

VERIFICATION REPORT

HUNTINGTON NATIONAL BANK



2024

Greenhouse Gas (GHG) Assertion Verification

Prepared by Energent Solutions

JUNE, 2024



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 2023 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 3rd parties calculate and verify the numbers.

Responsibilities

HNB will be disclosing their carbon footprint per its 2024 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 2022 data, which is the new baseline.
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 purchased goods, capital goods, fuel & energy related activities, courier services Brinks and FedEx, landfill waste, business travel, employee commuting, leased office spaces, and auto book we must rely heavily on the internal tracking of Huntington. The detailed internal tracking done by Huntington and external data provided by FedEx will be verified for errors and inconsistencies. Backup data has been provided for 100% of the overall Scope 3 emissions (which accounted for 96.4% of overall emissions) for the completed reporting year of 2023. It was noted with the inclusion of Auto Book, 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 2023 year, beginning January 1, and ending on December 31.

2023 Greenhouse Gas Assertions

Location Based

GHG Activities		GHG Assertion			
Emissions Category	Source	Description	Units	2023 Location Based	
Scope 1- Direct-Stationary Combustion	Natural Gas	Usage	Therms	2,613,293	
		Usage	MWh	76,570	
		Emissions	lbs CO2e	30,600,947	
		Emissions	MT CO2e	13,880	
		Sites	ea	920	
	On-Site Renewables- Solar	Usage	MWh	977	
		Emissions	MT CO2e	-	
	Fleet Vehicles	Usage	MWh	1,784	
		Emissions	lbs CO2e	2,346,194	
		Emissions	MT CO2e	1,064	
	Corporate Jet	Usage	MWh	5,283	
		Emissions	lbs CO2e	2,968,817	
		Emissions	MT CO2e	1,347	
	Generator	Usage	MWh	142	
		Emissions	lbs CO2e	87,985	
		Emissions	MT CO2e	40	
	Subtotal	Usage	MWh	84,755	
		Emissions	lbs CO2e	36,003,944	
		Emissions	MT CO2e	16,331	
Scope 2- Indirect- Purchased Utilities	Electricity	Usage	kWh	102,696,034	
		Usage	MWh	102,696	
		Emissions	lbs CO2e	108,897,560	
		Emissions	MT CO2e	49,395	
		Sites	ea	1,133	
	Steam	Usage	kilo-pounds	18,271	
		Usage	MWh	6,394	
		Emissions	lbs CO2e	2,781,564	
		Emissions	MT CO2e	1,262	
	Chilled Water	Sites	ea	2	
		Usage	ton-hrs	215,629	
		Usage	MWh	758	
		Emissions	lbs CO2e	300,843	
		Emissions	MT CO2e	136	
	Subtotal	Sites	ea	1	
		Usage	MWh	109,848	
		Emissions	lbs CO2e	111,979,967	
			Emissions	MT CO2e	50,793

Scope 3 - Category 1 - Purchased Goods	Purchased Goods & Services	# of products	ea	-
		Emissions	lbs CO2e	443,283,476
		Emissions	MT CO2e	201,070
		Accounts	ea	1
Scope 3 - Category 2 - Capital Goods	Capital Goods	# of products	ea	-
		Emissions	lbs CO2e	16,598,584
		Emissions	MT CO2e	7,529
		Accounts	ea	1
Scope 3 - Category 3 - Fuel & Energy Related Activities	Fuel & Energy Related Activities	Usage	-	-
		Emissions	lbs CO2e	18,392,268
		Emissions	MT CO2e	8,343
		Accounts	ea	1
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (Other)	Usage	Miles	-
		Emissions	lbs CO2e	1,540,300
		Emissions	MT CO2e	699
		Accounts	ea	1
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (FedEx)	Usage	Ton-Miles	274,845
		Emissions	lbs CO2e	697,740
		Emissions	MT CO2e	316
		Accounts	ea	1
Scope 3 - Category 5 - Waste Generated in Operations	Landfill Waste	Usage	Tons	4,075
		Emissions	lbs CO2e	5,556,754
		Emissions	MT CO2e	2,521
Scope 3 - Category 6 - Business Travel	Business Travel	Usage	Nights	-
		Emissions	lbs CO2e	18,899,921
		Emissions	MT CO2e	8,573
		Accounts	ea	1
Scope 3 - Category 7 - Employee Commuting	Employee Commuting	Usage	Miles	-
		Emissions	lbs CO2e	207,670,885
		Emissions	MT CO2e	94,198
		Accounts	ea	1
Scope 3 - Category 8 - Upstream Leased Assests	Leased Office Spaces	Usage	sf	3,280,754
		Emissions	lbs CO2e	64,613,439
		Emissions	MT CO2e	29,308
		Accounts	ea	1
Scope 3 - Category 15 - Financed Emissions	Auto Book	Emissions	lbs CO2e	3,188,698,434
		Emissions	MT CO2e	1,446,371
Scope 3	Subtotal	Emissions	lbs CO2e	3,965,951,801
		Emissions	MT CO2e	1,798,928
Scope 1+	Total	Usage	MWh	194,603
Scope 2+		Emissions	lbs CO2e	4,113,935,711
Scope 3		Emissions	MT CO2e	1,866,052

Market Based

GHG Activities		GHG Assertion		
Emissions Category	Source	Description	Units	2023 Market Based
Scope 1- Direct-Stationary Combustion	Natural Gas	Usage	Therms	2,613,293
		Usage	MWh	76,570
		Emissions	lbs CO2e	30,600,947
		Emissions	MT CO2e	13,880
		Sites	ea	920
	On-Site Renewables- Solar	Usage	MWh	977
		Emissions	MT CO2e	-
	Fleet Vehicles	Usage	MWh	1,784
		Emissions	lbs CO2e	2,346,194
		Emissions	MT CO2e	1,064
	Corporate Jet	Usage	MWh	5,283
		Emissions	lbs CO2e	2,968,817
		Emissions	MT CO2e	1,347
	Generator	Usage	MWh	142
		Emissions	lbs CO2e	87,985
		Emissions	MT CO2e	40
	Subtotal	Usage	MWh	84,755
		Emissions	lbs CO2e	36,003,944
Emissions		MT CO2e	16,331	
Scope 2- Indirect- Purchased Utilities	Electricity	Usage	kWh	102,696,034
		Usage	MWh	102,696
		Emissions	lbs CO2e	116,015,964
		Emissions	MT CO2e	52,624
		Sites	ea	1,133
	Steam	Usage	kilo-pounds	18,271
		Usage	MWh	6,394
		Emissions	lbs CO2e	2,781,564
		Emissions	MT CO2e	1,262
		Sites	ea	2
	Chilled Water	Usage	ton-hrs	215,629
		Usage	MWh	758
		Emissions	lbs CO2e	300,843
		Emissions	MT CO2e	136
		Sites	ea	1
	Subtotal	Usage	MWh	109,848
		Emissions	lbs CO2e	119,098,371
		Emissions	MT CO2e	54,022

Scope 3 - Category 1 - Purchased Goods	Purchased Goods & Services	# of products	ea	-
		Emissions	lbs CO2e	443,283,476
		Emissions	MT CO2e	201,070
		Accounts	ea	1
Scope 3 - Category 2 - Capital Goods	Capital Goods	# of products	ea	-
		Emissions	lbs CO2e	16,598,584
		Emissions	MT CO2e	7,529
		Accounts	ea	1
Scope 3 - Category 3 - Fuel & Energy Related Activities	Fuel & Energy Related Activities	Usage	-	-
		Emissions	lbs CO2e	18,392,268
		Emissions	MT CO2e	8,343
		Accounts	ea	1
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (Other)	Usage	Miles	-
		Emissions	lbs CO2e	1,540,300
		Emissions	MT CO2e	699
		Accounts	ea	1
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (FedEx)	Usage	Ton-Miles	274,845
		Emissions	lbs CO2e	697,740
		Emissions	MT CO2e	316
		Accounts	ea	1
Scope 3 - Category 5 - Waste Generated in Operations	Landfill Waste	Usage	Tons	4,075
		Emissions	lbs CO2e	5,556,754
		Emissions	MT CO2e	2,521
Scope 3 - Category 6 - Business Travel	Business Travel	Usage	Nights	-
		Emissions	lbs CO2e	18,899,921
		Emissions	MT CO2e	8,573
		Accounts	ea	1
Scope 3 - Category 7 - Employee Commuting	Employee Commuting	Usage	Miles	-
		Emissions	lbs CO2e	207,670,885
		Emissions	MT CO2e	94,198
		Accounts	ea	1
Scope 3 - Category 8 - Upstream Leased Assests	Leased Office Spaces	Usage	sf	3,280,754
		Emissions	lbs CO2e	64,613,439
		Emissions	MT CO2e	29,308
		Accounts	ea	1
Scope 3 - Category 15 - Financed Emissions	Auto Book	Emissions	lbs CO2e	3,188,698,434
		Emissions	MT CO2e	1,446,371
Scope 3	Subtotal	Emissions	lbs CO2e	3,965,951,801
		Emissions	MT CO2e	1,798,928
Scope 1+ Scope 2+ Scope 3	Total	Usage	MWh	194,603
		Emissions	lbs CO2e	4,121,054,115
		Emissions	MT CO2e	1,869,281

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 under-reported, as the actual utility data showed 4.4% more usage than claimed for natural gas. The cause of the under-reporting was due to calendarization errors for various months at some locations. Electricity was found to be slightly over-reported with 0.4% less usage than claimed. All of the data for steam and chilled water was fully verified by the utility data. The chilled water was reported accurately with only a 0.1% deviation from the verification amount. The steam info was under-reported with 3.7% less usage than claimed. For the most part, the differences can be contributed to the “calendarization” of the utility data.

Energent reviewed data collected for On-Site Renewable Solar, Fleet Vehicles, Corporate Jet, and Generator. Generator was new in 2023. Values were verified with the supporting documents for these Scope 1 items.

Scope 3

Energent Solutions reviewed the 2023 emissions from purchased goods, capital goods, fuel & energy related activities, courier services, landfill waste, business travel, employee commuting, leased office spaces, and auto book as described above. All values matched the provided vendor documentation. Please note, Heapy clarified Courier services as Brinks in market table and as Other in location tables.

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 97% of the entries. Energent was able to confirm 100% of steam and chilled water usage. There may have been a conversion error with Heapy on steam for the DT Indianapolis location. The variance was -11% and calendarized bills could not match month to month but overall steam was within a reasonable -3.7% variance. HNB has demonstrated a high level of accuracy in their data for scopes 1 and 2, which accounts for 3.6% 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 96.4%. This data was checked for errors and omissions.

GHG Activities		GHG Assertion			Data Verification											
Emissions Category	Source	Description	Units	2023 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	2,613,293	2,988	27%	2,918	97.7%	1,831,593 Therms	70%						
		Usage	MWh	76,570												
		Emissions	lbs CO2e	30,600,947												
		Emissions	MT CO2e	13,880												
		Sites	ea	920												
	On-Site Renewables- Solar	Usage	MWh	977												
		Emissions	MT CO2e	-												
	Fleet Vehicles	Usage	MWh	1,784												
		Emissions	lbs CO2e	2,346,194												
		Emissions	MT CO2e	1,064												
	Corporate Jet	Usage	MWh	5,283												
		Emissions	lbs CO2e	2,968,817												
	Generator	Emissions	MT CO2e	1,347												
		Usage	MWh	142												
		Emissions	lbs CO2e	87,985												
Subtotal	Emissions	MT CO2e	40													
	Usage	MWh	84,755													
	Emissions	lbs CO2e	36,003,944													
Scope 2- Indirect- Purchased Utilities	Electricity	Emissions	MT CO2e	16,331							3,228	24%	3,144	97.4%	72,090,146 kWh	70%
		Usage	kWh	102,696,034												
		Usage	MWh	102,696												
		Emissions	lbs CO2e	108,897,560												
		Emissions	MT CO2e	49,395												
	Steam	Sites	ea	1,133	24	100%	11	46%	18,271 kLBS	100%						
		Usage	kilo-pounds	18,271												
		Usage	MWh	6,394												
		Emissions	lbs CO2e	2,781,564												
		Emissions	MT CO2e	1,262												
	Chilled Water	Sites	ea	2	12	100%	12	100%	215,629 Ton Hours	100%						
		Usage	ton-hrs	215,629												
		Usage	MWh	758												
		Emissions	lbs CO2e	300,843												
		Emissions	MT CO2e	136												
Subtotal	Sites	ea	1													
	Usage	MWh	109,848													
	Emissions	lbs CO2e	111,979,967													
		Emissions	MT CO2e	50,793												

Scope 3 - Category 1 - Purchased Goods	Purchased Goods & Services	# of products	ea	-	100% Verified
		Emissions	lbs CO2e	443,283,476	
		Emissions	MT CO2e	201,070	
		Accounts	ea	1	
Scope 3 - Category 2 - Capital Goods	Capital Goods	# of products	ea	-	100% Verified
		Emissions	lbs CO2e	16,598,584	
		Emissions	MT CO2e	7,529	
		Accounts	ea	1	
Scope 3 - Category 3 - Fuel & Energy Related Activities	Fuel & Energy Related Activities	Usage	-	-	100% Verified
		Emissions	lbs CO2e	18,392,268	
		Emissions	MT CO2e	8,343	
		Accounts	ea	1	
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (Other)	Usage	Miles	-	100% Verified
		Emissions	lbs CO2e	1,540,300	
		Emissions	MT CO2e	699	
		Accounts	ea	1	
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (FedEx)	Usage	Ton-Miles	274,845	100% Verified
		Emissions	lbs CO2e	697,740	
		Emissions	MT CO2e	316	
		Accounts	ea	1	
Scope 3 - Category 5 - Waste Generated in Operations	Landfill Waste	Usage	Tons	4,075	100% Verified
		Emissions	lbs CO2e	5,556,754	
		Emissions	MT CO2e	2,521	
		Accounts	ea	1	
Scope 3 - Category 6 - Business Travel	Business Travel	Usage	Nights	-	100% Verified
		Emissions	lbs CO2e	18,899,921	
		Emissions	MT CO2e	8,573	
		Accounts	ea	1	
Scope 3 - Category 7 - Employee Commuting	Employee Commuting	Usage	Miles	-	100% Verified
		Emissions	lbs CO2e	207,670,885	
		Emissions	MT CO2e	94,198	
		Accounts	ea	1	
Scope 3 - Category 8 - Upstream Leased Assets	Leased Office Spaces	Usage	sf	3,280,754	100% Verified
		Emissions	lbs CO2e	64,613,439	
		Emissions	MT CO2e	29,308	
		Accounts	ea	1	
Scope 3 - Category 15 - Financed Emissions	Auto Book	Emissions	lbs CO2e	3,188,698,434	100% Verified
		Emissions	MT CO2e	1,446,371	
Scope 3	Subtotal	Emissions	lbs CO2e	3,965,951,801	
		Emissions	MT CO2e	1,798,928	
Scope 1+	Total	Usage	MWh	194,603	
Scope 2+		Emissions	lbs CO2e	4,113,935,711	
Scope 3		Emissions	MT CO2e	1,866,052	

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 over-reporting of emissions of 0.01% location and 0.01% 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	2023 Location Based	2023 Location Based	Variance	
Scope 1- Direct-Stationary Combustion	Natural Gas	Usage	Therms	2,613,293	2,728,277	4.40%	
		Usage	MWh	76,570	79,939	4.40%	
		Emissions	lbs CO2e	30,600,947	31,947,388	4.40%	
		Emissions	MT CO2e	13,880	14,491	4.40%	
	On-Site Renewables- Solar	Sites	ea	920			
		Usage	MWh	977	977	0.00%	
	Fleet Vehicles	Emissions	MT CO2e	-			
		Usage	MWh	1,784	1,784	0.00%	
		Emissions	lbs CO2e	2,346,194	2,346,194	0.00%	
	Corporate Jet	Emissions	MT CO2e	1,064	1,064	0.00%	
		Usage	MWh	5,283	5,283	0.00%	
		Emissions	lbs CO2e	2,968,817	2,968,817	0.00%	
	Generator	Emissions	MT CO2e	1,347	1,347	0.00%	
		Usage	MWh	142	142	0.00%	
		Emissions	lbs CO2e	87,985	87,985	0.00%	
	Subtotal	Emissions	MT CO2e	40	40	0.00%	
		Usage	MWh	84,755	85,366	0.72%	
		Emissions	lbs CO2e	36,003,944	36,263,377	0.72%	
	Scope 2- Indirect- Purchased Utilities	Electricity	Emissions	MT CO2e	16,331	16,449	0.72%
			Usage	kWh	102,696,034	102,254,441	-0.43%
Usage			MWh	102,696	102,254	-0.43%	
Emissions			lbs CO2e	108,897,560	108,429,301	-0.43%	
Emissions			MT CO2e	49,395	49,183	-0.43%	
Steam		Sites	ea	1,133			
		Usage	kilo-pounds	18,271	17,597	-3.69%	
		Usage	MWh	6,394	6,158	-3.69%	
		Emissions	lbs CO2e	2,781,564	2,678,924	-3.69%	
		Emissions	MT CO2e	1,262	1,215	-3.69%	
Chilled Water		Sites	ea	2			
		Usage	ton-hrs	215,629	215,952	0.15%	
		Usage	MWh	758	759	0.15%	
		Emissions	lbs CO2e	300,843	301,294	0.15%	
		Emissions	MT CO2e	136	137	0.15%	
Subtotal		Sites	ea	1			
		Usage	MWh	109,848	109,172	-0.62%	
		Emissions	lbs CO2e	111,979,967	111,290,453	-0.62%	
			Emissions	MT CO2e	50,793	50,481	-0.62%

Scope 3 - Category 1 - Purchased Goods	Purchased Goods & Services	# of products	ea	-		
		Emissions	lbs CO2e	443,283,476	443,283,476	0.00%
		Emissions	MT CO2e	201,070	201,070	0.00%
		Accounts	ea	1		
Scope 3 - Category 2 - Capital Goods	Capital Goods	# of products	ea	-		
		Emissions	lbs CO2e	16,598,584	16,598,584	0.00%
		Emissions	MT CO2e	7,529	7,529	0.00%
		Accounts	ea	1		
Scope 3 - Category 3 - Fuel & Energy Related Activities	Fuel & Energy Related Activities	Usage	-	-		
		Emissions	lbs CO2e	18,392,268	18,392,268	0.00%
		Emissions	MT CO2e	8,343	8,343	0.00%
		Accounts	ea	1		
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (Other)	Usage	Miles	-		
		Emissions	lbs CO2e	1,540,300	1,540,300	0.00%
		Emissions	MT CO2e	699	699	0.00%
		Accounts	ea	1		
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (FedEx)	Usage	Ton-Miles	274,845	274,845	0.00%
		Emissions	lbs CO2e	697,740	697,740	0.00%
		Emissions	MT CO2e	316	316	0.00%
		Accounts	ea	1		
Scope 3 - Category 5 - Waste Generated in Operations	Landfill Waste	Usage	Tons	4,075	4,075	0.00%
		Emissions	lbs CO2e	5,556,754	5,556,754	0.00%
		Emissions	MT CO2e	2,521	2,521	0.00%
Scope 3 - Category 6 - Business Travel	Business Travel	Usage	Nights	-		
		Emissions	lbs CO2e	18,899,921	18,899,921	0.00%
		Emissions	MT CO2e	8,573	8,573	0.00%
		Accounts	ea	1		
Scope 3 - Category 7 - Employee Commuting	Employee Commuting	Usage	Miles	-		
		Emissions	lbs CO2e	207,670,885	207,670,885	0.00%
		Emissions	MT CO2e	94,198	94,198	0.00%
		Accounts	ea	1		
Scope 3 - Category 8 - Upstream Leased Assests	Leased Office Spaces	Usage	sf	3,280,754	3,280,754	0.00%
		Emissions	lbs CO2e	64,613,439	64,613,439	0.00%
		Emissions	MT CO2e	29,308	29,308	0.00%
		Accounts	ea	1		
Scope 3 - Category 15 - Financed Emissions	Auto Book	Emissions	lbs CO2e	3,188,698,434	3,188,698,434	0.00%
		Emissions	MT CO2e	1,446,371	1,446,371	0.00%
Scope 3	Subtotal	Emissions	lbs CO2e	3,965,951,801	3,965,951,801	0.00%
		Emissions	MT CO2e	1,798,928	1,798,928	0.00%
Scope 1+	Total	Usage	MWh	194,603	194,538	-0.03%
Scope 2+		Emissions	lbs CO2e	4,113,935,711	4,113,505,631	-0.01%
Scope 3		Emissions	MT CO2e	1,866,052	1,865,857	-0.01%

Market Based

GHG Activities		GHG Assertion		
Emissions Category	Source	Description	Units	2023 Market Based
Scope 1- Direct-Stationary Combustion	Natural Gas	Usage	Therms	2,613,293
		Usage	MWh	76,570
		Emissions	lbs CO2e	30,600,947
		Emissions	MT CO2e	13,880
		Sites	ea	920
	On-Site Renewables- Solar	Usage	MWh	977
		Emissions	MT CO2e	-
	Fleet Vehicles	Usage	MWh	1,784
		Emissions	lbs CO2e	2,346,194
		Emissions	MT CO2e	1,064
	Corporate Jet	Usage	MWh	5,283
		Emissions	lbs CO2e	2,968,817
		Emissions	MT CO2e	1,347
	Generator	Usage	MWh	-
		Emissions	lbs CO2e	87,985
		Emissions	MT CO2e	40
	Subtotal	Usage	MWh	84,755
		Emissions	lbs CO2e	36,003,944
Emissions		MT CO2e	16,331	
Scope 2- Indirect- Purchased Utilities	Electricity	Usage	kWh	102,696,034
		Usage	MWh	102,696
		Emissions	lbs CO2e	116,015,964
		Emissions	MT CO2e	52,624
		Sites	ea	1,133
	Steam	Usage	kilo-pounds	18,271
		Usage	MWh	6,394
		Emissions	lbs CO2e	2,781,564
		Emissions	MT CO2e	1,262
		Sites	ea	2
	Chilled Water	Usage	ton-hrs	215,629
		Usage	MWh	758
		Emissions	lbs CO2e	300,843
		Emissions	MT CO2e	136
		Sites	ea	1
	Subtotal	Usage	MWh	109,848
		Emissions	lbs CO2e	119,098,371
		Emissions	MT CO2e	54,022

Scope 3 - Category 1 - Purchased Goods	Purchased Goods & Services	# of products	ea	-
		Emissions	lbs CO2e	443,283,476
		Emissions	MT CO2e	201,070
		Accounts	ea	1
Scope 3 - Category 2 - Capital Goods	Capital Goods	# of products	ea	-
		Emissions	lbs CO2e	16,598,584
		Emissions	MT CO2e	7,529
		Accounts	ea	1
Scope 3 - Category 3 - Fuel & Energy Related Activities	Fuel & Energy Related Activities	Usage	-	-
		Emissions	lbs CO2e	18,392,268
		Emissions	MT CO2e	8,343
		Accounts	ea	1
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (Other)	Usage	Miles	-
		Emissions	lbs CO2e	1,540,300
		Emissions	MT CO2e	699
		Accounts	ea	1
Scope 3 - Category 4 - Upstream Transportation and Distribution	Courier Services (FedEx)	Usage	Ton-Miles	274,845
		Emissions	lbs CO2e	697,740
		Emissions	MT CO2e	316
		Accounts	ea	1
Scope 3 - Category 5 - Waste Generated in Operations	Landfill Waste	Usage	Tons	4,075
		Emissions	lbs CO2e	5,556,754
		Emissions	MT CO2e	2,521
Scope 3 - Category 6 - Business Travel	Business Travel	Usage	Nights	-
		Emissions	lbs CO2e	18,899,921
		Emissions	MT CO2e	8,573
		Accounts	ea	1
Scope 3 - Category 7 - Employee Commuting	Employee Commuting	Usage	Miles	-
		Emissions	lbs CO2e	207,670,885
		Emissions	MT CO2e	94,198
		Accounts	ea	1
Scope 3 - Category 8 - Upstream Leased Assests	Leased Office Spaces	Usage	sf	3,280,754
		Emissions	lbs CO2e	64,613,439
		Emissions	MT CO2e	29,308
		Accounts	ea	1
Scope 3 - Category 15 - Financed Emissions	Auto Book	Emissions	lbs CO2e	3,188,698,434
		Emissions	MT CO2e	1,446,371
Scope 3	Subtotal	Emissions	lbs CO2e	3,965,951,801
		Emissions	MT CO2e	1,798,928
Scope 1+ Scope 2+ Scope 3	Total	Usage	MWh	194,603
		Emissions	lbs CO2e	4,121,054,115
		Emissions	MT CO2e	1,869,281

Current Emissions versus Historical Data

Location Based

Scope 1	Description	Units	2022 Baseline	2023 Location Based	Change
	Usage	MWh	96,048	84,755	-11.8%
	Emissions	lbs CO2e	39,452,720	36,003,944	-8.7%
	Emissions	MT CO2e	17,895	16,331	-8.7%

Scope 2	Description	Units	2022 Baseline	2023 Location Based	Change
	Usage	MWh	114,737	109,848	-4.3%
	Emissions	lbs CO2e	119,810,034	111,979,967	-6.5%
	Emissions	MT CO2e	54,345	50,793	-6.5%

Scope 3	Description	Units	2022 Baseline	2023 Location Based	Change
	Emissions	lbs CO2e	4,060,511,944	3,965,951,801	-2.3%
	Emissions	MT CO2e	1,857,162	1,798,928	-3.1%

Market Based

Scope 1	Description	Units	2022 Baseline	2023 Market Based	Change
	Usage	MWh	96,048	84,755	-11.8%
	Emissions	lbs CO2e	39,452,720	36,003,944	-8.7%
	Emissions	MT CO2e	17,895	16,331	-8.7%

Scope 2	Description	Units	2022 Baseline	2023 Market Based	Change
	Usage	MWh	114,737	109,848	-4.3%
	Emissions	lbs CO2e	121,778,461	119,098,371	-2.2%
	Emissions	MT CO2e	55,238	54,022	-2.2%

Scope 3	Description	Units	2022 Baseline	2023 Market Based	Change
	Emissions	lbs CO2e	4,060,511,944	3,965,951,801	-2.3%
	Emissions	MT CO2e	1,857,162	1,798,928	-3.1%

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 2023 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:

- **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.

- **Added granularity to the market based emissions factors.** In the carbon footprint, Heapy has performed a search of utilities to best capture market based emission factors. Some factors are for utilities in total and not regionally separated. HNB should continue to use the most granular market based factors as they become available.

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: 7/30/24

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