# Financed emissions calculation

**01 Balance sheet**

The balance sheet is broken down into assets, liabilities, and shareholder equity

**02 Card member loans**

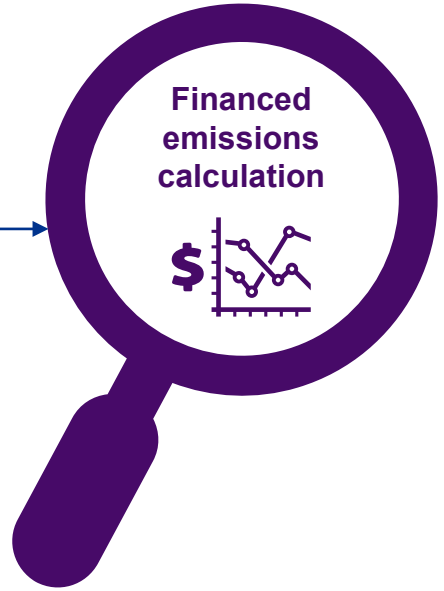
Card member loans are broken down by member categories

**03 Commercial and industrial loans**

Commercial and industrial loans (C&I) loans at AmEx are primarily given to small businesses

**04 Covered asset classes**

Small business loans are categorized by a variety of covered asset classes.




**Assets**

- Cash
- Card member receivables
- **Loans**
  - Real estate loans
  - Loans to depository institutions
  - **Commercial and industrial loans**
    - **Small and medium businesses**
      - **Retail trade**
        - Business services
        - Professional services
        - Construction
        - Membership organizations
        - Manufacturing
        - Health services
        - Finance, real estate
    - Commercial loans
    - Customer credit cards
    - Fintechs
  - Loans to individuals
  - Agricultural loans
  - Other loans and lenses
- Investment securities

**Financed emissions calculation**

**Financed emissions**

$$= \sum \text{Attribution factor}_i \times \text{Emissions}_i$$

**Where Attribution factor$_i$**

$$= \frac{\text{Outstanding amount}_i}{\text{Total equity + debt}_i}$$

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