2023-2024 TCFD Index

American Express Task Force on Climate-related Financial Disclosures (TCFD) Index

The Financial Stability Board (FSB), comprised of members of the G20, established the TCFD to develop recommendations for more effective climate-related disclosures. As part of our commitment to climate action, American Express reports annually in line with the TCFD recommendations. The table below summarizes our approach to climate-related governance, strategy, risk management, and metrics and targets. It also discloses the outcomes from the climate risk scenario analyses we performed to assess physical and transition risks to our business related to climate change. In 2021, we became a formal TCFD Supporter, joining 4,000 organizations taking action to build a more resilient financial system through transparent climate-related disclosure. For more information, refer to the Climate Solutions, Governance and Operating Responsibly, and Environmental Performance Summary sections of the 2023-2024 ESG Report, 2023 Annual Report, 2024 Proxy Statement, and 2023 CDP Climate Change Response.

TCFD Recommendation	Disclosure
1. Governance	
1a. Describe the board's oversight of climate-related risks and opportunities	Risk management is primarily overseen by the American Express Board of Directors (Board) through three Board Committees: The Risk Committee, the Audit and Compliance Committee, and the Compensation and Benefits Committee. The committees meet regularly with the company's Chief Risk Officer, the Chief Compliance Officer, the Chief Audit Executive, the Head of Enterprise Risk Management and Risk Oversight, and other senior management with regard to our risk management processes, controls, talent, and capabilities. The Board monitors our "tone at the top" and risk culture, and is responsible for overseeing emerging and strategic risks. The Risk Committee of the Board provides oversight of the company's Enterprise Risk Management (ERM) framework, processes, methodologies, and other risk management policies and procedures established by management to identify, assess, measure, and manage key risks facing the company. It also approves our ERM policy, which defines and governs risk governance, risk oversight, and risk appetite. Our Chief Risk Officer heads the implementation and execution of the ERM program. ESG risks, including climate-related risks, are included in our ERM framework and climate-related risks are managed as part of our ERM process. The Chief Corporate Affairs Officer (CCAO) and Head of Corporate Sustainability update the Risk Committee and the American Express National Bank (AENB) Board on ESG-related issues, progress, and performance at least once annually. Members of our management team also regularly report to the Board and its committees to discuss short-term, intermediate-term, and long-term risks, including credit risk, market risk, funding and liquidity risk, compliance risk, operational risk (including, but not limited to, conduct risk), reputational risk, country risk, model risk, strategic and business risk, and emerging risks (e.g., climate risk). Our Independent Risk Management organization presents to the Risk Committee on climate-related issues at least once annually. In addition, the Board's Nominating, Governance, and Public Responsibility Committee (NGPRC) reviews the company's ESG strategy and Corporate Sustainability program, monitors progress on ESG goals, and provides guidance on our efforts. The CCAO, who sits on our Executive Committee, and the Head of Corporate Sustainability update the NGPRC on ESG-related issues, progress, and performance at least twice annually.

TCFD Recommendation	Disclosure
1b. Describe management's role in assessing and managing climate-related risks and opportunities	The company's Executive Committee reviews and evaluates ESG performance and long-term goals. Our CCAO is on the Executive Committee and reports directly to the Chairman and Chief Executive Officer (CEO). The CCAO oversees the Corporate Affairs and Communications (CA&C) Department and has direct responsibility for leading ESG and Corporate Sustainability initiatives, and is supported by the Corporate Sustainability Enterprise ESG Team. The Enterprise Risk Management Committee (ERMC), chaired by our Chief Risk Officer, is the highest-level management committee to oversee all firm-wide risks and is responsible for risk governance, risk oversight, and risk appetite, including the management of ESG and climate-related risks. We use our comprehensive ERM program to identify, aggregate, monitor, measure, report, and manage risks. The program also defines our risk appetite, governance, culture, and capabilities. Our Climate Risk Management Working Group is comprised of senior leaders with direct accountability to our ERMC to oversee climate risks. The objective of the working group is to enhance the company's risk management framework to consider and integrate climate risk in the areas of risk governance, risk assessment, data, reporting, and scenario analysis. Our Climate Risk Team sits within the ERM function, under the Global Risk and Compliance organization. The Climate Risk Team has the responsibility to establish and manage a climate risk management program that supports the identification, quantification, and monitoring of climate risk and the integration of climate risk into our risk management framework and other risk frameworks and processes. The ESG Steering Committee guides our ESG strategy and related policies and programs, focusing on our three ESG pillars, including Climate Solutions. The ESG Steering Committee is chaired by our CCAO and includes senior executives from across the organization including CA&C, Finance, Controllership, General Counsel's Organization, Government Affairs, Global Real Estate and Workplace Experience, Investor Relations, Global Risk and Compliance, and others that meet at least quarterly to discuss ESG topics, strategies, and initiatives to advance our ESG goals. The ESG Steering Committee is supported by ESG Working Groups, including the Climate Solutions Working Group, which develops strategies to achieve our climate goals; the Net-Zero Working Group, which supports our work toward our commitment to net-zero emissions by 2050 in alignment with the Science Based Targets initiative (SBTi); and the ESG Disclosure Working Group, which reviews ESG disclosures. Additionally, in preparation for increased international regulatory interest and requirements on climate risk and ESG reporting, we also formed international ESG Working Groups that are organized with respect to specific international jurisdictions and include a localized ESG governance structure that ladders up to the enterprise ESG Governance Framework. The Corporate Sustainability Enterprise ESG team within CA&C, led by the Head of Corporate Sustainability, is responsible for coordination of climate-related issues across the company. The team works closely with business units to monitor climate-related issues and opportunities, emissions reduction efforts, energy efficiency initiatives, climate-related product innovations, colleague engagement, and other initiatives in alignment with our ESG Strategy. For 2023, the Strategic category of our annual scorecard included a metric to continue to progress on key ESG goals, linking executive compensation with our ESG goals. For more information on Executive Compensation, see the Our Corporate Governance Framework section in the 2023-2024 ESG Report and the 2024 Proxy Statement.

TCFD Recommendation	Disclosure
2. Strategy	
2a. Describe the climate-related risks and opportunities the organization has identified over the short-, medium-, and long-term	American Express takes a strategic approach to managing the impacts of climate change, considering the risks and opportunities across the short-term, medium-term, and long-term. In 2024 we updated our time horizon definitions as follows to better align with the time horizons on which we conduct our climate risk identification and assessment: • Short-term: From 0-3 years to 0-5 years • Medium-term: From 3-6 years to 5-10 years • Long-term: From 6-10+ years to 10+ years We have conducted analyses of current and potential climate-related physical and transition risks and opportunities to our operations, supply chain, and business activities. Physical Risks A qualitative climate-related physical risk assessment performed in 2020 evaluated potential acute and chronic risks and opportunities associated with the physical impacts of climate change on key operations across several time horizons including under historic conditions (1990-2018) and medium-term (2035) and long-term (2060) projections and applied to future climate projects from the Intergovernmental Panel on Climate Change's (IPCC) Representative Concentration Pathway (RCP) 8.5 scenario. The potential physical risks include flooding due to sea level rise and extreme precipitation, cyclonic storm threats, drought, and extreme temperatures across some of our critical sites. These threats could affect operations at our global headquarters, data centers, call centers, offices, and third-party supplier card manufacturing sites. Additionally, a quantitative physical risk assessment was conducted in 2023 for the UK, to evaluate potential risks (acute and chronic) and opportunities associated with the physical impacts of climate change. The risks assessed included drought, wind, cold, wildfire, and flood. Transition Risks A qualitative climate-related transition risk assessment conducted in 2021 evaluated three scenarios from the International Energy Agency (IEA) to analyze the impact of transition risks on our company's potential future revenues and costs between 2025 and 2040. We assessed transition risks and opportunities associated with current and emerging regulations, technology advances to transition to a low-carbon future, and public demand and reputational risks. Using the timeframe between 2025 and 2040, we identified potential short-, medium-, and long-term risks including current regulations and carbon pricing; emerging regulations related to enhanced emissions reporting requirements; shifting consumer preferences; reputational risks; increased operating costs; impacts to travel patterns; and geographic or location-based risks. Opportunities In our 2020 and 2021 assessments, we identified climate-related opportunities in the short-, medium-, and long-term across the timeframe between 2025 and 2040 that may have financial or strategic impacts on our business. Opportunities include maintaining carbon neutrality, continuing to invest in energy efficiency projects, onsite renewable electricity generation, renewable Energy Attribute Certificates (EACs), and carbon offsets. Across our value chain, climate-related opportunities exist through innovation and investments in research and development for low-carbon products and services. To respond to changes in consumer preferences, American Express invests in research and development to build and enhance relevant products and services. In 2019, we launched the first American Express Card manufactured from 70% reclaimed plastic collected from beaches and coastal communities, which reduces GHG emissions and energy and water consumption during manufacturing compared to virgin plastic. We also introduced a Card Take Back Program, which enables US Card Members to send back expired or non-working cards to American Express for recycling. We have recycled more than three million cards since 2019, including cards returned by Card Members. In 2022, we set a goal for the vast majority of plastic cards issued by American Express to be made of at least 70% recycled or reclaimed plastic by the end of 2024, which can help avoid virgin plastics introduced into the environment. From 2022 through 2023, the company issued 12 million cards in 15 jurisdictions (including Australia, Canada, France, Germany, Italy, Spain, the UK, and the US) that were made from at least 70% recycled or reclaimed plastics. We continue to expand cards made from recycled or reclaimed plastics globally.

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2b. Describe the impact of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning	Climate-related risks and opportunities inform our business, strategy, and financial planning across our direct operations, products and services, funding, and supply chain. The Climate Solutions pillar of our ESG Strategy includes goals to enhance the management of climate-related risks and opportunities across our business, commit to net-zero emissions in alignment with the Science Based Targets initiative, and pilot low-carbon product innovations. Our strategy and financial planning have been influenced by climate-related physical and transition risks over the short-, medium-, and long-term, including those associated with emerging regulations and acute and chronic physical risks. Climate-related risks are assessed based on both quantitative and qualitative factors to determine their potential impact. Net-Zero: In 2021, American Express committed to net-zero emissions in alignment with the SBTi. In 2022, we submitted near- and long-term emissions reduction targets to SBTi for evaluation and feedback. As the SBTi’s methodology for net-zero requirements and standards related to emissions accounting evolved, we have continued to engage in an active dialogue with the SBTi to better understand their updated guidelines and implications for our emissions profile. As a result of this process, we adjusted our greenhouse gas (GHG) inventory to address the SBTi’s feedback and worked across our business lines to set revised targets that align with the SBTi’s updated Net-Zero Standard. In August 2024, the SBTi validated American Express’ net-zero target, consisting of both near-term and long-term emissions reduction targets. The SBTi also validated American Express’ near-term partner engagement target.[1] Our updated targets now reflect a commitment to net-zero emissions by 2050 in alignment with the SBTi and incorporate ongoing learnings about our emissions profile across the value chain and the relationship of those emissions to evolving science-based standards. In achieving SBTi validation, we are joining a coalition of over 5,000 companies that have set and validated science-based targets with the SBTi. Operations: Climate-related opportunities across our operations include reducing operating costs and environmental impacts at our global facilities by improving energy, water, and resource efficiency, and leveraging climate policies and tax incentives to expand onsite renewable energy. In 2023 we continued to power our operations with 100% renewable electricity following the technical guidance from RE100 and maintained Carbon Neutral certified operations through renewable energy credits, carbon offsets, reduced GHG emissions, and onsite solar.[2] We also achieved green building certification across 55% of our operations.[3] These investments and initiatives are factored into our annual financial planning processes. Products and Services: To respond to changes in consumer preferences, we invest in research and development to develop and enhance our products and services. One of our Climate Solutions objectives is to enable our customers and partners to transition to a low-carbon economy through the development of new capabilities, supported by a goal to pilot low-carbon product innovations, including carbon tracking and offset solutions. For select Corporate clients, American Express offers two products that can help them better understand and manage their own carbon footprint. The American Express Carbon Footprint Tool allows for select Corporate clients to track estimated carbon emissions associated with spend across air travel, ground transportation, hotel stays, food and beverage, and retail. The Carbon Footprint Tool[4] applies conversion factors and standards from various governmental and private organizations to a company’s spend on its American Express Corporate Product Program. The Tool can be accessed when clients log in to Commercial Insights, a suite of tools offered to American Express’ largest Corporate clients. The Corporate Carbon Offset Referral Suite provides US Corporate clients with a list of carbon offset providers curated by American Express. Participating companies may elect to work with such provider(s) to purchase carbon offsets through investments in large-scale carbon projects, which can help manage their estimated carbon footprint. For more information on our Climate Solutions pillar, refer to the Climate Solutions section in our 2023-2024 ESG Report.

1 The emissions included in our SBTi-validated targets are determined in accordance with the SBTI’s minimum target boundaries as provided in their Corporate Net-Zero Standard, which, among other things, generally cover 95% of Scope 1 and 2 emissions for both near- and long-term targets, and 67% and 90% of Scope 3 emissions for near- and long-term targets, respectively. Scope 3 emissions reflected in our net-zero and Scope 3 emissions reductions targets include those emissions from purchased goods and services, capital goods, fuel and energy-related activities, waste generated in operations, employee business travel, employee commuting, and investments. Emissions related to goods or services provided by third parties in connection with the Membership Rewards program and cobrand cards are addressed separately through our near-term partner engagement target rather than as part of our net-zero and Scope 3 emissions reduction targets. Our near-term partner engagement target – that partners representing 75% of these Membership Rewards and cobrand card-related emissions have science-based targets by 2028 – reflects emissions that are outside of SBTi’s minimum boundary for Scope 3, Category 1 (purchased goods and services) emissions. Emissions with partners that are included within SBTi’s minimum boundary for Scope 3, Category 1, are included in our net-zero and Scope 3 emissions reduction targets. Refer to SBTi’s Corporate Net-Zero Standard for more information regarding SBTi’s minimum boundaries.

2 Maintained CarbonNeutral® certified operations for Scope 1 (direct emissions from sources owned or controlled by American Express), Scope 2 (indirect location-based and market-based emissions), and Scope 3 (waste and employee business travel) emissions through renewable energy credits, carbon offsets, and reduced GHG emissions. Operations include all our managed facilities, field sites, and data centers. Managed facilities are individual properties operationally managed by our global real estate team and housing critical business functions. Field sites are individual properties that are not operationally managed by our global real estate team but directly by our business units. They are typically smaller sites, less than 30,000 square feet (including airport lounges, foreign exchange kiosks, and sales offices) that are owned or leased by American Express. For more detailed data on our energy consumption, renewable energy, and Scope 1, 2, and Scope 3 emissions, see the Environmental Performance Data Summary and Limited Assurance Statement of GHG Emissions in the Supporting Data Section in our 2023-2024 ESG Report.

3 Green building certified percentage is represented by the total year-end square footage certified out of total year-end building square footage. This includes leased or owned facilities actively occupied by American Express (excluding parking lot square footage) that have achieved certification under a global or locally recognized third-party environmental building certification system as meeting their performance criteria (LEED, BREEAM, NABERS, GreenMark, HQE, and Effinergie+).

4 The estimated information provided by the Carbon Footprint Tool is for generalized informational purposes only and does not constitute financial, tax, accounting, legal or other professional advice on any subject matter.

TCFD Recommendation	Disclosure
2c. Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario	Our ESG governance framework (including our climate risk management governance framework), Climate Solutions pillar of our ESG strategy, and qualitative and quantitative climate risk scenario analyses demonstrate our progress to enhance climate risk management and opportunities across our business. We aim to minimize our climate impact and manage our climate-related risks and opportunities; enable our customers and partners to transition to a low-carbon economy through the development of new capabilities; and support community programs and initiatives to help build more climate resilient and equitable communities. In 2020, we conducted a qualitative climate-related physical risk assessment that evaluated potential threats and mitigation opportunities to critical business sites across our global operations, supply chain, and revenue sources both under historic conditions and applied to future climate projections from the IPCC's Representative Concentration Pathway (RCP) 8.5 scenario. Each site was examined for seven potential acute and chronic risks from the physical impacts of climate change: 1) increasing temperatures; 2) sea level rise; 3) precipitation changes; 4) flooding; 5) cyclonic events; 6) extended drought; and 7) extreme temperatures. In 2021, we conducted a qualitative climate-related transition risk assessment that evaluated the impact of three future scenarios from the IEA compatible with a 1.5°C, 2-3°C, 6°C pathway on countries essential to our business operations against 2025- and 2040-time horizons. The assessment evaluated the impact of transition risks to our potential future revenues and costs associated with capital expenditures and capital allocation strategies over short- and long-term horizons. In 2023, we conducted a quantitative physical risk assessment for six UK facilities, which included the data and operating center in Brighton and offices in London and Burgess Hill. The risks assessed included drought, wind, cold, wildfire and flood. The findings indicated there are potential losses stemming from physical climate hazards impacting the facilities across the time horizons, but these losses did not exceed our UK legal entity and enterprise governance risk thresholds.
3. Risk Management	
3a. Describe the organization's processes for identifying and assessing climate-related risks	American Express management establishes risk management policies and procedures to identify, assess, measure, and manage key risks facing the company. ESG risks, including climate-related risks, are currently identified as an "emerging risk" within our risk governance framework. We define climate-related risks as: 1 Transition Risks: Risks that arise from efforts to transition to a lower-carbon economy. 2 Physical Risks: Risks resulting from climate change can be event driven (acute physical risks) or from longer-term shifts in climatic patterns (chronic physical risk). Acute physical risks arise from weather-related events such as storms, floods, drought, or heatwaves, which are increasing in severity and frequency. Chronic physical risks arise from longer-term shifts in climatic patterns including changes in precipitation and temperature which could lead to seal level rise, reduced water availability, biodiversity loss, and changes in soil productivity. Climate-related risks are interconnected and overarching across all risk types as they may manifest as credit risk, operational risk, market risk, liquidity risk, and other risk types. To identify and assess climate-related risks, we conducted qualitative climate-related physical and transition risk and opportunity assessments to understand the current and potential impacts of climate change to our direct business operations, supply chain, and financial activities. We also consider current and emerging climate regulations, technology, legal, and reputational risks and qualitative factors such as disruptions to our operations, impacts on our colleagues, and damage to our brand.

TCFD Recommendation	Disclosure
3b. Describe the organization's processes for managing climate-related risks	ESG risks, including climate-related risks, are included in our ERM framework and climate-related risks are currently managed as part of our ERM process. The ESG Steering Committee, comprised of senior leaders across the organization guides our ESG strategy and related policies and programs and is supported by our ESG Working Groups, including the Climate Solutions Working Group, Net-Zero Working Group and Climate Risk Management Working Group, with the Climate Risk Management Working Group also having direct accountability to the Enterprise Risk Management Committee. The working groups consider climate-related risks in connection with developing climate-related goals and operational strategies. The Climate Risk Team has developed a roadmap to support the climate risk management program. The Climate Risk Team is responsible for key global activities (including those impacting the company), such as: • Identification, quantification, and monitoring of climate risk; • Integration of climate risk into the risk management framework; and • Risk frameworks and processes. In 2024, we put in a place a Climate Risk Management Standard to establish an enterprise-wide framework to effectively identify, assess, measure, manage, monitor, and report climate-related financial risks across the business, operations, and activities of the company. In certain jurisdictions where we have existing or emerging ESG or climate risk regulatory requirements, such as the UK, we have conducted voluntary climate risk trainings for certain first- and second-line risk management colleagues.
3c. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management	We have a comprehensive ERM program to identify, aggregate, monitor, and manage risks. The program also defines our risk appetite, governance, culture, and capabilities. ESG risks, including climate-related risks, are currently identified as an "emerging risk" within our risk governance framework. The implementation and execution of the ERM program is headed by our Chief Risk Officer. The ERMC, chaired by our Chief Risk Officer, is the highest-level management committee to oversee all firm-wide risks and is responsible for risk governance, risk oversight, and risk appetite. The ERMC reviews key risk exposures, trends and concentrations, significant compliance matters, and provides guidance on the steps to monitor, control, and report major risks. The Climate Risk Management Working Group, composed of cross-functional representation with direct oversight specifically to address evolving regulatory expectations on management of climate-related financial risks, is directly accountable to the ERMC. The Climate Risk Team works closely with risk specialists, business areas, and functions to facilitate knowledge sharing and to provide reports and subject matter expertise to the ERMC, ESG Steering Committee, and ESG Working Groups, including international ESG Working Groups. In addition, the Asset Liability Committee, chaired by our Chief Financial Officer, is responsible for managing our capital, funding and liquidity, investment, market risk, and asset/liability activities in accordance with our policies and in compliance with applicable regulatory requirements. The ESG Steering Committee, comprised of senior leadership, discuss ESG topics and climate-related risks, opportunities, and strategies to advance our ESG goals. Transition risks and opportunities, including current and emerging regulations, disclosure requirements, legal and reputational risks, and customer requirements are considered by teams including Global Real Estate and Workplace Experience, Global Risk and Compliance, General Counsel's Organization, Finance, Technology, CA&C, Corporate Sustainability, and ESG Teams. Physical risks and opportunities, including extreme weather events and natural disasters, are identified and measured for severity as part of our business continuity planning and primarily overseen by our Global Real Estate and Workplace Experience and Technology Teams. Disaster Recovery and Business Continuity Plans are developed and updated regularly to ensure steps are in place to identify and respond before, during, and after a service continuity event. Our facility and data center teams review these established procedures and controls, test them annually, and certify key equipment and systems operations to help support the uninterrupted operation of our data centers during localized weather events. Our facility infrastructure is monitored 24/7 and test results are tracked and reported. Our US-based data center facilities are ISO-certified to ensure that environmental risks and/or opportunities are identified and prioritized. To maintain resiliency and business continuity in our offices and data centers, we factor climate-related physical risks into our short-, medium-, and long-term real estate strategies. In addition, we evaluate qualitative climate-related transition risks that may impact our global operations, including current and emerging regulations. These climate-related risks influence our operational strategy, and we have identified opportunities to minimize these risks, including by maintaining carbon neutral operations and continuing to invest in energy efficiency projects and renewable electricity.

TCFD Recommendation	Disclosure
4. Metrics and Targets	
4a. Disclose the metrics used by the organizations to assess climate-related risks and opportunities in line with its strategy and risk management process	We track and disclose climate-related metrics, including energy, purchased and onsite renewable energy, and Scope 1, 2, and 3 (Category 5 – Waste and Category 6 – Business Travel) GHG emissions, as well as performance against our Climate Solutions goals outlined in section 4c. We also disclose GHG emissions intensity per revenue, per total annual average building square footage, and per colleague. For more information on our GHG emissions data for 2023 and 2022, refer to the Environmental Performance Data Summary and Progress on Our Climate Solutions Goals in our 2023-2024 ESG Report.
4b. Disclose Scope 1, 2, and if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks	We track and disclose our Scope 1, 2, and 3 (Category 5 – Waste and Category 6 – Business Travel) GHG emissions annually. Emissions are calculated in alignment with the Greenhouse Gas Protocol's operational control approach and third-party verified using the ISO14064-3 standard. In 2023, we maintained CarbonNeutral® certified operations, in alignment with the CarbonNeutral Protocol, a leading third-party framework and our global operations continued to be powered by 100% renewable electricity following the technical guidance from RE100.[5] For more information on our GHG emissions data for 2023 and 2022, refer to the Environmental Performance Data Summary in our 2023-2024 ESG Report.
4c. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	We aim to minimize the impact of our operations on the environment. In 2021, we developed goals across our ESG strategy's three pillars: Financial Confidence, Climate Solutions, and Diversity, Equity, and Inclusion. Our Climate Solutions pillar includes strategic objectives and goals to minimize our climate impact, manage our climate-related risks and opportunities, enable our customers and partners to transition to a low-carbon economy through the development of new capabilities across our company, and support community programs and initiatives to help build more climate resilient and equitable communities. Our Climate Solutions pillar includes the following goals: • Commit to net-zero emissions in alignment with the Science Based Targets initiative (SBTi) • Enhance the management of climate-related risks and opportunities across our business • Pilot low-carbon product innovations, including carbon tracking and offset solutions • Provide at least $10 million to support initiatives, partnerships, and programs that address the adverse effects of climate change and pollution on communities from 2021 through 2025 • Engage our colleagues in sustainability initiatives through the Green2Gether program For more information on progress on our goals, refer to Progress on Our Climate Solutions Goals and the Environmental Performance Data Summary in our 2023-2024 ESG Report.

5 Refer to note 2 above for more information.