

# Supplemental Information Third Quarter 2022

Current-period information is preliminary and based on company data available at the time of the earnings presentation. It speaks only as of the particular date or dates included in the accompanying pages. Bank of America Corporation (the Corporation) does not undertake an obligation to, and disclaims any duty to, update any of the information provided. Any forward-looking statements in this information are subject to the forward-looking language contained in the Corporation's reports filed with the SEC pursuant to the Securities Exchange Act of 1934, which are available at the SEC's website (www.sec.gov) or at the Corporation's website (www.bankofamerica.com). The Corporation's future financial performance is subject to risks and uncertainties as described in its SEC filings.

Table of Contents Page

Consolidated Financial Highlights	2
Consolidated Statement of Income	2 3 3 4 5 6 7 8 9
Consolidated Statement of Comprehensive Income	3
Net Interest Income and Noninterest Income	<u>-</u> 4
Consolidated Balance Sheet	
Capital Management	
Capital Composition under Basel 3	$\frac{\overline{7}}{7}$
Quarterly Average Balances and Interest Rates	
Debt Securities	_ 9
Supplemental Financial Data	10
Quarterly Results by Business Segment and All Other	<u>11</u>
Year-to-Date Results by Business Segment and All Other	<u>13</u>
Consumer Banking	
Total Segment Results	<u>14</u>
Key Indicators	<u>15</u>
Business Results	<u>16</u>
Global Wealth & Investment Management	
Total Segment Results	<u>18</u>
Key Indicators	<u>19</u>
Global Banking	
Total Segment Results	<u>20</u>
Key Indicators	<u>21</u>
Global Markets	
Total Segment Results	22 23
Key Indicators	<u>23</u>
All Other	
Total Results	<u>24</u>
Outstanding Loans and Leases	<u>25</u>
Quarterly Average Loans and Leases by Business Segment and All Other	<u>26</u>
Commercial Credit Exposure by Industry	<u>27</u>
Nonperforming Loans, Leases and Foreclosed Properties	<u>28</u>
Nonperforming Loans, Leases and Foreclosed Properties Activity	<u>29</u>
Quarterly Net Charge-offs and Net Charge-off Ratios	<u>30</u>
Year-to-Date Net Charge-offs and Net Charge-off Ratios	25 26 27 28 29 30 31 32
Allocation of the Allowance for Credit Losses by Product Type	<u>32</u>
Exhibit A: Non-GAAP Reconciliations	<u>33</u>

#### **Key Performance Indicators**

The Corporation presents certain key financial and nonfinancial performance indicators that management uses when assessing consolidated and/or segment results. The Corporation believes this information is useful because it provides management with information about underlying operational performance and trends. Key performance indicators are presented in Consolidated Financial Highlights on page 2 and on the Key Indicators pages for each segment.

#### **Business Segment Operations**

The Corporation reports the results of operations of its four business segments and All Other on a fully taxable-equivalent (FTE) basis. Additionally, the results for the total Corporation as presented on pages 11 - 13 are reported on an FTE basis.

# Bank of America Corporation and Subsidiaries Consolidated Financial Highlights

In millions, except per share information)							
		nths Ended nber 30	Third Quarter 2022	Second Quarter 2022	First Quarter 2022	Fourth Quarter 2021	Third Quarter 2021
Income statement		2021				2021	2021
Net interest income	\$ 37,781	\$ 31,524	\$ 13,765	\$ 12,444	\$ 11,572	\$ 11,410	\$ 11,094
Noninterest income	32,637	35,529	10,737	10,244	11,656	10,650	11,672
Total revenue, net of interest expense	70,418	67,053	24,502	22,688	23,228	22,060	22,766
Provision for credit losses	1,451	(4,105)	898	523	30	(489)	(624)
Noninterest expense	45,895	45,000	15,303	15,273	15,319	14,731	14,440
Income before income taxes	23,072	26,158	8,301	6,892	7,879	7,818	8,950
Pretax, pre-provision income (1)	24,523	22,053	9,199	7,415	7,909	7,329	8,326
Income tax expense	2,676	1,193	1,219	645	812	805	1,259
Net income	20,396	24,965	7,082	6,247	7,067	7,013	7,691
Preferred stock dividends	1,285	1,181	503	315	467	240	431
Net income applicable to common shareholders	19,111	23,784	6,579	5,932	6,600	6,773	7,260
Diluted earnings per common share	2.34	2.75	0.81	0.73	0.80	0.82	0.85
Average diluted common shares issued and outstanding	8,173.3	8,702.2	8,160.8	8,163.1	8,202.1	8,304.7	8,492.8
Dividends paid per common share	\$ 0.64	\$ 0.57	\$ 0.22	\$ 0.21	\$ 0.21	\$ 0.21	\$ 0.21
Performance ratios							
Return on average assets	0.86 %	1.12 %	0.90 %	0.79 %	0.89 %	0.88 %	0.99
Return on average common shareholders' equity	10.58	12.67	10.79	9.93	11.02	10.90	11.43
Return on average shareholders' equity	10.12	12.15	10.37	9.34	10.64	10.27	11.08
Return on average tangible common shareholders' equity (2)	14.93	17.61	15.21	14.05	15.51	15.25	15.85
Return on average tangible shareholders' equity (2)	13.68	16.33	13.99	12.66	14.40	13.87	14.87
Efficiency ratio	65.17	67.11	62.45	67.32	65.95	66.78	63.43
At period end  Book value per share of common stock	\$ 29.96	\$ 30.22	\$ 29.96	\$ 29.87	\$ 29.70	\$ 30.37	\$ 30.22
Tangible book value per share of common stock (2)	21.21	21.69	21.21	21.13	20.99	21.68	21.69
Market capitalization	242,338	349,841	242,338	250,136	332,320	359,383	349,841
Number of financial centers - U.S.	3,932	4,215	3,932	3,984	4,056	4,173	4,215
Number of branded ATMs - U.S.	15,572	16.513	15,572	15,730	15,959	16.209	16.513
	. 5,5, =	. 0,515	,	. 5,7 50	. 5,555	. 5,205	. 5,515

<sup>(1)</sup> Pretax, pre-provision income (PTPI) is a non-GAAP financial measure calculated by adjusting pretax income to add back provision for credit losses. Management believes that PTPI is a useful financial measure because it enables an assessment of the Corporation's ability to generate earnings to cover credit losses through a credit cycle. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on page 33.)

<sup>(2)</sup> Tangible equity ratios and tangible book value per share of common stock are non-GAAP financial measures. We believe the use of ratios that utilize tangible equity provides additional useful information because they present measures of those assets that can generate income. Tangible book value per share provides additional useful information about the level of tangible assets in relation to outstanding shares of common stock. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on page 33.)

# Bank of America Corporation and Subsidiaries Consolidated Statement of Income

(In millions, except per share information)			ı				
		ths Ended iber 30	Third	Second	First	Fourth	Third
	2022	2021	Quarter 2022	Quarter 2022	Quarter 2022	Quarter 2021	Quarter 2021
Net interest income		2021					2021
Interest income	\$ 47,490	\$ 35,118	\$ 19,621	\$ 14,975	\$ 12,894	\$ 12,554	\$ 12,336
Interest expense	9,709	3,594	5,856	2,531	1,322	1,144	1,242
Net interest income	37,781	31,524	13,765	12,444	11,572	11,410	11,094
Noninterest income							
Fees and commissions	25,477	29,156	8,001	8,491	8,985	10,143	9,915
Market making and similar activities	9,023	7,360	3,068	2,717	3,238	1,331	2,005
Other income (loss)	(1,863)	(987)	(332)	(964)	(567)	(824)	(248)
Total noninterest income	32,637	35,529	10,737	10,244	11,656	10,650	11,672
Total revenue, net of interest expense	70,418	67,053	24,502	22,688	23,228	22,060	22,766
Provision for credit losses	1,451	(4,105)	898	523	30	(489)	(624)
Noninterest expense							
Compensation and benefits	27,286	27,103	8,887	8,917	9,482	9,037	8,714
Occupancy and equipment	5,285	5,353	1,777	1,748	1,760	1,785	1,764
Information processing and communications	4,621	4,289	1,546	1,535	1,540	1,480	1,416
Product delivery and transaction related	2,749	2,940	892	924	933	941	987
Marketing	1,365	1,528	505	463	397	411	347
Professional fees	1,493	1,263	525	518	450	512	434
Other general operating	3,096	2,524	1,171	1,168	757	565	778
Total noninterest expense	45,895	45,000	15,303	15,273	15,319	14,731	14,440
Income before income taxes	23,072	26,158	8,301	6,892	7,879	7,818	8,950
Income tax expense	2,676	1,193	1,219	645	812	805	1,259
Net income	\$ 20,396	\$ 24,965	\$ 7,082	\$ 6,247	\$ 7,067	\$ 7,013	\$ 7,691
Preferred stock dividends	1,285	1,181	503	315	467	240	431
Net income applicable to common shareholders	\$ 19,111	\$ 23,784	\$ 6,579	\$ 5,932	\$ 6,600	\$ 6,773	\$ 7,260
Per common share information							
Earnings	\$ 2.35	\$ 2.77	\$ 0.81	\$ 0.73	\$ 0.81	\$ 0.82	\$ 0.86
Diluted earnings	2.34	2.75	0.81	0.73	0.80	0.82	0.85
Average common shares issued and outstanding	8,122.2	8,583.1	8,107.7	8,121.6	8,136.8	8,226.5	8,430.7
Average diluted common shares issued and outstanding	8,173.3	8,702.2	8,160.8	8,163.1	8,202.1	8,304.7	8,492.8

### **Consolidated Statement of Comprehensive Income**

(Dollars in millions)							
		ths Ended ober 30	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2022	2021	2022	2022	2022	2021	2021
Net income	\$20,396	\$ 24,965	\$ 7,082	\$ 6,247	\$ 7,067	\$ 7,013	\$ 7,691
Other comprehensive income (loss), net-of-tax:							
Net change in debt securities	(6,381)	(1,243)	(1,112)	(1,822)	(3,447)	(834)	(153)
Net change in debit valuation adjustments	1,298	292	462	575	261	64	27
Net change in derivatives	(10,890)	(1,130)	(3,703)	(2,008)	(5,179)	(1,176)	(431)
Employee benefit plan adjustments	97	170	37	36	24	454	50
Net change in foreign currency translation adjustments	(47)	(29)	(37)	(38)	28	(16)	(26)
Other comprehensive income (loss)	(15,923)	(1,940)	(4,353)	(3,257)	(8,313)	(1,508)	(533)
Comprehensive income (loss)	\$ 4,473	\$ 23,025	\$ 2,729	\$ 2,990	\$ (1,246)	\$ 5,505	\$ 7,158
	<u> </u>						

### Bank of America Corporation and Subsidiaries Net Interest Income and Noninterest Income

Federal funds sold and securities borrowed or purchased under agreements to resel   1,835   2,793   1,449   1,223   1,081   977   967   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978   978	(Dollars in millions)							
Interest income				1				
Interest income		2022	2021	2022	2022	2022	2021	2021
Coars and leases								
Debt securities   12,111								
Federal funds sold and securities borrowed or purchased under agreements to resel   1,835   2,793   1,449   1,223   1,081   977   967   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976   976								
Trading account assets   3,753   2,793   1,449   1,223   1,081   977   967   Other interest income   3,966   1,677   2,256   1,085   645   657   579   Total interest income   47,490   35,118   19,621   14,975   12,894   12,53   12,33   Interest expense		·						3,282
Cher Interest Income   3,986   1,677   2,256   1,085   645   657   579   701   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101   101	Federal funds sold and securities borrowed or purchased under agreements to resell							6
Total Interest income	-							967
Deposits	Other interest income	3,986	1,677			645	657	579
Deposits   1,719   394   1,235   320   164   143   133   133   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   135   1	Total interest income	47,490	35,118	19,621	14,975	12,894	12,554	12,336
Short-term borrowings   2,05   2,06   2,26   553   012   0153   041     Trading account liabilities   1,117   824   383   370   364   304   285     Long-term debt   4,168   2,581   1,974   1,288   906   855   855     Total interest expense   9,709   3,594   5,856   2,531   1,322   1,144   1,242     Net interest income   537,781   31,524   51,365   51,44   51,572   51,400     Short-term binding fees   10   1,000     Card income   1,464   1,173   513   483   468   485   429     Total card income   1,464   1,173   513   483   468   485   429     Total card income   1,464   1,173   513   483   468   485   429     Total card income   4,531   4,604   1,573   1,555   1,403   1,610   1,619     Lending-related fees   9,00   4,671   1,162   1,417   1,530   1,600   1,619     Lending-related fees   9,00   4,671   1,162   1,417   1,530   1,600   1,619     Lending-related fees   9,00   9,304   300   303   310   303     Total service charges   5,016   5,594   1,466   1,717   1,833   1,910   1,928     Investment and brokerage services   2,870   2,988   875   989   1,006   973   960     Total investment ead brokerage services   12,178   12,422   3,795   4,991   4,292   4,268   4,236     Investment banking fees   1,297   1,461   432   339   473   850   648     Financial advisory services   1,297   1,461   432   339   473   850   648     Total investment banking fees   1,297   1,461   432   339   473   850   648     Total investment banking fees   1,297   1,461   432   339   473   850   648     Total investment banking fees   1,297   1,461   432   339   473   850   648     Total investment banking fees   1,297   1,461   432   339   473   850   648     Total investment banking fees   1,297   1,461   432   339   473   850   648     Total investment banking fees   1,297   1,461   432   339   473   850   648     Total investment banking fees   1,297   1,461   432   339   473   850   648     Total investment banking fees   1,297   1,461   432   339   430   330   330     Total fees and commissions   2,547   3,591   3,691   3,691   3,	Interest expense							
Trading account liabilities	Deposits	1,719	394	1,235	320	164	143	133
Long-term debt	Short-term borrowings	2,705	(205)	2,264	553	(112)	(153)	(41)
Total interest expense   9,709   3,594   5,856   2,531   1,322   1,144   1,242   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,0	Trading account liabilities	1,117	824	383	370	364	304	285
Noninterest income	Long-term debt	4,168	2,581	1,974	1,288	906	850	865
Noninterest income   Fees and commissions   Sandor   Sa	Total interest expense	9,709	3,594	5,856	2,531	1,322	1,144	1,242
Fees and commissions	Net interest income	\$ 37,781	\$ 31,524	\$ 13,765	\$ 12,444	\$ 11,572	\$ 11,410	\$ 11,094
Fees and commissions   Card income								
Card income								
Interchange fees   1								
Other card income         1,464         1,173         513         483         468         485         429           Total card income         4,531         4,604         1,573         1,555         1,403         1,614         1,583           Service charges         Deposit-related fees         4,109         4,671         1,162         1,417         1,530         1,600         1,619           Lending-related fees         907         923         304         300         303         310         303           Total service charges         5,016         5,594         1,466         1,717         1,833         1,910         1,928           Investment and brokerage services         Asset management fees         9,308         9,434         2,920         3,102         3,286         3,295         3,276           Brokerage fees         2,870         2,988         875         989         1,006         973         960           Total investment bankling fees         12,178         1,242         3,795         4,091         4,292         4,268         4,268           Underwriting income         1,559         4,028         452         435         672         1,049         1,168		¢ 3.067	¢ 2./21	¢ 1.060	¢ 1.072	¢ 035	¢ 1120	¢ 1154
Total card income         4,531         4,604         1,573         1,555         1,403         1,614         1,583           Service charges         Upposit-related fees         4,109         4,671         1,162         1,417         1,530         1,600         1,619           Lending-related fees         907         923         304         300         303         310         309           Total service charges         5,016         5,594         1,466         1,717         1,833         1,910         1,928           Investment and brokerage services         Uppose the services of the services	-							
Service charges         4,109         4,671         1,162         1,417         1,530         1,600         1,619           Lending-related fees         907         923         304         300         303         310         309           Total service charges         5,016         5,594         1,466         1,717         1,833         1,910         1,928           Investment and brokerage services								
Deposit-related fees         4,109         4,671         1,162         1,417         1,530         1,600         1,619           Lending-related fees         907         923         304         300         303         310         309           Total service charges         5,016         5,594         1,466         1,717         1,833         1,910         1,928           Investment and brokerage services         9,308         9,434         2,920         3,102         3,286         3,295         3,276           Brokerage fees         2,870         2,988         875         989         1,006         973         960           Total investment and brokerage services         12,178         12,422         3,795         4,091         4,292         4,268         4,236           Investment banking fees         1,559         4,028         452         435         672         1,049         1,168           Syndication fees         896         1,047         283         301         312         452         346           Financial advisory services         1,297         1,461         432         392         473         850         654           Total fees and commissions         25,477         29,156 </td <td></td> <td>4,551</td> <td>4,004</td> <td>1,575</td> <td>1,555</td> <td>1,403</td> <td>1,014</td> <td>1,505</td>		4,551	4,004	1,575	1,555	1,403	1,014	1,505
Lending-related fees         907         923         304         300         303         310         309           Total service charges         5,016         5,594         1,466         1,717         1,833         1,910         1,928           Investment and brokerage services         8           Asset management fees         9,308         9,434         2,920         3,102         3,286         3,295         3,276           Brokerage fees         2,870         2,988         875         989         1,006         973         960           Total investment and brokerage services         12,178         12,422         3,795         4,091         4,292         4,268         4,236           Investment banking fees         1,559         4,028         452         435         672         1,049         1,168           Syndication fees         896         1,047         283         301         312         452         346           Financial advisory services         1,297         1,461         432         392         473         850         654           Total investment banking fees         3,752         6,536         1,167         1,128         1,457         2,351	-	4 100	4 671	1 162	1 //17	1 530	1 600	1 610
Total service charges         5,016         5,594         1,466         1,717         1,833         1,910         1,928           Investment and brokerage services         9,308         9,434         2,920         3,102         3,286         3,295         3,276           Brokerage fees         2,870         2,988         875         989         1,006         973         960           Total investment and brokerage services         12,178         12,422         3,795         4,091         4,292         4,268         4,236           Investment banking fees         5,594         1,049         1,168         4,242         3,795         4,091         4,292         4,268         4,236           Investment banking fees         1,559         4,028         452         435         672         1,049         1,168           Syndication fees         896         1,047         283         301         312         452         346           Financial advisory services         1,297         1,461         432         392         473         850         654           Total investment banking fees         3,752         6,536         1,167         1,128         1,457         2,351         2,168           Tota	·							
Investment and brokerage services	-							
Asset management fees         9,308         9,434         2,920         3,102         3,286         3,295         3,276           Brokerage fees         2,870         2,988         875         989         1,006         973         960           Total investment and brokerage services         12,178         12,422         3,795         4,091         4,292         4,268         4,236           Investment banking fees         1,559         4,028         452         435         672         1,049         1,168           Syndication fees         896         1,047         283         301         312         452         346           Financial advisory services         1,297         1,461         432         392         473         850         654           Total investment banking fees         3,752         6,536         1,167         1,128         1,457         2,351         2,168           Total fees and commissions         25,477         29,156         8,001         8,491         8,985         10,143         9,915           Market making and similar activities         9,023         7,360         3,068         2,717         3,238         1,331         2,005           Other income (loss)         (1,8		3,010	5,554	1,400	1,7 17	1,033	1,510	1,520
Brokerage fees         2,870         2,988         875         989         1,006         973         960           Total investment and brokerage services         12,178         12,422         3,795         4,091         4,292         4,268         4,236           Investment banking fees         5         4,028         452         435         672         1,049         1,168           Syndication fees         896         1,047         283         301         312         452         346           Financial advisory services         1,297         1,461         432         392         473         850         654           Total investment banking fees         3,752         6,536         1,167         1,128         1,457         2,351         2,168           Total fees and commissions         25,477         29,156         8,001         8,491         8,985         10,143         9,915           Market making and similar activities         9,023         7,360         3,068         2,717         3,238         1,331         2,005           Other income (loss)         (1,863)         (987)         (332)         (964)         (567)         (824)         (248)	-	9 308	9 434	2 920	3 102	3 286	3 295	3 276
Total investment and brokerage services       12,178       12,422       3,795       4,091       4,292       4,268       4,236         Investment banking fees       Underwriting income       1,559       4,028       452       435       672       1,049       1,168         Syndication fees       896       1,047       283       301       312       452       346         Financial advisory services       1,297       1,461       432       392       473       850       654         Total investment banking fees       3,752       6,536       1,167       1,128       1,457       2,351       2,168         Total fees and commissions       25,477       29,156       8,001       8,491       8,985       10,143       9,915         Market making and similar activities       9,023       7,360       3,068       2,717       3,238       1,331       2,005         Other income (loss)       (1,863)       (987)       (332)       (964)       (567)       (824)       (248)								
Investment banking fees         Underwriting income       1,559       4,028       452       435       672       1,049       1,168         Syndication fees       896       1,047       283       301       312       452       346         Financial advisory services       1,297       1,461       432       392       473       850       654         Total investment banking fees       3,752       6,536       1,167       1,128       1,457       2,351       2,168         Total fees and commissions       25,477       29,156       8,001       8,491       8,985       10,143       9,915         Market making and similar activities       9,023       7,360       3,068       2,717       3,238       1,331       2,005         Other income (loss)       (1,863)       (987)       (332)       (964)       (567)       (824)       (248)	-							
Underwriting income         1,559         4,028         452         435         672         1,049         1,168           Syndication fees         896         1,047         283         301         312         452         346           Financial advisory services         1,297         1,461         432         392         473         850         654           Total investment banking fees         3,752         6,536         1,167         1,128         1,457         2,351         2,168           Total fees and commissions         25,477         29,156         8,001         8,491         8,985         10,143         9,915           Market making and similar activities         9,023         7,360         3,068         2,717         3,238         1,331         2,005           Other income (loss)         (1,863)         (987)         (332)         (964)         (567)         (824)         (248)		,., 0	,	5,755	.,05.	.,232	1,200	,,250
Syndication fees         896         1,047         283         301         312         452         346           Financial advisory services         1,297         1,461         432         392         473         850         654           Total investment banking fees         3,752         6,536         1,167         1,128         1,457         2,351         2,168           Total fees and commissions         25,477         29,156         8,001         8,491         8,985         10,143         9,915           Market making and similar activities         9,023         7,360         3,068         2,717         3,238         1,331         2,005           Other income (loss)         (1,863)         (987)         (332)         (964)         (567)         (824)         (248)		1.559	4 028	452	435	672	1 049	1 168
Financial advisory services         1,297         1,461         432         392         473         850         654           Total investment banking fees         3,752         6,536         1,167         1,128         1,457         2,351         2,168           Total fees and commissions         25,477         29,156         8,001         8,491         8,985         10,143         9,915           Market making and similar activities         9,023         7,360         3,068         2,717         3,238         1,331         2,005           Other income (loss)         (1,863)         (987)         (332)         (964)         (567)         (824)         (248)	-							
Total investment banking fees         3,752         6,536         1,167         1,128         1,457         2,351         2,168           Total fees and commissions         25,477         29,156         8,001         8,491         8,985         10,143         9,915           Market making and similar activities         9,023         7,360         3,068         2,717         3,238         1,331         2,005           Other income (loss)         (1,863)         (987)         (332)         (964)         (567)         (824)         (248)								654
Total fees and commissions         25,477         29,156         8,001         8,491         8,985         10,143         9,915           Market making and similar activities         9,023         7,360         3,068         2,717         3,238         1,331         2,005           Other income (loss)         (1,863)         (987)         (332)         (964)         (567)         (824)         (248)	-							2,168
Market making and similar activities         9,023         7,360         3,068         2,717         3,238         1,331         2,005           Other income (loss)         (1,863)         (987)         (332)         (964)         (567)         (824)         (248)	5							
Other income (loss) (1,863) (987) (332) (964) (567) (824) (248)								
	-							(248)
					\$ 10,244			\$ 11,672

<sup>(1)</sup> Gross interchange fees and merchant income were \$9.5 billion and \$8.3 billion and are presented net of \$6.4 billion and \$4.9 billion of expenses for rewards and partner payments as well as certain other card costs for the nine months ended September 30, 2022 and 2021. Gross interchange fees and merchant income were \$3.3 billion, \$3.3 billion, \$2.9 billion, \$3.1 billion, and \$3.0 billion and are presented net of \$2.2 billion, \$2.2 billion, \$2.0 billion, \$2.0 billion, and \$1.8 billion of expenses for rewards and partner payments as well as certain other card costs for the third, second and first quarters of 2022, and the fourth and third quarters of 2021, respectively.

# Bank of America Corporation and Subsidiaries Consolidated Balance Sheet

(Dollars in millions)	Sep	tember 30 2022		June 30 2022		September 30 2021
Assets						
Cash and due from banks	\$	27,802	\$	29,497	\$	28,689
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks		177,174		168,505		251,165
Cash and cash equivalents		204,976		198,002		279,854
Time deposits placed and other short-term investments		7,449		6,841		6,518
Federal funds sold and securities borrowed or purchased under agreements to resell		275,247		272,430		261,934
Trading account assets		293,458		294,027		288,566
Derivative assets		72,386		62,047		40,829
Debt securities:						
Carried at fair value		236,245		274,665		285,377
Held-to-maturity, at cost		643,713		658,245		683,240
Total debt securities		879,958		932,910		968,617
Loans and leases		1,032,466		1,030,766		927,736
Allowance for loan and lease losses		(12,302)		(11,973)		(13,155
Loans and leases, net of allowance		1,020,164		1,018,793		914,581
Premises and equipment, net		11,117		11,016		10,684
Goodwill		69,022		69,022		69,023
Loans held-for-sale		7,629		6,654		9,415
Customer and other receivables		76,211		79,893		74,998
Other assets		155,766		159,971		160,427
Total assets	\$	3,073,383	\$	3,111,606	\$	3,085,446
Liabilities Deposits in U.S. offices: Noninterest-bearing	\$	696,976	\$	· ·	\$	753,107
Interest-bearing		1,143,317		1,134,876		1,108,490
Deposits in non-U.S. offices:						
Noninterest-bearing		21,630		26,770		25,336
Interest-bearing		76,174		81,027		77,871
Total deposits		1,938,097		1,984,349		1,964,804
Federal funds purchased and securities loaned or sold under agreements to repurchase		215,627		204,307		207,428
Trading account liabilities		84,768		97,302		112,217
Derivative liabilities		50,586		38,425		38,062
Short-term borrowings		21,044		27,886		20,278
Accrued expenses and other liabilities		224,615		214,522		191,572
Long-term debt		269,122		275,697		278,621
Total liabilities		2,803,859		2,842,488		2,812,982
Shareholders' equity  Preferred stock, \$0.01 par value; authorized – 100,000,000 shares; issued and outstanding – 4,117,652, 4,117,686 and 3,887,686 shares  Common stock and additional paid-in capital, \$0.01 par value; authorized – 12,800,000,000 shares; issued and		29,134		29,134		23,441
outstanding – <b>8,024,450,244</b> , 8,035,221,887 and 8,241,243,911 shares		59,460		59,499		69,612
Retained earnings		201,957		197,159		183,007
Accumulated other comprehensive income (loss)		(21,027)		(16,674)		(3,596)
Total shareholders' equity		269,524		269,118		272,464
Total liabilities and shareholders' equity	\$	3,073,383	\$		\$	3,085,446
Assets of consolidated variable interest entities included in total assets above (isolated to settle the lianguage).  Trading account assets			able		5)	4,432
Loans and leases	-	16,073	-	16,170	~	16,857
Allowance for loan and lease losses		(802)		(832)		(994
Loans and leases, net of allowance		15,271		15,338		15,863
All other assets		93		177		136
Total assets of consolidated variable interest entities	\$	18,158	\$	17,809	\$	20,431
Liabilities of consolidated variable interest entities included in total liabilities above	7	10,130	<b>,</b>	17,003	Ų	20,431
Short-term borrowings	\$	82	\$	165	ς	330
Long-term debt	4	3,240	ب	4,509	ب	3,830
All other liabilities		3,240		4,509		3,630
Total liabilities of consolidated variable interest entities	\$	3,331	\$	4,686	\$	4,170
. Ved	-	3,331	ų	7,000	٧	7,170

#### **Bank of America Corporation and Subsidiaries Capital Management**

(Dollars in millions)	September 30	June 30	September 30
Risk-based capital metrics (1):		2022	2021
Standardized Approach			
Common equity tier 1 capital	<b>\$ 175,554</b> \$	171,754	\$ 174,407
Tier 1 capital	204,675	200,872	197,842
Total capital	235,282	232,297	230,506
Risk-weighted assets	1,599,135	1,637,712	1,568,069
Common equity tier 1 capital ratio	11.0 %	10.5 %	11.1 %
Tier 1 capital ratio	12.8	12.3	12.6
Total capital ratio	14.7	14.2	14.7
Advanced Approaches			
Common equity tier 1 capital	<b>\$ 175,554</b> \$	171,754	\$ 174,407
Tier 1 capital	204,675	200,872	197,842
Total capital	228,100	225,555	223,997
Risk-weighted assets	1,391,159	1,406,950	1,380,475
Common equity tier 1 capital ratio	12.6 %	12.2 %	12.6 %
Tier 1 capital ratio	14.7	14.3	14.3
Total capital ratio	16.4	16.0	16.2
Leverage-based metrics (1):			
Adjusted average assets	<b>\$ 3,028,175</b> \$	3,080,248	\$ 2,999,663
Tier 1 leverage ratio	6.8 %	6.5 %	6.6 %
Supplementary leverage exposure	<b>\$ 3,555,579</b> \$	3,620,789	\$ 3,515,654
Supplementary leverage ratio	5.8 %	5.5 %	5.6 %
Total ending equity to total ending assets ratio	8.8	8.6	8.8
Common equity ratio	7.8	7.7	8.1
Tangible equity ratio (2)	6.6	6.5	6.7
Tangible common equity ratio (2)	5.7	5.6	5.9

<sup>(1)</sup> Regulatory capital ratios at September 30, 2022 are preliminary. We report regulatory capital ratios under both the Standardized and Advanced approaches. The approach that

yields the lower ratio is used to assess capital adequacy.

(2) Tangible equity ratio equals period-end tangible shareholders' equity divided by period-end tangible assets. Tangible common equity ratio equals period-end tangible common shareholders' equity divided by period-end tangible assets. Tangible shareholders' equity and tangible assets are non-GAAP financial measures. We believe the use of ratios that utilize tangible equity provides additional useful information because they present measures of those assets that can generate income. (See Exhibit A: Non-GAAP Reconciliations -Reconciliation to GAAP Financial Measures on page 33.)

#### **Bank of America Corporation and Subsidiaries Capital Composition under Basel 3**

(Dollars in millions)				
	Sep	tember 30 2022	June 30 2022	September 30 2021
Total common shareholders' equity	\$	240,390	\$ 239,984	\$ 249,023
CECL transitional amount (1)		1,881	1,881	2,722
Goodwill, net of related deferred tax liabilities		(68,641)	(68,641)	(68,638)
Deferred tax assets arising from net operating loss and tax credit carryforwards		(7,658)	(7,746)	(7,638)
Intangibles, other than mortgage servicing rights, net of related deferred tax liabilities		(1,561)	(1,575)	(1,644)
Defined benefit pension plan net assets		(1,227)	(1,236)	(1,223)
Cumulative unrealized net (gain) loss related to changes in fair value of financial liabilities attributable to own creditworthiness, net-of-tax		(239)	303	1,477
Accumulated net (gain) loss on certain cash flow hedges (2)		12,762	9,058	693
Other		(153)	(274)	(365)
Common equity tier 1 capital		175,554	171,754	174,407
Qualifying preferred stock, net of issuance cost		29,134	29,134	23,440
Other		(13)	(16)	(5)
Tier 1 capital		204,675	200,872	197,842
Tier 2 capital instruments		19,514	20,734	21,756
Qualifying allowance for credit losses (3)		11,325	10,975	11,177
Other		(232)	(284)	(269)
Total capital under the Standardized approach		235,282	232,297	230,506
Adjustment in qualifying allowance for credit losses under the Advanced approaches (3)		(7,182)	(6,742)	(6,509)
Total capital under the Advanced approaches	\$	228,100	\$ 225,555	\$ 223,997

<sup>(1)</sup> September 30, 2021 includes the impact of the Corporation's adoption of the current expected credit losses (CECL) accounting standard on January 1, 2020 and 25 percent of the increase in reserves since the initial adoption. September 30, 2022 and June 30, 2022 include 75 percent of the transition provision's impact as of December 31, 2021.
(2) Includes amounts in accumulated other comprehensive income related to the hedging of items that are not recognized at fair value on the Consolidated Balance Sheet.
(3) Includes the impact of transition provisions related to the CECL accounting standard.

#### Quarterly Average Balances and Interest Rates - Fully Taxable-equivalent Basis

(Dollars in millions)	Thire	d Oua	rter 2022		Seco	nd O	uarter 2022		Thir	d Quarter 2021	
	Average Balance	In:	terest come/ ense (1)	Yield/ Rate	Average Balance	li li	nterest ncome/ pense (1)	Yield/ Rate	Average Balance	Interest Income/ Expense (1)	Yield/ Rate
Earning assets											
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks	\$ 184,263	\$	848	1.83 %	\$ 178,313	\$	282	0.63 %	\$ 240,054	\$ 50	0.08 %
Time deposits placed and other short-term investments	10,352		34	1.33	7,658		12	0.62	6,419	4	0.24
Federal funds sold and securities borrowed or purchased under agreements to resell	278,059		1,446	2.06	304,684		396	0.52	270,094	6	0.01
Trading account assets	163,744		1,465	3.55	147,442		1,241	3.37	147,196	979	2.64
Debt securities	901,654		4,259	1.88	945,927		4,067	1.72	949,009	3,296	1.39
Loans and leases (2)											
Residential mortgage	228,474		1,616	2.83	228,529		1,571	2.75	215,652	1,487	2.76
Home equity	27,282		229	3.32	27,415		235	3.44	30,069	263	3.47
Credit card	85,009		2,187	10.20	81,024		1,954	9.68	75,569	1,952	10.25
Direct/Indirect and other consumer	108,300		923	3.38	108,639		696	2.57	98,148	578	2.34
Total consumer	449,065		4,955	4.39	445.607		4,456	4.01	419,438	4,280	4.06
U.S. commercial	377,183		3,427	3.60	363,978		2,525	2.78	323,659	2,315	2.84
Non-U.S. commercial	127,793		1,028	3.19	128,237		696	2.18	101,967	446	1.73
Commercial real estate	66,707		738	4.39	63,072		476	3.02	59,881	378	2.51
Commercial lease financing	13,586		124	3.65	13,992		104	2.95	15,564	116	2.98
Total commercial	585,269		5,317	3.61	569,279		3,801	2.68	501,071	3,255	2.58
Total loans and leases	1.034.334		10,272	3.94	1,014,886		8,257	3.26	920,509	7,535	3.25
Other earning assets	98,172		1,403	5.67	108,180		823	3.06	120,734	567	1.86
Total earning assets	2,670,578		19,727	2.94	2,707,090		15,078	2.23	2,654,015	12,437	1.86
Cash and due from banks	27,250		-,		29,025		-,		30,101	, -	
Other assets, less allowance for loan and lease losses	407,718				421,740				392,336		
Total assets	\$3,105,546				\$ 3,157,855				\$ 3,076,452		
Interest-bearing liabilities	,,				, . ,				, , -		
U.S. interest-bearing deposits											
Demand and money market deposits	\$ 981,145	\$	832	0.34 %	\$ 985,983	\$	189	0.08 %	\$ 931,964	\$ 79	0.03 9
Time and savings deposits	164,313	-	193	0.47	156,824	-	42	0.11	162,337	41	0.10
Total U.S. interest-bearing deposits	1,145,458		1,025	0.35	1,142,807		231	0.08	1,094,301	120	0.04
Non-U.S. interest-bearing deposits	79,383		210	1.05	79,471		89	0.45	84,098	13	0.06
Total interest-bearing deposits	1,224,841		1,235	0.40	1,222,278		320	0.11	1,178,399	133	0.04
Federal funds purchased and securities loaned or sold under agreements to repurchase	211,346		1,338	2.51	214,777		454	0.85	216,869	147	0.27
Short-term borrowings and other interest-bearing liabilities	137,253		926	2.68	134,790		99	0.30	107,713	(188)	(0.69)
Trading account liabilities	46,507		383	3.27	54,005		370	2.74	56,496	285	2.00
Long-term debt	250,204		1,974	3.14	245,781		1,288	2.10	248,988	865	1.37
Total interest-bearing liabilities	1,870,151		5,856	1.24	1,871,631		2,531	0.54	1,808,465	1,242	0.27
Noninterest-bearing sources	1,070,131		3,030		1,071,031		2,331	0.51	1,000,103	1,2 12	0.27
Noninterest-bearing deposits	737,934				789,801				764,306		
Other liabilities (3)	226,444				228,226				228,197		
Shareholders' equity	271,017				268,197				275,484		
Total liabilities and shareholders' equity	\$3,105,546				\$ 3,157,855				\$ 3,076,452		
Net interest spread	75,105,540			1.70 %	ررن, ۱۵٫۱ ر ب			1.69 %	J J,070,7JZ		1.59 9
Impact of noninterest-bearing sources				0.36				0.17			0.09
Net interest income/yield on earning assets (4)		\$	13,871	2.06 %		\$	12,547	1.86 %		\$ 11,195	1.68 %

<sup>(1)</sup> Includes the impact of interest rate risk management contracts.

Nonperforming loans are included in the respective average loan balances. Income on these nonperforming loans is generally recognized on a cost recovery basis.

<sup>(3)</sup> Includes \$29.2 billion, \$29.7 billion and \$29.6 billion of structured notes and liabilities for the third and second quarters of 2022 and the third quarter of 2021, respectively.

<sup>(4)</sup> Net interest income includes FTE adjustments of \$106 million, \$103 million and \$101 million for the third and second quarters of 2022 and the third quarter of 2021, respectively.

# Bank of America Corporation and Subsidiaries **Debt Securities**

Montgage-backed securities         \$ 2,574 \$ \$ 5 \$ \$ \$ \$ 2,144 \$ \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,3	(Dollars in millions)			Septembe	r 30, 2022	
Montgage-backed securities         \$ 2,574 \$ \$ 5 \$ \$ \$ 2,144 \$ \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369 \$ 2,369				Unrealized	Unrealized	
Agency         \$ 25,743         \$ 5         \$ (21,44)         \$ 23,80           Agency-collateralized mortgage obligations         2,589         —         (202)         2,359           Commercial         6,248         24         (499)         5,773           Non-agency residential         35,047         45         (340)         400           Total mortgage backed securities         185,658         42         (1,797)         167,613           Non-Us, securities         11,046         1         (44)         11,003           Total contractive securities         3,818         —         (76)         3,406           Total available-for-sale debt securities         12,254         —         (372)         12,172           Total devisible securities carried at fair value         10,223         —         (372)         19,005           Total debt securities carried at fair value         10,223         —         (374)         19,006           Ober tracable securities         513,977         —         94,111         19,006           Ober tracable securities         513,977         —         94,111         19,006           Ober tracable securities         513,973         —         116,100         22,753 <td< th=""><th>Available-for-sale debt securities</th><th></th><th></th><th></th><th></th><th></th></td<>	Available-for-sale debt securities					
Agency-collateralized mortgage obligations         2,589         —         (220)         2,369           Commercial         6,248         24         (499)         5,773           Non-agency residential         35,047         45         (2,946)         32,146           US. Treasury and government agencies         169,368         42         (1,977)         167,613           Non-US. securities         11,046         1         (44)         11,003           Other tasable securities         3,881         —         -372         12,172           Total available-for-sale debt securities         13,248         —         -372         12,172           Total debt securities carried at fair value <sup>60</sup> 10,223         54         (50,60)         236,339           Other dobt securities carried at fair value <sup>60</sup> 10,123         5         (50,60)         236,339           Other both securities carried at fair value <sup>60</sup> 13,139         —         9,4111         41,866           US. Treasury and government agencies         513,972         —         94,111         41,866           US. Treasury and government agencies         121,583         —         10,161,90         257,533           Obite tasable securities         53,295         \$	Mortgage-backed securities:					
Commercial         6,248         24         (499)         5,773           Non-agency residential         360         16         83         400           US. Treasury and government agencies         169,368         42         (1,797)         167,613           US. Treasury and government agencies         169,368         42         (1,797)         167,613           Non-US. securities         3,481         -         (76)         3,405           Tax empt securities         3,481         -         (76)         3,405           Tax empt securities         21,254         -         (372)         12,172           Total devise debt securities         23,186         88         (5,235)         226,339           Observable debt securities arried at fair value         21,254         -         (9,111)         419,866           US. Treasury and government agencies         513,977         -         (9,111)         419,866           US. Treasury and government agencies         513,977         -         (9,111)         419,866           US. Treasury and government agencies         513,977         -         (9,111)         419,866           US. Treasury and government agencies         52,929         4         (11,109)         227,533	Agency	\$	25,743	\$ 5	\$ (2,144)	\$ 23,604
Non-agency residential         467         16         (83)         400           Total mortgage-backed securities         35,047         45         (2,946)         82,146           US. Treasury and government agencies         169,638         42         (1,79)         167,613           Non-US. securities         11,046         1         (44)         11,003           Other tabile securities         3,481         —         (76)         3,405           Tace seemst securitied at fir value         10,223         54         (37)         9,006           Total available-for-sale debt securities         231,486         88         (5,23)         226,339           Other debt securities carried at fir value         241,099         142         (5,60)         236,625           Held-to-maturity debt securities         513,977         —         (94,111)         41,886           US. Treasury and government agencies         513,977         —         (94,111)         41,886           US. Treasury and government agencies         88,181         —         (99)         7,191           Total held-to-maturity debt securities         8,181         —         (10,10)         52,753           Agency mortgage-backed securities         2,29         4         5 (1	Agency-collateralized mortgage obligations		2,589	_	(220)	2,369
Total mortgage-backed securities   35,047   45   2,946   32,146   U.S. Treasury and government agencies   169,368   42   1,179   167,613   161,013   161,014   11,003   161,014   11,003   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015   161,015	Commercial		6,248	24	(499)	5,773
U.S. Treasury and government agencies         169,368         42         (1,79)         167,613           Non-U.S. securities         11,046         1         (4)         11,003           Other taxable securities         3,481         −         (76)         3,403           Tax-exempt securities         121,544         −         (372)         12,172           Total available-for-sale debt securities         10,223         54         (371)         9,906           Other doth securities carried at fair value <sup>61</sup> 10,223         54         (5,60)         226,245           Held-to-maturity debt securities         513,977         −         (94,111)         419,866           U.S. Treasury and government agencies         121,585         −         (94,111)         419,866           U.S. Treasury and government agencies         8,181         −         (99)         7,191           Total debt securities         643,743         −         (21,089)         7,079           Available-for-sale debt securities           Morgange-backed securities           Morgange-backed securities           Agency collateralized mortgage obligations         2,741         4         (132)         2,613           Commercial<	Non-agency residential		467	16	(83)	400
Non-U.S. securities         11,046         1         (4)         11,003           Other abole securities         3,481         -         66         3,405           Tace-seempt securities         12,544         -         67         3,633           Other debt securities carried at fair value         10,223         54         3(71)         9,066           Total debt securities carried at fair value         21,009         10,223         54         3(71)         9,066           Total debt securities carried at fair value         513,977         -         (94,111)         41,866           U.S. Treasury and government agenetes         121,585         -         (90)         7,191           Other taxable securities         8,181         -         (90)         7,191           Total held-to-maturity debt securities         643,733         -         116,109         527,553           Total held-to-maturity debt securities         8,818         -         10,000         7,191           Total debt securities         -         1,000         7,191         1,000         7,191           Total pedro securities         -         1,000         7,191         1,000         7,191         1,000         1,000         1,000         1,000	Total mortgage-backed securities		35,047	45	(2,946)	32,146
Other taxable securities         3.481         —         (76)         3.405           Tax-exempt securities         12,544         —         3.231         12,172           Total available-for-sale debt securities         231,488         88         (52,35)         26,263           Other debt securities carried at fair value         10,223         54         (371)         9,066           Total debt securities         81,197         —         19,118         9,066           Total debt securities         513,977         —         194,111         419,866           U.S. Treasury and government agencies         112,585         —         99,101         419,866           U.S. Treasury and government agencies         643,743         —         1900         7,191           Total held-to-maturity debt securities         643,743         —         19,109         52,753           Total debt securities         58,545         \$142         \$10,209         57,378           Agency         \$ 29,999         \$ 446         \$ 10,209         \$2,209           Agency-collarenized mortage obligations         2,214         4         193         2,61           Commercial         3,30         6         1,52         4           Ag	U.S. Treasury and government agencies		169,368	42	(1,797)	167,613
Tax-exempt securities         12,544         —         3(22)         12,172           Total available-for-sale debt securities         231,466         88         5(2,35)         26,539           Other debt securities carried at fair value (1)         10,223         54         (37)         9,066           Total debt securities         241,709         142         (5,66)         25,264           Held-consturity debt securities         8         51,377         —         (94,11)         41,866           US. Treasury and government agencies         121,585         —         (21,009)         7,101           Other taxable securities         8,181         —         (99,11)         40,406           Other taxable securities         8,181         —         (91,01)         57,573           Total debt securities         8,8545         51,412         51,179         57,573           Agency         \$ 29,99         \$ 4         \$ (13,20)         \$ 2,875           Agency-collateralized mortgage obligations         27,97         \$ 2,99         \$ 4         \$ (13,20)         \$ 2,875           Agency-collateralized mortgage obligations         27,99         \$ 4         \$ (13,20)         \$ (2,12)         \$ (2,12)         \$ (2,12)         \$ (2,12)	Non-U.S. securities		11,046	1	(44)	11,003
Total available-for-sale debt securities         231,486         88         (5,235)         226,339           Other debt securities carried at fair value □         10,223         54         (371)         9,066           Total debt securities carried at fair value □         24,709         142         (5,606)         236,245           Held-to-maturity debt securities         513,977         —         (94,111)         419,666           U.S. Treasury and government agencies         121,585         —         (10,09)         7,191           Other travable securities         8,181         —         (900)         7,191           Total held-to-maturity debt securities         643,743         —         (116,109)         527,533           Total debt securities         5,885,452         \$ 142         \$ 101,099         57,733           Total debt securities         \$ 885,452         \$ 142         \$ 101,099         \$ 76,378           Available-for-sale debt securities         \$ 29,999         \$ 46         \$ (13,20)         \$ 287,259           Agency Collateralized mortgage obligations         2,741         4         10,2         2,613           Commercial         3,73         1,60         1,13         4         1,5           Non-agency res	Other taxable securities		3,481	_	(76)	3,405
Other debts securities carried at fair value (1) Total debt securities carried at fair value (1) Capta (2) Capta	Tax-exempt securities		12,544	_	(372)	12,172
Total debt securities carried at fair value         241,09         142         5,605         236,245           Held-to-maturity debt securities         3         3         —         (94,11)         419,866           US. Treasury and government agencies         121,565         —         (21,089)         100,496           Other taxable securities         8,181         —         (909)         7,191           Total held-to-maturity debt securities         643,743         —         (116,190)         527,533           Total debt securities         —         1,000         527,533           Available-for-sale debt securities         —         1,000         527,533           Agency         \$ 28,999         \$ 46         \$ 1,320         2,8275           Agency-collateralized mortgage obligations         2,741         4         (132)         2,831           Commercial         31,303         130         (60)         12,500           Non-agency residential         46,255         196         (2,12)         44,328           U.S. Treasury and government agencies         11,879         —         (2,12)         44,328           U.S. Treasury and government agencies         31,816         6         (2,12)         14,055	Total available-for-sale debt securities		231,486	88	(5,235)	226,339
Agency mortgage-backed securities  1513,977 — (94,111 419,866  105. Treasury and government agencies 121,655 — (21,089) 100,496  106. Treasury and government agencies 681,781 — (16,190) 527,533  106. Total debt securities 683,783 — (16,190) 527,533  107. Total debt securities 683,783 — (16,190) 527,533  108. Total debt securities 70,200 — (16,190) 527,533  109. Total debt securities 70,200 — (16,190) 527,533  109. Total mortgage-backed securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,533  109. Total available-for-sale debt securities 70,200 — (16,190) 527,53	Other debt securities carried at fair value (1)		10,223	54	(371)	9,906
Agency mortgage-backed securities         513,977         —         (94,111)         419,866           U.S. reasury and government agencies         121,585         —         (21,089)         10,0496           Other taxable securities         61,814         —         (1990)         7,191           Total held-to-maturity debt securities         68,743         —         (10,109)         527,533           Total debt securities         June 3 June 3           Agency         September 5         142         10,219         2,673,98           Agency collateralized mortgage obligations         2,741         4         (132)         2,613           Commercial         13,033         30         (608)         12,556           Non-agency residential         46,255         196         (2,123)         4,328           U.S. Treasury and government agencies         195,527         540         (2,123)         4,432           U.S. Treasury and government agencies         195,527         540         (2,123)         4,432           U.S. Treasury and government agencies         19,527         540         (2,123)         1,432           U.S. Treasury and government agencies         11,979         44         (255)	Total debt securities carried at fair value		241,709	142	(5,606)	236,245
US. Treasury and government agencies         121,585         —         (21,089)         100,496           Other taxable securities         8,181         —         (1990)         7,191           Total held-to-maturity debt securities         643,743         —         (116,190)         527,533           Total debt securities         June 32-22-22-22-22-22-22-22-22-22-22-22-22-2	Held-to-maturity debt securities					
Other taxable securities         8,181         —         (1990)         7,191           Total held-to-maturity debt securities         643,743         —         (116,190)         527,538           Total debt securities           June 37 Jun	Agency mortgage-backed securities		513,977	_	(94,111)	419,866
Total held-to-maturity debt securities         643,743         — (116,190)         527,533           Total debt securities         June 3/202           Available-for-sale debt securities           Mortgage-backed securities           Agency         \$ 29,999         \$ 46         \$ (1,320)         \$ 2,8725           Agency-collateralized mortgage obligations         2,741         4         (132)         2,613           Commercial         13,038         130         (608)         12,563           Mon-agency residential         447         16         (63)         430           Total mortgage-backed securities         46,255         196         (2,123)         43,28           U.S. Treasury and government agencies         195,527         540         (2,012)         194,055           Non-U.S. securities         11,879         —         (43)         11,836           Other taxable securities         2,979         44         (255)         12,765           Total available-for-sale debt securities         2,979         44         (255)         12,765           Total available-for-sale debt securities         2,995         786         (4,487)         26,254           Other dabt securities carried at fair value (1)	U.S. Treasury and government agencies		121,585	_	(21,089)	100,496
Noral debt securities   \$885,452   \$142   \$1,2796   \$763,798   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$1,200   \$	Other taxable securities		8,181	_	(990)	7,191
Norligae-backed securities   Saganga	Total held-to-maturity debt securities		643,743		(116,190)	527,553
Nortigae-backed securities   Samuel of Samue	Total debt securities	\$	885,452	\$ 142	\$ (121,796)	\$ 763,798
Mortgage-backed securities:         \$ 29,999 \$ 46 \$ (1,320) \$ 28,725           Agency-collateralized mortgage obligations         2,741 4 (132) \$ 26,13           Commercial         13,038 130         (608) \$ 12,560           Non-agency residential         477 16 (63) \$ 430           Total mortgage-backed securities         46,255 196 (2,123) \$ 44,328           U.S. Treasury and government agencies         195,527 540 (2,012) \$ 194,055           Non-U.S. securities         11,879 — (43) \$ 11,836           Other taxable securities         3,318 6 (54) \$ 25,000           Tax-exempt securities         12,976 44 (255) \$ 12,765           Total available-for-sale debt securities         269,955 786 (4,487) \$ 266,524           Other debt securities carried at fair value (1)         8,645 41 (275) \$ 8,411           Total debt securities carried at fair value (275) \$ 8,411         4,775 (4,762) \$ 7,736           Held-to-maturity debt securities         278,600 \$ 28,297 \$ 21 (67,193) \$ 461,125           U.S. Treasury and government agencies         121,574 \$ -				June 30	0, 2022	
Agency         \$ 29,999         \$ 46         \$ (1,320)         \$ 28,725           Agency-collateralized mortgage obligations         2,741         4         (132)         2,613           Commercial         13,038         130         (608)         12,560           Non-agency residential         477         16         (63)         430           Total mortgage-backed securities         46,255         196         (2,123)         44,328           U.S. Treasury and government agencies         195,527         540         (2,012)         194,055           Non-U.S. securities         11,879         —         (43)         11,836           Other taxable securities         3,318         6         (54)         3,270           Tax-exempt securities         12,976         44         (255)         12,765           Total available-for-sale debt securities         269,955         786         (4,487)         266,254           Other debt securities carried at fair value (1)         8,645         41         (275)         8,411           Total debt securities carried at fair value         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         528,297         21         (67,193)         461,125	Available-for-sale debt securities					
Agency-collateralized mortgage obligations         2,741         4         (132)         2,613           Commercial         13,038         130         (608)         12,560           Non-agency residential         477         16         (63)         430           Total mortgage-backed securities         46,255         196         (2,123)         44,328           U.S. Treasury and government agencies         195,527         540         (2,012)         194,055           Non-U.S. securities         11,879         —         (43)         11,836           Other taxable securities         3,318         6         (54)         3,270           Tax-exempt securities         12,976         44         (255)         12,765           Total available-for-sale debt securities         269,955         786         (4,487)         266,254           Other debt securities carried at fair value (1)         8,645         41         (275)         8,411           Total debt securities carried at fair value         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         528,297         21         (67,193)         461,255           U.S. Treasury and government agencies         121,574         —         (14,896)	Mortgage-backed securities:					
Commercial         13,038         130         (608)         12,560           Non-agency residential         477         16         (63)         430           Total mortgage-backed securities         46,255         196         (2,123)         44,328           U.S. Treasury and government agencies         195,527         540         (2,012)         194,055           Non-U.S. securities         11,879         —         (43)         11,836           Other taxable securities         3,318         6         (54)         3,270           Tax-exempt securities         12,976         44         (255)         12,765           Total available-for-sale debt securities         269,955         786         (4,487)         266,254           Other debt securities carried at fair value (1)         8,645         41         (275)         8,411           Total debt securities         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         528,297         21         (67,193)         461,125           U.S. Treasury and government agencies         121,574         —         (14,896)         106,678           Other taxable securities         8,413         1         (675)         7,739	Agency	\$	29,999	\$ 46	\$ (1,320)	\$ 28,725
Non-agency residential         477         16         (63)         430           Total mortgage-backed securities         46,255         196         (2,123)         44,328           U.S. Treasury and government agencies         195,527         540         (2,012)         194,055           Non-U.S. securities         11,879         —         (43)         11,836           Other taxable securities         3,318         6         (54)         3,270           Tax-exempt securities         12,976         44         (255)         12,765           Total available-for-sale debt securities         269,955         786         (4,487)         266,254           Other debt securities carried at fair value (1)         8,645         41         (275)         8,411           Total debt securities         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         528,297         21         (67,193)         461,125           U.S. Treasury and government agencies         121,574         —         (14,896)         106,678           Other taxable securities         8,413         1         (67,5)         7,739           Total held-to-maturity debt securities         658,284         22         (82,764)	Agency-collateralized mortgage obligations		2,741	4	(132)	2,613
Total mortgage-backed securities         46,255         196         (2,123)         44,328           U.S. Treasury and government agencies         195,527         540         (2,012)         194,055           Non-U.S. securities         11,879         —         (43)         11,836           Other taxable securities         3,318         6         (54)         3,270           Tax-exempt securities         12,976         44         (255)         12,765           Total available-for-sale debt securities         269,955         786         (4,487)         266,254           Other debt securities carried at fair value (1)         8,645         41         (275)         8,411           Total debt securities         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         528,297         21         (67,193)         461,125           U.S. Treasury and government agencies         121,574         —         (14,896)         106,678           Other taxable securities         8,413         1         (675)         7,739           Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	Commercial		13,038	130	(608)	12,560
U.S. Treasury and government agencies       195,527       540       (2,012)       194,055         Non-U.S. securities       11,879       —       (43)       11,836         Other taxable securities       3,318       6       (54)       3,270         Tax-exempt securities       12,976       44       (255)       12,765         Total available-for-sale debt securities       269,955       786       (4,487)       266,254         Other debt securities carried at fair value (1)       8,645       41       (275)       8,411         Total debt securities carried at fair value       278,600       827       (4,762)       274,665         Held-to-maturity debt securities       528,297       21       (67,193)       461,125         U.S. Treasury and government agencies       121,574       —       (14,896)       106,678         Other taxable securities       8,413       1       (675)       7,739         Total held-to-maturity debt securities       658,284       22       (82,764)       575,542	Non-agency residential		477	16	(63)	430
Non-U.S. securities         11,879         —         (43)         11,836           Other taxable securities         3,318         6         (54)         3,270           Tax-exempt securities         12,976         44         (255)         12,765           Total available-for-sale debt securities         269,955         786         (4,487)         266,254           Other debt securities carried at fair value (1)         8,645         41         (275)         8,411           Total debt securities carried at fair value         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         528,297         21         (67,193)         461,125           U.S. Treasury and government agencies         121,574         —         (14,896)         106,678           Other taxable securities         8,413         1         (675)         7,739           Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	Total mortgage-backed securities		46,255	196	(2,123)	44,328
Other taxable securities         3,318         6         (54)         3,270           Tax-exempt securities         12,976         44         (255)         12,765           Total available-for-sale debt securities         269,955         786         (4,487)         266,254           Other debt securities carried at fair value (1)         8,645         41         (275)         8,411           Total debt securities carried at fair value         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         528,297         21         (67,193)         461,125           U.S. Treasury and government agencies         121,574         —         (14,896)         106,678           Other taxable securities         8,413         1         (675)         7,739           Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	U.S. Treasury and government agencies		195,527	540	(2,012)	194,055
Tax-exempt securities         12,976         44         (255)         12,765           Total available-for-sale debt securities         269,955         786         (4,487)         266,254           Other debt securities carried at fair value (1)         8,645         41         (275)         8,411           Total debt securities carried at fair value         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         528,297         21         (67,193)         461,125           U.S. Treasury and government agencies         121,574         —         (14,896)         106,678           Other taxable securities         8,413         1         (675)         7,739           Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	Non-U.S. securities		11,879	_	(43)	11,836
Total available-for-sale debt securities         269,955         786         (4,487)         266,254           Other debt securities carried at fair value (1)         8,645         41         (275)         8,411           Total debt securities carried at fair value         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         528,297         21         (67,193)         461,125           U.S. Treasury and government agencies         121,574         —         (14,896)         106,678           Other taxable securities         8,413         1         (675)         7,739           Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	Other taxable securities		3,318	6	(54)	3,270
Other debt securities carried at fair value (1)         8,645         41         (275)         8,411           Total debt securities carried at fair value         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         Securities           Agency mortgage-backed securities         528,297         21         (67,193)         461,125           U.S. Treasury and government agencies         121,574         —         (14,896)         106,678           Other taxable securities         8,413         1         (675)         7,739           Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	Tax-exempt securities		12,976	44	(255)	12,765
Total debt securities carried at fair value         278,600         827         (4,762)         274,665           Held-to-maturity debt securities         Securities           Agency mortgage-backed securities         528,297         21         (67,193)         461,125           U.S. Treasury and government agencies         121,574         —         (14,896)         106,678           Other taxable securities         8,413         1         (675)         7,739           Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	Total available-for-sale debt securities		269,955	786	(4,487)	266,254
Held-to-maturity debt securities         Agency mortgage-backed securities       528,297       21       (67,193)       461,125         U.S. Treasury and government agencies       121,574       —       (14,896)       106,678         Other taxable securities       8,413       1       (675)       7,739         Total held-to-maturity debt securities       658,284       22       (82,764)       575,542	Other debt securities carried at fair value (1)		8,645	41	(275)	8,411
Agency mortgage-backed securities         528,297         21         (67,193)         461,125           U.S. Treasury and government agencies         121,574         —         (14,896)         106,678           Other taxable securities         8,413         1         (675)         7,739           Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	Total debt securities carried at fair value		278,600	827	(4,762)	274,665
U.S. Treasury and government agencies       121,574       —       (14,896)       106,678         Other taxable securities       8,413       1       (675)       7,739         Total held-to-maturity debt securities       658,284       22       (82,764)       575,542	Held-to-maturity debt securities					
Other taxable securities         8,413         1         (675)         7,739           Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	Agency mortgage-backed securities		528,297	21	(67,193)	461,125
Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	U.S. Treasury and government agencies		121,574	_	(14,896)	106,678
Total held-to-maturity debt securities         658,284         22         (82,764)         575,542	Other taxable securities		8,413	1	(675)	7,739
<b>Total debt securities</b> \$ 936,884 \$ 849 \$ (87,526) \$ 850,207	Total held-to-maturity debt securities	_	658,284	22	(82,764)	575,542
	Total debt securities	\$	936,884	\$ 849	\$ (87,526)	\$ 850,207

<sup>(1)</sup> Primarily includes non-U.S. securities used to satisfy certain international regulatory requirements.

#### Bank of America Corporation and Subsidiaries Supplemental Financial Data

(Dollars in millions)

	Nine Mon Septer			Third Ouarter	Second Ouarter	First Ouarter	Fourth Ouarter	Third Quarter
	2022	2021	l	2022	2022	2022	2021	2021
FTE basis data <sup>(1)</sup>								
Net interest income	\$ 38,096	\$ 31,846	\$	13,871	\$ 12,547	\$ 11,678	\$ 11,515	\$ 11,195
Total revenue, net of interest expense	70,733	67,375		24,608	22,791	23,334	22,165	22,867
Net interest yield	1.87 %	1.66 %		2.06 %	1.86 %	1.69 %	1.67 %	1.68 %
Efficiency ratio	64.88	66.79		62.18	67.01	65.65	66.46	63.14

<sup>(1)</sup> FTE basis is a non-GAAP financial measure. FTE basis is a performance measure used by management in operating the business that management believes provides investors with meaningful information on the interest margin for comparative purposes. The Corporation believes that this presentation allows for comparison of amounts from both taxable and tax-exempt sources and is consistent with industry practices. Net interest income includes FTE adjustments of \$315 million and \$322 million for the nine months ended September 30, 2022 and 2021, \$106 million, \$103 million and \$106 million for the third, second and first quarters of 2022, and \$105 million and \$101 million for the fourth and third quarters of 2021, respectively.

### **Quarterly Results by Business Segment and All Other**

	_			Third Quar	rter 2	2022				
	To: Corpor		Consumer Banking	GWIM		Global Banking		Global Markets		All Other
Net interest income	\$ 1	3,871	\$ 7,784	\$ 1,981	\$	3,326	\$	743	\$	37
Noninterest income										
Fees and commissions:										
Card income		1,573	1,331	16		206		18		2
Service charges		1,466	597	18		771		81		(1
Investment and brokerage services		3,795	73	3,255		11		457		(1
Investment banking fees		1,167		 47		726		430		(36
Total fees and commissions		8,001	2,001	3,336		1,714		986		(36
Market making and similar activities		3,068	3	30		52		2,874		109
Other income (loss)		(332)	116	 82		499		(120)		(909
Total noninterest income (loss)	1	10,737	2,120	 3,448		2,265		3,740		(836
Total revenue, net of interest expense	2	24,608	9,904	5,429		5,591		4,483		(799
Provision for credit losses		898	738	37		170		11		(58
Noninterest expense	1	5,303	5,097	3,816		2,651		3,023		716
Income (loss) before income taxes		8,407	4,069	1,576		2,770		1,449		(1,457
Income tax expense (benefit)		1,325	997	386		734		384		(1,176
Net income (loss)	\$	7,082	\$ 3,072	\$ 1,190	\$	2,036	\$	1,065	\$	(281
Average										
Total loans and leases	\$ 1,03	34.334	\$ 295.231	\$ 223,734	\$	384,305	\$	120,435	\$	10,629
Total assets (1)		05,546	1,145,846	383,468		585,683		847,899		142,650
Total deposits		52,775	1,069,093	339,487		495,154		38,820		20,221
Quarter end										
•		2 466	\$ 297.825	\$ 224,858	\$	377,711	\$	121,721	\$	10,351
Total loans and leases	\$ 1,03	2,400								
Total loans and leases Total assets <sup>(1)</sup>		73,383	1,149,918	370,790		575,082		849,542		128,051
	3,07			370,790 324,859		575,082 484,309		849,542 37,318		128,051 19,031
Total assets <sup>(1)</sup>	3,07	73,383	1,149,918	324,859	arter	484,309		-		
Total assets <sup>(1)</sup>	3,07	73,383 88,097	1,149,918			484,309		-		
Total assets <sup>(1)</sup>	3,07 1,93	73,383 38,097 otal	1,149,918 1,072,580 Consumer Banking	<b>324,859</b> Second Qua	E	<b>484,309</b> 2022		<b>37,318</b> Global Markets		19,031
Total assets <sup>(1)</sup> Total deposits  Net interest income	3,07 1,93 Tot Corpor	73,383 38,097 otal	1,149,918 1,072,580 Consumer Banking	<b>324,859</b> Second Qua		484,309 2022 Global Banking		<b>37,318</b> Global Markets	\$	All Other
Total assets (1) Total deposits  Net interest income Noninterest income	3,07 1,93 Tot Corpor	73,383 38,097 otal oration	1,149,918 1,072,580 Consumer Banking	<b>324,859</b> Second Qua	E	484,309 2022 Global Banking		<b>37,318</b> Global Markets	\$	All Other
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions:	3,07 1,93 Tot Corpor \$ 1	73,383 88,097 otal oration 12,547	1,149,918 1,072,580 Consumer Banking \$ 7,087	324,859 Second Qua GWIM 1,802	E	2022 Global Banking 2,634		37,318  Global Markets 981	\$	19,031 All Other 43
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income	3,07 1,93 Tot Corpor \$ 1	73,383 88,097 otal oration 12,547	1,149,918 1,072,580 Consumer Banking \$ 7,087	324,859 Second Qua GWIM 1,802	E	484,309 2022 Global Banking 2,634		37,318  Global Markets  981	\$	All Other 43
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges	3,07 1,93 Tot Corpor \$ 1	73,383 88,097 otal oration 12,547	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679	324,859 Second Qua GWIM 1,802 17 19	E	2022 Global Banking 2,634		37,318  Global Markets  981  17 83	\$	All Other 43
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services	3,07 1,93 Tot Corpor \$ 1	73,383 38,097 ottal oration 12,547 1,555 1,717 4,091	1,149,918 1,072,580 Consumer Banking \$ 7,087	324,859 Second Qua GWIM 1,802 17 19 3,486	E	2022 Global Banking 2,634 196 933 13		37,318  Global Markets  981  17  83  518	\$	All Other 43
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees	3,07 1,93 Tot Corpoi \$ 1	73,383 88,097 otal oration 12,547 1,555 1,717 4,091 1,128	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —	324,859 Second Qua GWIM 1,802 17 19 3,486 41	E	2022 Global Banking 2,634 196 933 13 692		Global Markets 981 17 83 518 461	\$	All Other 43 5 3 (2 (66
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions	3,07 1,93 Tot Corpoi \$ 1	73,383 88,097 otal oration 12,547 1,555 1,717 4,091 1,128 8,491	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 — 2,075	324,859 Second Qua GWIM 1,802 17 19 3,486 41 3,563	E	2022 Global Banking 2,634 196 933 13 692 1,834		Global Markets 981 17 83 518 461 1,079	\$	19,031  All Other  43  53 (2) (66) (60)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities	3,07 1,93 Tot Corpoi \$ 1	1,555 1,717 4,091 1,128 8,491 2,717	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2	324,859 Second Qua GWIM 1,802 17 19 3,486 41 3,563 23	E	2022 Global Banking 2,634 196 933 13 692 1,834 80		Global Markets 981 17 83 518 461 1,079 2,657	\$	19,031 All Other 43 5 3 (2 (66 (60 (45)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 4,091 1,128 8,491 2,717 (964)	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2 (28)	324,859  Second Qua  GWIM  1,802  17  19  3,486  41  3,563  23  45	E	2022 Global Banking 2,634 196 933 13 692 1,834 80 458		Global Markets 981 17 83 518 461 1,079 2,657 (215)	\$	19,031  All Other  43  5  3 (2 (66 (60 (45) (1,224
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 1,012 1,547 1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2	324,859 Second Qua GWIM 1,802 17 19 3,486 41 3,563 23	E	2022 Global Banking 2,634 196 933 13 692 1,834 80		Global Markets 981 17 83 518 461 1,079 2,657	\$	All Other 43 55 3 (2) (66) (45) (1,224)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss)	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 4,091 1,128 8,491 2,717 (964)	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2 (28)	324,859  Second Qua  GWIM  1,802  17  19  3,486  41  3,563  23  45  3,631  5,433	E	2022 Global Banking 2,634 196 933 13 692 1,834 80 458		Global Markets 981 17 83 518 461 1,079 2,657 (215)	\$	19,031  All Other  43  5  3 (2 (66 (60 (45) (1,224 (1,329)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss)  Total noninterest income (loss)	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 1,012 1,547 1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 — 2,075 2 (28) 2,049	324,859  Second Qua  GWIM  1,802  17  19  3,486  41  3,563  23  45  3,631	E	2022 Global Banking 2,634 196 933 13 692 1,834 80 458 2,372		Global Markets 981 17 83 518 461 1,079 2,657 (215) 3,521	\$	All Other 43 5 3 (2 (66 (45 (1,224 (1,329 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1,286 (1
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 — 2,075 2 (28) 2,049 9,136	324,859  Second Qua  GWIM  1,802  17  19  3,486  41  3,563  23  45  3,631  5,433	E	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006		Global Markets 981 17 83 518 461 1,079 2,657 (215) 3,521 4,502	\$	19,031  All Other  43  5  3 (2 (66 (60 (45 (1,224 (1,329 (1,286 (25)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791 523	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2 (28) 2,049 9,136 350	324,859  Second Qua  GWIM  1,802  17  19  3,486  41  3,563  23  45  3,631  5,433  33	E	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006 157		Global Markets 981 17 83 518 461 1,079 2,657 (215) 3,521 4,502 8	\$	19,031  All Other  43  5  3 (2 (66 (60 (45 (1,224 (1,329 (1,286 (25 531)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791 523 15,273	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2 (28) 2,049 9,136 350 4,959	324,859  Second Qua  GWIM  1,802  17  19  3,486  41  3,563  23  45  3,631  5,433  33  3,875	E	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006 157 2,799		Global Markets 981 17 83 518 461 1,079 2,657 (215) 3,521 4,502 8 3,109	\$	All Other  43  5  3 (2) (66 (60) (45) (1,224) (1,329) (1,286) (25) 531 (1,792)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791 523 15,273 6,995	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2 (28) 2,049 9,136 350 4,959 3,827 938	324,859  Second Qua  GWIM  1,802  17 19 3,486 41 3,563 23 45 3,631 5,433 33 3,875 1,525	\$	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006 157 2,799 2,050	\$	Global Markets 981 17 83 518 461 1,079 2,657 (215) 3,521 4,502 8 3,109 1,385		19,031  All Other  43  5  3 (2 (66 (60 (45 (1,224 (1,329 (1,286 (25 531 (1,792 (1,474
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791 523 15,273 6,995 748	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2 (28) 2,049 9,136 350 4,959 3,827 938	\$ 324,859  Second Qua  GWIM  1,802  17 19 3,486 41 3,563 23 45 3,631 5,433 33 3,875 1,525 374	\$	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006 157 2,799 2,050 543	\$	Global Markets 981 17 83 518 461 1,079 2,657 (215) 3,521 4,502 8 3,109 1,385 367		19,031  All Other  43  5  3 (2 (66 (60 (45 (1,224 (1,329 (1,286 (25 531 (1,792 (1,474
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)  Average	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791 523 15,273 6,995 748 6,247	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2 (28) 2,049 9,136 350 4,959 3,827 938 \$ 2,889	\$ 324,859  Second Qua  GWIM  1,802  17  19  3,486  41  3,563  23  45  3,631  5,433  33  3,875  1,525  374  1,151	\$	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006 157 2,799 2,050 543 1,507	\$	Global Markets 981 17 83 518 461 1,079 2,657 (215) 3,521 4,502 8 3,109 1,385 367 1,018		19,031  All Other  43  5  3 (2) (66 (60) (45) (1,224 (1,329 (1,286 (25) 531 (1,792 (1,474 (318)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)	3,07 1,93  Tot Corpor \$ 1 2 1 5 \$ 1,01	1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791 523 15,273 6,995 748 6,247	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2 (28) 2,049 9,136 350 4,959 3,827 938 \$ 2,889  \$ 2,889	\$ 324,859  Second Qua  GWIM  1,802  17 19 3,486 41 3,563 23 45 3,631 5,433 33 3,875 1,525 374	\$	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006 157 2,799 2,050 543	\$	Global Markets 981 17 83 518 461 1,079 2,657 (215) 3,521 4,502 8 3,109 1,385 367 1,018		19,031  All Other  43  5  3 (2) (66 (60) (45) (1,224) (1,329) (1,286) (25) 531 (1,792) (1,474) (318)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)  Average Total loans and leases	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791 523 15,273 6,995 748 6,247	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 —— 2,075 2 (28) 2,049 9,136 350 4,959 3,827 938 \$ 2,889	\$ 324,859  Second Qua  GWIM  1,802  17  19  3,486  41  3,563  23  45  3,631  5,433  33  3,875  1,525  374  1,151	\$	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006 157 2,799 2,050 543 1,507	\$	Global Markets 981 17 83 518 461 1,079 2,657 (215) 3,521 4,502 8 3,109 1,385 367 1,018		All Other  43  55 33 (2 (666 (600 (455 (1,224 (1,329 (1,286 (1,792 (1,474 (318) 14,391 124,923
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)  Average Total loans and leases Total assets (1)	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791 523 15,273 6,995 748 6,247	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 — 2,075 2 (28) 2,049 9,136 350 4,959 3,827 938 \$ 2,889  \$ 2,889  \$ 289,595 1,154,773	\$ 324,859 Second Qual GWIM 1,802  17 19 3,486 41 3,563 23 45 3,631 5,433 33,875 1,525 374 1,151  219,277 409,472	\$	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006 157 2,799 2,050 543 1,507	\$	Global 981  17 83 518 461 1,079 2,657 (215) 3,521 4,502 8 3,109 1,385 367 1,018		<b>19,031</b>
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income (loss)  Net income (loss)  Average Total loans and leases Total assets (1) Total deposits	3,07 1,93 Tot Corpor \$ 1	1,555 1,717 1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791 523 15,273 6,995 748 6,247	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 — 2,075 2 (28) 2,049 9,136 350 4,959 3,827 938 \$ 2,889  \$ 2,889  \$ 289,595 1,154,773	\$  324,859 Second Qual GWIM 1,802  17 19 3,486 41 3,563 23 45 3,631 5,433 3,875 1,525 374 1,151  219,277 409,472 363,943	\$	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006 157 2,799 2,050 543 1,507  377,248 601,945 509,261	\$	37,318  Global Markets  981  17  83  518  461  1,079  2,657 (215)  3,521  4,502  8  3,109  1,385  367  1,018  114,375  866,742  41,192	<u> </u>	19,031  All Other  43  5  3 (2 (66 (60 (45 (1,224 (1,329 (1,474 (3188  14,391 124,923 19,663
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)  Average Total loans and leases Total assets (1) Total deposits Quarter end	3,07 1,93  Tot Corpor \$ 1  2  1  5  \$ 1,01 3,15 2,01 \$ 1,03	1,555 1,717 1,555 1,717 4,091 1,128 8,491 2,717 (964) 10,244 22,791 523 15,273 6,995 748 6,247	1,149,918 1,072,580  Consumer Banking \$ 7,087  1,320 679 76 2,075 2 (28) 2,049 9,136 350 4,959 3,827 938 \$ 2,889  \$ 2,889  \$ 289,595 1,154,773 1,078,020	\$  324,859 Second Qual GWIM 1,802  17 19 3,486 41 3,563 23 45 3,631 5,433 3,875 1,525 374 1,151  219,277 409,472 363,943	\$ \$	2022 Global Banking 2,634  196 933 13 692 1,834 80 458 2,372 5,006 157 2,799 2,050 543 1,507	\$ \$	Global 981  17 83 518 461 1,079 2,657 (215) 3,521 4,502 8 3,109 1,385 367 1,018	<u> </u>	All Other  43  5  3  (2) (66) (45) (1,224) (1,286) (25) 531 (1,792) (1,474) (318)  14,391 124,923

 $<sup>^{\</sup>left(1\right)}$  Total assets include asset allocations to match liabilities (i.e., deposits).

### **Quarterly Results by Business Segment and All Other (continued)**

(Dollars in millions)					Third Quar	ter 2	2021		
	-	Total Corporation	(	Consumer Banking	GWIM		Global Banking	Global Markets	All Other
Net interest income	\$	11,195	\$	6,493	\$ 1,452	\$	2,185	\$ 1,000	\$ 65
Noninterest income									
Fees and commissions:									
Card income		1,583		1,317	23		185	59	(1)
Service charges		1,928		935	18		889	83	3
Investment and brokerage services		4,236		81	3,682		9	471	(7)
Investment banking fees		2,168		_	83		1,297	844	(56)
Total fees and commissions		9,915		2,333	3,806		2,380	1,457	(61)
Market making and similar activities		2,005		_	9		40	2,014	(58)
Other income (loss)		(248)		12	43		640	48	(991)
Total noninterest income (loss)		11,672		2,345	3,858		3,060	3,519	(1,110)
Total revenue, net of interest expense		22,867		8,838	5,310		5,245	4,519	(1,045)
Provision for credit losses		(624)		247	(58)		(781)	16	(48)
Noninterest expense		14,440		4,558	3,744		2,534	3,252	352
Income (loss) before income taxes		9,051		4,033	1,624		3,492	1,251	(1,349)
Income tax expense (benefit)		1,360		988	398		943	325	(1,294)
Net income (loss)	\$	7,691	\$	3,045	\$ 1,226	\$	2,549	\$ 926	\$ (55)
Average									
Total loans and leases	\$	920,509	\$	281,380	\$ 199,664	\$	324,736	\$ 97,148	\$ 17,581
Total assets (1)		3,076,452		1,076,236	386,346		621,699	804,938	187,233
Total deposits		1,942,705		1,000,765	339,357		534,166	54,650	13,767
Quarter end									
Total loans and leases	\$	927,736	\$	280,803	\$ 202,268	\$	328,893	\$ 98,892	\$ 16,880
Total assets (1)		3,085,446		1,091,431	393,708		623,640	776,929	199,738
Total deposits		1,964,804		1,015,276	345,590		536,476	54,941	12,521

<sup>(1)</sup> Total assets include asset allocations to match liabilities (i.e., deposits).

### Year-to-Date Results by Business Segment and All Other

(Dollars in millions)		Nine	Months Ended	l Sep	tember 30,	2022			
	Total Corporation	Consumer Banking	GWIM		Global Banking		Global arkets		All Other
Net interest income	\$ 38,096	\$ 21,551	\$ 5,451	\$	8,304	\$	2,717	\$	73
Noninterest income									
Fees and commissions:									
Card income	4,531	3,836	51		578		49		17
Service charges	5,016	2,120	56		2,590		246		4
Investment and brokerage services	12,178	232	10,395		36		1,520		(5)
Investment banking fees	3,752		154		2,298		1,473	_	(173)
Total fees and commissions	25,477	6,188	10,656		5,502		3,288		(157)
Market making and similar activities	9,023	5	66		181		8,721		50
Other income (loss)	(1,863)	109	165		1,804		(449)		(3,492)
Total noninterest income (loss)	32,637	6,302	10,887		7,487		11,560		(3,599)
Total revenue, net of interest expense	70,733	27,853	16,338		15,791		14,277		(3,526)
Provision for credit losses	1,451	1,036	29		492		24		(130)
Noninterest expense	45,895	14,977	11,706		8,133		9,249		1,830
Income (loss) before income taxes	23,387	11,840	4,603		7,166		5,004		(5,226)
Income tax expense (benefit)	2,991	2,901	1,128		1,899		1,326		(4,263)
Net income (loss)	\$ 20,396	\$ 8,939	\$ 3,475	\$	5,267	\$	3,678	\$	(963)
Average									
Total loans and leases	\$ 1,009,211	\$ 289,672	\$ 218,030	\$	373,547	\$	114,505	\$	13,457
Total assets (1)	3,156,657	1,144,587	407,819		605,884		857,747	٠	140,620
Total deposits	2,006,584	1,067,785	362,611		514,612		41,448		20,128
Period end	2,000,50 !	1,007,703	302,011		311,012		11,110		20,120
Total loans and leases	\$ 1,032,466	\$ 297,825	\$ 224,858	\$	377,711	\$	121,721	\$	10,351
						-		-	,
Total assets (1)			370,790				849,542		128,051
	3,073,383 1,938,097	1,149,918 1,072,580	370,790 324,859 Months Ended		575,082 484,309		849,542 37,318		128,051 19,031
Total assets <sup>(1)</sup>	3,073,383	1,149,918 1,072,580	324,859		575,082 484,309	021	-		-
Total assets <sup>(1)</sup>	3,073,383 1,938,097 ————————————————————————————————————	1,149,918 1,072,580 Nine	324,859 Months Ended	l Sept	<b>575,082</b> <b>484,309</b> tember 30, 20 Global Banking	021	<b>37,318</b> Global	\$	<b>19,031</b>
Total assets <sup>(1)</sup> Total deposits	3,073,383 1,938,097 Total Corporation	1,149,918 1,072,580 Nine Consumer Banking	324,859 Months Ended	l Sept	<b>575,082</b> <b>484,309</b> tember 30, 20 Global Banking	021 ( M	37,318 Global Jarkets	\$	All Other
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions:	3,073,383 1,938,097 Total Corporation \$ 31,846	1,149,918 1,072,580 Nine Consumer Banking \$ 18,386	324,859  Months Ended  GWIM  \$ 4,137	l Sept	575,082 484,309 tember 30, 20 Global Banking 6,150	021 ( M	37,318  Global darkets 2,980	\$	All Other
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income	3,073,383 1,938,097 Total Corporation \$ 31,846	1,149,918 1,072,580 Nine Consumer Banking \$ 18,386	324,859  Months Ended  GWIM  \$ 4,137	Sept	575,082 484,309 tember 30, 20 Global Banking 6,150	021 ( M	37,318 Global farkets 2,980	\$	19,031 All Other 193
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges	3,073,383 1,938,097 Total Corporation \$ 31,846 4,604 5,594	1,149,918 1,072,580 Nine Consumer Banking \$ 18,386 3,818 2,617	324,859 Months Ended GWIM \$ 4,137	Sept	575,082 484,309 tember 30, 20 Global Banking 6,150	021 ( M	37,318 Global flarkets 2,980 208 280	\$	All Other 193
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services	3,073,383 1,938,097 Total Corporation \$ 31,846 4,604 5,594 12,422	1,149,918 1,072,580 Nine Consumer Banking \$ 18,386	324,859 Months Ended  GWIM  \$ 4,137  62  54  10,610	Sept \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90	021 ( M	37,318 Global flarkets 2,980 208 280 1,504	\$	All Other 193 1 6 (18)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees	3,073,383 1,938,097 Total Corporation \$ 31,846 4,604 5,594 12,422 6,536	1,149,918 1,072,580 Nine Consumer Banking \$ 18,386 3,818 2,617 236 ——	324,859 Months Ended GWIM \$ 4,137 62 54 10,610 305	Sept \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642	021 ( M	37,318  Global tarkets 2,980  208 280 1,504 2,784	\$	All Other 193 1 6 (18) (195)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions	3,073,383 1,938,097 Total Corporation \$ 31,846 4,604 5,594 12,422 6,536 29,156	1,149,918 1,072,580 Nine Consumer Banking \$ 18,386 3,818 2,617 236 —— 6,671	324,859 Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031	\$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884	021 ( M	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776	\$	All Other 193 1 6 (18) (195) (206)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360	1,149,918 1,072,580 Nine Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1	324,859 Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31	\$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99	021 ( M	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448	\$	All Other  193  1 6 (18) (195) (206) (219)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss)	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987)	1,149,918 1,072,580 Nine Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35	324,859 Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147	\$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834	021 ( M	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233	\$	All Other 193 1 6 (18) (195) (206) (219) (3,236)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss)  Total noninterest income (loss)	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209	\$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817	021 ( M	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457	\$	All Other 193 1 6 (18) (195) (206) (219) (3,236) (3,661)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346	\$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967	021 ( M	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437	\$	All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105)	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067)	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185	\$ \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738)	021 ( M	37,318 Global tarkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33	\$	All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468) (148)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346	\$ \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967	021 ( M	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437	\$	All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105) 45,000 26,480	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548 11,612	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185  11,425  4,106	\$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738) 7,915 9,790	021 ( M	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33 10,150 5,254	\$	All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468) (148) 962 (4,282)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105) 45,000 26,480 1,515	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548 11,612 2,845	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185  11,425  4,106  1,006	\$ \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738) 7,915 9,790 2,643	\$	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33 10,150	\$	All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468) (148) 962 (4,282)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105) 45,000 26,480	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548 11,612	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185  11,425  4,106	\$ \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738) 7,915 9,790	\$	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33 10,150 5,254	\$	All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468) (148) 962 (4,282)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit)	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105) 45,000 26,480 1,515	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548 11,612 2,845	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185  11,425  4,106  1,006	\$ \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738) 7,915 9,790 2,643	\$	208 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33 10,150 5,254 1,366		All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468) (148) 962 (4,282) (6,345)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105) 45,000 26,480 1,515	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548 11,612 2,845	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185  11,425  4,106  1,006  \$ 3,100	\$ \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738) 7,915 9,790 2,643 7,147	\$	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33 10,150 5,254 1,366 3,888		All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468) (148) 962 (4,282) (6,345)
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)  Average	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105) 45,000 26,480 1,515 \$ 24,965	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548 11,612 2,845 \$ 8,767	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185  11,425  4,106  1,006  \$ 3,100	\$ \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738) 7,915 9,790 2,643	\$ \$	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33 10,150 5,254 1,366 3,888		All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468) (148) 962 (4,282) (6,345) 2,063
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)  Average Total loans and leases	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105) 45,000 26,480 1,515 \$ 24,965	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548 11,612 2,845 \$ 8,767	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185  11,425  4,106  1,006  \$ 3,100  \$ 194,090	S S	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738) 7,915 9,790 2,643 7,147	\$ \$	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33 10,150 5,254 1,366 3,888		All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468) (148) 962 (4,282) (6,345) 2,063
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss) Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)  Average Total loans and leases Total assets (1)	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105) 45,000 26,480 1,515 \$ 24,965  \$ 912,091 2,990,984	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548 11,612 2,845 \$ 8,767  \$ 284,644 1,043,787	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185  11,425  4,106  1,006  \$ 3,100  \$ 194,090  379,802	S S	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738) 7,915 9,790 2,643 7,147	\$ \$	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33 10,150 5,254 1,366 3,888 87,535 775,552		All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468) (148) 962 (4,282) (6,345) 2,063  19,190 193,896
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss)  Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income tax expense (benefit) Net income (loss)  Average Total loans and leases Total assets (1) Total deposits	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105) 45,000 26,480 1,515 \$ 24,965  \$ 912,091 2,990,984	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548 11,612 2,845 \$ 8,767  \$ 284,644 1,043,787	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185  11,425  4,106  1,006  \$ 3,100  \$ 194,090  379,802	\$ \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738) 7,915 9,790 2,643 7,147	\$ \$	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33 10,150 5,254 1,366 3,888 87,535 775,552	<u>\$</u>	All Other  193  1 6 (18) (195) (206) (219) (3,236) (3,661) (3,468) (148) 962 (4,282) (6,345) 2,063  19,190 193,896
Total assets (1) Total deposits  Net interest income Noninterest income Fees and commissions: Card income Service charges Investment and brokerage services Investment banking fees Total fees and commissions Market making and similar activities Other income (loss)  Total noninterest income (loss) Total revenue, net of interest expense Provision for credit losses Noninterest expense Income (loss) before income taxes Income (loss)  Average Total loans and leases Total assets (1) Total deposits  Period end	3,073,383 1,938,097  Total Corporation \$ 31,846  4,604 5,594 12,422 6,536 29,156 7,360 (987) 35,529 67,375 (4,105) 45,000 26,480 1,515 \$ 24,965  \$ 912,091 2,990,984 1,879,597	1,149,918 1,072,580  Nine  Consumer Banking \$ 18,386  3,818 2,617 236 —— 6,671 1 35 6,707 25,093 (1,067) 14,548 11,612 2,845 \$ 8,767  \$ 284,644 1,043,787 968,272	324,859  Months Ended  GWIM  \$ 4,137  62  54  10,610  305  11,031  31  147  11,209  15,346  (185  11,425  4,106  1,006  \$ 3,100  \$ 194,090  379,802  333,119	\$ \$ \$ \$ \$ \$	575,082 484,309 tember 30, 20 Global Banking 6,150 515 2,637 90 3,642 6,884 99 1,834 8,817 14,967 (2,738) 7,915 9,790 2,643 7,147	\$ \$	37,318 Global larkets 2,980 208 280 1,504 2,784 4,776 7,448 233 12,457 15,437 33 10,150 5,254 1,366 3,888 87,535 775,552 54,699	<u>\$</u>	All Other  193  1 6 (18) (195) (206) (3,236) (3,661) (3,468) 962 (4,282) (6,345) 2,063  19,190 193,896 14,062

 $<sup>^{\</sup>left(1\right)}\,$  Total assets include asset allocations to match liabilities (i.e., deposits).

#### **Bank of America Corporation and Subsidiaries Consumer Banking Segment Results**

(Dollars in millions)							
	Septer	nths Ended mber 30	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2022	2021	2022	2022	2022	2021	2021
Net interest income	\$ 21,551	\$ 18,386	\$ 7,784	\$ 7,087	\$ 6,680	\$ 6,543	\$ 6,493
Noninterest income:							
Card income	3,836	3,818	1,331	1,320	1,185	1,354	1,317
Service charges	2,120	2,617	597	679	844	921	935
All other income	346	272	192	50	104	94	93
Total noninterest income	6,302	6,707	2,120	2,049	2,133	2,369	2,345
Total revenue, net of interest expense	27,853	25,093	9,904	9,136	8,813	8,912	8,838
Provision for credit losses	1,036	(1,067)	738	350	(52)	32	247
Noninterest expense	14,977	14,548	5,097	4,959	4,921	4,742	4,558
Income before income taxes	11,840	11,612	4,069	3,827	3,944	4,138	4,033
Income tax expense	2,901	2,845	997	938	966	1,014	988
Net income	\$ 8,939	\$ 8,767	\$ 3,072	\$ 2,889	\$ 2,978	\$ 3,124	\$ 3,045
Net interest yield	2.61 %	2.45 %	2.79 %	2.55 %	2.48 %	2.44 %	2.49 %
Return on average allocated capital (1)	30	30	30	29	30	32	31
Efficiency ratio	53.77	57.97	51.47	54.28	55.84	53.22	51.56
Balance Sheet							
Average							
Total loans and leases	\$ 289,672	\$ 284,644	\$ 295,231	\$ 289,595	\$ 284,068	\$ 282,332	\$ 281,380
Total earning assets (2)	1,104,653	1,001,590	1,106,513	1,114,552	1,092,742	1,061,742	1,034,471
Total assets (2)	1,144,587	1,043,787	1,145,846	1,154,773	1,133,001	1,102,444	1,076,236
Total deposits	1,067,785	968,272	1,069,093	1,078,020	1,056,100	1,026,810	1,000,765
Allocated capital (1)	40,000	38,500	40,000	40,000	40,000	38,500	38,500
Period end							
Total loans and leases	\$ 297,825	\$ 280,803	\$ 297,825	\$ 294,570	\$ 286,322	\$ 286,511	\$ 280,803
Total earning assets (2)	1,110,524	1,050,331	1,110,524	1,114,524	1,125,963	1,090,331	1,050,331
Total assets (2)	1,149,918	1,091,431	1,149,918	1,154,366	1,166,443	1,131,142	1,091,431
Total deposits	1,072,580	1,015,276	1,072,580	1,077,215	1,088,940	1,054,995	1,015,276

<sup>(1)</sup> Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Other companies may define or calculate these measures differently.
(2) Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity.

# Bank of America Corporation and Subsidiaries Consumer Banking Key Indicators

(Dollars in millions)		Nine Mon	ths I	Ended	I								-1
		Septen				Third Quarter		Second Quarter		First Quarter		Fourth Quarter	Third Quarter
		2022		2021	l	2022		2022	_	2022	_	2021	 2021
Average deposit balances					l .								
Checking	\$	599,640	\$	542,525	\$	599,099	\$	606,331	\$	593,428	\$	577,703	\$ 561,629
Savings		72,545		69,220		71,933		73,295		72,413		70,719	70,799
MMS		361,011		318,849		365,271		362,798		354,850		342,812	331,924
CDs and IRAs		29,730		33,921		28,731		29,796		30,685		31,584	32,578
Other		4,859	_	3,757		4,059	_	5,800		4,724	_	3,992	 3,835
Total average deposit balances	\$ 1	1,067,785	\$	968,272	<u>\$</u>	1,069,093	\$	1,078,020	\$	1,056,100	\$	1,026,810	\$ 1,000,765
Deposit spreads (excludes noninterest costs)													
Checking		1.94 %		1.97 %		1.98 %		1.93 %		1.91 %		1.92 %	1.95 %
Savings		2.19		2.25		2.19		2.19		2.19		2.21	2.23
MMS		1.39		1.29		1.64		1.29		1.23		1.24	1.26
CDs and IRAs		1.09		0.41		1.85		0.98		0.46		0.32	0.34
Other		1.12		0.27		2.04		1.04		0.41		0.22	0.24
Total deposit spreads		1.74		1.70		1.88		1.70		1.65		1.66	1.68
Consumer investment assets	\$	302,413	\$	353,280	\$	302,413	\$	315,243	\$	357,593	\$	368,831	\$ 353,280
Active digital banking users (in thousands) (1)		43,496		40,911		43,496		42,690		42,269		41,365	40,911
Active mobile banking users (in thousands) (2)		34,922		32,455		34,922		34,167		33,589		32,980	32,455
Financial centers		3,932		4,215		3,932		3,984		4,056		4,173	4,215
ATMs		15,572		16,513		15,572		15,730		15,959		16,209	16,513
Total credit card (3)													
Loans													
Average credit card outstandings	\$	81,505	\$	74,383	\$	85,009	\$	81,024	\$	78,409	\$	78,358	\$ 75,569
Ending credit card outstandings		87,296		76,869		87,296		84,010		79,356		81,438	76,869
Credit quality													
Net charge-offs	\$	948	\$	1,443	\$	328	\$	323	\$	297	\$	280	\$ 321
		1.55 %		2.59 %		1.53 %		1.60 %		1.53 %		1.42 %	1.69 %
30+ delinquency	\$	1,202	\$	934	\$	1,202	\$	1,008	\$	1,003	\$	997	\$ 934
		1.38 %		1.21 %	l .	1.38 %		1.20 %		1.26 %		1.22 %	1.21 %
90+ delinquency	\$	547	\$	450	\$	547	\$	493	\$	492	\$	487	\$ 450
Other total credit card indicators (3)		0.63 %		0.58 %		0.63 %		0.59 %		0.62 %		0.60 %	0.58 %
Gross interest yield		10.14 %		10.24 %		10.71 %		9.76 %		9.90 %		9.96 %	10.10 %
Risk-adjusted margin		10.13		9.93		10.07		9.95		10.40		10.85	10.70
New accounts (in thousands)		3,301		2,654		1,256		1,068		977		940	1,049
Purchase volumes	\$	263,788	\$	223,900	\$	91,064	\$	91,810	\$	80,914	\$	87,671	\$ 80,925
Debit card data													
Purchase volumes	\$	373,426	\$	349,492	\$	127,135	\$	128,707	\$	117,584	\$	124,278	\$ 119,680
· · · · · ·													
•													
•	\$	18,695	\$	33,194	\$	4,028	\$	6,551	\$	8,116	\$	12,782	\$ 12,510
Consumer Banking:	\$	18,695 5,875	\$	33,194 2,579	\$	4,028 1,999	\$	6,551 2,151	\$	8,116 1,725	\$	12,782 1,417	\$ 12,510 1,262
Consumer Banking: First mortgage	\$		\$		\$		\$		\$		\$		\$
First mortgage  Home equity	\$		\$		\$		\$		\$		\$		\$

 $<sup>^{\</sup>left(1\right)}\,$  Represents mobile and/or online active users over the past 90 days.

<sup>(2)</sup> Represents mobile active users over the past 90 days.

<sup>(3)</sup> In addition to the credit card portfolio in Consumer Banking, the remaining credit card portfolio is in GWIM.

<sup>(4)</sup> Loan production amounts represent the unpaid principal balance of loans and, in the case of home equity, the principal amount of the total line of credit.

<sup>(5)</sup> In addition to loan production in Consumer Banking, there is also first mortgage and home equity loan production in GWIM.

#### Bank of America Corporation and Subsidiaries Consumer Banking Quarterly Results

(Dollars in millions)											
			Third	d Quarter 2022					Secon	d Quarter 2022	
	To	tal Consumer			(	Consumer	To	otal Consumer			Consumer
		Banking		Deposits		Lending		Banking		Deposits	Lending
Net interest income	\$	7,784	\$	5,006	\$	2,778	\$	7,087	\$	4,477	\$ 2,610
Noninterest income:											
Card income		1,331		(10)		1,341		1,320		(9)	1,329
Service charges		597		597		_		679		678	1
All other income		192		141		51		50		55	(5)
Total noninterest income		2,120		728		1,392		2,049		724	1,325
Total revenue, net of interest expense		9,904		5,734		4,170		9,136		5,201	3,935
Provision for credit losses		738		173		565		350		142	208
Noninterest expense		5,097		3,141		1,956		4,959		3,055	1,904
Income before income taxes		4,069		2,420		1,649		3,827		2,004	1,823
Income tax expense		997		593		404		938		491	447
Net income	\$	3,072	\$	1,827	\$	1,245	\$	2,889	\$	1,513	\$ 1,376
Net interest yield		2.79 %		1.87 %		3.76 %		2.55 %		1.67 %	3.64 %
Return on average allocated capital (1)		30		56		18		29		47	20
Efficiency ratio		51.47		54.78		46.92		54.28		58.74	48.38
Balance Sheet											
Average											
Total loans and leases	\$	295,231	\$	4,153	\$	291,078	\$	289,595	\$	4,147	\$ 285,448
Total earning assets (2)		1,106,513		1,064,585		293,366		1,114,552		1,072,773	287,512
Total assets <sup>(2)</sup>		1,145,846		1,096,911		300,374		1,154,773		1,106,098	294,407
Total deposits		1,069,093		1,063,075		6,018		1,078,020		1,072,166	5,854
Allocated capital <sup>(1)</sup>		40,000		13,000		27,000		40,000		13,000	27,000
Period end											
Total loans and leases	\$	297,825	\$	4,134	\$	293,691	\$	294,570	\$	4,123	\$ 290,447
Total earning assets (2)		1,110,524		1,068,130		295,637		1,114,524		1,072,291	292,657
Total assets (2)		1,149,918		1,100,517		302,644		1,154,366		1,104,991	299,799
Total deposits		1,072,580		1,066,522		6,058		1,077,215		1,071,089	6,126

			Third	Quarter 2021	
	To	tal Consumer			Consumer
		Banking		Deposits	Lending
Net interest income	\$	6,493	\$	3,730	\$ 2,763
Noninterest income:					
Card income		1,317		(7)	1,324
Service charges		935		934	1
All other income		93		58	35
Total noninterest income		2,345		985	1,360
Total revenue, net of interest expense		8,838		4,715	4,123
Provision for credit losses		247		53	194
Noninterest expense		4,558		2,724	1,834
Income before income taxes		4,033		1,938	2,095
Income tax expense		988		475	513
Net income	\$	3,045	\$	1,463	\$ 1,582
Net interest yield		2.49 %		1.49 %	3.95 %
Return on average allocated capital <sup>(1)</sup>		31		48	24
Efficiency ratio		51.56		57.75	44.48
Balance Sheet					
Average					
Total loans and leases	\$	281,380	\$	4,387	\$ 276,993
Total earning assets <sup>(2)</sup>		1,034,471		991,186	277,491
Total assets <sup>(2)</sup>		1,076,236		1,026,811	283,631
Total deposits		1,000,765		993,624	7,141
Allocated capital <sup>(1)</sup>		38,500		12,000	26,500
Period end					
Total loans and leases	\$	280,803	\$	4,345	\$ 276,458
Total earning assets <sup>(2)</sup>		1,050,331		1,006,593	277,056
Total assets <sup>(2)</sup>		1,091,431		1,041,487	283,262
Total deposits		1,015,276		1,008,051	7,225

<sup>(1)</sup> Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Other companies may define or calculate these measures differently.

<sup>&</sup>lt;sup>(2)</sup> For presentation purposes, in segments or businesses where the total of liabilities and equity exceeds assets, the Corporation allocates assets from All Other to match the segments' and businesses' liabilities and allocated shareholders' equity. As a result, total earning assets and total assets of the businesses may not equal total Consumer Banking.

### Bank of America Corporation and Subsidiaries Consumer Banking Year-to-Date Results

(Dollars in millions)

					N	ine Months End	led Se	eptember 30	2021							
				2022					2021							
	To	tal Consumer Banking		Deposits		Consumer Lending	То	otal Consumer Banking	Deposits		Consumer Lending					
Net interest income	\$	21,551	\$	13,535	\$	8,016	\$	18,386	\$ 10,489	\$	7,897					
Noninterest income:																
Card income		3,836		(27)		3,863		3,818	(19)		3,837					
Service charges		2,120		2,118		2		2,617	2,615		2					
All other income		346		264		82		272	151		121					
Total noninterest income		6,302		2,355		3,947		6,707	2,747		3,960					
Total revenue, net of interest expense		27,853		15,890		11,963		25,093	13,236		11,857					
Provision for credit losses		1,036		388		648		(1,067)	174		(1,241)					
Noninterest expense		14,977		9,204		5,773		14,548	8,789		5,759					
Income before income taxes		11,840	_	6,298		5,542		11,612	4,273		7,339					
Income tax expense		2,901		1,543		1,358		2,845	1,047		1,798					
Net income	\$	8,939	\$	4,755	\$	4,184	\$	8,767	\$ 3,226	\$	5,541					
Net interest yield		2.61 %		1.70 %		3.73 %		2.45 %	1.46 %		3.76 %					
Return on average allocated capital (1)		30		49		21		30	36		28					
Efficiency ratio		53.77		57.92		48.26		57.97	66.40		48.57					
Balance Sheet																
Average																
Total loans and leases	\$	289,672	\$	4,171	\$	285,501	\$	284,644	\$ 4,479	\$	280,165					
Total earning assets (2)		1,104,653		1,062,668		287,422		1,001,590	957,561		280,617					
Total assets <sup>(2)</sup>		1,144,587		1,095,830		294,193		1,043,787	994,562		285,813					
Total deposits		1,067,785		1,061,876		5,909		968,272	961,266		7,006					
Allocated capital (1)		40,000		13,000		27,000		38,500	12,000		26,500					
Period end																
Total loans and leases	\$	297,825	\$	4,134	\$	293,691	\$	280,803	\$ 4,345	\$	276,458					
Total earning assets (2)		1,110,524		1,068,130		295,637		1,050,331	1,006,593		277,056					
Total assets <sup>(2)</sup>		1,149,918		1,100,517		302,644		1,091,431	1,041,487		283,262					
Total deposits		1,072,580		1,066,522		6,058		1,015,276	1,008,051		7,225					

For footnotes, see page 16.

#### **Bank of America Corporation and Subsidiaries Global Wealth & Investment Management Segment Results**

(Dollars in millions)							
		ths Ended nber 30	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2022	2021	2022	2022	2022	2021	2021
Net interest income	\$ 5,451	\$ 4,137	\$ 1,981	\$ 1,802	\$ 1,668	\$ 1,526	\$ 1,452
Noninterest income:							
Investment and brokerage services	10,395	10,610	3,255	3,486	3,654	3,703	3,682
All other income	492	599	193	145	154	173	176
Total noninterest income	10,887	11,209	3,448	3,631	3,808	3,876	3,858
Total revenue, net of interest expense	16,338	15,346	5,429	5,433	5,476	5,402	5,310
Provision for credit losses	29	(185)	37	33	(41)	(56)	(58)
Noninterest expense	11,706	11,425	3,816	3,875	4,015	3,834	3,744
Income before income taxes	4,603	4,106	1,576	1,525	1,502	1,624	1,624
Income tax expense	1,128	1,006	386	374	368	398	398
Net income	\$ 3,475	\$ 3,100	\$ 1,190	\$ 1,151	\$ 1,134	\$ 1,226	\$ 1,226
Net interest yield	1.84 %	1.51 %	2.12 %	1.82 %	1.62 %	1.53 %	1.54 %
Return on average allocated capital (1)	27	25	27	26	26	30	30
Efficiency ratio	71.65	74.45	70.28	71.34	73.31	70.95	70.51
Balance Sheet							
Average							
Total loans and leases	\$218,030	\$ 194,090	\$223,734	\$ 219,277	\$ 210,937	\$205,236	\$ 199,664
Total earning assets (2)	395,023	367,239	370,733	396,611	418,248	395,144	373,691
Total assets (2)	407,819	379,802	383,468	409,472	431,040	408,033	386,346
Total deposits	362,611	333,119	339,487	363,943	384,902	360,912	339,357
Allocated capital (1)	17,500	16,500	17,500	17,500	17,500	16,500	16,500
Period end							
Total loans and leases	\$224,858	\$ 202,268	\$224,858	\$ 221,705	\$ 214,273	\$208,971	\$ 202,268
Total earning assets (2)	357,434	380,857	357,434	380,771	419,903	425,112	380,857
Total assets <sup>(2)</sup>	370,790	393,708	370,790	393,948	433,122	438,275	393,708
Total deposits	324,859	345,590	324,859	347,991	385,288	390,143	345,590

Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Other companies may define or calculate these measures differently.

Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity.

#### **Bank of America Corporation and Subsidiaries Global Wealth & Investment Management Key Indicators**

(Dollars in millions)								
	Nine Mon Septem	ber 30	_	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2022	2021	_ .	2022	2022	2022	2021	2021
Revenue by Business								
Merrill Wealth Management	\$ 13,649	\$ 12,916	5	\$ 4,524	\$ 4,536	\$ 4,589	\$ 4,532	\$ 4,471
Bank of America Private Bank	2,689	2,430	<u> </u>	905	897	887	870	839
Total revenue, net of interest expense	\$ 16,338	\$ 15,346	<u> </u>	\$ 5,429	\$ 5,433	\$ 5,476	\$ 5,402	\$ 5,310
Client Balances by Business, at period end								
Merrill Wealth Management	\$2,710,985	\$3,108,358	3	\$2,710,985	\$2,819,998	\$3,116,052	\$3,214,881	\$3,108,358
Bank of America Private Bank	537,771	584,475	5	537,771	547,116	598,100	625,453	584,475
Total client balances	\$3,248,756	\$3,692,833	3	\$3,248,756	\$3,367,114	\$3,714,152	\$3,840,334	\$3,692,833
			_ -					
Client Balances by Type, at period end								
Assets under management (1)	\$1,329,557	\$1,578,630		\$1,329,557	\$1,411,344	\$1,571,605	\$1,638,782	\$1,578,630
Brokerage and other assets	1,413,946	1,612,472	2	1,413,946	1,437,562	1,592,802	1,655,021	1,612,472
Deposits	324,859	345,590		324,859	347,991	385,288	390,143	345,590
Loans and leases <sup>(2)</sup>	228,129	205,055	5	228,129	224,847	217,461	212,251	205,055
Less: Managed deposits in assets under management	(47,735)	(48,914	4)	(47,735)	(54,630)	(53,004)	(55,863)	(48,914)
Total client balances	\$3,248,756	\$3,692,833	≟   =   :	\$3,248,756	\$3,367,114	\$3,714,152	\$3,840,334	\$3,692,833
Assets Under Management Rollforward								
Assets under management, beginning balance	\$1,638,782	\$1,408,465	5	\$1,411,344	\$1,571,605	\$1,638,782	\$1,578,630	\$1,549,069
Net client flows	20,680	44,698	3	4,110	1,033	15,537	21,552	14,776
Market valuation/other	(329,905)	125,467	7 .	(85,897)	(161,294)	(82,714)	38,600	14,785
Total assets under management, ending balance	\$1,329,557	\$1,578,630	<u> </u>	\$1,329,557	\$1,411,344	\$1,571,605	\$1,638,782	\$1,578,630
Advisors, at period end								
Total wealth advisors (3)	18,841	18,855	5	18,841	18,449	18,571	18,846	18,855

 $<sup>^{(1)}</sup>$  Defined as managed assets under advisory and/or discretion of GWIM.

Includes margin receivables which are classified in customer and other receivables on the Consolidated Balance Sheet.
 Includes advisors across all wealth management businesses in *GWIM* and *Consumer Banking*.

#### **Bank of America Corporation and Subsidiaries Global Banking Segment Results**

(Dollars in millions)							
	Septer	nths Ended nber 30	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2022	2021	2022	2022	2022	2021	2021
Net interest income	\$ 8,304	\$ 6,150	\$ 3,326	\$ 2,634	\$ 2,344	\$ 2,362	\$ 2,185
Noninterest income:							
Service charges	2,590	2,637	771	933	886	887	889
Investment banking fees	2,298	3,642	726	692	880	1,465	1,297
All other income	2,599	2,538	768	747	1,084	1,193	874
Total noninterest income	7,487	8,817	2,265	2,372	2,850	3,545	3,060
Total revenue, net of interest expense	15,791	14,967	5,591	5,006	5,194	5,907	5,245
Provision for credit losses	492	(2,738)	170	157	165	(463)	(781)
Noninterest expense	8,133	7,915	2,651	2,799	2,683	2,717	2,534
Income before income taxes	7,166	9,790	2,770	2,050	2,346	3,653	3,492
Income tax expense	1,899	2,643	734	543	622	986	943
Net income	\$ 5,267	\$ 7,147	\$ 2,036	\$ 1,507	\$ 1,724	\$ 2,667	\$ 2,549
Net interest yield	2.05 %	1.53 %	2.53 %	1.97 %	1.68 %	1.59 %	1.55 %
Return on average allocated capital (1)	16	22	18	14	16	25	24
Efficiency ratio	51.50	52.88	47.41	55.90	51.65	45.99	48.31
Balance Sheet							
Average							
Total loans and leases	\$373,547	\$ 326,632	\$384,305	\$ 377,248	\$ 358,807	\$ 338,627	\$ 324,736
Total earning assets (2)	541,670	537,037	521,555	537,660	566,277	587,472	560,181
Total assets (2)	605,884	597,947	585,683	601,945	630,517	650,940	621,699
Total deposits	514,612	509,445	495,154	509,261	539,912	562,390	534,166
Allocated capital <sup>(1)</sup>	44,500	42,500	44,500	44,500	44,500	42,500	42,500
Period end							
Total loans and leases	\$377,711	\$ 328,893	\$377,711	\$ 385,376	\$ 367,423	\$ 352,933	\$ 328,893
Total earning assets (2)	511,494	561,239	511,494	526,879	558,639	574,583	561,239
Total assets <sup>(2)</sup>	575,082	623,640	575,082	591,490	623,168	638,131	623,640
Total deposits	484,309	536,476	484,309	499,714	533,820	551,752	536,476

Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Other companies may define or calculate these measures differently.

Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity.

# Bank of America Corporation and Subsidiaries Global Banking Key Indicators

(Dellars in millions)							
(Dollars in millions)	Nine Mon Septen		Third Ouarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2022	2021	2022	2022	2022	2021	2021
Investment Banking fees (1)							
Advisory (2)	\$ 1,197	\$ 1,341	\$ 397	\$ 361	\$ 439	\$ 798	\$ 608
Debt issuance	915	1,306	273	283	359	430	401
Equity issuance	186	995	56	48	82	237	288
Total Investment Banking fees (3)	\$ 2,298	\$ 3,642	\$ 726	\$ 692	\$ 880	\$ 1,465	\$ 1,297
Business Lending							
Corporate	\$ 2,908	\$ 2,528	\$ 902	\$ 946	\$ 1,060	\$ 1,195	\$ 885
Commercial	3,128	2,688	1,111	1,024	993	987	923
Business Banking	186	165	66	62	58	59	54
Total Business Lending revenue	\$ 6,222	\$ 5,381	\$ 2,079	\$ 2,032	\$ 2,111	\$ 2,241	\$ 1,862
Global Transaction Services (4)							
Corporate	\$ 3,456	\$ 2,324	\$ 1,369	\$ 1,138	\$ 949	\$ 911	\$ 850
Commercial	2,981	2,432	1,112	973	896	909	855
Business Banking	835	692	322	270	243	249	240
Total Global Transaction Services revenue	\$ 7,272	\$ 5,448	\$ 2,803	\$ 2,381	\$ 2,088	\$ 2,069	\$ 1,945
Average deposit balances							
Interest-bearing	\$156,950	\$ 164,420	\$171,203	\$ 142,366	\$ 157,126	\$ 164,522	\$ 165,669
Noninterest-bearing	357,662	345,025	323,951	366,895	382,786	397,868	368,497
Total average deposits	\$514,612	\$ 509,445	\$495,154	\$ 509,261	\$ 539,912	\$ 562,390	\$ 534,166
Loan spread	1.51 %	1.59 %	1.51 %	1.49 %	1.53 %	1.58 %	1.60 %
Provision for credit losses	\$ 492	\$ (2,738)	\$ 170	\$ 157	\$ 165	\$ (463)	\$ (781)
Credit quality <sup>(5, 6)</sup>							
Reservable criticized utilized exposure	\$ 15,809	\$ 20,894	\$ 15,809	\$ 15,999	\$ 18,304	\$ 19,873	\$ 20,894
	3.95 %	5.99 %	3.95 %	3.92 %	4.72 %	5.34 %	5.99 %
Nonperforming loans, leases and foreclosed properties	\$ 1,057	\$ 1,504	\$ 1,057	\$ 1,126	\$ 1,329	\$ 1,351	\$ 1,504
	0.28 %	0.46 %	0.28 %	0.29 %	0.37 %	0.39 %	0.46 %
Average loans and leases by product							
U.S. commercial	\$223,550	\$ 189,444	\$233,027	\$ 225,820	\$ 211,568	\$ 196,168	\$ 187,047
Non-U.S. commercial	83,733	71,037	84,287	86,092	80,783	75,611	71,859
Commercial real estate	51,811	49,564	53,042	50,973	51,400	51,570	49,868
Commercial lease financing	14,451	16,585	13,948	14,362	15,055	15,261	15,961
Other	2	2	1	1	1	17	1
Total average loans and leases	\$373,547	\$ 326,632	\$384,305	\$ 377,248	\$ 358,807	\$ 338,627	\$ 324,736
Total Corporation Investment Banking fees							
Advisory (2)	\$ 1,297	\$ 1,461	\$ 432	\$ 392	\$ 473	\$ 850	\$ 654
Debt issuance	2,109	3,031	616	662	831	984	933
Equity issuance	520	2,239	156	139	225	545	637
Total investment banking fees including self-led deals	3,926	6,731	1,204	1,193	1,529	2,379	2,224
					(70)		(FC)
Self-led deals	(174)	(195)	(37)	(65)	(72)	(28)	(56)

<sup>(1)</sup> Investment banking fees represent total investment banking fees for Global Banking inclusive of self-led deals and fees included within Business Lending.

<sup>(2)</sup> Advisory includes fees on debt and equity advisory and mergers and acquisitions.

<sup>(3)</sup> Investment banking fees represent only the fee component in *Global Banking* and do not include certain other items shared with the Investment Banking Group under internal revenue sharing agreements.

<sup>(4)</sup> Prior periods have been revised to conform to current-period presentation.

<sup>(5)</sup> Criticized exposure corresponds to the Special Mention, Substandard and Doubtful asset categories defined by regulatory authorities. The reservable criticized exposure is on an end-of-period basis and is also shown as a percentage of total commercial reservable utilized exposure, including loans and leases, standby letters of credit, financial guarantees, commercial letters of credit and bankers' acceptances.

<sup>(6)</sup> Nonperforming loans, leases and foreclosed properties are on an end-of-period basis. The nonperforming ratio is nonperforming assets divided by loans, leases and foreclosed properties.

### Bank of America Corporation and Subsidiaries Global Markets Segment Results (1)

(Dollars in millions)		ths Ended	Third	Second	First	Fourth	Third
	Septer 2022	2021	Quarter 2022	Quarter 2022	Quarter 2022	Quarter 2021	Quarter 2021
Net interest income	\$ 2,717	\$ 2,980	\$ 743	\$ 981	\$ 993	\$ 1,031	\$ 1,000
Noninterest income:							
Investment and brokerage services	1,520	1,504	457	518	545	474	471
Investment banking fees	1,473	2,784	430	461	582	832	844
Market making and similar activities	8,721	7,448	2,874	2,657	3,190	1,312	2,014
All other income	(154)	721	(21)	(115)	(18)	169	190
Total noninterest income	11,560	12,457	3,740	3,521	4,299	2,787	3,519
Total revenue, net of interest expense (2)	14,277	15,437	4,483	4,502	5,292	3,818	4,519
Provision for credit losses	24	33	11	8	5	32	16
Noninterest expense	9,249	10,150	3,023	3,109	3,117	2,882	3,252
Income before income taxes	5,004	5,254	1,449	1,385	2,170	904	1,251
Income tax expense	1,326	1,366	384	367	575	235	325
Net income	\$ 3,678	\$ 3,888	\$ 1,065	\$ 1,018	\$ 1,595	\$ 669	\$ 926
Return on average allocated capital (3)	12 %	14 %	10 %	10 %	15 %	7 %	10 9
Efficiency ratio	64.78	65.75	67.42	69.07	58.90	75.49	71.94
Balance Sheet							
Average							
Total trading-related assets	\$598,213	\$ 544,343	\$592,391	\$ 606,135	\$ 596,154	\$ 564,282	\$ 563,715
Total loans and leases	114,505	87,535	120,435	114,375	108,576	102,627	97,148
Total earning assets	600,477	528,113	591,883	598,832	610,926	580,794	557,333
Total assets	857,747	775,552	847,899	866,742	858,719	816,994	804,938
Total deposits	41,448	54,699	38,820	41,192	44,393	43,331	54,650
Allocated capital <sup>(3)</sup>	42,500	38,000	42,500	42,500	42,500	38,000	38,000
Period end							
Total trading-related assets	\$593,368	\$ 536,125	\$593,368	\$ 577,309	\$ 616,811	\$ 491,160	\$ 536,125
Total loans and leases	121,721	98,892	121,721	118,290	110,037	114,846	98,892
Total earning assets	595,988	526,585	595,988	571,921	609,290	561,135	526,585
Total assets	849,542	776,929	849,542	835,129	883,304	747,794	776,929
Total deposits	37,318	54,941	37,318	40,055	43,371	46,374	54,941
Trading-related assets (average)							
Trading account securities	\$301,690	\$ 291,500	\$308,514	\$ 295,190	\$ 301,285	\$ 291,518	\$ 304,133
Reverse repurchases	127,527	111,330	112,828	131,456	138,581	121,878	117,486
Securities borrowed	115,898	97,205	114,032	119,200	114,468	109,455	101,086
Derivative assets	53,098	44,308	57,017	60,289	41,820	41,431	41,010
Total trading-related assets	\$598,213	\$ 544,343	\$592,391	\$ 606,135	\$ 596,154	\$ 564,282	\$ 563,715

<sup>(1)</sup> Effective October 1, 2021, a business activity previously included in the Global Markets segment is being reported as a liquidating business in All Other, consistent with a realignment in performance reporting to senior management. The activity was not material to Global Markets' results of operations, and historical results for the nine months ended September 30, 2021 and the third quarter of 2021 were not restated.

<sup>(2)</sup> Substantially all of Global Markets total revenue is sales and trading revenue and investment banking fees, with a small portion related to certain revenue sharing agreements with other business segments. For additional sales and trading revenue information, see page 23.

<sup>(3)</sup> Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Other companies may define or calculate these measures differently.

## Bank of America Corporation and Subsidiaries Global Markets Key Indicators

	Nine Months Ended September 30		ı		Second Quarter		First Quarter		Fourth Ouarter					
	2022		2021			-		_		-	•	_	2021	
\$	7,760	\$	7,188	\$	2,552	\$	2,500	\$	2,708	\$	1,573	\$	2,009	
	5,204		5,065	l	1,540		1,653		2,011		1,363		1,605	
\$	12,964	\$	12,253	\$	4,092	\$	4,153	\$	4,719	\$	2,936	\$	3,614	
\$	7,555	\$	7,241	\$	2,567	\$	2,340	\$	2,648	\$	1,569	\$	2,025	
	5,196		5,068		1,539		1,655		2,002		1,365		1,609	
\$	12,751	\$	12,309	\$	4,106	\$	3,995	\$	4,650	\$	2,934	\$	3,634	
Ś	2.348	Ś	2 733	Ś	586	Ś	851	\$	911	\$	954	Ś	920	
7	·	Ψ.		*		Ψ.		Ÿ	531	Ÿ		Ψ.	459	
			•						3.190				2,014	
	418		604		189		142		87		207		221	
Ţ	12,964	Ċ	12,253	<u> </u>	4.003	ć	4.152		4.710	Ċ	2.026	<u>,</u>	3,614	
	\$ \$ \$	\$ 7,760 5,204 \$ 12,964 \$ 12,964 \$ 12,751 \$ 2,348 1,479 8,719 418	\$ 7,760 \$ 5,204 \$ \$ 12,964 \$ \$ 5,196 \$ \$ 12,751 \$ \$ \$ 1,479 \$ 8,719 \$ 418	September 30           2022         2021           \$ 7,760         \$ 7,188           5,204         5,065           \$ 12,964         \$ 12,253           \$ 7,555         \$ 7,241           5,196         5,068           \$ 12,751         \$ 12,309           \$ 2,348         \$ 2,733           1,479         1,469           8,719         7,447           418         604	September 30         2022       2021         \$ 7,760       \$ 7,188       \$         5,204       5,065       \$         \$ 12,964       \$ 12,253       \$         \$ 7,555       \$ 7,241       \$         5,196       5,068       \$         \$ 12,751       \$ 12,309       \$         \$ 2,348       \$ 2,733       \$         1,479       1,469         8,719       7,447         418       604	September 30       Third Quarter 2022         2022       2021       2022         \$ 7,760       \$ 7,188       \$ 2,552         5,204       5,065       1,540         \$ 12,964       \$ 12,253       \$ 4,092         \$ 7,555       \$ 7,241       \$ 2,567         5,196       5,068       1,539         \$ 12,751       \$ 12,309       \$ 4,106         \$ 2,348       \$ 2,733       \$ 586         1,479       1,469       444         8,719       7,447       2,873         418       604       189	September 30       Third Quarter 2022         2022       2021       2022       2021         \$ 7,760       \$ 7,188       \$ 2,552       \$ 5,204         5,204       5,065       1,540       \$ 12,253       \$ 4,092       \$ 2,567         \$ 7,555       \$ 7,241       \$ 2,567       \$ 5,196       5,068       1,539         \$ 12,751       \$ 12,309       \$ 4,106       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100       \$ 3,100	September 30         Third Quarter 2022         Second Quarter 2022           \$ 7,760         \$ 7,188         \$ 2,552         \$ 2,500           5,204         5,065         1,540         1,653           \$ 12,964         \$ 12,253         \$ 4,092         \$ 4,153           \$ 7,555         \$ 7,241         \$ 2,567         \$ 2,340           5,196         5,068         1,539         1,655           \$ 12,751         \$ 12,309         \$ 4,106         \$ 3,995           \$ 2,348         \$ 2,733         \$ 586         \$ 851           1,479         1,469         444         504           8,719         7,447         2,873         2,656           418         604         189         142	September 30         Third Quarter 2022         Second Quarter 2022         S         5,000         \$         2,552         \$         2,567         \$         2,340         \$           \$         7,555         \$         7,241         \$         2,567         \$         2,340         \$           \$         1,966         5,068         1,539         1,655         \$           \$         12,751         \$         12,309         \$         4,106         \$         3,995         \$           \$         2,348         \$         2,733         \$         586         \$         851         \$           \$         2,348         \$         2,733         \$         586         \$         851         \$           \$         2,348         \$         2,733         \$         586         \$         851         \$           \$         2,348         \$         2,73	September 30         Third Quarter 2022         Second Quarter 2022         First Quarter 2022           \$ 7,760         \$ 7,188         \$ 2,552         \$ 2,500         \$ 2,708           5,204         5,065         1,540         1,653         2,011           \$ 12,964         \$ 12,253         \$ 4,092         \$ 4,153         \$ 4,719           \$ 7,555         \$ 7,241         \$ 2,567         \$ 2,340         \$ 2,648           5,196         5,068         1,539         1,655         2,002           \$ 12,751         \$ 12,309         \$ 4,106         \$ 3,995         \$ 4,650           \$ 2,348         \$ 2,733         \$ 586         \$ 851         \$ 911           1,479         1,469         444         504         531           8,719         7,447         2,873         2,656         3,190           418         604         189         142         87	September 30         Third Quarter 2022         Second Quarter 2022         First Quarter 2022         2022         First Quarter 2022         First Quarter 2022         First Quarter 2022         Second Park           \$ 7,760         \$ 7,188         \$ 2,552         \$ 2,500         \$ 2,708         \$           \$ 12,964         \$ 12,253         \$ 4,092         \$ 4,153         \$ 4,719         \$           \$ 7,555         \$ 7,241         \$ 2,567         \$ 2,340         \$ 2,648         \$           \$ 12,751         \$ 12,309         \$ 4,106         \$ 3,995         \$ 4,650         \$           \$ 2,348         \$ 2,733         \$ 586         \$ 851         \$ 911         \$           \$ 1,479         1,469         444         504         531           8,719         7,447         2,873         2,656         3,190           418         604         189         142         87	September 30         Third Quarter 2022         Second Quarter 2022         First Quarter 2022         Flourth Quarter 2022         Flourth Quarter 2022         Flourth Quarter 2022           \$ 7,760         \$ 7,188         \$ 2,552         \$ 2,500         \$ 2,708         \$ 1,573           5,204         5,065         1,540         1,653         2,011         1,363           \$ 12,964         \$ 12,253         \$ 4,092         \$ 4,153         \$ 4,719         \$ 2,936           \$ 7,555         \$ 7,241         \$ 2,567         \$ 2,340         \$ 2,648         \$ 1,569           \$ 1,751         \$ 12,309         \$ 4,106         \$ 3,995         \$ 4,650         \$ 2,934           \$ 2,348         \$ 2,733         \$ 586         \$ 851         \$ 911         \$ 954           1,479         1,469         444         504         531         464           8,719         7,447         2,873         2,656         3,190         1,311           418         604         189         142         87         207	September 30         Third Quarter 2022         Second Quarter 2022         First Quarter 2021         Fourth Quarter 2021         Quarter 2022         Fourth Quarter 2021         Quarter 2022         Counter 2021         Pourth Quarter 2021         Quarter 2022         Quarter 2021         Quarter 2021         Pourth Quarter 2021         Quarter 2022         Second Quarter 2022         Quarter 2021         Pourth Quarter 2021         Second Quarter 2022         Second Quarter 2022         Pourth Quarter 2021         Second Quarter 2022         Second Quarter 2022         Pourth Quarter 2021         Second Quarter 2022         Second Quarter 2022         Pourth Quarter 2021         Second Quarter 2022         Second Quarter 2022         Pourth Quarter 2021         Pourth 2021         Second 2021         Pourth 2021 <th col<="" td=""></th>	

<sup>(1)</sup> Includes Global Banking sales and trading revenue of \$785 million and \$412 million for the nine months ended September 30, 2022 and 2021, and \$287 million, \$319 million and \$179 million for the third, second and first quarters of 2022, and \$98 million and \$138 million for the fourth and third quarters of 2021, respectively.

<sup>(2)</sup> For this presentation, sales and trading revenue excludes net debit valuation adjustment (DVA) gains (losses) which include net DVA on derivatives, as well as amortization of own credit portion of purchase discount and realized DVA on structured liabilities. Sales and trading revenue excluding net DVA gains (losses) represents a non-GAAP financial measure. We believe the use of this non-GAAP financial measure provides additional useful information to assess the underlying performance of these businesses and to allow better comparison of period-to-period operating performance.

<sup>(3)</sup> Net DVA gains (losses) were \$213 million and \$(56) million for the nine months ended September 30, 2022 and 2021, and \$(14) million, \$158 million, \$69 million, \$2 million and \$(20) million for the third, second and first quarters of 2022 and the fourth and third quarters of 2021, respectively. FICC net DVA gains (losses) were \$205 million and \$(53) million for the nine months ended September 30, 2022 and 2021, and \$(15) million, \$160 million, \$60 million, \$4 million and \$(16) million for the third, second and first quarters of 2022 and the fourth and third quarters of 2021, respectively. Equities net DVA gains (losses) were \$8 million and \$(3) million for the nine months ended September 30, 2022 and 2021, and \$1 million, \$(2) million, \$(2) million, \$(3) million for the third, second and first quarters of 2022 and the fourth and third quarters of 2021, respectively.

### Bank of America Corporation and Subsidiaries All Other Results (1,2)

(Dollars in millions)					·		·		·				
	Nine Mor Septer			Third Quarter 2022		Second Quarter 2022		First Quarter 2022			Fourth Quarter	(	Third Quarter
	2022		2021							2021			2021
Net interest income	\$ 73	\$	193	\$	37	\$	43	\$	(7)	\$	53	\$	65
Noninterest income (loss)	(3,599)		(3,661)		(836)		(1,329)		(1,434)		(1,927)		(1,110)
Total revenue, net of interest expense	(3,526)		(3,468)		(799)		(1,286)		(1,441)		(1,874)		(1,045)
Provision for credit losses	(130)		(148)		(58)		(25)		(47)		(34)		(48)
Noninterest expense	1,830		962		716		531		583		556		352
Loss before income taxes	(5,226)	_	(4,282)	_	(1,457)	_	(1,792)	_	(1,977)	_	(2,396)		(1,349)
Income tax expense (benefit)	(4,263)		(6,345)		(1,176)		(1,474)		(1,613)		(1,723)		(1,294)
Net income (loss)	\$ (963)	_	2,063	\$	(281)	\$	(318)	\$	(364)	\$	(673)	\$	(55)
Balance Sheet													
Average													
Total loans and leases	\$ 13,457	\$	19,190	\$	10,629	\$	14,391	\$	15,405	\$	16,240	\$	17,581
Total assets (3)	140,620		193,896		142,650		124,923		154,425		185,707		187,233
Total deposits	20,128		14,062		20,221		19,663		20,504		23,780		13,767
Period end													
Total loans and leases	\$ 10,351	\$	16,880	\$	10,351	\$	10,825	\$	15,090	\$	15,863	\$	16,880
Total assets <sup>(4)</sup>	128,051		199,738		128,051		136,673		132,186		214,153		199,738
Total deposits	19,031		12,521		19,031		19,374		20,990		21,182		12,521

<sup>(1)</sup> Effective October 1, 2021, a business activity previously included in the *Global Markets* segment is being reported as a liquidating business in *All Other*, consistent with a realignment in performance reporting to senior management. The activity was not material to *Global Markets*' results of operations, and historical results for the nine months ended September 30, 2021 and the third quarter of 2021 were not restated.

<sup>(2)</sup> All Other primarily consists of asset and liability management (ALM) activities, liquidating businesses and certain expenses not otherwise allocated to a business segment. ALM activities encompass interest rate and foreign currency risk management activities for which substantially all of the results are allocated to our business segments.

<sup>(3)</sup> Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of \$1.1 trillion for both the nine months ended September 30, 2022 and 2021, \$1.1 trillion, \$1.1 trillion and \$1.2 trillion for the third, second and first quarters of 2022, and \$1.2 trillion and \$1.1 trillion for the fourth and third quarters of 2021, respectively.

<sup>(4)</sup> Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of \$1.1 trillion, \$1.1 trillion, \$1.2 trillion and \$1.2 trillion and \$1.2 trillion at September 30, 2022, June 30, 2022, March 31, 2022, December 31, 2021 and September 30, 2021, respectively.

#### Bank of America Corporation and Subsidiaries Outstanding Loans and Leases

(Dollars in millions)					
	Se	ptember 30 2022	J	une 30 2022	mber 30 021
Consumer		2022		2022	 .021
Residential mortgage	\$	229,062	\$	227,970	\$ 216,940
Home equity		26,845		27,120	29,000
Credit card		87,296		84,010	76,869
Direct/Indirect consumer (1)		107,159		108,826	99,845
Other consumer (2)		171		195	202
Total consumer loans excluding loans accounted for under the fair value option		450,533		448,121	422,856
Consumer loans accounted for under the fair value option (3)		355		377	616
Total consumer		450,888		448,498	423,472
Commercial					
U.S. commercial		355,370		355,731	295,927
Non-U.S. commercial		123,035		125,796	102,850
Commercial real estate (4)		67,952		64,253	60,723
Commercial lease financing		12,956		13,612	15,044
		559,313		559,392	474,544
U.S. small business commercial <sup>(5)</sup>		17,769		17,757	22,770
Total commercial loans excluding loans accounted for under the fair value option		577,082		577,149	497,314
		4,496		5,119	6,950
Commercial loans accounted for under the fair value option $^{ m (3)}$					
Commercial loans accounted for under the fair value option (3) <b>Total commercial</b>		581,578		582,268	504,264

<sup>(1)</sup> Includes primarily auto and specialty lending loans and leases of \$50.7 billion, \$50.8 billion and \$47.2 billion, U.S. securities-based lending loans of \$52.6 billion, \$54.0 billion and \$48.7 billion and non-U.S. consumer loans of \$2.9 billion, \$3.0 billion and \$3.0 billion at September 30, 2022, June 30, 2022 and September 30, 2021, respectively.

(2) Substantially all of other consumer is consumer overdrafts.

(5) Includes card-related products and Paycheck Protection Program (PPP) loans.

<sup>(3)</sup> Consumer loans accounted for under the fair value option includes residential mortgage loans of \$74 million, \$79 million and \$241 million and home equity loans of \$281 million, \$298 million and \$375 million at September 30, 2022, June 30, 2022 and September 30, 2021, respectively. Commercial loans accounted for under the fair value option includes U.S. commercial loans of \$2.4 billion, \$2.9 billion and \$4.5 billion and non-U.S. commercial loans of \$2.1 billion, \$2.2 billion and \$2.4 billion at September 30, 2022, June 30, 2022 and September 30, 2021, respectively.

<sup>(4)</sup> Includes U.S. commercial real estate loans of \$63.9 billion, \$60.1 billion and \$56.6 billion and non-U.S. commercial real estate loans of \$4.0 billion, \$4.1 billion and \$4.1 billion at September 30, 2022, June 30, 2022 and September 30, 2021, respectively.

### Quarterly Average Loans and Leases by Business Segment and All Other

(Dollars in millions)									
			Third Qua	rter 2022					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other			
Consumer									
Residential mortgage	\$ 228,474	\$ 118,173	\$ 102,204	\$ 1	\$ —	\$ 8,096			
Home equity	27,282	21,939	2,480	_	216	2,647			
Credit card	85,009	82,081	2,929	_	_	(1)			
Direct/Indirect and other consumer	108,300	51,130	57,167	_		3			
Total consumer	449,065	273,323	164,780	1	216	10,745			
Commercial									
U.S. commercial	377,183	21,897	52,090	233,027	69,962	207			
Non-U.S. commercial	127,793	_	1,278	84,287	42,190	38			
Commercial real estate	66,707	11	5,586	53,042	8,067	1			
Commercial lease financing	13,586	_	_	13,948	_	(362)			
Total commercial	585,269	21,908	58,954	384,304	120,219	(116			
Total loans and leases	\$ 1,034,334	\$ 295,231	\$ 223,734	\$ 384,305	\$ 120,435	\$ 10,629			
			Second Qu	arter 2022	er 2022				
	Total	Consumer		Global	Global	All			
	Corporation	Banking	GWIM	Banking	Markets	Other			
Consumer									
Residential mortgage	\$ 228,529	\$ 117,355	\$ 99,615	\$ 1	\$ —	\$ 11,558			
Home equity	27,415	21,835	2,433	_	231	2,916			
Credit card	81,024	78,174	2,850	_	_	_			
Direct/Indirect and other consumer	108,639	50,498	58,138			3			
Total consumer	445,607	267,862	163,036	1	231	14,477			
Commercial									
U.S. commercial	363,978	21,722	50,334	225,820	65,897	205			
Non-U.S. commercial	128,237	_	1,181	86,092	40,888	76			
Commercial real estate	63,072	11	4,726	50,973	7,359	3			
Commercial lease financing	13,992			14,362		(370)			
Total commercial	569,279	21,733	56,241	377,247	114,144	(86)			
Total loans and leases	\$ 1,014,886	\$ 289,595	\$ 219,277	\$ 377,248	\$ 114,375	\$ 14,391			
			Third Qua	rter 2021					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other			
Consumer	corporation	БанкііБ		БанкііБ	Markets	Other			
Residential mortgage	\$ 215,652	\$ 110,549	\$ 91,015	\$ 1	\$ —	\$ 14,087			
Home equity	30,069	23,627	2,565	<i>-</i>	266	3,611			
Credit card	75,569	72,981	2,588	_	_				
Direct/Indirect and other consumer	98,148	47,059	51,084	_	_	5			
Total consumer	419,438	254,216	147,252	1	266	17,703			
Commercial									
U.S. commercial	323,659	27,151	46,891	187,047	62,329	241			
Non-U.S. commercial	101,967	_	1,237	71,859	28,836	35			
Commercial real estate	59,881	13	4,284	49,868	5,714	2			
Commercial lease financing	15,564	_	-,20	15,961	3,7.1	(400)			
Total commercial	501,071	27.164	52,412	324,735	96,882	(122)			
Total loans and leases	\$ 920,509	\$ 281,380	\$ 199,664	\$ 324,736	\$ 97,148	\$ 17,581			
	<del>+ 520,303</del>	1	55,004	= 321,730	<i>ϕ</i> 37,1 70	7 17,551			

#### Bank of America Corporation and Subsidiaries Commercial Credit Exposure by Industry <sup>(1, 2, 3, 4, 6)</sup>

(Dollars in millions)		_	_	mercial Utilize					_		•	
	Sep	tember 30 2022	June 30 2022		September 30 2021		September 30 2022		Com	June 30 2022		tember 30 2021
Asset managers & funds	\$	118,183	\$	112,812	\$	84,420	\$	172,468	\$	167,163	\$	132,205
Real estate (5)		70,535		68,897		67,925		98,590		97,617		94,462
Capital goods		47,669		46,923		40,501		89,447		89,785		87,011
Finance companies		50,749		49,740		49,979		74,003		76,051		78,110
Healthcare equipment and services		32,693		32,768		30,442		57,834		57,901		59,632
Materials		26,552		27,295		24,629		55,599		59,699		53,967
Retailing		26,850		27,398		22,882		52,916		52,645		47,037
Government & public education		36,635		37,141		37,468		48,991		50,189		49,730
Food, beverage and tobacco		23,258		23,654		21,813		48,317		48,337		44,508
Consumer services		26,250		27,703		27,856		46,186		48,453		48,559
Individuals and trusts		34,976		30,501		28,379		44,640		45,733		38,119
Commercial services and supplies		23,010		22,852		19,192		43,769		43,520		38,222
Utilities		19,280		19,781		14,475		39,560		39,448		32,975
Energy		16,934		17,726		14,850		37,829		39,613		33,378
Transportation		21,671		21,583		21,862		34,033		35,569		32,753
Global commercial banks		30,639		29,674		19,017		32,912		30,667		21,168
Technology hardware and equipment		10,993		11,411		9,866		28,135		29,697		25,520
Media		12,282		12,661		12,450		27,331		27,270		26,521
Software and services		13,908		13,472		9,553		26,678		30,761		24,549
Consumer durables and apparel		10,251		11,275		9,028		21,167		22,841		20,243
Insurance		12,427		10,238		4,977		20,901		19,496		13,381
Vehicle dealers		11,788		11,849		9,282		19,698		20,027		15,247
Pharmaceuticals and biotechnology		7,722		7,088		4,534		18,779		19,072		17,672
Telecommunication services		8,530		7,495		8,435		16,608		15,986		19,072
Automobiles and components		7,529		8,395		9,104		15,685		17,256		16,967
Financial markets infrastructure (clearinghouses)		7,894		9,274		3,680		12,704		14,252		5,905
Food and staples retailing		7,046		7,745		5,322		11,728		12,441		11,424
Religious and social organizations		2,736		2,883		3,446		4,990		5,130		5,383
Total commercial credit exposure by industry	\$	718,990	\$	710,234	\$	615,367	\$	1,201,498	\$	1,216,619	\$	1,093,720

<sup>(1)</sup> Includes loans and leases, standby letters of credit and financial guarantees, derivative assets, assets held-for-sale, commercial letters of credit, bankers' acceptances, securitized assets, foreclosed properties and other collateral acquired. Derivative assets are carried at fair value, reflect the effects of legally enforceable master netting agreements and have been reduced by cash collateral of \$40.7 billion, \$35.8 billion and \$31.2 billion at September 30, 2022, June 30, 2022 and September 30, 2021, respectively. Not reflected in utilized and committed exposure is additional non-cash derivative collateral held of \$59.3 billion, \$51.9 billion and \$40.3 billion, which consists primarily of other marketable securities, at September 30, 2022, June 30, 2022 and September 30, 2021, respectively.

<sup>&</sup>lt;sup>(2)</sup> Total utilized and total committed exposure includes loans of \$4.5 billion, \$5.1 billion and \$6.9 billion and issued letters of credit with a notional amount of \$37 million, \$37 million and \$86 million accounted for under the fair value option at September 30, 2022, June 30, 2022 and September 30, 2021, respectively. In addition, total committed exposure includes unfunded loan commitments accounted for under the fair value option with a notional amount of \$3.5 billion, \$3.6 billion and \$4.9 billion at September 30, 2022, June 30, 2022 and September 30, 2021, respectively.

<sup>(3)</sup> Includes U.S. small business commercial exposure.

<sup>(4)</sup> Includes the notional amount of unfunded legally binding lending commitments net of amounts distributed (e.g., syndicated or participated) to other financial institutions.

<sup>(5)</sup> Industries are viewed from a variety of perspectives to best isolate the perceived risks. For purposes of this table, the real estate industry is defined based on the primary business activity of the borrowers or the counterparties using operating cash flows and primary source of repayment as key factors.

<sup>(6)</sup> Includes \$1.5 billion, \$2.1 billion and \$8.4 billion of PPP loan exposure across impacted industries at September 30, 2022, June 30, 2022 and September 30, 2021, respectively.

# Bank of America Corporation and Subsidiaries Nonperforming Loans, Leases and Foreclosed Properties

(Dollars in millions)	Sep	otember 30 2022	June 30 2022	١	March 31 2022	De	ecember 31 2021	Sep	otember 30 2021
Residential mortgage	\$	2,187	\$ 2,245	\$	2,422	\$	2,284	\$	2,296
Home equity		532	563		615		630		676
Direct/Indirect consumer		41	58		67		75		45
Total consumer		2,760	2,866		3,104		2,989		3,017
U.S. commercial		640	742		818		825		909
Non-U.S. commercial		274	279		268		268		272
Commercial real estate		282	218		361		382		414
Commercial lease financing		11	44		54		80		70
		1,207	1,283		1,501		1,555		1,665
U.S. small business commercial		16	15		20		23		32
Total commercial		1,223	1,298		1,521		1,578		1,697
Total nonperforming loans and leases		3,983	4,164		4,625		4,567		4,714
Foreclosed properties (1)		173	162		153		130		117
Total nonperforming loans, leases and foreclosed properties $^{(2,3)}$	\$	4,156	\$ 4,326	\$	4,778	\$	4,697	\$	4,831
Fully-insured home loans past due 30 days or more and still accruing	\$	672	\$ 734	\$	817	\$	887	\$	930
Consumer credit card past due 30 days or more and still accruing		1,202	1,008		1,003		997		934
Other loans past due 30 days or more and still accruing		3,281	3,494		3,736		3,398		2,583
Total loans past due 30 days or more and still accruing (4,5)	\$	5,155	\$ 5,236	\$	5,556	\$	5,282	\$	4,447
Fully-insured home loans past due 90 days or more and still accruing	\$	427	\$ 492	\$	574	\$	634	\$	648
Consumer credit card past due 90 days or more and still accruing		547	493		492		487		450
Other loans past due 90 days or more and still accruing		647	720		607		336		232
Total loans past due 90 days or more and still accruing (4,5)	\$	1,621	\$ 1,705	\$	1,673	\$	1,457	\$	1,330
Nonperforming loans, leases and foreclosed properties/Total assets (6)		0.14 %	0.14 %		0.15 %		0.15 %		0.16 %
Nonperforming loans, leases and foreclosed properties/Total loans, leases and foreclosed properties (6)		0.40	0.42		0.48		0.48		0.52
Nonperforming loans and leases/Total loans and leases (6)		0.39	0.41		0.47		0.47		0.51
Commercial reservable criticized utilized exposure (7)	\$	17,659	\$ 18,114	\$	20,682	\$	22,381	\$	24,142
Commercial reservable criticized utilized exposure/Commercial reservable utilized exposure (7)		2.88 %	2.95 %		3.54 %		3.91 %		4.53 %
Total commercial criticized utilized exposure/Commercial utilized exposure (7)		2.82	2.99		3.47		3.91		4.55

<sup>(1)</sup> Foreclosed property balances do not include properties insured by certain government-guaranteed loans, principally loans insured by the Federal Housing Administration (FHA), that entered foreclosure of \$75 million, \$71 million, \$61 million, \$52 million and \$55 million at September 30, 2022, June 30, 2022, March 31, 2022, December 31, 2021 and September 30, 2021, respectively.

<sup>(2)</sup> Balances do not include past due consumer credit card, consumer loans secured by real estate where repayments are insured by the FHA and individually insured long-term standby agreements (fully-insured home loans), and in general, other consumer and commercial loans not secured by real estate.

<sup>(3)</sup> Balances do not include nonperforming loans held-for-sale of \$222 million, \$270 million, \$336 million, \$264 million and \$279 million and nonperforming loans accounted for under the fair value option of \$8 million, \$11 million, \$19 million, \$21 million and \$13 million at September 30, 2022, June 30, 2022, March 31, 2022, December 31, 2021 and September 30, 2021, respectively.

<sup>(4)</sup> Balances do not include loans held-for-sale past due 30 days or more and still accruing of \$81 million, \$179 million, \$654 million, \$523 million and \$222 million at September 30, 2022, June 30, 2022, March 31, 2022, December 31, 2021 and September 30, 2021, respectively, and loans held-for-sale past due 90 days or more and still accruing of \$33 million, \$22 million, \$50 million, \$41 million and \$9 million at September 30, 2022, June 30, 2022, March 31, 2022, December 31, 2021 and September 30, 2021, respectively. At September 30, 2022, June 30, 2022, March 31, 2022, December 31, 2021 and September 30, 2021, there were \$4 million, \$34 million, \$8 million, \$12 million and \$9 million, respectively, of loans accounted for under the fair value option past due 30 days or more and still accruing interest.

<sup>(5)</sup> These balances are excluded from total nonperforming loans, leases and foreclosed properties.

<sup>(6)</sup> Total assets and total loans and leases do not include loans accounted for under the fair value option of \$4.9 billion, \$5.5 billion, \$7.1 billion, \$7.8 billion and \$7.6 billion at September 30, 2022, June 30, 2022, March 31, 2022, December 31, 2021 and September 30, 2021, respectively.

<sup>(7)</sup> Criticized exposure corresponds to the Special Mention, Substandard and Doubtful asset categories defined by regulatory authorities. The reservable criticized exposure excludes loans held-for-sale, exposure accounted for under the fair value option and other nonreservable exposure.

## Bank of America Corporation and Subsidiaries Nonperforming Loans, Leases and Foreclosed Properties Activity (1)

(Dollars in millions)									
	(	Third Quarter 2022	Second Quarter 2022		First Quarter 2022		Fourth Quarter 2021	Q	Third uarter 2021
Nonperforming Consumer Loans and Leases:									
Balance, beginning of period	\$	2,866	\$ 3,10	)4	\$ 2,989	) (	\$ 3,017	\$	3,044
Additions		236	36	55	644	ļ	371		353
Reductions:									
Paydowns and payoffs		(124)	(14	17)	(175	5)	(179)		(163)
Sales		(1)	(26	59)	(13	)	(1)		(1)
Returns to performing status (2)		(193)	(1	57)	(202	2)	(198)		(201)
Charge-offs (3)		(12)	(2	23)	(15	5)	(15)		(12)
Transfers to foreclosed properties		(12)		(7)	(6	5)	(6)		(3)
Total net additions (reductions) to nonperforming loans and leases		(106)	(2:	38)	115	5	(28)		(27)
Total nonperforming consumer loans and leases, end of period		2,760	2,86	56	3,104		2,989		3,017
Foreclosed properties		125	11	15	118	3	101		87
Nonperforming consumer loans, leases and foreclosed properties, end of period	\$	2,885	\$ 2,98	31	\$ 3,222	= =	\$ 3,090	\$	3,104
Nonperforming Commercial Loans and Leases (4):									
Balance, beginning of period	\$	1,298	\$ 1,52	21	\$ 1,578	3 9	\$ 1,697	\$	1,863
Additions		307	32	21	183	3	372		275
Reductions:									(297)
Paydowns		(180)	(34	12)	(159	9)	(290)		
		(180) (12)		12) 16)	(159 (25	· .	(290) (71)		(29)
Paydowns				16)	`	5)	` '		(29) (82)
Paydowns Sales		(12)	(14	16)	(25	5) 5)	(71)		
Paydowns Sales Returns to performing status <sup>(5)</sup>		(12) (148)	(14 (14	16) 16)	(2!	5) 5) 2)	(71) (95)		(82)
Paydowns Sales Returns to performing status (5) Charge-offs		(12) (148)	(14	16) 16) 10)	(25 (12	5) 5) 2) ———————————————————————————————	(71) (95) (35)		(82)
Paydowns Sales Returns to performing status (5) Charge-offs Transfers to loans held-for-sale		(12) (148) (42)	(14	16) 16) 10) ——————————————————————————————————	(2! (! (12	5) 5) 2) 9) 	(71) (95) (35)		(82) (33) —
Paydowns Sales Returns to performing status (5) Charge-offs Transfers to loans held-for-sale Total net reductions to nonperforming loans and leases		(12) (148) (42) — (75)	(14)	16) 16) 10) ——————————————————————————————————	(2! (!) (12 (39	5) 5) 2) 9) 	(71) (95) (35) — (119)		(82) (33) — (166)

<sup>(1)</sup> For amounts excluded from nonperforming loans, leases and foreclosed properties, see footnotes to Nonperforming Loans, Leases and Foreclosed Properties table on page 28.

<sup>(2)</sup> Consumer loans and leases may be returned to performing status when all principal and interest is current and full repayment of the remaining contractual principal and interest is expected, or when the loan otherwise becomes well-secured and is in the process of collection. Certain troubled debt restructurings are classified as nonperforming at the time of restructuring and may only be returned to performing status after considering the borrower's sustained repayment performance for a reasonable period, generally six months.

<sup>(3)</sup> Our policy is not to classify consumer credit card and non-bankruptcy related consumer loans not secured by real estate as nonperforming; therefore, the charge-offs on these loans have no impact on nonperforming activity and, accordingly, are excluded from this table.

<sup>(4)</sup> Includes U.S. small business commercial activity. Small business card loans are excluded as they are not classified as nonperforming.

<sup>(5)</sup> Commercial loans and leases may be returned to performing status when all principal and interest is current and full repayment of the remaining contractual principal and interest is expected, or when the loan otherwise becomes well-secured and is in the process of collection. Troubled debt restructurings are generally classified as performing after a sustained period of demonstrated payment performance.

### Quarterly Net Charge-offs and Net Charge-off Ratios (1)

(Dollars in millions)														
	Q	Third uarter 2022		Seco Qua 202	rter		Firs Quar 202	ter		Fou Quai 202	rter		Thi Quai 202	ter
	Amount	Percent	Am	ount	Percent	Ar	mount	Percent	An	nount	Percent	Am	ount	Percent
Net Charge-offs														
Residential mortgage (2)	\$ (3	3) (0.01)%	\$	86	0.15 %	\$	(10)	(0.02)%	\$	(11)	(0.02)%	\$	(7)	(0.01)%
Home equity (3)	(18	3) (0.25)		(24)	(0.37)		(30)	(0.44)		(26)	(0.37)		(34)	(0.46)
Credit card	328	1.53		323	1.60		297	1.53		280	1.42		321	1.69
Direct/Indirect consumer	9	0.03		4	0.02		4	0.02		(3)	(0.01)		(18)	(0.07)
Other consumer	143	n/m		136	n/m		79	n/m		72	n/m		67	n/m
Total consumer	459	0.41		525	0.47		340	0.32		312	0.29		329	0.31
U.S. commercial	23	0.03		15	0.02		(14)	(0.02)		(19)	(0.02)		15	0.02
Non-U.S. commercial	(6	<u>(0.02)</u>		(5)	(0.01)		1	_		(6)	(0.02)		1	_
Total commercial and industrial	17	0.01		10	0.01		(13)	(0.01)		(25)	(0.02)		16	0.02
Commercial real estate	13	0.08		(4)	(0.03)		23	0.15		6	0.04		_	_
Commercial lease financing	(1	) (0.05)		4	0.13			_			_		(1)	_
	29	0.02		10	0.01		10	0.01		(19)	(0.02)		15	0.01
U.S. small business commercial	32	0.72		36	0.79		42	0.94		69	1.32		119	1.76
Total commercial	61	0.04		46	0.03		52	0.04		50	0.04		134	0.11
Total net charge-offs	\$ 520	0.20	\$	571	0.23	\$	392	0.16	\$	362	0.15	\$	463	0.20
By Business Segment and All Other		_								_				
Consumer Banking	\$ 512	0.69 %	\$	502	0.70 %	\$	416	0.59 %	\$	411	0.58 %	\$	489	0.69 %
Global Wealth & Investment Management	5	0.01		9	0.02		1	_		5	0.01		7	0.01
Global Banking	26	0.03		14	0.01		(12)	(0.01)		(28)	(0.03)		8	0.01
Global Markets	(1	) —		(4)	(0.01)		21	0.08		10	0.04		_	_
All Other	(22	(0.80)		50	1.40		(34)	(0.91)		(36)	(0.91)		(41)	(0.92)
Total net charge-offs	\$ 520	0.20	\$	571	0.23	\$	392	0.16	\$	362	0.15	\$	463	0.20

<sup>(1)</sup> Net charge-off ratios are calculated as annualized net charge-offs divided by average outstanding loans and leases excluding loans accounted for under the fair value option during the period for each loan and lease category.

lncludes loan sale net charge-offs (recoveries) of \$0, \$90 million and \$(6) million for the third, second and first quarters of 2022, respectively.

<sup>(3)</sup> Includes loan sale net charge-offs (recoveries) of \$0, \$(6) million and \$(2) million for the third, second and first quarters of 2022, respectively. n/m = not meaningful

#### Year-to-Date Net Charge-offs and Net Charge-off Ratios (1)

(Dollars in millions) Nine Months Ended September 30 2022 2021 Percent Amount Percent Amount Net Charge-offs Residential mortgage (2) \$ 0.04 % (0.01)% 73 (17)Home equity (3) (72)(0.35)(93)(0.40)1,443 Credit card 948 1.55 2.59 Direct/Indirect consumer 17 0.02 4 0.01 Other consumer 358 198 n/m 1,324 1,535 0.49 Total consumer 0.40 24 U.S. commercial 0.01 (4) Non-U.S. commercial (10) (0.01)41 0.06 Total commercial and industrial 14 37 0.01 Commercial real estate 0.07 32 28 0.06 Commercial lease financing 3 0.03 (1) 49 64 0.01 0.02 U.S. small business commercial 282 110 0.82 1.16 Total commercial 159 0.04 346 0.09 Total net charge-offs \$ 1,483 0.20 1,881 0.28 By Business Segment and All Other Consumer Banking 1,430 0.66 % 1,924 0.90 % Global Wealth & Investment Management 15 0.01 20 0.01 Global Banking 28 0.01 47 0.02 Global Markets 16 0.02 3 All Other (6) (0.06)(113)(0.80)1,881 Total net charge-offs 1,483 0.20 0.28

n/m = not meaningful

<sup>(1)</sup> Net charge-off ratios are calculated as annualized net charge-offs divided by average outstanding loans and leases excluding loans accounted for under the fair value option during the period for each loan and lease category.

<sup>&</sup>lt;sup>(2)</sup> Includes loan sale net charge-offs (recoveries) of \$84 million for the nine months ended September 30, 2022.

<sup>(3)</sup> Includes loan sale net charge-offs (recoveries) of \$(8) million for the nine months ended September 30, 2022.

### Bank of America Corporation and Subsidiaries Allocation of the Allowance for Credit Losses by Product Type

Ratio of the allowance for loan and lease losses/Annualized net charge-offs

		•							
(Dollars in millions)	Sente	mber 30, 2022	lun	e 30, 2022	September 30, 2021				
	Amount	Percent of Loans and Leases Outstanding (1, 2)	Amount	Percent of Loans and Leases Outstanding (1, 2)	Amount	Percent of Loans and Leases Outstanding <sup>(1)</sup>			
Allowance for loan and lease losses									
Residential mortgage	\$ 282	0.12%	\$ 280	0.12%	\$ 353	0.16%			
Home equity	102	0.38	116	0.43	202	0.70			
Credit card	5,879	6.74	5,684	6.77	6,055	7.88			
Direct/Indirect consumer	525	0.49	475	0.44	541	0.54			
Other consumer	92	n/m	57	n/m	43	n/m			
Total consumer	6,880	1.53	6,612	1.48	7,194	1.70			
U.S. commercial <sup>(3)</sup>	3,018	0.81	3,012	0.81	3,235	1.02			
Non-U.S. commercial	1,191	0.97	1,168	0.93	1,032	1.00			
Commercial real estate	1,161	1.71	1,128	1.76	1,621	2.67			
Commercial lease financing	52	0.40	53	0.39	73	0.48			
Total commercial	5,422	0.94	5,361	0.93	5,961	1.20			
Allowance for loan and lease losses	12,302	1.20	11,973	1.17	13,155	1.43			
Reserve for unfunded lending commitments	1,515		1,461		1,538				
Allowance for credit losses	\$ 13,817		\$ 13,434		\$ 14,693				
Asset Quality Indicators									
Allowance for loan and lease losses/Total loans and leases (2)		1.20%		1.17%		1.43%			
Allowance for loan and lease losses/Total nonperforming loans and leases (4)		309		288		279			

<sup>(1)</sup> Ratios are calculated as allowance for loan and lease losses as a percentage of loans and leases outstanding excluding loans accounted for under the fair value option. Consumer loans accounted for under the fair value option include residential mortgage loans of \$74 million, \$79 million and \$241 million, and home equity loans of \$281 million, \$298 million and \$375 million at September 30, 2022, June 30, 2022 and September 30, 2021, respectively. Commercial loans accounted for under the fair value option include U.S. commercial loans of \$2.4 billion, \$2.9 billion and \$4.5 billion and non-U.S. commercial loans of \$2.1 billion, \$2.2 billion and \$2.4 billion at September 30, 2022, June 30, 2022 and September 30, 2021, respectively.

5.96

5.22

n/m = not meaningful

7.16

<sup>(2)</sup> Total loans and leases do not include loans accounted for under the fair value option of \$4.9 billion, \$5.5 billion and \$7.6 billion at September 30, 2022, June 30, 2022 and September 30, 2021, respectively.

<sup>(3)</sup> Includes allowance for loan and lease losses for U.S. small business commercial loans of \$864 million, \$921 million and \$1.4 billion at September 30, 2022, June 30, 2022 and September 30, 2021, respectively.

<sup>(4)</sup> Allowance for loan and lease losses includes \$6.7 billion, \$6.6 billion and \$7.4 billion allocated to products (primarily the Consumer Lending portfolios within *Consumer Banking*) that are excluded from nonperforming loans and leases at September 30, 2022, June 30, 2022 and September 30, 2021, respectively. Excluding these amounts, allowance for loan and lease losses as a percentage of total nonperforming loans and leases was 140 percent, 129 percent and 123 percent at September 30, 2022, June 30, 2022 and September 30, 2021, respectively.

#### **Exhibit A: Non-GAAP Reconciliations**

#### Bank of America Corporation and Subsidiaries Reconciliations to GAAP Financial Measures

(Dollars in millions, except per share information)

The Corporation evaluates its business based on the following ratios that utilize tangible equity, a non-GAAP financial measure. Tangible equity represents shareholders' equity or common shareholders' equity reduced by goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities ("adjusted" shareholders' equity or common shareholders' equity). Return on average tangible common shareholders' equity measures the Corporation's net income applicable to common shareholders as a percentage of adjusted average common shareholders' equity. The tangible common equity ratio represents adjusted ending common shareholders' equity divided by total tangible assets (total assets (sexcluding mortgage servicing rights), net of related deferred tax liabilities). Return on average tangible shareholders' equity measures the Corporation's net income as a percentage of adjusted average total shareholders' equity. The tangible equity ratio represents adjusted ending shareholders' equity divided by total tangible assets. Tangible book value per common share represents adjusted ending common shareholders' equity divided by ending common shares outstanding. These measures are used to evaluate the Corporation's use of equity. In addition, profitability, relationship and investment models all use return on average tangible shareholders' equity as key measures to support our overall growth goals.

See the tables below for reconciliations of these non-GAAP financial measures to the most closely related financial measures defined by GAAP for the nine months ended September 30, 2022 and 2021, and the three months ended September 30, 2022, June 30, 2022, March 31, 2022, December 31, 2021 and September 30, 2021. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in understanding its results of operations and trends. Other companies may define or calculate supplemental financial data differently

	Nine Mon Septem	ber 30	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2022	2021	2022	2022	2022	2021	2021
Reconciliation of income before income taxes to pretax, pre-provision income							
Income before income taxes	\$ 23,072	\$ 26,158	\$ 8,301	\$ 6,892	\$ 7,879	\$ 7,818	\$ 8,950
Provision for credit losses	1,451	(4,105)	898	523	30	(489)	(624
Pretax, pre-provision income	\$ 24,523	\$ 22,053	\$ 9,199	\$ 7,415	\$ 7,909	\$ 7,329	\$ 8,326
Reconciliation of average shareholders' equity to average tangible shareholders' equity and average tangible common shareholders' equity							
Shareholders' equity	\$ 269,514	\$ 274,726	\$ 271,017	\$ 268,197	\$ 269,309	\$ 270,883	\$ 275,484
Goodwill	(69,022)	(68,999)	(69,022)	(69,022)	(69,022)	(69,022)	(69,023
Intangible assets (excluding mortgage servicing rights)	(2,127)	(2,181)	(2,107)	(2,127)	(2,146)	(2,166)	(2,185
Related deferred tax liabilities	925	916	920	926	929	913	915
Tangible shareholders' equity	\$ 199,290	\$ 204,462	\$ 200,808	\$ 197,974	\$ 199,070	\$ 200,608	\$ 205,191
Preferred stock	(28,094)	(23,837)	(29,134)	(28,674)	(26,444)	(24,364)	(23,441
Tangible common shareholders' equity	\$ 171,196	\$ 180,625	\$ 171,674	\$ 169,300	\$ 172,626	\$ 176,244	\$ 181,750
Reconciliation of period-end shareholders' equity to period-end tangible shareholders' equity and period-end tangible common shareholders' equity							
Shareholders' equity	\$ 269,524	\$ 272,464	\$ 269,524	\$ 269,118	\$ 266,617	\$ 270,066	\$ 272,464
Goodwill	(69,022)	(69,023)	(69,022)	(69,022)	(69,022)	(69,022)	(69,023
Intangible assets (excluding mortgage servicing rights)	(2,094)	(2,172)	(2,094)	(2,114)	(2,133)	(2,153)	(2,172
Related deferred tax liabilities	915	913	915	920	926	929	913
Tangible shareholders' equity	\$ 199,323	\$ 202,182	\$ 199,323	\$ 198,902	\$ 196,388	\$ 199,820	\$ 202,182
Preferred stock	(29,134)	(23,441)	(29,134)	(29,134)	(27,137)	(24,708)	(23,441
Tangible common shareholders' equity	\$ 170,189	\$ 178,741	\$ 170,189	\$ 169,768	\$ 169,251	\$ 175,112	\$ 178,741
Reconciliation of period-end assets to period-end tangible assets							
Assets	\$3,073,383	\$3,085,446	\$3,073,383	\$3,111,606	\$3,238,223	\$3,169,495	\$3,085,44
Goodwill	(69,022)	(69,023)	(69,022)	(69,022)	(69,022)	(69,022)	(69,023
Intangible assets (excluding mortgage servicing rights)	(2,094)	(2,172)	(2,094)	(2,114)	(2,133)	(2,153)	(2,172
Related deferred tax liabilities	915	913	915	920	926	929	913
Tangible assets	\$3,003,182	\$3,015,164	\$3,003,182	\$3,041,390	\$3,167,994	\$3,099,249	\$3,015,16
Book value per share of common stock							
Common shareholders' equity	\$ 240,390	\$ 249,023	\$ 240,390	\$ 239,984	\$ 239,480	\$ 245,358	\$ 249,023
Ending common shares issued and outstanding	8,024.5	8,241.2	8,024.5	8,035.2	8,062.1	8,077.8	8,241.2
Book value per share of common stock	\$ 29.96	\$ 30.22	\$ 29.96	\$ 29.87	\$ 29.70	\$ 30.37	\$ 30.22
Tangible book value per share of common stock							
Tangible common shareholders' equity	\$ 170,189	\$ 178,741	\$ 170,189	\$ 169,768	\$ 169,251	\$ 175,112	\$ 178,741
Ending common shares issued and outstanding	8,024.5	8,241.2	8,024.5	8,035.2	8,062.1	8,077.8	8,241.2
Tangible book value per share of common stock	\$ 21.21	\$ 21.69	\$ 21.21	\$ 21.13	\$ 20.99	\$ 21.68	\$ 21.69