synchrony

TCFD Report

April 2025

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About This Report

This is Synchrony Financial's report under the Task Force on Climate-related Financial Disclosures' (TCFD) recommendations. This report covers the period from January 1, 2024, to December 31, 2024, and all data in this report is as of December 31, 2024, except as otherwise noted.

The disclosures in this TCFD Report are voluntary disclosures. The definition of materiality used for our filings with the U.S. Securities and Exchange Commission (SEC) is not the same as that used for our voluntary climate-related disclosures. It should not be assumed that information included in this TCFD Report is material under the definition of materiality established under the U.S. federal securities laws.

This TCFD Report includes certain non-financial data and information which is subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary.

This TCFD Report contains forward-looking statements that are provided under the "safe harbor" protection of the Private Securities Litigation Reform Act of 1995, including statements regarding our climate-related goals, impacts, programs, and other business plans, initiatives and objectives. Forward-looking statements include all statements that do not relate solely to historical or current facts and involve a number of known and unknown risks, uncertainties and other important factors that may cause actual results and outcomes to differ materially from any future results or outcomes expressed or implied by such forward-looking statements. Such risks, uncertainties and other important factors include, without limitation, those described in our recent filings with the SEC, including, without limitation, in Risk Factors and Management's Discussion and Analysis of Financial Condition and Results of Operations in our Annual Report on Form 10-K for the fiscal year ended December 31, 2024, and our subsequent Quarterly Reports on Form 10-Q and Current Reports on Form 8-K. If a circumstance occurs after the date of this TCFD Report that causes any of our forward-looking statements to be inaccurate, whether as a result of new information, future developments or otherwise, we undertake no obligation to announce publicly the change to our expectations, or to make any revision to our forward-looking statements, to reflect any change in assumptions, beliefs or expectations, or any change in events, conditions or circumstances upon which any forward-looking statement is based, unless required by law.

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Introduction

Synchrony Financial (Synchrony) is a premier consumer financial services company delivering one of the industry's most complete digitally-enabled product suites. Our experience, expertise and scale encompass a broad spectrum of industries including digital, health and wellness, retail, telecommunications, home, auto, outdoor, pet and more. We have an established and diverse group of national and regional retailers, local merchants, manufacturers, buying groups, industry associations and healthcare service providers, which we refer to as our "partners." We connect our partners and consumers through our dynamic financial ecosystem and provide them with a diverse set of financing solutions and innovative digital capabilities to address their specific needs and deliver seamless, omnichannel experiences. We utilize a broad set of distribution channels, including mobile apps and websites, as well as online marketplaces and business management solutions like point-of-sale platforms. Our offerings include private label, dual, co-brand and general purpose credit cards, as well as short- and long-term installment loans and consumer banking products.

At Synchrony, we are driven by our vision to improve everyday quality of life and business through our growing ecosystem of financial products and experiences. To deliver on our vision, we have a responsibility to understand our climate-related risks and opportunities. The publication of our inaugural report under the TCFD recommendations in 2022 marked a significant milestone in our journey. We continue to believe that implementation of the TCFD recommendations over the coming years will sharpen our focus and support integration of applicable climate-related considerations in our business and risk management processes. Our climate journey remains centered on the maturation and enhancement of our processes for identifying, evaluating and better understanding climate-related risks and opportunities for our business and stakeholders, which in turn will help Synchrony navigate the transition to a more sustainable economy.

Our responses to the TCFD recommendations in this report are organized into sections that align with the TCFD framework: Governance; Strategy; Risk Management; and Metrics and Targets. Our report reflects input from subject matter experts from multiple functions and outreach into several areas of our business.

Governance

Disclose the organization's governance around climate-related risks and opportunities

Board Oversight

Active engagement on the sustainability, social and governance topics most relevant to Synchrony, as a consumer financial services company, and to our stakeholders is the right thing to do and can reduce risk and support long-term value creation for our customers, partners, employees, shareholders, suppliers and communities.

Our full Board of Directors (Board) receives regular updates on such topics, including climate-related matters, as well as committee reports throughout the year. We have conducted assessments in 2018, 2021 and 2024 to help us identify the most relevant of such topics for Synchrony as a consumer financial services company, which include fair lending; responsible marketing; financial inclusion and access; information security and data privacy; human capital management; and community investment. These assessments incorporate both internal and external inputs. Among other resources, we considered our strategic priorities and plans; our enterprise risk assessments; feedback from a cross-functional group of our senior leaders; statements from our regulators; policy statements and direct feedback from our stockholders; and topic guidelines for our industry sector under non-financial disclosure frameworks.

Our Board delegates primary responsibility for more frequent and direct oversight of Synchrony's sustainability, social and governance strategy and performance to our Nominating and Corporate Governance Committee (NCGC). The NCGC receives updates from management on these matters at least four times per year, including periodic discussions on climate-related matters. At the same time, all Board committees engage in matters that impact our sustainability, social and governance strategy, risk assessment and mitigation, and performance through the various activities that are overseen at the board level.

Climate-related risk is an area of increased attention across certain components of our Enterprise Risk Governance Framework, which is reviewed and approved at least annually by the Risk Committee of our Board. Our Risk Committee oversees ongoing risk oversight and assessment efforts to identify and understand climate-related risk elements across our Enterprise Risk Assessment (ERA) process as described under the "Risk Management" section.

Management's Role

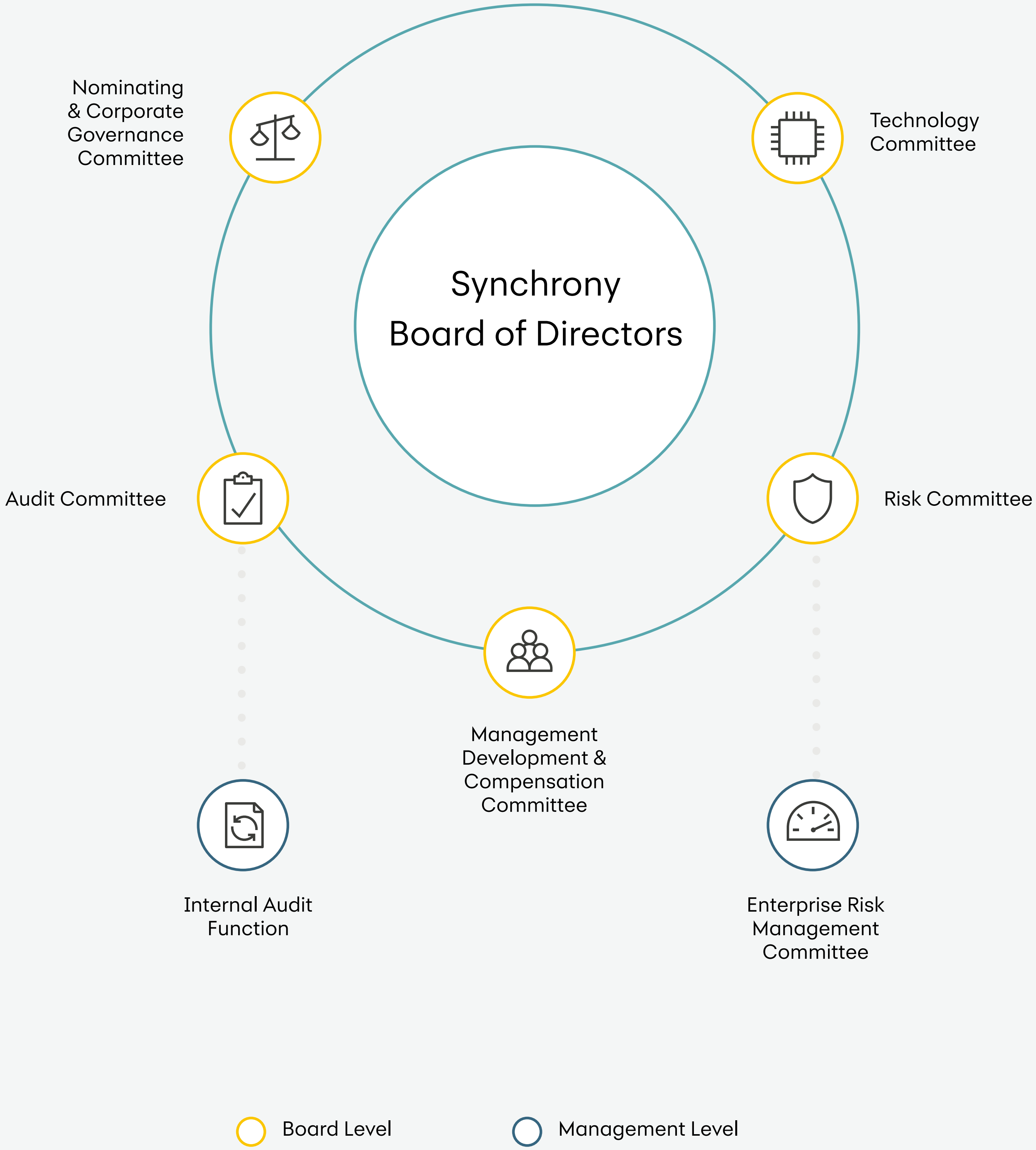
Synchrony's executive leadership team directly engages in our sustainability, social and governance strategy and initiatives. We maintain a cross-functional working group comprised of senior executives and other employees who monitor our progress, including our ongoing efforts to develop processes to identify, evaluate and better understand our climate-related risks and opportunities. This working group includes representatives from the Environmental, Health and Safety (EHS) team directly responsible for improving the energy efficiency of our operations, reducing our consumption of natural resources and waste generation, and reducing our greenhouse gas (GHG) emissions.

Beginning in 2023, we maintain an Environmental Working Group with leaders from several functions, including Crisis Management, EHS, Facilities, Procurement and Real Estate, to facilitate more direct attention and leadership on our sustainability efforts. In 2024, we formed a Climate Reporting Task Force to monitor changes in regulatory requirements and anticipate future climate-reporting needs.

Our EHS and Operational Resilience teams are led by our Chief Technology and Operating Officer, who is responsible for building our technology and operations strategy, and plays a key role in assessing and monitoring external pressures on our operations including climate-related implications. This role provides governance and oversight to support resilience, and response capabilities are developed, implemented and maintained to help safeguard our employees, customers and products and services.

Our Chief Risk and Legal Officer (CRLO) manages our independent risk management team and, as the chair of our Enterprise Risk Management Committee (ERMC), is responsible for establishing and implementing standards for the identification, management, measurement, monitoring and reporting of risk, including any sustainability, social and governance risks, on an enterprise-wide basis. Our ERMC is a management committee, which reports to the Risk Committee of our Board and provides oversight and ensures the effectiveness of risk management governance and activities across our business and functions.

Our Chief Audit Executive, who functionally reports to the chair of the Audit Committee of our Board, and the Internal Audit function creates an Annual Internal Audit Plan, which identifies areas of our business that will be audited in the coming year. Coverage of sustainability, social and governance is a consideration in the formulation of the Annual Internal Audit Plan.


Synchrony
Board of Directors
Nominating & Corporate Governance Committee
Technology Committee
Audit Committee
Risk Committee
Management Development & Compensation Committee
Internal Audit Function
Enterprise Risk Management Committee
Board Level
Management Level

Strategy

Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy and financial planning where such information is financially material

To date, climate-related risks have not been determined through our enterprise risk management processes to be material to our operations, because Synchrony is a financial services company primarily focused on consumer lending with geographically dispersed partners, consumers and employees. Additionally, we operate an online-only deposits platform without physical branches. We continue to monitor closely both internal and external developments to identify potential impacts of climate-related risks and opportunities.

Synchrony continues to believe that every company has a role to play in the transition to a more sustainable economy. For our part, we seek to:

- improve the environmental sustainability of our operations through initiatives to improve energy efficiency, reduce consumption, conserve resources and lower emissions and waste;
- identify and mitigate climate-related risks that may impact our business;
- improve visibility, efficiency and sustainability decision-making within our supply chain through engagement with our key stakeholders and suppliers; and
- identify and investigate climate-related opportunities that align with our strategic initiatives and are in line with our risk appetite.

To enable the continued development and maturity of our climate strategy, we are making investments to build our internal capacity for climate-related data collection and calculation, risk management and reporting. In 2024, we leveraged third party support in our assessments of our climate risk management and governance—including the evaluation of our risk identification, reporting and governance activities. These assessments built upon our previous work to understand relevant climate considerations across risk categories specified in our Enterprise Risk Governance Framework. Our assessment efforts yielded a high-level roadmap for potential near- and long-term actions that may improve risk management, help maintain our regulatory compliance and drive value to our business.

We utilize enterprise-wide processes to develop strategic plans and strategic imperatives that are informed by our risk processes and are in line with our risk appetite. Historically, our consideration of potential climate-related risks has been undertaken at a regular interval, primarily through our ERA. Looking ahead, we will continue to seek opportunities for incorporating potential impacts of climate-related risks and opportunities within our processes to inform our business, strategic and financial planning. For instance, we continue to evaluate the potential use and benefits of climate-related risk event scenarios within our capital planning and stress testing process.

Climate-related risks that may implicate our business include:

- Operational risks arising from:
  - acute physical risks, such as reduced revenue from business disruptions or restoring damaged facilities;
  - chronic physical risks, such as increased costs associated with greater need for heating or cooling due to changing temperatures;
  - technology transition risks, such as increased costs related to data center resiliency; or
  - regulatory transition risks, such as increased costs of utilities due to any new fuel and energy taxes and regulations applicable to our utility providers; and
- Reputational risks arising from certain transition risks, such as changes in regulator, investor, consumer and other stakeholder expectations or preferences.

The climate-related opportunities we seek include reducing operating costs by improving the energy efficiency of our facilities and reducing our consumption of resources such as water, paper and plastics. We also actively pursue opportunities to innovate our products and product strategies to address consumer preferences with respect to climate change. Past examples include providing holders of the Sam's Club Mastercard issued by Synchrony Bank 5% back in Sam's Cash on electric vehicle (EV) charges at eligible charging stations in the United States and enabling use of our Synchrony Car Care™ credit card at EV charging stations in the United States.

Risk Management

Disclose how the organization identifies, assesses and manages climate-related risks

Responsibility for risk management flows to individuals and entities throughout Synchrony, including our Board, various board and management committees, and senior management. Our corporate culture and values, in conjunction with the risk management accountability incorporated into the integrated Enterprise Risk Governance Framework, which includes governance structure and three distinct Lines of Defense, facilitates the evolution of an effective risk presence across Synchrony.

Our Lines of Defense

1. Our "First Line of Defense" consists of the business areas whose day-to-day activities involve decision-making and associated risk-taking for our company. As the business owner, the first line is responsible for identifying, assessing, managing and controlling that risk, and for mitigating our overall risk exposure. The first line formulates strategy and operates within the risk appetite and risk governance framework.

2. Our "Second Line of Defense," also known as the independent risk management organization, provides oversight of first line risk-taking and management. The second line assists in determining risk capacity, risk appetite and the strategies, policies and structure for managing risks. The second line owns the risk governance framework.

3. Our "Third Line of Defense" is comprised of Internal Audit. The third line provides independent and objective assurance to senior management, our Board and the Audit Committee of our Board that the first- and second-line risk management and internal control systems and its governance processes are well-designed and working as intended.

Synchrony utilizes several risk management programs to assess and manage our climate-related risks.

Enterprise Risk Management (ERM) Program

Our enterprise risk management philosophy is to ensure that all relevant risks are appropriately identified, measured, monitored and controlled. Our approach in executing this philosophy focuses on leveraging risk expertise to drive enterprise risk management using a strong Enterprise Risk Governance Framework structure, a comprehensive ERA process and an effective risk oversight program for the primary risk exposures to Synchrony.

A key component of our ERM program is the ERA process, which is designed to identify, assess and quantify enterprise-level risks across our primary risk categories. In 2024, we enhanced the ERA methodology to measure each risk via assessment of the inherent risk, enterprise control environment and residual risk. ERA process enhancements also included new structure to support the identification of climate risk considerations for risks across the ERA inventory. Additionally, we continue to incorporate sustainability, social and governance considerations into our reputational risk inherent impact assessment as part of the ERA. Synchrony performs the ERA quarterly and the process forms the basis of our material risk inventory, which is a key input in our strategic planning and capital planning processes.

We organize our risk management around our primary risk categories: strategic risk, credit risk, market risk, liquidity risk, operational risk, compliance risk, legal risk and reputational risk. Climate risk and concentration risk are considered when relevant across all risks monitored by Synchrony via the ERA. Operational Risk and Reputational Risk are the most commonly impacted risk categories related to climate risk.

Operational Risk includes the risk of loss arising from external events such as extreme weather and other natural disasters. We monitor and perform periodic assessments following major weather events and other natural disasters to identify potential consumer impacts, including credit losses and reserve impacts. Reputational Risk arises from negative perception on the part of customers, counterparties, shareholders, investors, rating agencies, regulators and employees that can adversely affect our ability to maintain existing talent and customers and establish new business relationships with continued access to sources of funding. We evaluate the potential impact of a risk event on Synchrony by assessing the partner, customer, financial, reputational, legal, regulatory impacts and other potential impacts.

Risks to operational resilience and transition risks arising from public policy changes and rapidly evolving stakeholder expectations on sustainability, social and governance topics are addressed in our Enterprise Risk Governance Framework through the activities in the ERA and noted as risk factors in our public disclosures.

In addition to the ERA, we consider climate-related risk in our Universal Risk Assessment (URA). The URA is performed whenever Synchrony introduces new, expanded or modified products, services or digital strategies through our New Product Introduction process.

Looking ahead on our journey to maturing our programs and processes, where needed, we expect to continue assessing climate-related physical and transition risks and identify opportunities to improve our understanding of potential impacts of climate change on our business, operations and stakeholders. We continue to evaluate the potential use and benefits of climate-related risk event scenarios to inform our capital planning and stress testing process. As we determine specific roadmap actions resulting from third party facilitated assessments of our climate risk practices, our risk management programs will continue to consider and aim to monitor emerging regulations, changes to laws and evolving stakeholder expectations, alongside factors such as operational disruptions and impacts on our employees and communities.

Operational Resilience and Business Continuity

Our Operational Resilience Framework employs sound practices to identify, assess, prioritize and manage risk exposures that could disrupt the continuous delivery of products and services to our partners and cardholders. This includes threats posed by climate-related events that may increase in frequency or severity due to climate change. The Operational Resilience Framework analyzes potential risks existing in our hubs' geographic areas, including considerations for climate-related risks in flood-prone areas, areas affected by tornadoes, hurricanes and cyclones, and areas where extreme weather may impact the power grid. Our Operational Resilience team partners with process owners across our business to develop and enhance resilience capabilities for our people, physical hubs, processes and technology, and informs, among other things, our physical hub strategy as well as our supplier risk management due diligence process.

Additionally, our risk appetite statement includes Board-level reporting on risk indicators for the resiliency of our suppliers, processes and technology arising from the impacts from all hazards, including climate-related events.

Metrics and Targets

Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities

We continue to build on the progress we have made to date in our efforts to improve our energy efficiency and reduce our consumption and waste. We believe the integration of business and risk proportionate sustainability strategies supports greater operational resiliency and may be a catalyst for potential future growth.

Synchrony leases over 1.3 million square feet of office space globally. With most of our Scope 2 greenhouse gas (GHG) emissions coming from the electricity used to power our physical hubs, the fuels used to heat them and the water consumed on-site, we focus on improving the energy efficiency of those facilities as the most effective way to reduce our direct GHG footprint.

Synchrony's physical hubs consist of 15 leased facilities and no owned facilities. Our efforts to improve the energy efficiency of our physical hubs include energy-efficient buildings, LED technology and other energy-efficient lighting, office occupancy sensors, recycling programs and green spaces. Two of our hubs are in LEED (Leadership in Energy and Environmental Design) certified buildings. LEED certification provides a helpful framework for assessing success of ongoing greening efforts across our hubs. In addition, our Manila hub is in an EDGE (Excellence in Design for Greater Efficiencies) certified building, and our Hyderabad hub is in an IGBC (Indian Green Building Council) Platinum Rated building.

Most of our buildings run at minimum operating levels of heating, ventilation and air conditioning on the weekends. Our larger hubs have optimized heating and cooling systems with temperature controls to ensure heating and air conditioning is timed correctly and appropriate for the outside air temperature. We employ infrared thermography on electrical equipment to identify potential problems before they cause equipment failure or fire hazards, supporting our efforts to keep our people safe and to reduce unplanned downtime from equipment failures. In recent years, we have reduced the number of appliances, upgraded our lighting controls to include daylight harvesting and bi-level dimming, and installed innovative water dispensing systems.

Our data center provider is focused on renewable energy sources and has expressed a commitment to implementing technologies and strategies to achieve a more sustainable future. As of 2024, our provider reported that more than 60% of the electrical power consumed by its facilities are covered by zero-carbon renewable sources. The energy used by our data center provider to cool our dedicated data center spaces contributes to our Scope 3 GHG emissions. Cooling can represent a significant percentage of a data center's total power load, which makes sustainability improvements in cooling particularly impactful. Among other features, our dedicated data center spaces utilize a cold aisle/hot aisle strategy for raised floor cooling to manage airflow in a manner that conserves energy and lowers cooling costs.

Our dedicated data center spaces also utilize water-free cooling technology, and in recent years our provider's Arizona and Texas data centers have received an "Environment + Energy Leader Award" for becoming net positive water data centers, which is particularly notable because the Arizona campus is located in an extremely high water-stress region. Additionally, our provider has disclosed a target to improve habitat at facilities with landscaping that it controls, and in 2023, it obtained National Wildlife Federation Certified Wildlife Habitat® status for the Arizona campus housing one of our dedicated data center spaces.

Our digital channels make it easy for our cardholders to receive statements and make payments electronically. We continue to encourage adoption of this option through regular communications with our cardholders. In 2024, over 60% of our customers received paperless statements, as compared to over 32% in 2018. This equates to approximately 212 million fewer paper statements being printed and mailed in 2024 and approximately $131 million less in statement postage and production costs (at 2024 rates) than if our paperless statement rate remained at the 2018 average level. In addition, in 2024, approximately 69% of all payments made by our consumer customers came through Synchrony's digital channels, and approximately 57% of our consumer revolving applications processed through a digital channel. With our continued focus on promoting digital card activation, the percentage of activations processed digitally nearly doubled in 2024 compared to 2021 with more than 65% plastic activations occurring digitally.

The credit cards we issue utilize plastic. We are working with our suppliers and partners to find opportunities to transition to recycled, recyclable and/or biodegradable credit cards. In 2024, we launched our first credit card program to issue 100% recycled plastic credit cards. Looking ahead, all new credit cards we issue after January 1, 2028, on the Mastercard payment network must meet sustainability requirements set by that network. We are also actively developing innovations to enable consumers to transition to digital-only "cards."

To reduce our paper consumption in our physical hubs, we have implemented several programs and technical features, including reducing the number of printers in our facilities and installing print drivers to facilitate sustainable printing practices, including defaulting settings to print double-sided and suppressing cover pages. Since we transitioned to our new hybrid way of working in 2020, demand for office print services has decreased significantly. Our total pages printed continues to decrease: our total pages printed in 2024 declined approximately 10% compared to 2023. Similarly, our hybrid work model has reduced our use of printer toner. We continue to partner with our printing services suppliers to identify more opportunities to reduce our environmental impact.

When organizations consider the benefits of paper shredding, they often think of security and protection of sensitive information. But, paper shredding also offers meaningful environmental benefits. Our shredding vendor utilizes systems that allow shredded material to be recycled and reused in useful consumer goods such as paper, tissues, paper towels and paper plates.

2024 Synchrony Paper Shredding Environmental Impact Summary*	Totals
Gallons Of Oil Saved	43,468
Estimated Volume (LBS)	228,780
Trees Saved	1,955
Gallons of Water Saved	800,730
Cubic Yards of Landfill Saved	343
Kilowatts of Energy Saved	457,560

*Source: Third-party supplier

With our hybrid way of working, we have fewer employees commuting than before, significantly reducing the GHG generated by vehicle emissions. For employees who opt to work at our U.S. hubs, we offer access to a total of 57 electric vehicle charging stations to support this lower-emission commuting option. In early 2024, we added 12 charging stations and 25 electric vehicles to our employee transportation fleet in India, representing approximately 15% of our fleet. The addition of these EVs has begun to yield cost savings and offers us an opportunity to evaluate a lower-emission fleet. In the Philippines, we launched an employee ride app in 2023 to enhance our colleagues' transportation to and from our hubs. The app offers online booking, 24-hour transportation support and real-time support and assistance. As a result, we no longer need to maintain a continuous employee shuttle loop, which can lead to shuttles operating without passengers. Eliminating unnecessary trips reduces emissions and improves cost efficiency.

A 2023 study by Cornell and Microsoft[1] found that remote employees can have up to a 54% lower carbon footprint compared to in-person employees, and that hybrid workers who work from home two to four days a week can reduce their carbon footprint by 11% to 29%. We recognize that emissions and energy use are not eliminated because of work-from-home, however, and we continue to evaluate the interplay between the reduction of emissions from less commuting and lower energy use in our physical hubs and the increase in home energy use.

In 2024, Synchrony recycled nearly 6,000 pieces of electronic equipment (up from nearly 3,200 pieces in 2023) totaling approximately 73,000 pounds of recycled material (up from approximately 56,000 pounds). Our data center provider also maintains on-site e-waste recycling services at our dedicated data centers.

We actively pursue initiatives aimed at improving our employees' occupational safety and health whether they work from home, from a Synchrony hub or a combination of both. Since the pandemic, we have transformed from an operation with 30 physical office facilities to an enterprise with 15 physical hubs and thousands of home offices. In response, we adopted a new risk management strategy focused on supporting employee health and well-being wherever they work. Our OSHA recordable rates in 2024, 2023 and 2022 were all less than 0.1 per 100 employees, reflecting our targeted efforts to improve the ergonomics for our sizeable work-from-home employees.

To support our goal to improve the sustainability of our operations, we have begun a journey to measure and report climate-related metrics from our operations. Previously, we put in place an internal monitoring and review process to refine accuracy over time. In 2022, we engaged a third party to support our calculations of GHG emissions and water usage metrics, including support for collection of underlying data, for each of the 2020, 2021 and 2022 calendar years. We anticipate these calculations will serve as a foundation for a comprehensive assessment of our GHG emissions in the near future. We use the metrics to guide the evolution of our sustainability efforts and the development of any future climate-related commitments. Recognizing the importance of defining the right metrics and targets, we will continue to evaluate the metrics we use to assess our climate-related risks and opportunities.

[1] Source: https://www.pnas.org/doi/10.1073/pnas.2304099120

Environmental, Health and Safety Key Metrics

Metric	Unit	2024[1]	2023[1]	2022[1]
Greenhouse Gas Emissions—Total[2]	MT CO_2e	29,137	34,501	26,997
Greenhouse Gas—Scope 1 Emissions	MT CO_2e	168	126	223
Greenhouse Gas—Scope 2 (Market Based) Emissions	MT CO_2e	13,781	17,606	19,435
Greenhouse Gas—Scope 3 Emissions[3]	MT CO_2e	15,188	16,769	7,339
Total Energy[4]	GJ	117,392	139,446	155,933
Total Water Usage[5]	Gallons	19,775,113	28,898,006	25,123,720
OSHA Recordable Rate[6]	Per 100 Employees	<0.1	<0.1	<0.1

1. *In 2022, we engaged Schneider Electric to support our calculation of GHG emissions, energy and water usage metrics, including support for collection of underlying data, for all years presented. The sites housing our data servers are owned and operated by a third-party data center provider. The information technology equipment used to house Synchrony data is owned by Synchrony. As such, the emissions attributable to the electricity consumed by our data servers housed in third-party data centers are disclosed under Scope 2 emissions. The emissions attributable to cooling the third-party data centers are disclosed under Scope 3 emissions.*

2. *'Greenhouse Gas Emissions–Total' is the sum of Scope 1, Scope 2 and Scope 3 emissions. U.S.-based Scope 1 and Scope 2 emissions are calculated using current emissions factors from utilities, U.S. Residual Mix, U.S. EPA MRR and U.S. EPA eGrid. Scope 1 and Scope 2 emissions for our locations in India and the Philippines are calculated using current emissions factors from the International Energy Agency.*

3. *Greenhouse Gas–Scope 3 emissions from cooling the third-party data centers are calculated using the same emission factors as are used to calculate the electric power used by our data servers (see footnote 2). Greenhouse Gas–Scope 3 emissions associated with our leased car fleet and business air travel are calculated using vendor supplied emission data. All Scope 3 figures disclosed are based on available data and methodologies and may not represent 100% coverage of these categories.*

4. *Total energy is based on facilities where metered and/or measured data is available and represents electricity usage for over 91% of total square footage in each year presented and gas service for 100% of total square footage in each year presented. Where metered and/or measured data is not available, estimates are used based on actual data or per square foot energy usage intensities.*

5. *Total water usage is based only on facilities where metered and/or measured data is available and represents water usage for over 86% of total square footage in each year presented.*

6. *OSHA Recordable Rate is based on U.S. data only.*

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