BANK OF AMERICA CORPORATION

2020 Environmental, Social & Governance Performance Data Summary

BANK OF AMERICA

Measuring Progress Against Our Environmental, Social, and Governance Goals

The Bank of America Environmental, Social, and Governance (ESG) approach is integrated into each of our eight lines of business and helps define how we pursue business opportunities and manage risk. In 2020, the importance of a comprehensive and effective ESG approach was underscored by the health and humanitarian crisis, and groundswells of support in the fight against racial inequality and the growing reality of climate change. To this end, we announced a $1 billion* commitment to advance racial equality and economic opportunity; and committed to achieving net zero greenhouse gas emissions by 2050. In the following pages, we report progress on goals to make our operations more sustainable, support our employees and invest in communities – increasing prosperity and resiliency.

In 2020, Brian Moynihan, Bank of America Chairman and CEO, in his role as Chair of the International Business Council (IBC) of the World Economic Forum and in collaboration with the Big Four accounting firms, led the development of the stakeholder capitalism metrics. The metrics include ESG indicators and disclosures for financial markets, investors and society. Structured around the pillars of principles of governance, planet, people and prosperity, the identified metrics and disclosures enable companies to collectively report on non-financial disclosures. Click here and refer to pages 40-44 to access our IBC metrics, which have been assured by a third party. This Performance Data Summary and our latest Annual Report are organized with respect to these metrics.

Environmental business commitment

Our Environmental Business Initiative will direct at least $445 billion to low-carbon, sustainable business activities by 2030. Since 2007 when it was launched, we have mobilized more than $200 billion to these efforts across the globe.

Green, social and sustainability bonds

We issued a $1 billion corporate social bond to support those on the front lines of the health crisis; and a first-of-its kind $2 billion equality progress sustainability bond to help advance racial equality, economic opportunity and environmental sustainability. Since 2013, Bank of America has issued $9.85 billion in eight corporate Green, Social and Sustainability Bonds. We have also been a leader in ESG-themed bond underwriting globally since 2007, having underwritten more than $75 billion on behalf of more than 225 clients, supported more than 400 deals and provided critical funding to environmental and social projects.

Net-zero commitment

We are carbon neutral and purchase 100% renewable electricity. We have committed to achieving net-zero greenhouse gas emissions in our financing activities, operations and supply chain before 2050.

Climate risk and ESG disclosure

We disclose our risk and governance practices under several frameworks. On page 40, we have reported under new ESG Stakeholder Capitalism Metrics developed by the World Economic Forum's International Business Council. We issued our first report under the recommendations of the TCFD, and our first SASB report. This is in addition to publicly disclosed information about how we manage climate risk in the Management Discussion & Analysis section of our Annual Report on Form 10-K and reporting through the GRI and CDP (formerly known as Carbon Disclosure Project) global disclosure system. We also disclose our ESG strategy, policies and practices in our Environmental and Social Risk Policy Framework and Human Capital Management Report. We also worked on the Partnership for Carbon Accounting Financials which launched its first ever global standard in November 2020.

**This commitment has increased to $1.25 billion as of March 2021.*

Planet: Goals

GOAL (2010 BASELINE)	UNITS	2020 TARGET	2018	2019	2020
Greenhouse Gases / Energy					
Achieve carbon neutrality for Scope 1 and 2 emissions	% reduction	Carbon Neutral	90%	100%	100%
Reduce location-based GHG emissions	% reduction	50%	52%	56%	60%
Reduce energy use	% reduction	40%	40%	42%	45%
Purchase electricity from renewable sources	% renewable	100%	91%	107%	109%
Green Building					
LEED certification in owned and leased space	% certified	20%	25%	25%	24%
Water					
Reduce water use	% reduction	45%	42%	44%	50%
Waste (2011 baseline)					
Reduce waste to landfill*	% reduction	35%	30%	29%	52%
Dispose of e-waste using certified responsible vendors	% disposed	100%	99%	100%	100%
Paper					
Reduce paper use	% reduction	30%	36%	40%	56%
Average recycled content	% recycled content	10%	15%	15%	14%
Paper from certified sources	% from certified sources	100%	99%	99.3%	99.3%
Vendor Engagement					
Response rate to our CDP supply chain information requests	% responded	90%	90%	92%	90%
CDP supply chain responding vendors who report GHG emissions	% reporting emissions	90%	80%	83%	86%

Green font = achieved or exceeded target
Red font = did not reach 2020 target; work continues

** Out of these environmental operational targets/performance, waste reduction was most significantly impacted by the health and humanitarian crisis.*

People

Disclosure					
OUR PEOPLE		2017	2018	2019	2020
Global workforce by gender					
# total employees	Men	103,422	101,688	104,023	105,814
	Women	105,954	102,801	104,108	106,691
% total employees	Men	49	50	50	50
	Women	51	50	50	50
% global management	Men	58	54	54	54
	Women	42	46	46	46
% board of directors	Men	67	69	65	65
	Women	33	31	35	35
U.S. workforce by gender					
% total employees	Men	46	46	47	47
	Women	54	54	53	53
% officials & managers	Men	54	53	53	52
	Women	46	47	47	48
% workforce excluding officials & managers[3]	Men	45	45	46	46
	Women	55	55	54	54
Diverse races/ethnic backgrounds					
% U.S. workforce		45	46	47	48
% U.S. officials & managers		32	33	34	35
% workforce excluding officials & managers		48	48	49	50
Employee turnover					
% total		—	—	11	7
Campus Hires					
% total	Female POC	—	—	42 53	45 54
Veterans, national guard and reservists hired					
# total to date		7,500	8,600	10,109	10,983
Individuals from LMI neighborhoods hired in Consumer and Small Business division					
# total to date		—	—	8,980	10,762
Employee engagement					
% employee engagement score		80	82	85	91

OUR PEOPLE	UNITS	2017	2018	2019	2020
401(k) plan participation					
% employees who made contributions to their 401(k) account	percentage	88	90	91	92
Training hours					
# diversity, inclusion and aspects of human rights total training hours	number	203,806	93,968	90,575	108,535
Volunteer hours					
Employee volunteer hours	# in millions	1.9	2.0	2.1	1.1
Employee giving					
Charitable funds directed to communities through employee donations and matching gifts	# in millions	—	74	77	65*

Disclosure

U.S. EMPLOYEE DIVERSITY IN 2020

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	2,261	122	129	287	7	0	28	2,834	4,394
	Female	1,227	101	84	132	4	0	12	1,560	
First/ mid-level officials & managers	Male	7,236	881	1,463	1,588	36	36	180	11,420	23,052
	Female	7,074	1,426	1,786	1,079	42	31	194	11,632	
Professionals**	Male	26,501	2,518	2,953	6,858	101	89	694	39,714	63,377
	Female	13,863	2,632	1,965	4,602	91	83	427	23,663	
All other	Male	11,064	4,341	7,800	2,779	94	116	790	26,984	82,943
	Female	21,313	11,437	16,134	5,096	235	234	1,510	55,959	
Totals	Male	47,062	7,862	12,345	11,512	238	241	1,692	80,952	173,766
	Female	43,477	15,596	19,969	10,909	372	348	2,143	92,814	

** Last year, despite shifting to a virtual environment, our employees' commitment to volunteerism and giving continued to drive economic impact in local communities.*

*** 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.*

Principles of Governance

OUR BUSINESS PRACTICES	UNITS	2017	2018	2019	2020
Governance, Stakeholder Engagement & Disclosure					
ESG Committee meetings held	# of meetings	4	4	6	6
National Community Advisory Council meetings held	# of meetings	2	2	2	4
Diverse supplier spend	$ in millions	2,190	1,870	1,710	1,940
Customers/prospects who participated in customer and client satisfaction surveys	# in thousands	4,900	11,700	13,100	19,100

ESG Ratings

MSCI	Sustainalytics Risk Rating	CDP	S&P ESG Score
BBB	26.3	A	76

Prosperity

OUR BUSINESS PRACTICES	UNITS	2017	2018	2019	2020
Women's economic empowerment					
Women supported through ESG programs and partnerships	# of women	4,889	5,016	19,046	28,290
Countries represented by those enrolled in the Bank of America Institute for Women's Entrepreneurship at Cornell	# of women	—	—	65+	85
Arts and culture funding					
Giving to support the arts	$ in millions	32	35	36	50*
Arts organizations supported	# of organizations	2,100	2,200	2,300	1,850**
Art conservation projects funded	# of projects	21	21	22	0**
Countries with funded art conservation projects	# of countries	6	9	9	0**

** All giving is to nonprofit arts organizations through both philanthropic and sponsorship funding.*

*** Bank of America remains steadfast in its support of our arts and culture nonprofit partners. We fulfilled all commitments made, whether or not our partners were open and/or their programming had been digitized, postponed or canceled, providing more than $50 million in support to arts and culture nonprofits around the world. The number of institutions supported dropped largely due to a decline in employee directed giving and related matching gifts. We provided general operating relief and postponed the Art Conservation Program to 2021 in order to convert those funds to that purpose.*

OUR BUSINESS PRACTICES	UNITS	2017	2018	2019	2020
Access to capital					
Financial centers located in LMI geographies	% of branches	—	—	29	29
Community Development Banking Lending and Investments to help build strong, sustainable communities by financing affordable housing and economic development across the country – including lending, equity investments and debt commitments	$ in millions	4,530	4,700	4,880	5,870
Affordable housing units financed by Community Development Banking	# of units	12,000	15,000	8,200	13,000+
Total Community Development Financial Institutions (CDFIs) with loans, investments, deposits and/or capital grants as of year-end	# of CDFIs	260	255	254	256
CDFI loans, investments, deposits and/or capital grants that closed during the year	$ in millions	270	222	337	394
Total CDFI loans, investments, deposits and capital grants as of year-end	$ in millions	1,600	1,600	1,700	1,800
Blended Finance Catalyst Pool commitments to address UN SDGs*	$ in millions	—	—	7.5	7.5
Social bond issued to support those on the front lines of the health crisis	$ in millions	—	—	—	1,000
Equality progress sustainability bond to advance racial equality, economic opportunity and environmental sustainability	$ in millions	—	—	—	2,000
Green, Social and Sustainability bonds issued – cumulative since 2013	$ in millions # bonds	2,100 3	4,350 4	6,850 6	9,850 8
ESG-themed bond deal value	$ in millions # clients	24,509 31	37,013 48	68,279 77	114,048 95
Tax Equity renewable energy portfolio size – cumulative since 2007	$ in millions	5,700	7,800	8,500	10,100
Renewable energy installed through tax equity investments - cumulative since 2007	total in MW	14,700	21,937	24,916	33,163

* *Program announced Nov. 29, 2018; commenced in 2019.*

Homeownership

We announced a new target to help 60,000 LMI individuals and families achieve homeownership through the $15 billion Bank of America Community Homeownership Commitment

OUR BUSINESS PRACTICES	UNITS	2017	2018	2019	2020
Homeowner assistance: modifications and foreclosure alternatives (cumulative since 2010)	# in thousands	2,154	2,166	2,174	2,197
Value of first mortgages extended to U.S. homeowners	$ in millions	49,500	41,700	71,700	69,100
Value of first mortgages to LMI customers	$ in millions	5,500	4,900	8,100	9,700
Total first mortgage customers	# of customers % of customers	111,031 41%	89,460 43%	135,738 50	135,603 56
LMI first mortgage customers	# of customers % of customers	26,004 23	21,100 24	31,012 23	38,619 28
Value of home equity lines of credit extended to LMI customers	$ in millions	3,010	2,760	1,970	1,400
Small business					
Total credit to small business owners (new and renewal)	$ in millions	27,200	34,700	38,900	50,300
New credit to small business owners	$ in millions	7,639	8,556	9,185	5,058
LMI loans extended to small businesses	$ in millions # of loans	6,286 315,326	6,655 350,524	7,668 435,691	14,669* 447,861*
Small business loans that are LMI loans	% of small business loans	64	62	71	65
Small business specialists serving clients	# of specialists	1,895	2,154	2,558	3,716
Philanthropic grants to advance economic mobility					
Workforce development and education grants	$ in millions	46	49	59	68
Community development grants	$ in millions	42	40	52	62
Basic needs grants	$ in millions	33	33	46	125

** Volume increased nearly twofold due to PPP.*

Disclosure					
ENABLING FINANCIAL HEALTH	UNITS	2017	2018	2019	2020
Better Money Habits					
Visits to Better Money Habits - English	# in millions	7.3	6.4	5.3	6
Visits to Better Money Habits - Spanish	# in thousands	—	116	448	1,000
Better Money Habits Volunteer Champions*	# in thousands	2,174	2,490	3,752	4,248
Total Advantage SafeBalance accounts as of year-end	# in thousands	259	592	1,604	2,345
Consumer demand deposit accounts (DDAs) opened during the year that were Advantage SafeBalance Banking accounts	% of consumer DDAs	5	11	32	36
Total DDAs that are Advantage SafeBalance accounts	% of consumer DDAs	1	2	5	7
Mobile banking users added during the year	# in thousands	2,600	2,200	2,740	1,609
Total mobile banking users as of year-end	# in thousands	24,000	26,400	29,173	30,782
Global Wealth & Investment Management client balances and assets with a clearly defined investment ESG approach - impact investing	$ in millions	15,200	17,900	25,100	36,800

Planet, people and prosperity: Sustainable Finance

Launched in 2020, Bank of America's Global Sustainable Finance Group works across our eight lines of business to mobilize and scale capital deployment that is aligned with the 17 United Nations Sustainable Development Goals (UN SDGs). The two main pillars of this business focus are Environmental Transition and Inclusive Development. Reporting below shows how capital is being mobilized by business segmentation. Projects under Environmental Transition could include renewable energy, green transportation, and sustainable food, agriculture, forestry or water – to name a few. Under Inclusive Development, applicable projects include education, affordable housing, health, and economic inclusion. For historical data prior to 2020, please refer to ESG Performance Data Summary reports found on bankofamerica.com/environment.

Sustainable Finance Themes - the "E" vs. "S" (in "ESG")

Environmental Transition "E"
Address climate change and promote circular economy

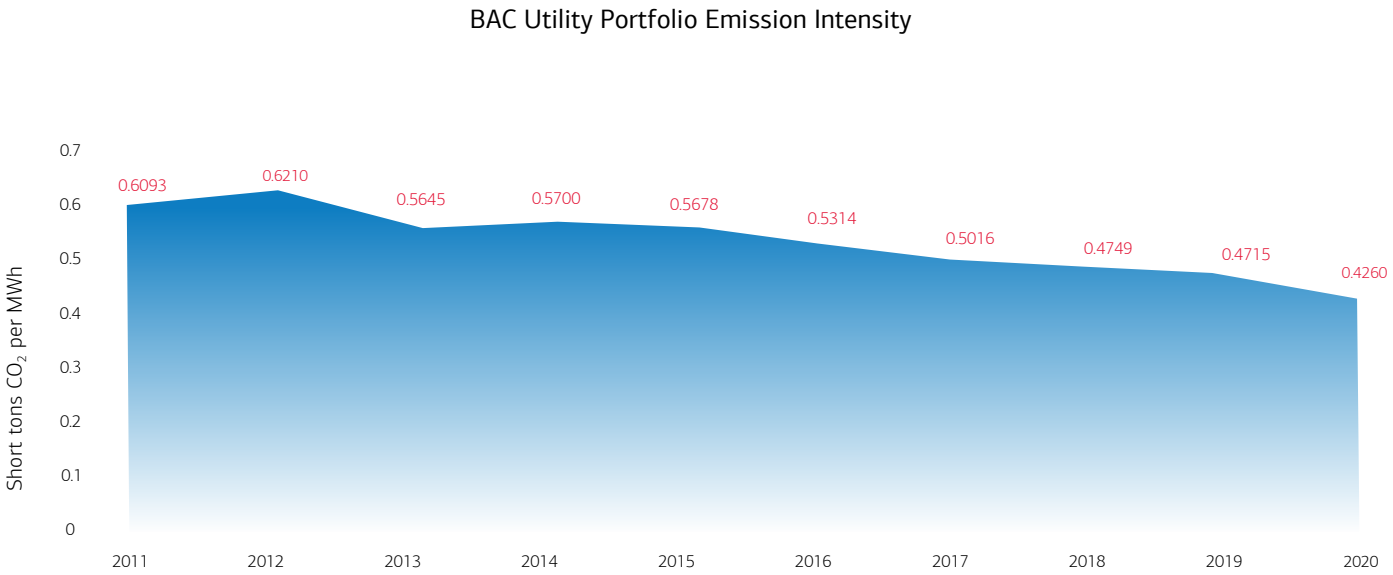
Inclusive Development "S"
Advance community development, affordable housing, healthcare, education, financial inclusion, and gender/racial equality

**New to the ESG Performance Data Summary in 2020: Better Money Habits Volunteer Champions are a special cohort of dedicated, skills-based employee volunteers who help deliver Better Money Habits® content to individuals and families directly and through our nonprofit partners. They receive specialized training and guidance tools, and volunteer in our communities to help us deliver on our commitment to making financial lives better, helping to fuel economic mobility for individuals and families who need it most.*

SEGMENTATION	Environmental Transition ($ MM)	Inclusive Development ($ MM)	2020 Activity ($MM)
Disclosure			
Retail and Preferred: Hybrid/Electric Vehicle lending, LMI lending for homeownership and small business	461	3,507	3,968
Business Banking: Lending to clients aligned with the SDGs	21	139	159
Global Commercial Banking: Advisory, lending, leasing and capital markets activity for clients and activity aligned with the SDGs	500	8,214	8,714
Global Corporate and Investment Bank: Advisory, lending, leasing and capital markets activity for clients and activity aligned with the SDGs	36,399	14,449	50,848
Global Markets: Capital markets advisory, underwriting and distribution for municipal and corporate clients and activity aligned with the SDGs	12,977	16,363	29,340
Merrill and Private Bank: Increase in client assets with a clearly defined ESG investment approach			11,690
All Other	158	422	580
Total	50,517	43,094	105,300

ENVIRONMENTAL SUSTAINABILITY	UNITS	2017	2018	2019	2020
Environmental philanthropy					
Environmentally-focused giving	$ in millions	22	19	24	20

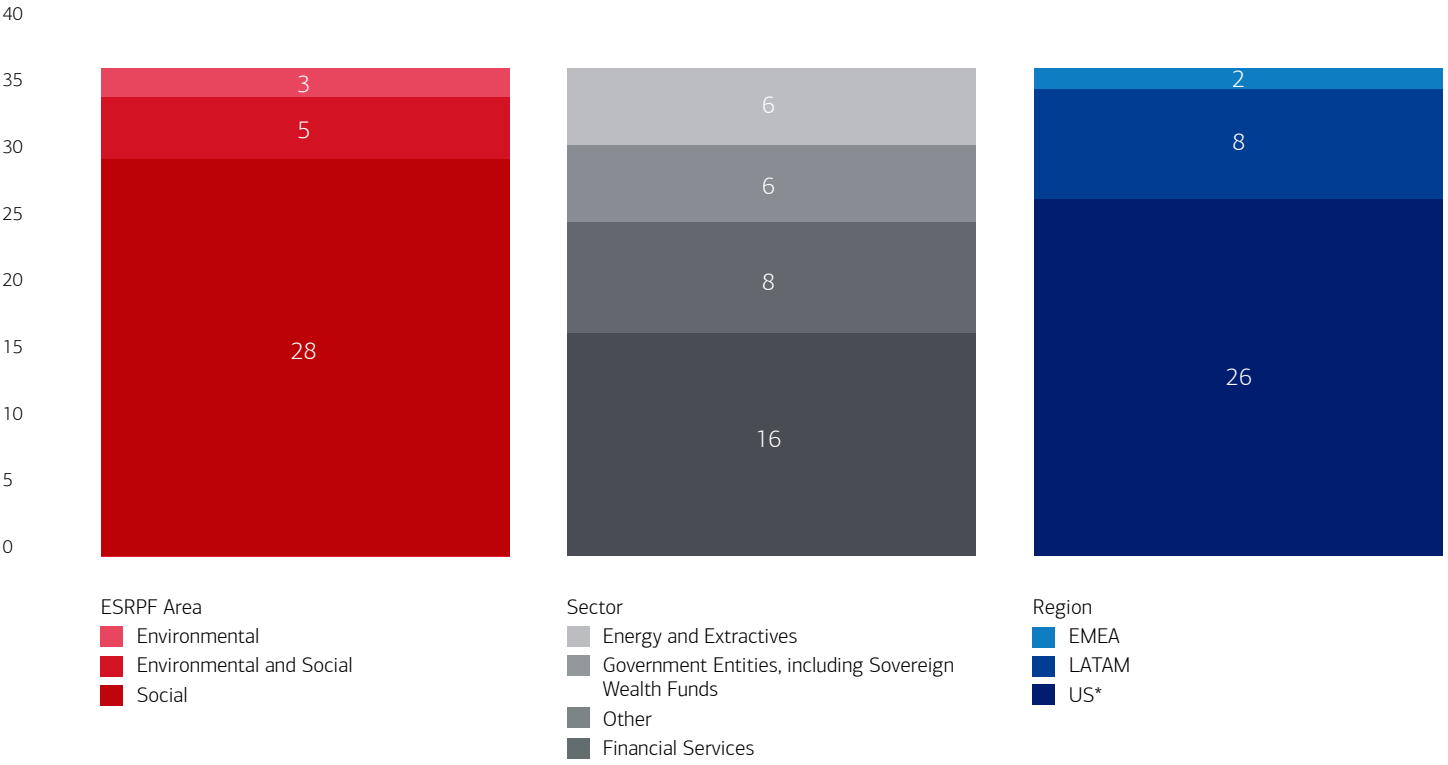
Environmental impact of investments



ENVIRONMENTAL AND SOCIAL RISK	METRICS	YEAR
# of transactions subject to the Equator Principles	2 Category B transactions in the power generation sector (United States) 2 Category B transactions in the oil & gas sector (United States) 1 Category B transaction in the petrochemicals sector (United States) 1 Category A transaction, 1 Category B transaction, both in the oil and gas sector (United States) 1 Category B transaction in the oil & gas sector (Canada)	2016 2017 2018 2019 2020
# of unique employees and contractors trained on the Bank of America Corporation Environmental and Social Risk Policy Framework (ESRPF)	The company's Environmental and Social Risk Policy Framework presents our approach on risk management, materiality and governance as we address environmental and social challenges. It helps define how we deploy capital and resources, informs our business practices, and helps determine when we use our voice to support our values. As of year-end 2020, approximately 58,000 employees and contractors across the enterprise were trained on this framework. We provide an accommodation version for those with unique learning needs and a convenient mobile version to ensure accessibility for all learners.	2020
Examples of transactions requiring additional review	Examples of transactions requiring additional review: 1. Bank of America was invited to participate in a corporate finance for an energy transport company where use of proceeds would be focused on expansion of a fossil fuel export facility from a developing country. Bank of America determined that we were unable to consider the opportunity within the scope of our ESG transaction review process and declined moving forward on the transaction. 2. Bank of America was asked by a company in the mining sector to assist in accessing capital markets to raise money for company activities. Company operations are in a developing country and in locations with unique biodiversity issues, a water stressed environment, among other concerns. Bank of America retained an independent consultant to review earlier environmental impact assessments of company mine locations and the company progress towards addressing risk mitigation plans from that work. The independent review and client engagement showed that the mining firm was able to follow through on historical commitments and demonstrate a good track record on ESG risk management. Bank of America pursued the client opportunity. 3. Bank of America was invited to participate in providing strategic financial advisory services to an international global marine shipping firm located in an overseas market. As a part of client due diligence, we evaluated the firm's commitment towards climate change attributed to the operation of the firm's ocean going vessels and end of life recycling of these same ships. Bank of America was able to determine these risks were being managed appropriately and to ensure that adequate disclosures on related risks were being made to future investors in this firm.	2020

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 2020.



In 2020, 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.

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

About Our 2020 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 2020 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)	2018	2019	2020
Scope 1 and location-based Scope 2 emissions					
Scope 1 direct emissions	Metric tons CO_2e	106,870	62,258	62,639	53,390
Location-based Scope 2 indirect emissions	Metric tons CO_2e	1,678,547	789,565	728,771	657,635
Total Scope 1 and location-based Scope 2 emissions	Metric tons CO_2e	1,785,417	851,823	791,409	711,025
Reduction in total Scope 1 and location-based Scope 2 emissions	Percent decrease from base year	—	52%	56%	60%
Scope 1 and market-based Scope 2 emissions					
Scope 1 direct emissions	Metric tons CO_2e	106,870	62,258	62,639	53,390
Market-based Scope 2 indirect emissions	Metric tons CO_2e	1,644,068	106,406	17,523	7,685
Total gross Scope 1 and market-based Scope 2 emissions	Metric tons CO_2e	1,750,939	168,664	80,162	61,075
Carbon offsets retired	Metric tons CO_2e	0	0	80,162	61,075
Total net Scope 1 and market-based Scope 2 emissions	Metric tons CO_2e	1,750,939	168,664	0	0
Reduction in total Scope 1 and market-based Scope 2 emissions	Percent decrease from base year	—	90%	100%	100%

GREENHOUSE GAS EMISSIONS		UNITS	2010 (baseline)	2018	2019	2020
Scope 3 indirect emissions						
Category 1 - purchased goods		Metric tons CO_2e	—	1,502,821	1,831,511	1,573,430
Category 2 - capital goods		Metric tons CO_2e	—	131,997	102,448	74,283
Category 3 - fuel- and energy-related activities		Metric tons CO_2e	337,877	167,998	161,151	134,786
Category 4 - upstream transportation and distribution		Metric tons CO_2e	243,881	143,794	140,215	116,149
Category 5 - waste (traditional disposal)*		Metric tons CO_2e	—	22,350	22,386	15,850
Category 6	Business travel*	Metric tons CO_2e	195,126	154,569	161,748	31,482
	Business travel carbon offsets retired	Metric tons CO_2e	0	0	0	31,482
	Total net Scope 3 business travel emissions	Metric tons CO_2e	195,126	154,569	161,748	0
Category 7 - employee commuting**		Metric tons CO_2e	675,193	345,402	378,088	126,415
Category 8 - upstream leased assets		Metric tons CO_2e	Not relevant	Not relevant	Not relevant	Not relevant
Category 9 - downstream transportation and distribution		Metric tons CO_2e	—	1,500,000	1,400,000	1,200,000
Category 10 - processing of sold products		Metric tons CO_2e	Not relevant	Not relevant	Not relevant	Not relevant
Category 11 - use of sold products		Metric tons CO_2e	—	4,000	4,000	4,000
Category 12 - end of life treatment of sold products		Metric tons CO_2e	—	20,000	19,000	15,000
Category 13 - downstream leased assets		Metric tons CO_2e	Not relevant	Not relevant	Not relevant	Not relevant
Category 14 - franchises		Metric tons CO_2e	Not relevant	Not relevant	Not relevant	Not relevant
Category 15 - investments		Metric tons CO_2e	Relevant, not yet calculated	Relevant, not yet calculated	Relevant, not yet calculated	Relevant, not yet calculated
Impact of greenhouse gas emissions		Dollars	—	—	—	$204,123,000

* *Impacted by the health and humanitarian crisis.*

** *Calculated commuting emissions also include employee use of laptops and monitors at home due to the virtual posture in 2020.*

We follow the WRI and WBCSD Greenhouse Gas 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 CO_2, CH_4, N_2O, HFCs and PFCs. Our market-based greenhouse gas 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.

2020 offsets are sourced from four projects: GreenTrees Reforestation Project, Cordillera Azul REDD+ Project, TIST Small Group Tree Planting: Kenya, Uganda, and the Katingan Peatland Restoration and Conservation Project. Offset retirements are subtracted from gross Scope 1 and market-based Scope 2 emissions, resulting in total net Scope 1 and market-based Scope 2 emissions of zero. Offsets are also applied to Scope 3 Business Travel emissions, resulting in net Business Travel emissions of zero.

The impact of greenhouse gas emissions is calculated using the social cost factor for CO_2 as reported using the EPA's 2020 social cost of carbon of $51/metric ton CO_2 (3% discount rate, reported in 2020 USD).

GREENHOUSE GAS EMISSIONS BY REGION	UNITS	2020 GROSS LOCATION-BASED EMISSIONS			2020 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_2e	49,279	554,043	603,322	49,279	5,475	54,753
Asia Pacific	Metric tons CO_2e	587	81,568	82,155	587	1,421	2,008
EMEA	Metric tons CO_2e	3,506	20,862	24,368	3,506	598	4,104
Latin America	Metric tons CO_2e	19	1,162	1,181	19	190	209

GREENHOUSE GAS EMISSIONS BY COUNTRY	UNITS	2020 GROSS LOCATION-BASED EMISSIONS			2020 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_2e	49,265	553,901	603,166	49,265	5,475	54,740
India	Metric tons CO_2e	366	55,992	56,358	366	314	680
United Kingdom	Metric tons CO_2e	2,423	18,039	20,462	2,423	0	2,423
China	Metric tons CO_2e	126	11,978	12,104	126	213	339
Southeast Asia - Singapore, Malaysia, Philippines, Thailand, and Indonesia	Metric tons CO_2e	27	5,414	5,441	27	37	64
Japan	Metric tons CO_2e	31	4,436	4,467	31	1	32
Australia	Metric tons CO_2e	1	1,860	1,861	1	0	1
Ireland	Metric tons CO_2e	531	739	1,270	531	0	531
Taiwan	Metric tons CO_2e	2	1,004	1,006	2	12	14
South Korea	Metric tons CO_2e	39	845	884	39	845	884
France	Metric tons CO_2e	40	441	481	40	300	340
Mexico	Metric tons CO_2e	7	413	420	7	0	7
South Africa	Metric tons CO_2e	12	375	387	12	0	12

GREENHOUSE GAS EMISSIONS BY COUNTRY	UNITS	2020 GROSS LOCATION-BASED EMISSIONS			2020 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
Germany	Metric tons CO_2e	98	278	376	98	0	98
Russia	Metric tons CO_2e	72	236	308	72	236	308
Puerto Rico	Metric tons CO_2e	0	259	259	0	0	0
Canada	Metric tons CO_2e	14	142	156	14	0	14
Rest of World	Metric tons CO_2e	336	1,283	1,619	336	252	588

NO_x, SO_x, AND OTHER SIGNIFICANT AIR EMISSIONS FROM DIRECT COMBUSTION	UNITS	2010 (baseline)	2018	2019	2020
SOx	Metric tons	17	1	1	1
NOx	Metric tons	44	20	20	19
CO	Metric tons	56	32	32	27
VOC	Metric tons	7	2	2	2
PM	Metric tons	4	3	3	3
Ozone depleting substances	Metric tons CFC -11e	3	2	2	3
Impact of air pollution	Dollars	—	—	—	135,000

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 greenhouse gas emissions calculations.

The impact of air pollution (SOx, NOx, CO, VOCs, and PM) is calculated using social cost factors of each pollutant as reported in the World Resources Institute's Transport Emissions & Social Cost Assessment Tool v 1.0.

DIRECT AND INDIRECT ENERGY CONSUMPTION	UNITS	2010 (baseline)	2018	2019	2020
Electricity	Gigajoules	11,889,018	7,100,642	6,906,976	6,581,843
Other indirect (purchased steam and cooling)	Gigajoules	200,907	143,370	153,249	155,049
Natural gas	Gigajoules	1,488,556	886,465	894,254	752,984
Other direct (fuel oil, jet fuel, gasoline, diesel fuel, propane)	Gigajoules	337,952	162,950	161,827	105,860
Total energy	Gigajoules	13,916,433	8,293,427	8,116,305	7,595,737
Reduction in total energy	Percent decrease from base year	—	40%	42%	45%

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 greenhouse gas emissions calculations.

ELECTRICITY FROM RENEWABLE SOURCES	UNITS	2010 (baseline)	2018	2019	2020
Electricity consumption	MWh	3,302,505	1,972,401	1,918,604	1,828,290
Total renewable electricity procured	MWh	39,598	1,798,110	2,054,300	1,994,293
% of electricity from renewable sources	% of electricity	1%	91%	107%	109%

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)	2018	2019	2020
Projected annual emissions savings from reduction initiatives	Metric tons CO_2e	—	19,166	2,933	3,670
Projected annual savings from energy efficiency measures	Gigajoules	—	179,090	33,762	39,788

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

INDIRECT ENERGY CONSUMPTION BY FUEL MIX	2010 (baseline)	2018	2019	2020
Coal	35%	22%	19%	17%
Petroleum	3%	1%	1%	1%
Natural gas	30%	41%	42%	44%
Nuclear	23%	23%	23%	22%
Renewable	9%	13%	15%	16%

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)	2018	2019	2020
Coal	Gigajoules	13,024,897	4,782,748	4,192,337	3,448,427
Petroleum	Gigajoules	791,057	430,291	184,799	114,594
Natural gas	Gigajoules	8,357,102	6,808,176	6,395,315	6,412,249

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

RENEWABLE MATERIAL USAGE - PAPER	UNITS	2010 (baseline)	2018	2019	2020
Total usage	Metric tons	65,501	42,157	39,262	28,594
	Percent decrease from base year	—	36%	40%	56%
	Recycled input materials by weight	8%	15%	15%	14%
	Certified input materials by weight	—	99.2%	99.3%	99.3%

Paper is purchased from external suppliers. Data are sourced from direct measurements based on invoices from our paper vendors. We have a commitment to the procurement of environmentally and socially sustainable paper products. Details can be found in our Paper Procurement Policy

WATER	UNITS	2010 (baseline)	2018	2019	2020
Total water withdrawals	Billion US gallons	3.54	2.04	1.99	1.77
	Million cubic meters	13.41	7.73	7.55	6.69
Reduction in total water withdrawals	Percent decrease from base year	—	42%	44%	50%
Water withdrawals by source – municipal	Billion US gallons	3.54	2.03	1.97	1.75
Water withdrawals by source – rainwater	Thousand US gallons	—	13,490	24,820	16,940
Total Water Consumption	Billion US gallons Million cubic metrics	0.57 2.15	0.44 1.67	0.43 1.63	0.39 1.49
Estimated annual savings from water reduction projects	Thousand US gallons	—	11,466	46,303	23,913
Percent of withdrawals and consumption from regions with high or extremely high baseline water stress	Percent withdrawals	—	—	—	40%
	Percent consumption	—	—	—	42%

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 withdrawals as in our greenhouse gas emissions calculations. Water is withdrawn from municipal sources (except for a small amount of rainwater) and discharged to municipal sewer systems. Water consumption is equal to water used for irrigation. Data for water reused or recycled are sourced from meter readings for the systems in place.

Baseline water stress is determined according to the WRI Aqueduct Water Risk Atlas tool.

WASTE	UNITS	DISPOSAL METHOD	2011 (baseline)	2018	2019	2020
E-waste disposed through certified vendors	Percent certified		68%	99%	100%	100%
Non-hazardous waste (office, confidential, construction and demolition, electronic, and other)	Metric tons	Landfill & incineration	60,370	42,366	43,032	29,115
	Metric tons	Recycling, compost & remarketing	68,217	51,993	59,929	47,126
	Diversion rate		53%	55%	58%	62%
Hazardous waste	Metric tons	Landfill & incineration	3	1	0.5	0.7
	Metric tons	Recycling, reuse & salvage	334	670	466	511
	Diversion rate		99.2%	99.9%	99.9%	99.9%
Total waste	Metric tons	Landfill & incineration	60,373	42,367	43,033	29,115
	Metric tons	Recycling & other diversion	68,551	52,663	60,395	47,637
	Metric tons	Total waste	128,924	95,030	103,428	76,752
	Waste to landfill percent decrease from base year		n/a	30%	29%	52%
	Diversion rate		53%	55%	58%	62%

The base year for waste data is 2011. Data are sourced where possible from vendors that provide waste removal services. Where weight data 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 greenhouse gas 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 2020 waste data includes regulated waste from 2019.

FACILITIES	UNITS	2010 (baseline)	2018	2019	2020
LEED® certifications	Net square feet	12,537,553	19,453,541	18,972,322	17,822,422
	Percent of total square footage	10%	25%	25%	24%
Land use and ecological sensitivity – U.S.	Sites that intersected with areas protected for biodiversity	—	—	—	9
	Area of buildings (square meters)	—	—	—	6,900

TRANSPORTATION	UNITS	2010 (baseline)	2018	2019	2020
Charging Stations	Charging ports	—	129	213	240
Low-carbon vehicle reimbursement program	New participants	669	916	953	891
	Metric tons of CO_2e avoided by new participants	771	1,617	1,673	1,144

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

COMPLIANCE	UNITS	2010 (baseline)	2018	2019	2020
Non-compliance with environmental regulations	Value of monetary fines	$23,854	$1,814	$657	$2,700
	Non-monetary violations	9	2	1	1
Reportable spills	# of spills	2	3	0	3
	Volume - US gallons	3	29	0	41

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)	2018	2019	2020
Total environmental protection spend	Value of spend	—	$18,600,000	$15,100,000	$14,500,000

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)	2018	2019	2020
# of vendors invited to CDP supply chain	# of vendors	89	202	191	197
Response rate to our CDP supply chain information requests	Response rate	84%	90%	92%	90%
CDP supply chain responding vendors who report greenhouse gas emissions	Response rate	—	80%	83%	86%

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