

Sustainability Deposits

Fund a sustainable future

Support your Environmental, Social, and Governance (ESG) goals with Bank of America's Sustainability Deposit solution.

What is it?

A deposit account allocated to support sustainable financing.

Why it matters

- Mobilize your short-term cash to finance sustainable lending in the ESG space
- Invest in your commitment to corporate responsibility
- Help fund a variety of environmental transition and inclusive development projects

How it works

- Balances in Sustainability Accounts will be allocated to Bank of America's sustainable lending portfolio
- Available in USD, CAD, GBP, EUR, HKD & SGD across Bank of America N.A. U.S., Canada, UK, Hong Kong, and Singapore branches

Key Benefits

- ESG: can contribute to your firm's sustainability goals
- Liquidity: full access to funds when needed
- Assurance: benefit from Bank of America's strong balance sheet
- All account activity can be viewed on our web-based treasury management portal, CashPro® Online

What is ESG?

ESG refers to the sustainability and ethical impact of a business

- **Environmental** – how firms perform as stewards of the natural environment
- **Social** – a firm's relationship with employees, clients, suppliers, and communities
- **Governance** – an organization's leadership, audit, and internal controls

Reporting

- Sustainability Deposits are allocated to Bank of America's sustainable lending portfolio
- Quarterly Sustainability Deposit Impact Report showing an overview of projects funded by Sustainability Deposits.

For more information

For more information about Sustainability Deposits, including terms and conditions that may apply, contact your Bank of America representative.

The sustainability deposit account is a commercial deposit account product offered by Bank of America N.A. ("BANA") at specified branches and is not a financial instrument, structured deposit or form of security. There is no legal, regulatory or market definition of or standardized criteria for what constitutes a 'sustainability deposit' or 'sustainable lending portfolio'. The sustainability deposit account is not linked directly to the performance of the sustainable lending portfolio. The sustainable lending portfolio comprises a portfolio of assets and projects which have been selected exclusively by BANA in line with its own proprietary determination of sustainability criteria and are not committed to any specific external ESG theme or project. The ability of BANA to verify such criteria may be limited by the integrity of the sustainability data available in respect of the underlying constituents at the relevant point in time and the status and evolution of global laws, guidelines and regulations in relation to the tracking and provision of such sustainability data. Legislative and non-governmental developments in respect of sustainability linked financial products are numerous and continue to evolve. BANA accepts no responsibility for, and makes no representation that using amounts deposited in sustainability deposit accounts to support its sustainable lending portfolio will assist you in meeting any of such current or future ESG (or equivalent) objectives. BANA will take reasonable steps to ensure that amounts deposited in sustainability deposit accounts are used to support its sustainable lending portfolio, but it reserves the right to manage the sustainability deposit accounts in accordance with its usual liquidity practices and to reallocate deposits in its sole discretion where it considers it necessary to do so as a result of adverse market conditions (including but not limited to changes to the legal and regulatory framework applicable to it) or where the sustainable lending portfolio is already sufficiently funded. The information set out in this document does not constitute a recommendation of BANA or amount to investment advice.

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