

BANK OF AMERICA CORPORATION

2019 Environmental, Social & Governance Performance Data Summary

ESG Goals & Progress

Target	Target year	Progress	Status
OUR PEOPLE			
Hire 10,000 veterans, national guard and reservists	2019	Since 2014 we have hired 10,109 service members, surpassing our goal.	Achieved
Hire 10,000 individuals from low- and moderate-income (LMI) neighborhoods in Consumer and Small Business division	2023	As of year-end 2019, we have hired 8,980 individuals.	On track
DRIVING ECONOMIC & SOCIAL PROGRESS			
Help 20,000 LMI individuals and families achieve homeownership through the \$5 billion Bank of America Community Homeownership Commitment	2024	As of year-end 2019, the program has helped over 9,000 new homeowners with \$2.3 billion in mortgage lending.	On track
ENVIRONMENTAL SUSTAINABILITY			
Business			
\$125 billion Environmental Business Initiative	2025	Since launching this commitment in 2013, we have mobilized \$136.5 billion in financing for low-carbon and other sustainable business, including \$26.4 billion in 2019, surpassing our goal. We have announced our commitment to mobilize an additional \$300 billion in capital by 2030.	Achieved
Greenhouse gases and energy			
Achieve carbon neutrality for Scope 1 and 2 emissions	2020	We achieved our carbon neutrality goal a year ahead of schedule by reducing emissions from our facilities, purchasing 100% renewable electricity and buying carbon offsets for our remaining unavoidable emissions.	Achieved
Purchase 100% of electricity from renewable sources	2020	We achieved our 100% renewable electricity goal a year ahead of schedule – procuring 2.1 million MWh of renewable electricity – by installing on-site solar at office locations, financial centers and ATMs, completing multiple long-term renewable agreements which add new wind and solar electricity to the grid, and purchasing renewable energy certificates (RECs).	Achieved

Target	Target year	Progress	Status
Greenhouse gases and energy			
Reduce energy use by 40%	2020	We have reduced energy use 42% globally since 2010 primarily by consolidating space and implementing energy efficiency projects.	Achieved
Reduce location-based GHG emissions by 50%	2020	We have reduced location-based emissions 56% globally since 2010.	Achieved
Green building			
Maintain LEED® certification in 20% of the company's owned and leased space	2020	We have 19 million square feet of LEED certified workspace, representing 25% of our total workspace globally. As of year-end 2019, 217 of our financial centers had achieved LEED certification.	Achieved
Water			
Reduce water use by 45%	2020	We have reduced our annual global water usage by 1.6 billion gallons since 2010 – a 44% reduction – by consolidating space and implementing water conservation projects.	On track
Waste			
Reduce waste to landfill by 35%	2020	Since 2011, we have reduced the amount of waste sent to landfill by 29%. We focus our waste efforts on increasing availability of recycling services for office and construction waste, promoting employee education and reducing overall waste generated.	Slower than expected progress
Dispose 100% of e-waste using certified responsible vendors	2020	In 2019, we disposed of 100% of our e-waste globally using certified responsible vendors.	Achieved
Paper			
Maintain paper reduction of 30%	2020	As of year-end 2019, we have reduced our paper use by 40% by transitioning customers to online banking, reducing employee printing, and increasing the digital delivery of key documents.	Achieved
Maintain an average of 10% recycled content in paper purchased	2020	As of year-end 2019, we purchased paper with an average of 15% recycled content globally, which is almost double the average recycled content in 2010.	Achieved
Purchase 100% of paper from certified sources	2020	We increased the amount of paper purchased globally from certified sources from 95% in 2011 to 99.3% in 2019.	On track
Vendor engagement			
Maintain a 90% response rate to our CDP supply chain information requests	2020	As of year-end 2019, we requested disclosures from 191 vendors and achieved a 92% response rate, our highest response rate to date.	Achieved
Increase the # of our CDP supply chain responding vendors who report GHG emissions to 90%	2020	As of year-end 2019, 83% of our responding vendors reported GHG emissions.	Slower than expected progress

ESG Performance Data

Disclosure					
OUR PEOPLE		2016	2017	2018	2019
Global workforce by gender					
# total employees	Men	102,574	103,422	101,688	104,023
	Women	107,673	105,954	102,801	104,108
% total employees	Men	49	49	50	50
	Women	51	51	50	50
% global management ¹	Men	62	58	54	54
	Women	38	42	46	46
% board of directors	Men	71	67	69	65
	Women	29	33	31	35
U.S. workforce by gender					
% total employees	Men	45	46	46	47
	Women	55	54	54	53
% officials & managers ²	Men	54	54	53	53
	Women	46	46	47	47
% workforce excluding officials & managers ³	Men	44	45	45	46
	Women	56	55	55	54
Diverse races/ethnic backgrounds					
% U.S. workforce		44	45	46	47
% U.S. officials & managers ²		32	32	33	34
% workforce excluding officials & managers ³		47	48	48	49
Employee turnover					
% total*		—	—	—	11
Campus Hires					
% total*	Female POC	—	—	—	42 53
Employee engagement					
% employee engagement score		75	80	82	85
401(k) plan participation					
% employees who made contributions to their 401(k) account ⁴		84	88	90	91
Training hours					
# diversity, inclusion and aspects of human rights total training hours		73,200	203,806	93,968	90,575
Volunteer hours					
Employee volunteer hours (# in millions)		1.9	1.9	2.0	2.1

* Indicates new disclosure for 2019.

¹ Includes CEO's direct reports.

² Includes EEO codes 1.1 and 1.2.

³ Includes EEO codes 2-9.

⁴ 2016-2017 metrics have been updated to reflect the percentage of employees who made contributions in-year only.

ESG Performance Data

Disclosure										
U.S. EMPLOYEE DIVERSITY IN 2019										
Job Category	Gender	White	Black/ African American	Hispanic/ Latino	Asian	American Indian/ Alaskan Native	Native Hawaiian/ Other Pacific Islander	Two or more races	Total by gender	Total
Executive/ senior level officials and managers	Male	2,238	108	117	259	6	0	27	2,755	4,197
	Female	1,149	93	70	114	5	0	11	1,442	
First/ mid-level officials & managers	Male	7,439	838	1,386	1,720	31	33	170	11,617	23,131
	Female	7,123	1,355	1,666	1,106	43	30	191	11,514	
Professionals ⁵	Male	26,424	2,338	2,809	6,508	101	91	661	38,932	61,611
	Female	13,458	2,406	1,874	4,394	87	70	390	22,679	
All other	Male	11,449	4,140	7,416	2,914	89	116	754	26,878	82,712
	Female	22,073	11,222	15,495	5,133	240	247	1,424	55,834	
Totals	Male	47,550	7,424	11,728	11,401	227	240	1,612	80,182	171,651
	Female	43,803	15,076	19,105	10,747	375	347	2,016	91,469	

DRIVING ECONOMIC & SOCIAL PROGRESS	UNITS	2016	2017	2018	2019
Women's economic empowerment					
Loans to women business owners through Tory Burch Foundation Capital Program (cumulative since 2014)	\$ in millions	24	35	46	57
Women supported through ESG programs and partnerships ⁶	# of women	4,776	4,889	5,016	19,046
Arts and culture funding					
Giving to support the arts*	\$ in millions	29	32	35	36
Arts organizations supported*	# of organizations	2,100	2,100	2,200	2,300
Art conservation projects funded*	# of projects	21	21	21	22
Countries with funded art conservation projects*	# of countries	6	6	9	9
Access to capital					
Branches located in LMI geographies*	% of branches	—	—	—	29
Lending and investing (via equity investments) by Community Development Banking	\$ in millions	3,900	4,530	4,700	4,880

*Indicates new disclosure for 2019.

⁵ As defined by the Equal Employment Opportunity Commission: "Professionals" refers to job categories that require bachelor and graduate degrees, and/or professional certification. In some instances, comparable experience may establish a person's qualifications.

⁶ 2016-2018 metrics include our support of women through the Global Ambassadors, Cherie Blair Mentoring, and Kiva programs, and beginning in 2019, these metrics also include the Bank of America Entrepreneurship Institute at Cornell program.

DRIVING ECONOMIC & SOCIAL PROGRESS	UNITS	2016	2017	2018	2019
Affordable housing units financed by Community Development Banking	# of units	13,200	12,000	15,000	8,200
Total Community Development Financial Institutions (CDFIs) with loans, investments, deposits and/or capital grants as of year-end	# of CDFIs	250	260	255	254
CDFI loans, investments, deposits and/or capital grants that closed during the year*	\$ in millions	338	270	222	337
Total CDFI loans, investments, deposits and capital grants as of year-end	\$ in billions	1.5	1.6	1.6	1.7
Homeownership					
Homeowner assistance: modifications and foreclosure alternatives (cumulative since 2010)	# in thousands	2,137	2,154	2,166	2,174
Value of first mortgages extended to U.S. homeowners	\$ in millions	61,000	49,500	41,700	71,700
Value of first mortgages to low- and moderate-income customers	\$ in millions	7,100	5,500	4,900	8,100
Total first mortgage customers	# of customers	159,025	111,031	89,460	135,738
LMI first mortgage customers	# of customers	38,840	26,004	21,100	31,012
	% of customers	24	23	24	23
Value of home equity lines of credit extended to low- and moderate-income customers	\$ in millions	2,480	3,010	2,760	1,970
Small business					
Total credit to small business owners (new and renewal)	\$ in millions	26,700	27,200	34,700	38,900
New credit to small business owners ⁷	\$ in millions	7,150	7,639	8,556	9,185
LMI loans extended to small businesses*	\$ in millions	6,039	6,286	6,655	7,668
	# of loans	322,618	315,326	350,524	435,691
Small business loans that are LMI loans*	% of small business loans	66	64	62	71
Small business specialists serving clients ⁸	# of specialists	1,757	1,895	2,154	2,558
Philanthropic investments to advance economic mobility					
Workforce development and education grants	\$ in millions	49	46	49	59
Community development grants	\$ in millions	35	42	40	52
Basic needs grants	\$ in millions	36	33	33	46
Governance & stakeholder engagement					
ESG Committee meetings held*	# of meetings	4	4	4	6
National Community Advisory Council meetings held*	# of meetings	2	2	2	2

*Indicates new disclosure for 2019.

⁷ 2016-2017 metrics have been updated to reflect small business originations only.

⁸ 2016-2017 metrics have been updated to reflect the exact number of specialists.

OUR BUSINESS PRACTICES	UNITS	2016	2017	2018	2019
Diverse supplier spend	\$ in millions	2,240	2,190	1,870	1,710
Customers/prospects who participated in customer and client satisfaction surveys	# in thousands	4,500	4,900	11,700	13,100

ENABLING FINANCIAL HEALTH	UNITS	2016	2017	2018	2019
Total Advantage SafeBalance accounts as of year-end	# in thousands	131	259	592	1,604
Consumer demand deposit accounts (DDAs) opened during the year that were Advantage SafeBalance Banking accounts*	% of consumer DDAs	2	5	11	32
Total DDAs that are Advantage SafeBalance accounts*	% of consumer DDAs	0.4	1	2	5
Mobile banking users added during the year	# in thousands	2,900	2,600	2,200	2,740
Total mobile banking users as of year-end	# in thousands	21,600	24,000	26,400	29,173
Global Wealth & Investment Management client balances and assets with a clearly defined ESG approach	\$ in millions	11,300	15,200	17,900	25,100

ENVIRONMENTAL SUSTAINABILITY	\$ IN MILLIONS	2016	2017	2018	2019
Environmental philanthropy					
Environmentally-focused giving		21	22	19	24
Environmental business by line of business					
Public finance		7,849	8,293	8,000	10,949
Markets		1,241	1,287	2,491	889
Commercial real estate banking & community development banking		1,082	981	1,586	1,964
Leasing		3,417	3,111	3,309	3,861
Investment banking		6,503	5,462	5,604	7,449
Corporate banking		205	173	1,237	253
Commercial banking		87	—	71	208
Consumer Vehicle Lending		371	343	587	850
CDFI Lending		41	20	12	11.5
Total		20,796	19,670	22,897	26,435

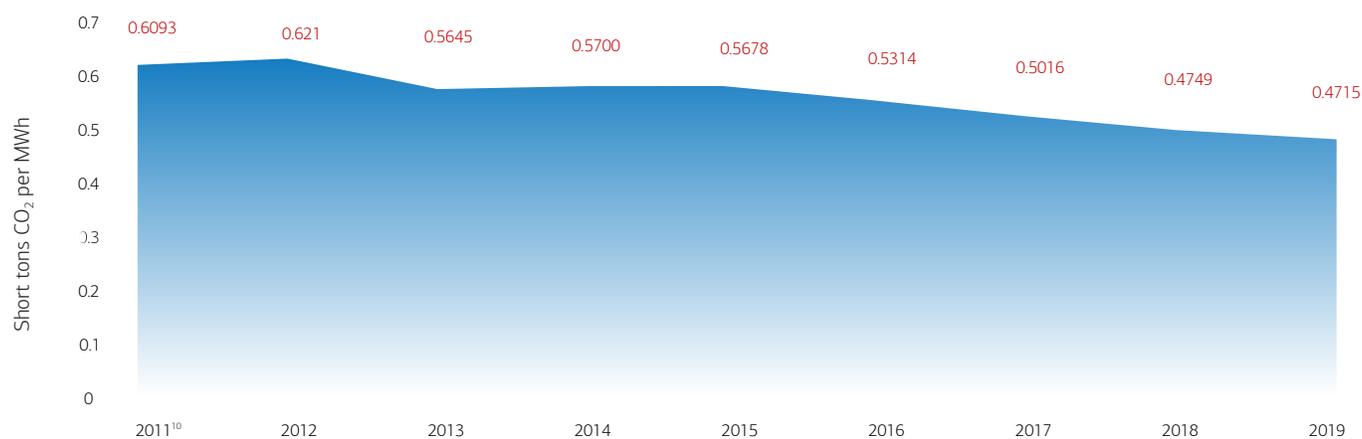
*Indicates new disclosure for 2019.

Environmental business by sector

Energy efficiency	28,800
Sustainable transportation	25,800
Mixed	20,200
Wind	17,400
Waste/pollution management	4,500
Water	17,400
Mixed renewables	12,300
Solar	13,000
Nuclear	10,700
Other	4,500
Biomass/biofuel	1,500
Hydro	1,300
Geothermal	600
Fuel cells	28
Total	158,028

Environmental impact of investments

Utility portfolio emission intensity⁹
Short tons CO₂ per MWh



⁹ Our consideration of value chain emissions includes tracking and reporting on the greenhouse gas emissions intensity of our U.S. power utility corporate loan portfolio, and we remain the only financial institution to do so since 2004. This portfolio includes electric generators with whom the bank has significant credit relationships.

¹⁰ Using newly expanded emissions data, we have recalculated our utility portfolio emissions intensity for 2011.

# of transactions subject to the Equator Principles	2 Category B transactions in the power generation sector (United States)	2016
	2 Category B transactions in the oil & gas sector (United States)	2017
	1 Category B transaction in the petrochemicals sector (United States)	2018
	1 Category A transaction, 1 Category B transaction, both in the oil and gas sector (United States)	2019

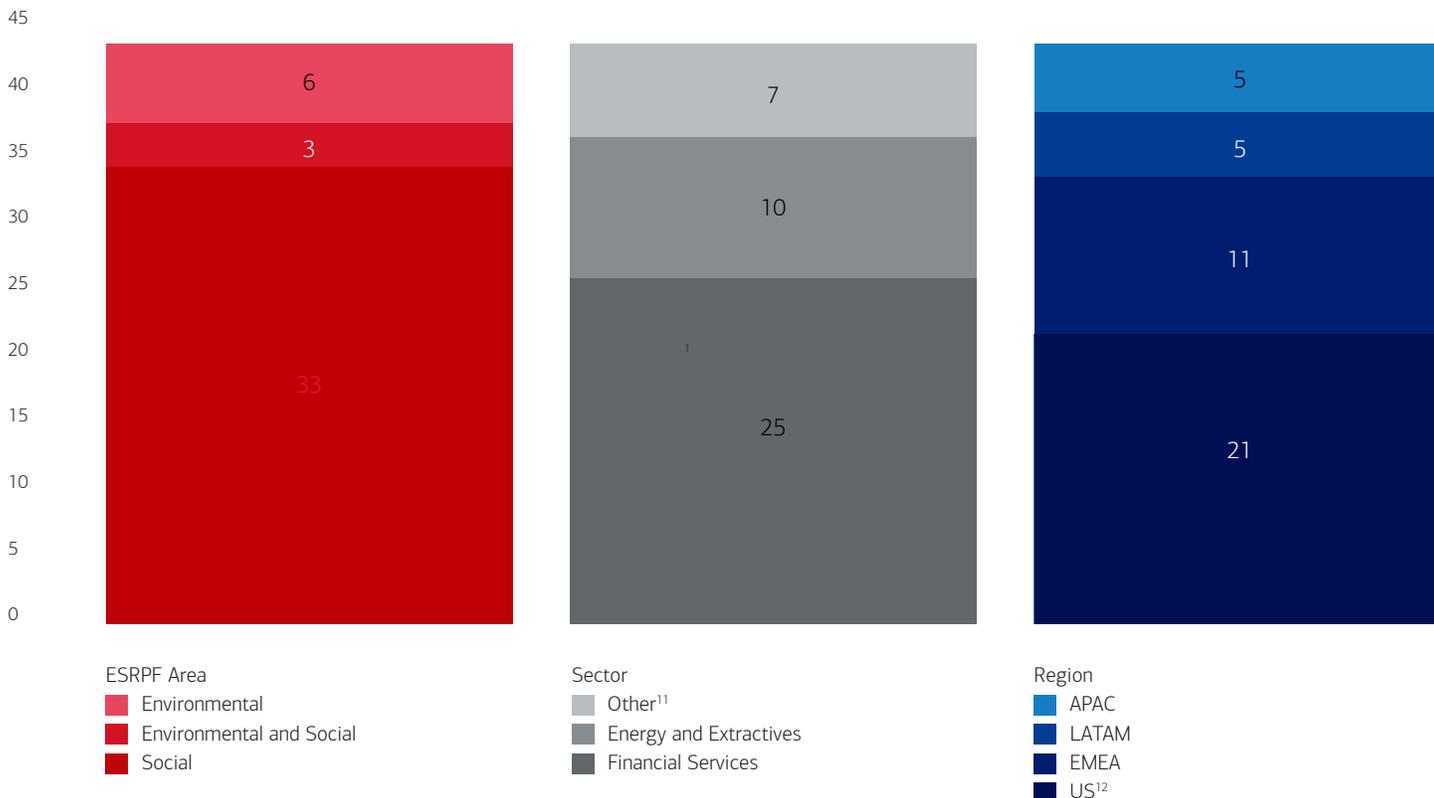
# of unique employees and contractors trained on the enterprise Risk Framework, including information about the Bank of America Corporation Environmental and Social Risk Policy Framework (ESRPF)	<p>The company has established an enterprise Risk Framework training, which is required for all employees and contractors and provides an in-depth overview of how we manage risk. This includes background on the types of risks we face and presents awareness on the different programs and processes we have in place to help mitigate these risks, including the ESRPF.</p> <p>As of year-end 2019, approximately 244,000 employees and contractors across the enterprise completed the training. This year, to enhance the overall course experience for all learners, we created an accommodation version for those with unique learning needs and a convenient mobile version.</p>	2019
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Examples of transactions requiring additional review:

Examples of transactions requiring additional review	<p>1. Bank of America was invited to participate in a corporate bond underwriting for an electric power utility operating in a developing country. This country is expanding its production of electricity to remote areas, some of which have poor access to electric power. As part of our enhanced due diligence, we evaluated the firm's position and trajectory on converting from high carbon to lower carbon sources of fuel for electric generation. After being satisfied with the firm's activity in these areas, Bank of America moved forward in the transaction.</p>	2019
	<p>2. Bank of America was asked by a commercial client to provide a credit facility for their US based food and agriculture related business. In our due diligence we discovered concerns pertaining to the foreign parent of the company including human rights allegations for parts of their business in the developing world. The allegations pertained to forced labor within the supply chain of the parent company, but not directly related to the client. Bank of America engaged in a review of the allegations. After evaluating the parent company approach to supply chain management and assurance around minimizing risks of forced labor in their supply chain, we were comfortable in moving forward with the US subsidiary.</p>	
	<p>3. Bank of America declined moving forward with a credit opportunity for a client in the United States looking to advance business interests in the mining sector. Mining sector clients are higher risk and subject to specific due diligence. The size of the client and their capabilities to ensure long term risk management and mine-site reclamation did not fit the bank's risk profile and the transaction was declined.</p>	

Bank of America Corporation Environmental and Social Risk Policy Framework (ESRPF) Reporting

ESRPF related items, relationships and transactions reviewed by the responsible risk committees in 2019.



In 2019, we continued our process of tracking ESRPF related items, relationships and transactions reviewed by the responsible risk committees. Our front line units have primary responsibility for evaluating and managing all risks, including the environmental and social risks inherent within their businesses. Through this process of due diligence, many issues are resolved and do not need to be escalated to risk review committee. The chart above represents only those items, relationships or transactions related to environmental or social risk that were discussed by the responsible risk committees. For more information about our governance structure or risk framework, see the Business Standards report or the ESRPF.

¹¹ Other is made up of small #s of items from all other industries that BAC conducts business with, including but not limited to Manufacturing, Pharmaceuticals etc.

¹² US may include decisions made in the US that apply globally.

About Our 2019 Environmental Operations Data

We continue to track and manage the environmental impacts of our operations and refine our methodology in order to most accurately collect and report on these data. Our 2019 environmental activities are reported here using the Global Reporting Initiative Standards, as well as its Financial Services Sector Disclosure.

GREENHOUSE GAS EMISSIONS	UNITS	2010 (baseline)	2017	2018	2019
Scope 1 and location-based Scope 2 emissions					
Scope 1 direct emissions	Metric tons CO ₂ e	106,870	59,451	62,258	62,639
Location-based Scope 2 indirect emissions	Metric tons CO ₂ e	1,678,547	839,986	789,565	728,771
Total Scope 1 and location-based Scope 2 emissions	Metric tons CO ₂ e	1,785,417	899,437	851,823	791,409
Reduction in total Scope 1 and location-based Scope 2 emissions	Percent decrease from base year	—	50%	52%	56%
Scope 1 and market-based Scope 2 emissions					
Scope 1 direct emissions	Metric tons CO ₂ e	106,870	59,451	62,258	62,639
Market-based Scope 2 indirect emissions	Metric tons CO ₂ e	1,644,068	178,593	106,406	17,523
Total gross Scope 1 and location-based Scope 2 emissions	Metric tons CO ₂ e	1,750,939	238,043	168,664	80,162
Carbon offsets purchased	Metric tons CO ₂ e	0	0	0	80,162
Total net Scope 1 and market-based Scope 2 emissions	Metric tons CO ₂ e	1,750,939	238,043	168,664	0
Reduction in total Scope 1 and market-based Scope 2 emissions	Percent decrease from base year	—	86%	90%	107%

GREENHOUSE GAS EMISSIONS	UNITS	2010 (baseline)	2017	2018	2019
Scope 3 indirect emissions					
Category 1 - purchased goods	Metric tons CO ₂ e	—	2,423,747	2,004,292	2,329,208
Category 2 - capital goods	Metric tons CO ₂ e	—	386,195	397,794	251,336
Category 3 - fuel- and energy-related activities	Metric tons CO ₂ e	337,877	176,995	167,998	161,151
Category 4 - upstream transportation and distribution	Metric tons CO ₂ e	243,881	152,619	143,794	140,215
Category 5 - waste (traditional disposal)	Metric tons CO ₂ e	—	23,540	23,091	22,386
Category 6 - business travel	Metric tons CO ₂ e	195,126	153,923	154,580	162,457
Category 7 - employee commuting	Metric tons CO ₂ e	675,193	350,814	345,402	378,088
Category 8 - upstream leased assets	Metric tons CO ₂ e	Not relevant	Not relevant	Not relevant	Not relevant
Category 9 - downstream transportation and distribution	Metric tons CO ₂ e	—	1,500,000	1,500,000	1,400,000
Category 10 - processing of sold products	Metric tons CO ₂ e	Not relevant	Not relevant	Not relevant	Not relevant
Category 11 - use of sold products	Metric tons CO ₂ e	—	4,000	4,000	4,000
Category 12 - end of life treatment of sold products	Metric tons CO ₂ e	—	21,000	20,000	19,000
Category 13 - downstream leased assets	Metric tons CO ₂ e	Not relevant	Not relevant	Not relevant	Not relevant
Category 14 - franchises	Metric tons CO ₂ e	Not relevant	Not relevant	Not relevant	Not relevant
Category 15 - investments	Metric tons CO ₂ e	Relevant, not yet calculated			

We follow the WRI and WBCSD GHG Protocol Corporate Accounting and Reporting Standard to calculate Scope 1, 2 and 3 emissions. We use an operational control approach to define our boundary. The base year for emissions reductions is 2010; the rationale for choosing 2010 as the base year is that 2010 is the earliest year with complete, high quality data. Emissions are recalculated back to the base year when a change to a prior inventory would result in a change in emissions of 0.5% or greater. Scope 1 and 2 calculations are based on site-specific data for fuel consumed and utilities purchased, applying published emissions factors and global warming potentials (GWPs). Scope 3 calculations are based on data for the relevant activity, applying published emissions factors and GWPs. Where actual data is not available, estimates are made based on actual data collected in prior years. The gases included in the calculation of Scope 1, 2 and 3 emissions are CO₂, CH₄, N₂O, HFCs and PFCs. Our market-based GHG emissions include the impact of renewable energy certificates (RECs) purchased in the U.S., Renewable Energy Guarantees of Origin (REGOs) purchased in the U.K., Guarantees of Origin (GOs) purchased in Spain and Ireland, J-Credits purchased for Japan, PowerPlus purchased for India, and International RECs (I-RECs). All U.S. RECs purchased by Bank of America are Green-e certified. Emissions reflect supplier-specific emission rates where available, all of which comply with Scope 2 Guidance criteria. Emissions reflect residual mix factors for European facilities. Residual mix factors are not currently available for facilities outside of Europe. Location-based emission factors are used to quantify electricity-related Scope 3 emissions.

2019 offsets are sourced from six projects: Sichuan Rural Poor-Household Biogas Development Programme, Mahona Landfill, GreenTrees Reforestation Project, Cordillera Azul REDD+ Project, TIST Small Group Tree Planting: Kenya, Uganda, and the Katingan Peatland Restoration and Conservation Project. Offset purchases are subtracted from Total Gross Scope 1 and Market-Based Scope 2 Emissions, resulting in total net Scope 1 and market-based Scope 2 emissions.

GREENHOUSE GAS EMISSIONS BY REGION	UNITS	2019 GROSS LOCATION-BASED EMISSIONS			2019 GROSS MARKET-BASED EMISSIONS		
		Scope 1 direct emissions	Scope 2 indirect emissions	Total Scope 1 and Scope 2 emissions	Scope 1 direct emissions	Scope 2 indirect emissions	Total Scope 1 and Scope 2 emissions
U.S. & Canada	Metric tons CO ₂ e	58,591	621,566	680,158	58,591	5,734	64,326
Asia Pacific	Metric tons CO ₂ e	586	80,794	81,380	586	9,767	10,353
EMEA	Metric tons CO ₂ e	3,379	25,041	28,421	3,379	1,167	4,547
Latin America	Metric tons CO ₂ e	82	1,369	1,451	82	854	936

GREENHOUSE GAS EMISSIONS BY COUNTRY	UNITS	2019 GROSS LOCATION-BASED EMISSIONS			2019 GROSS MARKET-BASED EMISSIONS		
		Scope 1 direct emissions	Scope 2 indirect emissions	Total Scope 1 and Scope 2 emissions	Scope 1 direct emissions	Scope 2 indirect emissions	Total Scope 1 and Scope 2 emissions
United States	Metric tons CO ₂ e	58,444	621,445	679,889	58,444	5,734	64,178
India	Metric tons CO ₂ e	304	54,906	55,210	304	19	323
United Kingdom	Metric tons CO ₂ e	2,216	21,565	23,781	2,216	0	2,216
China	Metric tons CO ₂ e	151	11,226	11,377	151	273	424
Southeast Asia - Singapore, Malaysia, Philippines, Thailand, and Indonesia	Metric tons CO ₂ e	41	5,586	5,627	41	5,586	5,627
Japan	Metric tons CO ₂ e	30	5,315	5,345	30	176	206
Australia	Metric tons CO ₂ e	1	2,211	2,212	1	2,211	2,212
Ireland	Metric tons CO ₂ e	485	967	1,452	485	0	485
Germany	Metric tons CO ₂ e	93	550	643	93	0	93
Mexico	Metric tons CO ₂ e	7	459	466	7	459	466
South Africa	Metric tons CO ₂ e	12	432	444	12	432	444
France	Metric tons CO ₂ e	93	335	428	93	212	305
Russia	Metric tons CO ₂ e	85	262	347	85	262	347

GREENHOUSE GAS EMISSIONS BY COUNTRY	UNITS	2019 GROSS LOCATION-BASED EMISSIONS			2019 GROSS MARKET-BASED EMISSIONS		
		Scope 1 direct emissions	Scope 2 indirect emissions	Total Scope 1 and Scope 2 emissions	Scope 1 direct emissions	Scope 2 indirect emissions	Total Scope 1 and Scope 2 emissions
Canada	Metric tons CO ₂ e	148	121	269	148	0	148
Italy	Metric tons CO ₂ e	12	145	157	12	0	12
Brazil	Metric tons CO ₂ e	15	136	151	15	0	15
Saudi Arabia	Metric tons CO ₂ e	1	54	55	1	54	55
Rest of World	Metric tons CO ₂ e	501	3,056	3,556	501	2,105	2,605

NO _x , SO _x , AND OTHER SIGNIFICANT AIR EMISSIONS FROM DIRECT COMBUSTION	UNITS	2010 (baseline)	2017	2018	2019
SO _x	Metric tons	17	1	1	1
NO _x	Metric tons	44	20	20	20
CO	Metric tons	56	31	32	32
VOC	Metric tons	7	2	2	2
PM	Metric tons	4	3	3	3
Ozone depleting substances	Metric tons CFC -11e	3	2	2	2

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

DIRECT AND INDIRECT ENERGY CONSUMPTION	UNITS	2010 (baseline)	2017	2018	2019
Electricity	Gigajoules	11,889,018	7,394,551	7,100,642	6,906,976
Other indirect (purchased steam and cooling)	Gigajoules	200,907	147,310	143,370	153,249
Natural gas	Gigajoules	1,488,556	845,645	886,465	894,254
Other direct (fuel oil, jet fuel, gasoline, diesel fuel, propane)	Gigajoules	337,952	152,063	162,950	161,827
Total energy	Gigajoules	13,916,433	8,539,569	8,293,427	8,116,305
Reduction in total energy	Percent decrease from base year	—	39%	40%	42%

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

ELECTRICITY FROM RENEWABLE SOURCES	UNITS	2010 (baseline)	2017	2018	2019
Electricity consumption	MWh	3,302,505	2,054,042	1,972,401	1,918,604
Total renewable electricity procured	MWh	39,598	1,702,470	1,798,110	2,054,300
% of electricity from renewable sources	% of electricity	1%	83%	91%	107%

Bank of America adheres to certification, geography, technology, and project age standards when purchasing Renewable Energy Certificates (RECs), Renewable Energy Guarantees of Origin (REGOs), Guarantees of Origin (GOs), J-Credits, PowerPlus, and International RECs (I-RECS).

REDUCTIONS IN GREENHOUSE GAS EMISSIONS AND ENERGY CONSUMPTION	UNITS	2010 (baseline)	2017	2018	2019
Projected annual emissions savings from reduction initiatives	Metric tons CO ₂ e	—	12,114	19,166	2,933
Projected annual savings from energy efficiency measures	Gigajoules	—	107,785	179,090	33,762

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

INDIRECT ENERGY CONSUMPTION BY FUEL MIX	2010 (baseline)	2017	2018	2019
Coal	35%	23%	22%	19%
Petroleum	3%	1%	1%	1%
Natural gas	30%	40%	41%	42%
Nuclear	23%	23%	23%	23%
Renewable	9%	13%	13%	15%

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

INDIRECT ENERGY CONSUMPTION BY PRIMARY FUEL SOURCE	UNITS	2010 (baseline)	2017	2018	2019
Coal	Gigajoules	13,024,897	5,264,485	4,782,748	4,192,337
Petroleum	Gigajoules	791,057	466,551	430,291	184,799
Natural gas	Gigajoules	8,357,102	6,913,998	6,808,176	6,395,315

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

RENEWABLE MATERIAL USAGE - PAPER	UNITS	2010 (baseline)	2017	2018	2019
	Metric tons	65,501	45,050	42,157	39,262
	Percent decrease from base year	—	31%	36%	40%
Total usage	Recycled input materials by weight	8%	15%	15%	15%
	Certified input materials by weight	—	98.7%	99.2%	99.3%

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

WATER	UNITS	2010 (baseline)	2017	2018	2019
Total water withdrawals	Billion US gallons	3.54	2.12	2.04	1.99
	Million cubic meters	13.41	8.01	7.73	7.55
Reduction in total water withdrawals	Percent decrease from base year	—	40%	42%	44%
Water withdrawals by source – municipal	Billion US gallons	3.54	2.10	2.03	1.97
Water withdrawals by source – rainwater	Thousand US gallons	—	12,860	13,490	24,820
Estimated annual savings from water reduction projects	Thousand US gallons	—	12,582	11,466	46,303

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

WASTE	UNITS	DISPOSAL METHOD	2011	2017	2018	2019
Non-hazardous waste (office, confidential, construction and demolition, electronic, and other)	Metric tons	Landfill & incineration	60,420	45,690	42,424	43,032
	Metric tons	Recycling, compost & remarketing	68,252	53,914	51,994	59,897
	Diversion rate		53%	54%	55%	58%
Hazardous waste	Metric tons	Landfill & incineration	3	2	1	0.5
	Metric tons	Recycling, reuse & salvage	334	1,051	670	466
	Diversion rate		99.2%	99.8%	99.9%	99.9%
Total waste	Metric tons	Landfill & incineration	60,422	45,692	42,424	43,033
	Metric tons	Recycling & other diversion	68,586	54,965	52,664	60,363
	Metric tons	Total waste	129,008	100,657	95,089	103,396
		Waste to landfill percent decrease from base year	—	24%	30%	29%
		Diversion rate	53%	55%	55%	58%
E-waste disposed through certified vendors	Percent certified		68%	97%	99%	100%

The base year for waste data is 2011. Data are sourced where possible from vendors that provide waste removal services. Where invoices are not available (such as in a leased property), we estimate based on internal intensities by building type which were developed using actual data. We use the same boundary in calculating waste as in our GHG emissions calculations. The waste disposal method was determined from data provided by the waste vendors. Numbers may not sum exactly due to rounding. Regulated waste is reported on a 1-year lag, so the 2019 waste data includes regulated waste from 2018.

FACILITIES	UNITS	2010 (baseline)	2017	2018	2019
LEED® certifications	Net square feet	12,537,553	19,485,608	19,453,541	18,972,322
	Percent of total square footage	10%	25%	25%	25%

TRANSPORTATION	UNITS	2010 (baseline)	2017	2018	2019
Electric vehicle infrastructure	Number of charging stations	—	—	129	213
Low-carbon vehicle reimbursement program	New participants	669	452	916	953
	Metric tons of CO ₂ e avoided by new participants	771	1,094	1,617	1,673

COMPLIANCE	UNITS	2010 (baseline)	2017	2018	2019
Non-compliance with environmental regulations	Value of monetary fines	\$23,854	\$17,567	\$1,814	\$657
	Non-monetary violations	9	2	2	1
Reportable spills	#	2	2	3	0
	Volume - US gallons	3	—	29	0

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

ENVIRONMENTAL SPEND	UNITS	2010 (baseline)	2017	2018	2019
Total environmental protection spend	Value of spend	—	\$15,000,000	\$18,600,000	\$15,100,000

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

VENDOR ENGAGEMENT	UNITS	2010 (baseline)	2017	2018	2019
# of vendors invited to CDP supply chain	# of vendors	89	19	202	191
Response rate to our CDP supply chain information requests	Response rate	84%	88%	90%	92%
CDP supply chain responding vendors who report GHG emissions	Response rate	—	78%	80%	83%

Our selection process for inviting vendors takes into account both the environmental impact and spend with the vendor.