## About Our 2016 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 2016 environmental activities are reported here using the Global Reporting Initiative Sustainability Reporting Guidelines, as well as its Financial Services Sector Disclosure.

Greenhouse gas emissions	Units	2010	2014	2015	2016
Scope 1 and location-based Scope 2 emissions					
Scope 1 direct emissions	Metric tons CO <sub>2</sub> e	141,929	111,233	98,858	83,473
Location-based Scope 2 indirect emissions	Metric tons CO <sub>2</sub> e	1,670,103	1,224,004	1,028,359	973,299
Total Scope 1 and location-based Scope 2 emissions	Metric tons CO <sub>2</sub> e	1,812,031	1,335,237	1,127,217	1,056,772
Reduction in total Scope 1 and location-based Scope 2 emissions	Percent decrease from base year	N/A	26%	38%	42%
Scope 1 and market-based Scope 2 emissions					
Scope 1 direct emissions	Metric tons CO <sub>2</sub> e	141,929	111,233	98,858	83,473
Market-based Scope 2 indirect emissions	Metric tons CO <sub>2</sub> e	1,664,587	1,232,238	1,031,804	369,084
Total Scope 1 and market-based Scope 2 emissions	Metric tons CO <sub>2</sub> e	1,806,516	1,343,471	1,130,662	452,557
Reduction in total Scope 1 and market-based Scope 2 emissions	Percent decrease from base year	N/A	26%	37%	75%
Scope 3 indirect emissions					
Category 1 - purchased goods and services	Metric tons CO <sub>2</sub> e	Not Available	2,026,561	1,674,213	1,944,781*
Category 2 - capital goods	Metric tons CO <sub>2</sub> e	Not Available	104,018	85,933	312,588*
Category 3 - fuel- and energy-related activities	Metric tons CO <sub>2</sub> e	322,993	251,073	215,561	208,087
Category 4 - upstream transportation and distribution	Metric tons CO <sub>2</sub> e	56,735	21,145	15,731	15,968
Category 5 - waste (traditional disposal)	Metric tons CO <sub>2</sub> e	Not Available	11,865	11,657	10,761
Category 6 - business travel	Metric tons CO <sub>2</sub> e	190,350	173,455	184,618	154,531
Category 7 - employee commuting	Metric tons CO <sub>2</sub> e	707,216	417,262	388,595	373,481