

# VERIFICATION REPORT

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## HUNTINGTON NATIONAL BANK



# 2023

Greenhouse Gas (GHG) Assertion Verification

Prepared by Energent Solutions

JUNE, 2023



## OVERVIEW

Energent Solutions has performed a verification of Huntington National Bank's (HNB) greenhouse gas (GHG) assertion, performed by Heapy Engineering, in accordance with ISO 14064-3 and GHG Protocol Scope 2 Guidance, 2015 amendment to the GHG Protocol Corporate Standard for their participation in the 2022 Carbon Disclosure Project (CDP).

HNB seeks to verify the information provided to CDP is an accurate and fair depiction of their GHG emissions by having separate 3<sup>rd</sup> parties calculate and verify the numbers.

### Responsibilities

HNB will be disclosing their carbon footprint per its 2023 CDP Investor Information Request. In order to calculate and verify the carbon footprint, HNB contracted with Heapy Engineering, a third-party Engineering Firm to calculate their GHG emissions and Energent Solutions, a third-party consulting firm, to validate the findings. Per this agreement, Energent Solutions will execute the following verification plan:

1. Review final spreadsheet calculations for accuracy
2. Create a sampling plan to confirm all information pertaining to GHG emissions was correctly copied from the energy bills to the assertions table.
3. Compare emissions data to 2021 data and baseline data (2017).
4. Communicate all findings that apply to the GHG emissions in a report.
5. Issue a verification statement.

#### *Review final spreadsheet calculations for accuracy*

Energent Solutions did a thorough review of the final spreadsheet calculations to ensure the spreadsheet was functional.

No issues were found that would compromise the integrity of the data.

#### *Create a Sampling Plan*

##### **Scopes 1&2:**

In order to prove the accuracy of the material and data provided by HNB, a plan was put in place in order to sample a statistically significant number of utility bills. The percentage of each utility type to be sampled is as follows:

- Electricity – Confirm 70% of the energy usage
- Natural Gas – Confirm 70% of the energy usage
- Chilled Water – Confirm 100% of the energy usage
- Steam – Confirm 100% of the energy usage

Usage data was pulled from ENERGY STAR Portfolio Manager by ISG to compile the GHG emissions. ISG, who manages Huntington's utility bill pay, provided a spreadsheet with usage data and bill images. Actual utility bills were then compared to the data to ensure accuracy. First, the aggregate energy use assertion was compared to the total of the actual bills, then individual site usage was compared. Usage was organized from largest to smallest in order to capture 70% of the total usage with the fewest number of verified bills. Given conversion factors were utilized when needed as data provided by ENERGY STAR Portfolio Manager has been "calendarized" and actual utility bills rarely cover that same time period.

HNB has an excellent system in place for utility bill management as they have contracted with ISG to manage their utility data, including uploading to ENERGY STAR Portfolio Manager.

ISG runs each entry through a bill exception reporting system to identify potential errors. A well-developed set of algorithms and tolerances serve to flag potential errors for review, after which a bill validation team approves or corrects the entries in question. With this level of scrutiny, it is unlikely there will be statistically significant errors in the dataset.

### **Scope 3:**

With scope 3 emissions coming from products, delivery services, travel and waste, we must rely heavily on the internal tracking of Huntington. The detailed internal tracking done by Huntington and external data provided by FedEx, SHARE, Brinks and Herman Miller office products will be verified for errors and inconsistencies. Backup data has been provided for 100% of the overall Scope 3 emissions (which accounted for 96.3% of overall emissions) for the completed reporting year of 2022. It was noted with the inclusion of Auto Book in this year's numbers, Scope 3 emissions has increased significantly.

### *Greenhouse Gas Assertions*

HNB has submitted two tables of assertions GHG emissions (shown below), with location-based conversion factors (based on geography) and with market-based conversion factors (based on utility company). These tables are divided into different "scopes": Scope 1—direct, stationary combustion utilities, Scope 2—indirect purchased utilities, and Scope 3—business travel, goods and waste. The GHG assertions tables encompass the 2022 year, beginning January 1, and ending on December 31.

2022 Greenhouse Gas Assertions

Location Based

GHG Activities		GHG Assertion		
Emissions Category	Source	Description	Units	2022 Location Based
Scope 1- Direct-Stationary Combustion	Natural Gas	Usage	Therms	3,002,435
		Usage	MWh	87,972
		Emissions	lbs CO2e	35,157,898
		Emissions	MT CO2e	15,947
		Sites	ea	988
	On-Site Renewables- Solar	Usage	MWh	1,220
		Emissions	MT CO2e	-
	Fleet Vehicles	Usage	MWh	1,743
		Emissions	lbs CO2e	1,418,459
		Emissions	MT CO2e	643
	Corporate Jet	Usage	MWh	5,113
		Emissions	lbs CO2e	2,876,362
		Emissions	MT CO2e	1,305
	Subtotal	Usage	MWh	96,048
		Emissions	lbs CO2e	39,452,720
Emissions		MT CO2e	17,895	
Scope 2- Indirect- Purchased Utilities	Electricity	Usage	kWh	106,823,509
		Usage	MWh	106,824
		Emissions	lbs CO2e	116,390,540
		Emissions	MT CO2e	52,794
		Sites	ea	1,206
	Steam	Usage	kilo-pounds	20,893
		Usage	MWh	7,311
		Emissions	lbs CO2e	3,180,774
		Emissions	MT CO2e	1,443
		Sites	ea	3
	Chilled Water	Usage	ton-hrs	171,102
		Usage	MWh	602
		Emissions	lbs CO2e	238,719
		Emissions	MT CO2e	108
		Sites	ea	1
	Subtotal	Usage	MWh	114,737
		Emissions	lbs CO2e	119,810,034
		Emissions	MT CO2e	54,345

<b>Scope 3 - Category 1 - Purchased Goods</b>	Purchased Goods & Services	# of products	ea	-
		Emissions	lbs CO2e	469,957,160
		Emissions	MT CO2e	213,169
		Accounts	ea	1
<b>Scope 3 - Category 2 - Capital Goods</b>	Office Furniture	# of products	ea	-
		Emissions	lbs CO2e	6,338,003
		Emissions	MT CO2e	2,875
		Accounts	ea	1
	Interface Carpet	# of products	sf	385,190
		Emissions	lbs CO2e	685,637
		Emissions	MT CO2e	311
		Accounts	ea	1
<b>Scope 3 - Category 3 - Fuel &amp; Energy Related Activities</b>	Fuel & Energy Related Activities	Usage	-	-
		Emissions	lbs CO2e	33,824,934
		Emissions	MT CO2e	15,343
		Accounts	ea	1
<b>Scope 3 - Category 4 - Upstream Transportation and Distribution</b>	Courier Services (Brinks & Other)	Usage	Miles	-
		Emissions	lbs CO2e	13,703,503
		Emissions	MT CO2e	6,216
		Accounts	ea	1
<b>Scope 3 - Category 4 - Upstream Transportation and Distribution</b>	Courier Services (FedEx)	Usage	Ton-Miles	359,363
		Emissions	lbs CO2e	1,067,852
		Emissions	MT CO2e	484
		Accounts	ea	1
<b>Scope 3 - Category 5 - Waste Generated in Operations</b>	Landfill Waste	Usage	Tons	3,081
		Emissions	lbs CO2e	3,531,919
		Emissions	MT CO2e	1,602
<b>Scope 3 - Category 6 - Business Travel</b>	Hotel	Usage	Nights	17,211
		Emissions	lbs CO2e	1,447,259
		Emissions	MT CO2e	656
		Accounts	ea	1
	Air Travel	Usage	Miles	13,065,122
		Emissions	lbs CO2e	15,609,260
		Emissions	MT CO2e	7,080
		Accounts	ea	1
	Rental Vehicles	Usage	# Cars	5,700
		Emissions	lbs CO2e	1,004,806
		Emissions	MT CO2e	456
		Accounts	ea	1
<b>Scope 3 - Category 7 - Employee Commuting</b>	Employee Commuting	Usage	Miles	-
		Emissions	lbs CO2e	44,974,248
		Emissions	MT CO2e	20,400
		Accounts	ea	1
<b>Scope 3 - Category 8 - Upstream Leased Assests</b>	Leased Office Spaces	Usage	sf	1,936,694
		Emissions	lbs CO2e	48,516,177
		Emissions	MT CO2e	22,007
		Accounts	ea	1
<b>Scope 3 - Category 15 - Financed Emissions</b>	Auto Book	Emissions	lbs CO2e	3,453,676,121
		Emissions	MT CO2e	1,566,563
<b>Scope 3</b>	<b>Subtotal</b>	<b>Emissions</b>	<b>lbs CO2e</b>	<b>4,060,511,944</b>
		<b>Emissions</b>	<b>MT CO2e</b>	<b>1,857,162</b>
<b>Scope 1+ Scope 2+ Scope 3</b>	<b>Total</b>	<b>Usage</b>	<b>MWh</b>	<b>210,785</b>
		<b>Emissions</b>	<b>lbs CO2e</b>	<b>4,219,774,697</b>
		<b>Emissions</b>	<b>MT CO2e</b>	<b>1,929,403</b>

Market Based

GHG Activities		GHG Assertion		
Emissions Category	Source	Description	Units	2022 Market Based
Scope 1- Direct-Stationary Combustion	Natural Gas	Usage	Therms	3,002,435
		Usage	MWh	87,972
		Emissions	lbs CO2e	35,157,898
		Emissions	MT CO2e	15,947
		Sites	ea	988
	On-Site Renewables- Solar	Usage	MWh	1,220
		Emissions	MT CO2e	-
	Real Estate Vehicles	Usage	MWh	1,743
		Emissions	lbs CO2e	1,418,459
		Emissions	MT CO2e	643
	Corporate Jet	Usage	MWh	5,113
		Emissions	lbs CO2e	2,876,362
		Emissions	MT CO2e	1,305
	Subtotal	Usage	MWh	96,048
		Emissions	lbs CO2e	39,452,720
Emissions		MT CO2e	17,895	
Scope 2- Indirect- Purchased Utilities	Electricity	Usage	kWh	106,823,509
		Usage	MWh	106,824
		Emissions	lbs CO2e	118,358,968
		Emissions	MT CO2e	53,687
		Sites	ea	1,206
	Steam	Usage	kilo-pounds	20,893
		Usage	MWh	7,311
		Emissions	lbs CO2e	3,180,774
		Emissions	MT CO2e	1,443
		Sites	ea	3
	Chilled Water	Usage	ton-hrs	171,102
		Usage	MWh	602
		Emissions	lbs CO2e	238,719
		Emissions	MT CO2e	108
		Sites	ea	1
	Subtotal	Usage	MWh	114,737
		Emissions	lbs CO2e	121,778,461
		Emissions	MT CO2e	55,238

<b>Scope 3 - Category 1 - Purchased Goods</b>	Electronics and other Purchased Goods	# of products	ea	-
		Emissions	lbs CO2e	469,957,160
		Emissions	MT CO2e	213,169
		Accounts	ea	1
<b>Scope 3 - Category 2 - Capital Goods</b>	Miller Knoll Furniture	# of products	ea	-
		Emissions	lbs CO2e	6,338,003
		Emissions	MT CO2e	2,875
		Accounts	ea	1
	Interface Carpet	# of products	sf	385,190
		Emissions	lbs CO2e	685,637
		Emissions	MT CO2e	311
		Accounts	ea	1
<b>Scope 3 - Category 3 - Fuel &amp; Energy Related Activities</b>	Fuel & Energy Related Activities	Usage	-	-
		Emissions	lbs CO2e	33,824,934
		Emissions	MT CO2e	15,343
		Accounts	ea	1
<b>Scope 3 - Category 4 - Upstream Transportation and Distribution</b>	Courier Services (Brinks)	Usage	Miles	-
		Emissions	lbs CO2e	13,703,503
		Emissions	MT CO2e	6,216
		Accounts	ea	1
<b>Scope 3 - Category 4 - Upstream Transportation and Distribution</b>	Courier Services (FedEx)	Usage	Ton-Miles	359,363
		Emissions	lbs CO2e	1,067,852
		Emissions	MT CO2e	484
		Accounts	ea	1
<b>Scope 3 - Category 5 - Waste Generated in Operations</b>	Landfill Waste	Usage	Tons	3,081
		Emissions	lbs CO2e	3,531,919
		Emissions	MT CO2e	1,602
		Accounts	ea	1
<b>Scope 3 - Category 6 - Business Travel</b>	Hotel	Usage	Nights	17,211
		Emissions	lbs CO2e	1,447,259
		Emissions	MT CO2e	656
		Accounts	ea	1
	Air Travel	Usage	Miles	13,065,122
		Emissions	lbs CO2e	15,609,260
		Emissions	MT CO2e	7,080
		Accounts	ea	1
	Rental Vehicles	Usage	# Cars	5,700
		Emissions	lbs CO2e	1,004,806
		Emissions	MT CO2e	456
		Accounts	ea	1
<b>Scope 3 - Category 7 - Employee Commuting</b>	Employee Commuting	Usage	Miles	-
		Emissions	lbs CO2e	44,974,248
		Emissions	MT CO2e	20,400
		Accounts	ea	1
<b>Scope 3 - Category 8 - Upstream Leased Assests</b>	Leased Office Spaces	Usage	sf	1,936,694
		Emissions	lbs CO2e	48,516,177
		Emissions	MT CO2e	22,007
		Accounts	ea	1
<b>Scope 3 - Category 15 - Financed Emissions</b>	Auto Book	Emissions	lbs CO2e	3,453,676,121
		Emissions	MT CO2e	1,566,563
<b>Scope 3</b>	<b>Subtotal</b>	<b>Emissions</b>	<b>lbs CO2e</b>	<b>4,060,511,944</b>
		<b>Emissions</b>	<b>MT CO2e</b>	<b>1,857,162</b>
<b>Scope 1+ Scope 2+ Scope 3</b>	<b>Total</b>	<b>Usage</b>	<b>MWh</b>	<b>210,785</b>
		<b>Emissions</b>	<b>lbs CO2e</b>	<b>4,221,743,124</b>
		<b>Emissions</b>	<b>MT CO2e</b>	<b>1,930,295</b>

## Findings

### Scopes 1&2

Energent Solutions reviewed the energy usage in the utility bills of electricity, natural gas, chilled water, and steam in the percentages described above. This review was conducted to verify the accuracy of the data entered in the assertion table from the corresponding data of energy usage reported in the provided utility bills.

Overall, this process deemed that the data received from the utility bills was largely accurate when entered in the assertion table. Energent has found that natural gas was slightly under-reported, as the actual utility data showed 0.3% more usage than claimed for natural gas. Electricity was found to be under-reported as well with 2.1% more usage than claimed. All of the data for steam and chilled water was fully verified by the utility data. The chilled water was under-reported for five separate months, including 3 months with 0 consumptions shown, leading to the data showing 42.9% more usage than claimed. The steam info was significantly over-reported for one month leading to the data showing 18.9% less usage than reported. For the most part, the differences can be contributed to the “calendarization” of the utility data. The electricity deviation can also be attributed to several low reported consumption values in the months of July and August. The chilled water discrepancy leans on four months being minimally reported and a key entry error on May’s consumption. The steam deviation can be traced to October’s value for site 530502 DT Indianapolis, where it appears the data source converted from tons to lbs twice, skewing the entire data set.

### Scope 3

Energent Solutions reviewed the 2022 emissions from employee commuting, landfill waste, office products, travel, leased spaces, financed emissions and FedEx deliveries as described above. All values matched the provided vendor documentation. Employee commuting values returned in 2022 after being excluded in recent years due to COVID. Auto Book was added this year, adding a significant amount of Scope 3 emissions. Note: The scope 3 emissions assertions have changed since the baseline in 2017.

The statistical findings will be presented in a series of tables in the following pages, like with the GHG assertions, these tables will be split into location based and market-based calculations:

*Data Verification Tables*

*Re-Calculation with Variance Included*

*Current Emissions versus Historical Data*



Data Verification Tables

The table below represents the results from Energent’s data verification. Energent was able to confirm over 70% of the natural gas and electric usage, positively verifying over 98% of the entries. HNB has demonstrated a high level of accuracy in their data for scopes 1 and 2, which accounts for 3.7% of the overall carbon footprint. This number has been greatly reduced with the addition of Auto Book to Scope 3. Huntington has provided very detailed internal tracking of products, electronics, landfill waste, travel, employee commuting and waste for scope 3, which accounts for the additional 96.3%. This data was checked for errors and omissions.

GHG Activities		GHG Assertion			Data Verification											
Emissions Category	Source	Description	Units	2022 Location Based	# of Verified Entries	% of Total Entries	# of Positively Verified Entries	% of Positively Verified Entries	Amount of Positively Verified Usage	% of Verified Usage						
Scope 1- Direct-Stationary Combustion	Natural Gas	Usage	Therms	3,002,435	3,540	30%	3,522	99.5%	2,102,000 Therms	70%						
		Usage	MWh	87,972												
		Emissions	lbs CO2e	35,157,898												
		Emissions	MT CO2e	15,947												
		Sites	ea	988												
	On-Site Renewables- Solar	Usage	MWh	1,220	3,384	27%	3,269	96.6%	74,807964 kWh	70%						
		Emissions	MT CO2e	-												
	Fleet Vehicles	Usage	MWh	1,743												
		Emissions	lbs CO2e	1,418,459												
		Emissions	MT CO2e	643												
	Corporate Jet	Usage	MWh	5,113												
		Emissions	lbs CO2e	2,876,362												
		Emissions	MT CO2e	1,305												
	<b>Subtotal</b>	<b>Usage</b>	<b>MWh</b>	<b>96,048</b>												
	<b>Emissions</b>	<b>lbs CO2e</b>	<b>39,452,720</b>													
	<b>Emissions</b>	<b>MT CO2e</b>	<b>17,895</b>													
Scope 2- Indirect- Purchased Utilities	Electricity	Usage	kWh	106,823,509							3,384	27%	3,269	96.6%	74,807964 kWh	70%
		Usage	MWh	106,824												
		Emissions	lbs CO2e	116,390,540												
		Emissions	MT CO2e	52,794												
		Sites	ea	1,206												
	Steam	Usage	kilo-pounds	20,893	24	100%	23	96%	16,944 kLBS	100%						
		Usage	MWh	7,311												
		Emissions	lbs CO2e	3,180,774												
		Emissions	MT CO2e	1,443												
	Sites	ea	3	12	100%	7	58%	171,102 Ton- Hours	100%							
	Chilled Water	Usage	ton-hrs							171,102						
		Usage	MWh							602						
		Emissions	lbs CO2e							238,719						
		Emissions	MT CO2e							108						
	Sites	ea	1													
	<b>Subtotal</b>	<b>Usage</b>	<b>MWh</b>	<b>114,737</b>												
		<b>Emissions</b>	<b>lbs CO2e</b>	<b>119,810,034</b>												
	<b>Emissions</b>	<b>MT CO2e</b>	<b>54,345</b>													

Scope 3 - Category 1 - Purchased Goods	Purchased Goods & Services	# of products	ea	-	100% Verified
		Emissions	lbs CO2e	469,957,160	
		Emissions	MT CO2e	213,169	
		Accounts	ea	1	
Scope 3 - Category 2 - Capital Goods	Office Furniture	# of products	ea	-	100% Verified
		Emissions	lbs CO2e	6,338,003	
		Emissions	MT CO2e	2,875	
	Interface Carpet	# of products	sf	385,190	100% Verified
		Emissions	lbs CO2e	685,637	
		Emissions	MT CO2e	311	
Scope 3 - Category 3 - Fuel & Energy Related Activities	Fuel & Energy Related Activities	Usage	-	-	100% Verified
		Emissions	lbs CO2e	33,824,934	
		Emissions	MT CO2e	15,343	
		Accounts	ea	1	
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (Brinks & Other)	Usage	Miles	-	100% Verified
		Emissions	lbs CO2e	13,703,503	
		Emissions	MT CO2e	6,216	
		Accounts	ea	1	
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (FedEx)	Usage	Ton-Miles	359,363	100% Verified
		Emissions	lbs CO2e	1,067,852	
		Emissions	MT CO2e	484	
		Accounts	ea	1	
Scope 3 - Category 5 - Waste Generated in Operations	Landfill Waste	Usage	Tons	3,081	100% Verified
		Emissions	lbs CO2e	3,531,919	
		Emissions	MT CO2e	1,602	
Scope 3 - Category 6 - Business Travel	Hotel	Usage	Nights	17,211	100% Verified
		Emissions	lbs CO2e	1,447,259	
		Emissions	MT CO2e	656	
		Accounts	ea	1	
	Air Travel	Usage	Miles	13,065,122	100% Verified
		Emissions	lbs CO2e	15,609,260	
Emissions		MT CO2e	7,080		
Rental Vehicles	Usage	# Cars	5,700	100% Verified	
	Emissions	lbs CO2e	1,004,806		
	Emissions	MT CO2e	456		
	Accounts	ea	1		
Scope 3 - Category 7 - Employee Commuting	Employee Commuting	Usage	Miles	-	100% Verified
		Emissions	lbs CO2e	44,974,248	
		Emissions	MT CO2e	20,400	
		Accounts	ea	1	
Scope 3 - Category 8 - Upstream Leased Assets	Leased Office Spaces	Usage	sf	1,936,694	100% Verified
		Emissions	lbs CO2e	48,516,177	
		Emissions	MT CO2e	22,007	
		Accounts	ea	1	
Scope 3 - Category 15 - Financed Emissions	Auto Book	Emissions	lbs CO2e	3,453,676,121	100% Verified
		Emissions	MT CO2e	1,566,563	
Scope 3	Subtotal	Emissions	lbs CO2e	4,060,511,944	
Scope 3		Emissions	MT CO2e	1,857,162	
Scope 1+	Total	Usage	MWh	210,785	
Scope 2+		Emissions	lbs CO2e	4,219,774,697	
Scope 3		Emissions	MT CO2e	1,929,403	

Re-Calculation with Variance

Using the variance from utility data adjusted to reflect the % of positively verified entries, the assertions were recalculated in the tables below. The overall variance between the original assertions and the recalculation was found to be an under-reporting of emissions of 0.05% location and 0.05% market based. This is consistent with the high level of accuracy throughout the verification process.

Location Based

GHG Activities		GHG Assertion			Verification	
Emissions Category	Source	Description	Units	2022 Location Based	2022 Location Based	Variance
Scope 1- Direct-Stationary Combustion	Natural Gas	Usage	Therms	3,002,435	3,012,643	0.34%
		Usage	MWh	87,972	88,271	0.34%
		Emissions	lbs CO2e	35,157,898	35,277,435	0.34%
		Emissions	MT CO2e	15,947	16,002	0.34%
		Sites	ea	988		
	On-Site Renewables- Solar	Usage	MWh	1,220		
		Emissions	MT CO2e	-		
	Fleet Vehicles	Usage	MWh	1,743		
		Emissions	lbs CO2e	1,418,459		
		Emissions	MT CO2e	643		
	Corporate Jet	Usage	MWh	5,113		
		Emissions	lbs CO2e	2,876,362		
		Emissions	MT CO2e	1,305		
	<b>Subtotal</b>	<b>Usage</b>	<b>MWh</b>	<b>96,048</b>	<b>96,347</b>	<b>0.31%</b>
		<b>Emissions</b>	<b>lbs CO2e</b>	<b>39,452,720</b>	<b>39,575,580</b>	<b>0.31%</b>
<b>Emissions</b>		<b>MT CO2e</b>	<b>17,895</b>	<b>17,951</b>	<b>0.31%</b>	
Scope 2- Indirect- Purchased Utilities	Electricity	Usage	kWh	106,823,509	109,024,073	2.06%
		Usage	MWh	106,824	109,024	2.06%
		Emissions	lbs CO2e	116,390,540	118,788,186	2.06%
		Emissions	MT CO2e	52,794	53,881	2.06%
		Sites	ea	1,206		
	Steam	Usage	kilo-pounds	20,893	16,944	-18.90%
		Usage	MWh	7,311	5,930	-18.90%
		Emissions	lbs CO2e	3,180,774	2,579,608	-18.90%
		Emissions	MT CO2e	1,443	1,170	-18.90%
		Sites	ea	3		
	Chilled Water	Usage	ton-hrs	171,102	244,556	42.93%
		Usage	MWh	602	860	42.93%
		Emissions	lbs CO2e	238,719	341,201	42.93%
		Emissions	MT CO2e	108	155	42.93%
		Sites	ea	1		
<b>Subtotal</b>	<b>Usage</b>	<b>MWh</b>	<b>114,737</b>	<b>115,814</b>	<b>0.94%</b>	
	<b>Emissions</b>	<b>lbs CO2e</b>	<b>119,810,034</b>	<b>121,708,995</b>	<b>1.58%</b>	
	<b>Emissions</b>	<b>MT CO2e</b>	<b>54,345</b>	<b>55,206</b>	<b>1.58%</b>	

<b>Scope 3 - Category 1 - Purchased Goods</b>	Purchased Goods & Services	# of products	ea	-		
		Emissions	lbs CO2e	469,957,160	469,957,160	0.00%
		Emissions	MT CO2e	213,169	213,169	0.00%
		Accounts	ea	1		
<b>Scope 3 - Category 2 - Capital Goods</b>	Office Furniture	# of products	ea	-		
		Emissions	lbs CO2e	6,338,003	6,338,003	0.00%
		Emissions	MT CO2e	2,875	2,875	0.00%
		Accounts	ea	1		
	Interface Carpet	# of products	sf	385,190		
		Emissions	lbs CO2e	685,637	685,637	0.00%
		Emissions	MT CO2e	311	311	0.00%
		Accounts	ea	1		
<b>Scope 3 - Category 3 - Fuel &amp; Energy Related Activities</b>	Fuel & Energy Related Activities	Usage	-	-		
		Emissions	lbs CO2e	33,824,934	33,824,934	0.00%
		Emissions	MT CO2e	15,343	15,343	0.00%
		Accounts	ea	1		
<b>Scope 3 - Category 4 - Upstream Transportation and Distribution</b>	Courier Services (Brinks & Other)	Usage	Miles	-		
		Emissions	lbs CO2e	13,703,503	13,703,503	0.00%
		Emissions	MT CO2e	6,216	6,216	0.00%
		Accounts	ea	1		
<b>Scope 3 - Category 4 - Upstream Transportation and Distribution</b>	Courier Services (FedEx)	Usage	Ton-Miles	359,363		
		Emissions	lbs CO2e	1,067,852	1,067,852	0.00%
		Emissions	MT CO2e	484	484	0.00%
		Accounts	ea	1		
<b>Scope 3 - Category 5 - Waste Generated in Operations</b>	Landfill Waste	Usage	Tons	3,081		
		Emissions	lbs CO2e	3,531,919	3,531,919	0.00%
		Emissions	MT CO2e	1,602	1,602	0.00%
		Accounts	ea	1		
<b>Scope 3 - Category 6 - Business Travel</b>	Hotel	Usage	Nights	17,211		
		Emissions	lbs CO2e	1,447,259	1,447,259	0.00%
		Emissions	MT CO2e	656	656	0.00%
		Accounts	ea	1		
	Air Travel	Usage	Miles	13,065,122		
		Emissions	lbs CO2e	15,609,260	15,609,260	0.00%
		Emissions	MT CO2e	7,080	7,080	0.00%
		Accounts	ea	1		
	Rental Vehicles	Usage	# Cars	5,700		
		Emissions	lbs CO2e	1,004,806	1,004,806	0.00%
		Emissions	MT CO2e	456	456	0.00%
		Accounts	ea	1		
<b>Scope 3 - Category 7 - Employee Commuting</b>	Employee Commuting	Usage	Miles	-		
		Emissions	lbs CO2e	44,974,248	44,974,248	0.00%
		Emissions	MT CO2e	20,400	20,400	0.00%
		Accounts	ea	1		
<b>Scope 3 - Category 8 - Upstream Leased Assests</b>	Leased Office Spaces	Usage	sf	1,936,694		
		Emissions	lbs CO2e	48,516,177	48,516,177	0.00%
		Emissions	MT CO2e	22,007	22,007	0.00%
		Accounts	ea	1		
<b>Scope 3 - Category 15 - Financed Emissions</b>	Auto Book	Emissions	lbs CO2e	3,453,676,121	3,453,676,121	0.00%
		Emissions	MT CO2e	1,566,563	1,566,563	0.00%
<b>Scope 3</b>	<b>Subtotal</b>	<b>Emissions</b>	<b>lbs CO2e</b>	<b>4,060,511,944</b>	<b>4,094,336,877</b>	<b>0.83%</b>
		<b>Emissions</b>	<b>MT CO2e</b>	<b>1,857,162</b>	<b>1,857,162</b>	<b>0.00%</b>
<b>Scope 1+</b>	<b>Total</b>	<b>Usage</b>	<b>MWh</b>	<b>210,785</b>	<b>212,161</b>	<b>0.65%</b>
<b>Scope 2+</b>		<b>Emissions</b>	<b>lbs CO2e</b>	<b>4,219,774,697</b>	<b>4,255,621,452</b>	<b>0.84%</b>
<b>Scope 3</b>		<b>Emissions</b>	<b>MT CO2e</b>	<b>1,929,403</b>	<b>1,930,320</b>	<b>0.05%</b>

Market Based

GHG Activities		GHG Assertion			Verification	
Emissions Category	Source	Description	Units	2022 Market Based	2022 Location Based	Variance
Scope 1- Direct-Stationary Combustion	Natural Gas	Usage	Therms	3,002,435	3,012,643	0.34%
		Usage	MWh	87,972	88,271	0.34%
		Emissions	lbs CO2e	35,157,898	35,277,435	0.34%
		Emissions	MT CO2e	15,947	16,002	0.34%
		Sites	ea	988		
	On-Site Renewables- Solar	Usage	MWh	1,220		
		Emissions	MT CO2e	-		
	Real Estate Vehicles	Usage	MWh	1,743		
		Emissions	lbs CO2e	1,418,459		
		Emissions	MT CO2e	643		
	Corporate Jet	Usage	MWh	5,113		
		Emissions	lbs CO2e	2,876,362		
		Emissions	MT CO2e	1,305		
	Subtotal	Usage	MWh	96,048	96,347	0.31%
		Emissions	lbs CO2e	39,452,720	39,575,580	0.31%
Emissions		MT CO2e	17,895	17,951	0.31%	
Scope 2- Indirect- Purchased Utilities	Electricity	Usage	kWh	106,823,509	109,024,073	2.06%
		Usage	MWh	106,824	109,024	2.06%
		Emissions	lbs CO2e	118,358,968	120,797,163	2.06%
		Emissions	MT CO2e	53,687	54,793	2.06%
		Sites	ea	1,206		
	Steam	Usage	kilo-pounds	20,893	16,944	-18.90%
		Usage	MWh	7,311	5,930	-18.90%
		Emissions	lbs CO2e	3,180,774	2,579,608	-18.90%
		Emissions	MT CO2e	1,443	1,170	-18.90%
	Chilled Water	Sites	ea	3		
		Usage	ton-hrs	171,102	244,556	42.93%
		Usage	MWh	602	860	42.93%
		Emissions	lbs CO2e	238,719	341,201	42.93%
		Emissions	MT CO2e	108	155	42.93%
	Subtotal	Sites	ea	1		
		Usage	MWh	114,737	115,814	0.94%
		Emissions	lbs CO2e	121,778,461	123,717,972	1.59%
		Emissions	MT CO2e	55,238	56,118	1.59%

<b>Scope 3 - Category 1 - Purchased Goods</b>	Electronics and other Purchased Goods	# of products	ea	-		
		Emissions	lbs CO2e	469,957,160	469,957,160	0.00%
		Emissions	MT CO2e	213,169	213,169	0.00%
<b>Scope 3 - Category 2 - Capital Goods</b>	Miller Knoll Furniture	Accounts	ea	1		
		# of products	ea	-		
		Emissions	lbs CO2e	6,338,003	6,338,003	0.00%
	Interface Carpet	Emissions	MT CO2e	2,875	2,875	0.00%
		Accounts	ea	1		
		# of products	sf	385,190		
		Emissions	lbs CO2e	685,637	685,637	0.00%
<b>Scope 3 - Category 3 - Fuel &amp; Energy Related Activities</b>	Fuel & Energy Related Activities	Emissions	MT CO2e	311	311	0.00%
		Accounts	ea	1		
		Usage	-	-		
		Emissions	lbs CO2e	33,824,934	33,824,934	0.00%
<b>Scope 3 - Category 4 - Upstream Transportation and Distribution</b>	Courier Services (Brinks)	Emissions	MT CO2e	15,343	15,343	0.00%
		Accounts	ea	1		
		Usage	Miles	-		
		Emissions	lbs CO2e	13,703,503	13,703,503	0.00%
<b>Scope 3 - Category 4 - Upstream Transportation and Distribution</b>	Courier Services (FedEx)	Emissions	MT CO2e	6,216	6,216	0.00%
		Accounts	ea	1		
		Usage	Ton-Miles	359,363		
		Emissions	lbs CO2e	1,067,852	1,067,852	0.00%
<b>Scope 3 - Category 5 - Waste Generated in Operations</b>	Landfill Waste	Emissions	MT CO2e	484	484	0.00%
		Accounts	ea	1		
		Usage	Tons	3,081		
		Emissions	lbs CO2e	3,531,919	3,531,919	0.00%
<b>Scope 3 - Category 6 - Business Travel</b>	Hotel	Emissions	MT CO2e	1,602	1,602	0.00%
		Accounts	ea	1		
		Usage	Nights	17,211		
		Emissions	lbs CO2e	1,447,259	1,447,259	0.00%
	Air Travel	Emissions	MT CO2e	656	656	0.00%
		Accounts	ea	1		
		Usage	Miles	13,065,122		
	Rental Vehicles	Emissions	lbs CO2e	15,609,260	15,609,260	0.00%
		Emissions	MT CO2e	7,080	7,080	0.00%
Accounts		ea	1			
Usage		# Cars	5,700			
<b>Scope 3 - Category 7 - Employee Commuting</b>	Employee Commuting	Emissions	lbs CO2e	1,004,806	1,004,806	0.00%
		Emissions	MT CO2e	456	456	0.00%
		Accounts	ea	1		
		Usage	Miles	-		
<b>Scope 3 - Category 8 - Upstream Leased Assets</b>	Leased Office Spaces	Emissions	lbs CO2e	44,974,248	44,974,248	0.00%
		Emissions	MT CO2e	20,400	20,400	0.00%
		Accounts	ea	1		
		Usage	sf	1,936,694		
<b>Scope 3 - Category 15 - Financed Emissions</b>	Auto Book	Emissions	lbs CO2e	48,516,177	48,516,177	0.00%
		Emissions	MT CO2e	22,007	22,007	0.00%
		Accounts	ea	1		
<b>Scope 3</b>	<b>Subtotal</b>	Emissions	lbs CO2e	3,453,676,121	3,453,676,121	0.00%
		Emissions	MT CO2e	1,566,563	1,566,563	0.00%
<b>Scope 1+ Scope 2+ Scope 3</b>	<b>Total</b>	Emissions	lbs CO2e	4,060,511,944	4,094,336,877	0.83%
		Emissions	MT CO2e	1,857,162	1,857,162	0.00%
		Usage	MWh	210,785	212,161	0.65%
		Emissions	lbs CO2e	4,221,743,124	4,257,630,429	0.84%
		Emissions	MT CO2e	1,930,295	1,931,231	0.05%

Current Emissions versus Historical Data

Of note, Scope 3 continues to climb with the largest contributor this year being Auto Book, which accounted for 81% of Scope 1, 2, and 3 emissions. The value was verified and tracked through the calculations correctly. Huntington may want to verify the source data was provided correctly.

Location Based

Scope 1	Description	Units	2017 Baseline	2022 Location Based	Change
	Usage	MWh	79,164	96,048	21.3%
	Emissions	lbs CO2e	31,617,545	39,452,720	24.8%
	Emissions	MT CO2e	14,341	17,895	24.8%

Scope 2	Description	Units	2017 Baseline	2022 Location Based	Change
	Usage	MWh	140,437	114,737	-18.3%
	Emissions	lbs CO2e	171,347,341	119,810,034	-30.1%
	Emissions	MT CO2e	77,722	54,345	-30.1%

Scope 3*	Description	Units	2017 Baseline	2022 Location Based	Change
	Emissions	lbs CO2e	11,794,828	4,060,511,944	34326%
	Emissions	MT CO2e	5,350	1,857,162	34613%

\* The scope 3 emissions assertions have changed since the baseline in 2017.

Scope 1	Description	Units	2017 Baseline	2018 Location Based	2019 Location Based	2020 Location Based	2021 Location Based	2022 Location Based
	Usage	MWh	79,164	76,133	76,846	65,998	67,645	96,048
	Emissions	lbs CO2e	31,617,545	30,485,398	30,171,919	26,375,881	27,177,747	39,452,720
	Emissions	MT CO2e	14,341	13,828	13,686	11,964	12,328	17,895

Scope 2	Description	Units	2017 Baseline	2018 Location Based	2019 Location Based	2020 Location Based	2021 Location Based	2022 Location Based
	Usage	MWh	140,437	133,697	116,612	101,069	105,925	114,737
	Emissions	lbs CO2e	171,347,341	161,317,341	133,880,365	106,345,056	105,464,506	119,810,034
	Emissions	MT CO2e	77,722	73,172	60,727	48,237	47,838	54,345

Scope 1 + 2	Description	Units	2017 Baseline	2018 Location Based	2019 Location Based	2020 Location Based	2021 Location Based	2022 Location Based
	Usage	MWh	219,601	209,830	193,458	167,067	173,570	210,785
	Emissions	lbs CO2e	202,964,886	191,802,739	164,052,284	132,720,937	132,642,253	159,262,753
	Emissions	MT CO2e	92,064	87,000	74,413	60,201	60,166	72,240

Scope 3*	Description	Units	2017 Baseline	2018 Location Based	2019 Location Based	2020 Location Based	2021 Location Based	2022 Location Based
	Emissions	lbs CO2e	11,794,828	23,068,590	23,741,421	183,141,317	248,545,022	4,060,511,944
	Emissions	MT CO2e	5,350	10,464	10,769	83,072	112,738	1,857,162

\* The scope 3 emissions assertions have changed since the baseline in 2017.



Market Based

Scope 1	Description	Units	2017 Baseline	2022 Market Based	Change
	Usage	MWh	79,164	96,048	21.3%
	Emissions	lbs CO2e	31,617,545	39,452,720	24.8%
	Emissions	MT CO2e	14,341	17,895	24.8%

Scope 2	Description	Units	2017 Baseline	2022 Market Based	Change
	Usage	MWh	140,437	114,737	-18.3%
	Emissions	lbs CO2e	206,081,713	121,778,461	-40.9%
	Emissions	MT CO2e	93,477	55,238	-40.9%

Scope 3*	Description	Units	2017 Baseline	2022 Market Based	Change
	Emissions	lbs CO2e	11,794,828	4,060,511,944	34326%
	Emissions	MT CO2e	5,350	1,857,162	34613%

\* The scope 3 emissions assertions have changed since the baseline in 2017.

Scope 1	Description	Units	2017 Baseline	2018 Market Based	2019 Market Based	2020 Market Based	2021 Market Based	2022 Market Based
	Usage	MWh	79,164	76,133	76,846	65,998	67,645	96,048
	Emissions	lbs CO2e	31,617,545	30,485,398	30,171,919	26,375,881	27,177,747	39,452,720
	Emissions	MT CO2e	14,341	13,828	13,686	11,964	12,328	17,895

Scope 2	Description	Units	2017 Baseline	2018 Market Based	2019 Market Based	2020 Market Based	2021 Market Based	2022 Market Based
	Usage	MWh	140,437	133,697	116,612	101,069	105,925	114,737
	Emissions	lbs CO2e	206,081,713	200,199,183	151,610,248	130,617,902	119,509,135	121,778,461
	Emissions	MT CO2e	93,477	90,809	68,769	59,247	54,208	55,238

Scope 1 + 2	Description	Units	2017 Baseline	2018 Market Based	2019 Market Based	2020 Market Based	2021 Market Based	2022 Market Based
	Usage	MWh	219,601	209,830	193,458	167,067	173,570	210,785
	Emissions	lbs CO2e	237,699,258	230,684,581	181,782,167	156,993,782	146,686,882	161,231,181
	Emissions	MT CO2e	107,819	104,637	82,455	71,211	66,536	73,133

Scope 3*	Description	Units	2017 Baseline	2018 Market Based	2019 Market Based	2020 Market Based	2021 Market Based	2022 Market Based
	Emissions	lbs CO2e		11,794,828	23,068,590	23,741,421	183,141,317	248,545,022
Emissions	MT CO2e		5,350	10,464	10,769	83,072	112,738	1,857,162

\* The scope 3 emissions assertions have changed since the baseline in 2017.

## CONCLUSION

Huntington National Bank has developed an excellent system for obtaining and tracking all utility and greenhouse gas data. Based on the above review of the 2022 GHG assertion:

1. Is materially correct and is a fair representation of the GHG data and information,
2. Complies with the International Standard ISO 14064-3: Greenhouse gases—Part 3: Specification with guidance for the validation and verification of greenhouse gas assertions.
3. Complies with the *GHG Protocol Scope 2 Guidance, 2015* amendment to the *GHG Protocol Corporate Standard*.

Other activities not covered in this emissions report but may be worth further investigation are the following:

- **Emissions associated with backup generators.** It is unlikely backup generators would make a difference in the total emissions as they are used during power loss but it could alter the scope the emissions fall under.
- **Tracking diverted waste in the carbon footprint.** In the carbon footprint, all waste is currently reported as mixed and tracking diverted waste could help to reduce HNB's footprint.

## SIGNATURE OF VERIFIER

Energent is a third-party consulting firm independent of HNB's management and reporting of GHG emissions. The verifier is a Professional Engineer registered in the state of Ohio and a Certified Energy Manager licensed through the Association of Energy Engineers



Prepared by: \_\_\_\_\_

Date: 6/27/23 \_\_\_\_\_

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