sustainabilityreports.

(7.9.3.7) Relevant standard
Select from: ☑ ISAE3000

(7.9.3.8) Proportion of reported emissions verified (%)
100

(7.10) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Select from: ☑ Decreased

(7.10.2) Are your emissions performance calculations in 7.10 and 7.10.1 based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?
Select from: ☑ Market-based

(7.23) Is your organization able to break down your emissions data for any of the subsidiaries included in your CDP response?

Select from: ☑ No

(7.27) What are the challenges in allocating emissions to different customers, and what would help you to overcome these challenges?

(7.27.1) Allocation challenges
Select from: ☑ Other, please specify: We utilize a revenue approach to allocate emissions.

(7.28) Do you plan to develop your capabilities to allocate emissions to your customers in the future?

(7.28.1) Do you plan to develop your capabilities to allocate emissions to your customers in the future?
Select from: ☑ No

(7.28.4) Explain why you do not plan to develop capabilities to allocate emissions to your customers
We anticipate the revenue approach that we currently use to allocate emissions to clients will be the most appropriate approach for the foreseeable future.

(7.30) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	Select from: ☑ Yes
Consumption of purchased or acquired electricity	Select from: ☑ Yes
Consumption of purchased or acquired steam	Select from: ☑ Yes
Consumption of purchased or acquired cooling	Select from: ☑ Yes

(7.53) Did you have an emissions target that was active in the reporting year?

Select all that apply: ☑ Absolute target

(7.53.1) Provide details of your absolute emissions targets and progress made against those targets.

(7.53.1.1) Target reference number
Select from: ☑ Abs 1

(7.53.1.5) Date target was set
09/19/2016

(7.53.1.6) Target coverage

Select from: ☑ Organization-wide

(7.53.1.7) Greenhouse gases covered by target
Select all that apply

☑ Carbon dioxide (CO_2)

☑ Nitrous oxide (N_2O)

☑ Methane (CH_4)

☑ Hydrofluorocarbons (HFCs)

(7.53.1.8) Scopes
Select all that apply: ☑ Scope 1 ☑ Scope 2

(7.53.1.9) Scope 2 accounting method
Select from:

☑ Market-based

(7.53.1.11) End date of base year
12/31/2010

(7.53.1.12) Base year Scope 1 emissions covered by target (metric tons CO_2e)
106,870

(7.53.1.13) Base year Scope 2 emissions covered by target (metric tons CO_2e)
1,644,068

(7.53.1.31) Base year total Scope 3 emissions covered by target (metric tons CO_2e)
0

(7.53.1.32) Total base year emissions covered by target in all selected Scopes (metric tons CO_2e)
1,750,939

(7.53.1.33) Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1
100

(7.53.1.34) Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2
100

(7.53.1.53) Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes
100

(7.53.1.54) End date of target
12/31/2030

(7.53.1.55) Targeted reduction from base year (%)
100

(7.53.1.56) Total emissions at end date of target covered by target in all selected Scopes (metric tons CO_2e)
0

(7.53.1.57) Scope 1 emissions in reporting year covered by target (metric tons CO_2e)
0

(7.53.1.58) Scope 2 emissions in reporting year covered by target (metric tons CO_2e)
0

(7.53.1.77) Total emissions in reporting year covered by target in all selected scopes (metric tons CO_2e)
0

(7.53.1.78) Land-related emissions covered by target
Select from: ☑ No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

(7.53.1.79) % of target achieved relative to base year

100

(7.53.1.80) Target status in reporting year
Select from: ☑ Underway

(7.53.1.82) Explain target coverage and identify any exclusions
In 2019, we reached our goal of becoming carbon neutral for Scopes 1 and 2 emissions, one year ahead of our plan. We have now extended this goal to maintain carbon neutrality through 2030. In addition, as of 2020, we have offset our Scope 3 GHG emissions from business travel.

(7.53.1.84) Plan for achieving target, and progress made to the end of the reporting year
To begin, we have reduced our location-based emissions by 67% since 2010 by prioritizing low-carbon solutions including energy efficiency projects, space reduction and optimization, and where feasible, installing onsite renewables. Secondly, we directly lower our gross market-based emissions by purchasing renewable energy for all annual electricity purposes, with a focus on supporting new solar and wind energy projects. Finally, we purchase high quality, certified carbon credits in each region in which we operate - for residual Scopes 1 and 2 and travel-related emissions.

(7.53.1.1) Target reference number
Select from: ☑ Abs 2

(7.53.1.5) Date target was set
02/11/2021

(7.53.1.6) Target coverage
Select from: ☑ Organization-wide

(7.53.1.7) Greenhouse gases covered by target
Select all that apply

☑ Carbon dioxide (CO_2)

☑ Methane (CH_4)

☑ Nitrous oxide (N_2O)

☑ Hydrofluorocarbons (HFCs)

(7.53.1.8) Scopes
Select all that apply: ☑ Scope 1 ☑ Scope 2

(7.53.1.9) Scope 2 accounting method
Select from: ☑ Location-based

(7.53.1.11) End date of base year
12/31/2010

(7.53.1.12) Base year Scope 1 emissions covered by target (metric tons CO_2e)
106,870

(7.53.1.13) Base year Scope 2 emissions covered by target (metric tons CO_2e)
1,678,547

(7.53.1.31) Base year total Scope 3 emissions covered by target (metric tons CO_2e)
0

(7.53.1.32) Total base year emissions covered by target in all selected Scopes (metric tons CO_2e)
1,785,417

(7.53.1.33) Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1
100

(7.53.1.34) Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2
100

(7.53.1.53) Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes
100

(7.53.1.54) End date of target

12/31/2030

(7.53.1.55) Targeted reduction from base year (%)
75

(7.53.1.56) Total emissions at end date of target covered by target in all selected Scopes (metric tons CO_2e)
446,354

(7.53.1.57) Scope 1 emissions in reporting year covered by target (metric tons CO_2e)
61,365

(7.53.1.58) Scope 2 emissions in reporting year covered by target (metric tons CO_2e)
532,195

(7.53.1.77) Total emissions in reporting year covered by target in all selected scopes (metric tons CO_2e)
593,560

(7.53.1.79) % of target achieved relative to base year
89.01

(7.53.1.80) Target status in reporting year
Select from: ☑ Underway

(7.53.1.82) Explain target coverage and identify any exclusions
In tandem with the carbon neutrality goal, we have a goal to reduce our location-based emissions by 75% by 2030.

(7.53.1.84) Plan for achieving target and progress made to the end of the reporting year
We have reduced our location-based emissions by 67% since 2010 by prioritizing low-carbon solutions including energy efficiency projects, space reduction and optimization, and where feasible, installing onsite renewables. We have also benefited from decreased grid emissions.

(7.54) Did you have any other climate-related targets that were active in the reporting year?

Select all that apply

☑ Targets to increase or maintain low-carbon energy consumption or production

☑ Net-zero targets

☑ Other climate-related targets

(7.54.1) Provide details of your targets to increase or maintain low-carbon energy consumption or production.

(7.54.1.1) Target reference number
Select from: ☑ Low 1

(7.54.1.2) Date target was set
09/19/2016

(7.54.1.3) Target coverage
Select from: ☑ Organization-wide

(7.54.1.4) Target type: energy carrier
Select from: ☑ Electricity

(7.54.1.5) Target type: activity
Select from: ☑ Consumption

(7.54.1.6) Target type: energy source
Select from: ☑ Low-carbon energy source(s)

(7.54.1.7) End date of base year
12/31/2010

(7.54.1.8) Consumption or production of selected energy carrier in base year (MWh)

3,302,505

(7.54.1.9) % share of low-carbon or renewable energy in base year
1

(7.54.1.10) End date of target
12/31/2030

(7.54.1.11) % share of low-carbon or renewable energy at end date of target
100

(7.54.1.12) % share of low-carbon or renewable energy in reporting year
109%

(7.54.1.13) % of target achieved relative to base year
100

(7.54.1.14) Target status in reporting year
Select from: ☑ Underway

(7.54.1.17) Is this target part of an overarching initiative?
Select all that apply: ☑ No, it's not part of an overarching initiative

(7.54.1.19) Explain target coverage and identify any exclusions
Purchase 100% of electricity globally from zero-carbon sources.

(7.54.1.21) Plan for achieving target, and progress made to the end of the reporting year
We directly lower our gross market-based emissions by purchasing renewable energy for 100% of our annual electricity purchases, with a focus on supporting new solar and wind energy projects.

(7.54.2) Provide details of any other climate-related targets, including methane reduction targets.

(7.54.2.1) Target reference number
Select from: ☑ Oth 1

(7.54.2.2) Date target was set
02/11/2021

(7.54.2.3) Target coverage
Select from: ☑ Organization-wide

(7.54.2.4) Target type: absolute or intensity
Select from: ☑ Absolute

(7.54.2.5) Target type: category & Metric (target numerator if reporting an intensity target)
Energy consumption or efficiency: ☑ GJ

(7.54.2.7) End date of base year
12/31/2010

(7.54.2.8) Figure or percentage in base year
13,916,433

(7.54.2.9) End date of target
12/31/2030

(7.54.2.10) Figure or percentage at end of date of target
6,262,395

(7.54.2.11) Figure or percentage in reporting year
7,097,239

(7.54.2.12) % of target achieved relative to base year
89.0927638457

(7.54.2.13) Target status in reporting year
Select from: ☑ Underway

(7.54.2.15) Is this target part of an emissions target?
Abs2

(7.54.2.16) Is this target part of an overarching initiative?
Select all that apply: ☑ No, it's not part of an overarching initiative

(7.54.2.18) Please explain target coverage and identify any exclusions
Reduce energy use by 55% by 2030 from a 2010 baseline.

(7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year
We have reduced our energy use by 49% since 2010. We expect to implement a combination of site upgrades, adopt more efficient technologies and systems, and continue to integrate energy efficiency into new facilities.

(7.54.2.1) Target reference number
Select from: ☑ Oth 2

(7.54.2.2) Date target was set
02/11/2021

(7.54.2.3) Target coverage
Select from: ☑ Organization-wide

(7.54.2.4) Target type: absolute or intensity
Select from: ☑ Absolute

(7.54.2.5) Target type: category & Metric (target numerator if reporting an intensity target)
Select one option ☑ Percentage of buildings with a green building certificate

(7.54.2.7) End date of base year
12/31/2010

(7.54.2.8) Figure or percentage in base year
10

(7.54.2.9) End date of target
12/31/2030

(7.54.2.10) Figure or percentage at end of date of target
40

(7.54.2.11) Figure or percentage in reporting year
35%

(7.54.2.12) % of target achieved relative to base year
83.3333333333

(7.54.2.13) Target status in reporting year
Select from: ☑ Underway

(7.54.2.15) Is this target part of an emissions target?
No

(7.54.2.16) Is this target part of an overarching initiative?
Select all that apply: ☑ No, it's not part of an overarching initiative

(7.54.2.18) Please explain target coverage and identify any exclusions
Manage facilities responsibly and achieve LEED certification (or comparable) for 40% of building space. This target covers all our global operations.

(7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year
We continue to advance sustainability across our global real estate portfolio through targeted upgrades and investments in next-generation building technologies. As of 2025, 35% of our portfolio has achieved LEED or comparable certifications. While we have long supported the LEED green building program, our goal is to achieve green building certification across 40% of our space by 2030, including through other certification systems. For example, several of our buildings and campuses worldwide have achieved BREEAM certification under the BREEAM In-Use standard.

(7.54.2.1) Target reference number
Select from: ☑ Oth 3

(7.54.2.2) Date target was set
02/11/2021

(7.54.2.3) Target coverage
Select from: ☑ Organization-wide

(7.54.2.4) Target type: absolute or intensity
Select from: ☑ Absolute

(7.54.2.5) Target type: category & Metric (target numerator if reporting an intensity target)
Select one option: ☑ Other engagement with suppliers, please specify: Goal to encourage 70% of global suppliers, by spend, to set GHG emissions reduction or renewable energy targets.

(7.54.2.7) End date of base year
12/31/2010

(7.54.2.8) Figure or percentage in base year
44

(7.54.2.9) End date of target
12/31/2030

(7.54.2.10) Figure or percentage at end of date of target
70

(7.54.2.11) Figure or percentage in reporting year
77%

(7.54.2.12) % of target achieved relative to base year
126.9230769231

(7.54.2.13) Target status in reporting year
Select from: ☑ Underway

(7.54.2.15) Is this target part of an emissions target?
No

(7.54.2.16) Is this target part of an overarching initiative?
Select all that apply ☑ No, it's not part of an overarching initiative

(7.54.2.18) Please explain target coverage and identify any exclusions
Encourage 70% of global suppliers, by spend, to set GHG emissions reduction or renewable energy targets.

(7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year
We have achieved 77% of our supply chain spend with suppliers who report GHG or renewable energy targets.

(7.54.3) Provide details of your net-zero target(s).

(7.54.3.1) Target reference number
Select from: ☑ NZ1

(7.54.3.2) Date target was set
02/11/2021

(7.54.3.3) Target Coverage
Select from: ☑ Organization-wide

(7.54.3.4) Targets linked to this net zero target
Select all that apply: ☑ Abs1 ☑ Abs3

(7.54.3.5) End date of target for achieving net zero
12/31/2050

(7.54.3.8) Scopes

Select all that apply

☑ Scope 1

☑ Scope 2

☑ Scope 3

(7.54.3.9) Greenhouse gases covered by target

Select all that apply

☑ Carbon dioxide (CO_2)

☑ Nitrous oxide (N_2O)

☑ Methane (CH_4)

☑ Hydrofluorocarbons (HFCs)

(7.54.3.10) Explain target coverage and identify any exclusions

In February 2021, we set a voluntary goal to achieve net zero greenhouse gas (GHG) emissions before 2050 across our operations, supply chain and financing activities, supported by 2030 interim targets to help monitor near-term progress. One of the ways we measure and monitor progress on supporting client and sector climate transition is through our 2030 financing activity targets, aligned with our net zero goal. We have set 2030 targets for seven sectors - auto manufacturing, aviation, cement, energy, power generation, iron and steel, and maritime shipping - that track emissions intensity of clients in these sectors. These sectors are prioritized due to their role in the clean energy transition and importance to our lending portfolio.

(7.54.3.12) Do you intend to neutralize any residual emissions with permanent carbon removals at the end of the target?

Select from: ☑ Yes

(7.54.3.17) Target status in reporting year

Select from: ☑ Underway

(7.73) Are you providing product level data for your organization's goods or services?

Select from: ☑ No, I am not providing data

(7.79) Has your organization canceled any project-based carbon credits within the reporting year?

Select from: ☑ Yes

(7.79.1) Provide details of the project-based carbon credits canceled by your organization in the reporting year.

(7.79.1.3) Project description

Credits are sourced from a variety of projects: Reducing Gas Leakages within Titas Gas Distribution Network in Bangladesh, Reducing Gas Leakages within the Bakhrabad Gas Distribution Network in Bangladesh, CO2OL Tropical Mix in Panama, Manaus Landfill Gas Project in Brazil, A-Gas South Korea 1 in USA, Wildlands Carbon Initiative in USA, and the Delta Blue Carbon Project -1 in Pakistan.

C13. Further information & sign off

(13.1) Indicate if any environmental information included in your CDP response (not already reported in 7.9.1/2/3, 8.9.1/2/3/4, and 9.3.2) is verified and/or assured by a third party?

Other environmental information included in your CDP response is verified and/or assured by a third party
Select from: ☑ Yes

(13.1.1) Which data points within your CDP response are verified and/or assured by a third party, and which standards were used?

(13.1.1.1) Environmental issue for which data has been verified and/or assured
Select all that apply: ☑ Climate change

(13.1.1.2) Disclosure module and data verified and/or assured
☑ Environmental performance – Climate change

- ☑ Electricity/Steam/Heat/Cooling consumption
- ☑ Fuel consumption
- ☑ Renewable Electricity/Steam/Heat/Cooling consumption
- ☑ Renewable fuel consumption
- ☑ Waste data

(13.1.1.3) Verification/assurance standard
Climate change-related standards: ☑ ISAE3000

(13.1.1.4) Further details of the third-party verification/assurance process
We receive an annual verification of sustainability metrics for our environmental reporting.

(13.3) Provide the following information for the person that has signed off (approved) your CDP response.

(13.3.1) Job title: Chief Sustainability Officer (CSO)

(13.3.2) Corresponding job category
Select from: ☑ Chief Sustainability Officer (CSO)