As filed with the Securities and Exchange Commission on October 13, 2017

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported):
October 13, 2017

BANK OF AMERICA CORPORATION
(Exact name of registrant as specified in its charter)

Delaware	1-6523	56-0906609
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

100 North Tryon Street
Charlotte, North Carolina 28255
(Address of principal executive offices)

(704) 386-5681
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR 230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR 240.12b-2) ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act ☐

ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On October 13, 2017, Bank of America Corporation (the "Corporation") announced financial results for the third quarter endedSeptember 30, 2017, reporting third quarter net income of $5.6 billion, or $0.48 per diluted share. A copy of the press release announcing the Corporation's results for the third quarter endedSeptember 30, 2017 (the "Press Release") is attached hereto as Exhibit 99.1 and is incorporated by reference in this Item 2.02. The Press Release is available on the Corporation's website.

The information provided in Item 2.02 of this report, including Exhibit 99.1, shall be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

ITEM 7.01. REGULATION FD DISCLOSURE.

On October 13, 2017, the Corporation will hold an investor conference call and webcast to discuss financial results for the third quarter endedSeptember 30, 2017, including the Press Release and other matters relating to the Corporation.

The Corporation has also made available on its website presentation materials containing certain historical and forward-looking information relating to the Corporation (the "Presentation Materials") and materials that contain additional information about the Corporation's financial results for the quarter ended September 30, 2017 (the "Supplemental Information"). The Presentation Materials and the Supplemental Information are furnished herewith as Exhibit 99.2 and Exhibit 99.3, respectively, and are incorporated by reference in this Item 7.01. All information in Exhibits 99.2 and 99.3 is presented as of the particular date or dates referenced therein, and the Corporation does not undertake any obligation to, and disclaims any duty to, update any of the information provided.

The information provided in Item 7.01 of this report, including Exhibits 99.2 and 99.3, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall the information or Exhibits 99.2 or 99.3 be deemed incorporated by reference in any filings under the Securities Act of 1933, as amended.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

(d) Exhibits.

Exhibit 99.1 is filed herewith. Exhibits 99.2 and 99.3 are furnished herewith.

EXHIBIT NO.	DESCRIPTION OF EXHIBIT
99.1	The Press Release
99.2	The Presentation Materials
99.3	The Supplemental Information

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Corporation has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OF AMERICA CORPORATION

By: /s/ Rudolf A. Bless

Rudolf A. Bless

Chief Accounting Officer

Dated: October 13, 2017

Bank of America

Bank of America Reports Q3-17 Net Income of $5.6 Billion

EPS up 17% to $0.48, Driven by Strong Operating Leverage[1] and Solid Asset Quality

Q3-17 Financial Highlights[2]

- Net income increased 13% to $5.6 billion, and diluted EPS increased 17% to $0.48
  - YTD net income increased 19% to $15.7 billion
- Revenue, net of interest expense, increased 1% to $21.8 billion from $21.6 billion
  - Net interest income (NII) increased $960 million, or 9%, to $11.2 billion, reflecting benefits from higher interest rates, as well as loan and deposit growth[(A)]
  - Noninterest income decreased $756 million, or 7%, to $10.7 billion, driven primarily by lower mortgage banking income and lower sales and trading revenue, partially offset by higher asset management fees
- Credit quality remained strong. Provision for credit losses decreased 2% to $834 million from $850 million. Net charge-offs increased 1% to $900 million from $888 million; the net charge-off ratio declined to 0.39% from 0.40%
- Noninterest expense declined $342 million, or 3%, to $13.1 billion with reductions in both personnel and non-personnel expenses
  - Efficiency ratio improved to 60% from 62%
- Average loan balances in business segments rose $46 billion, or 6%, to $842 billion[3]
- Total average deposit balances increased $45 billion, or 4%, to $1.27 trillion
- Return on average assets of 0.98%; return on average common equity of 8.1%; return on average tangible common equity of 11.3%[(B)]
- Book value per share declined 1% to $23.92; tangible book value per share[(B)] rose 1% to $17.23. Book value and tangible book value per share include an increase in common shares outstanding associated with the conversion of preferred shares held by Berkshire Hathaway into common stock
- Repurchased $7.9 billion in common stock and paid $2.8 billion in common dividends YTD

Q3-17 Business Segment Highlights[2]

Consumer Banking

- Revenue rose 10% to $8.8 billion
- Loans up 8%; deposits up 9%
- Merrill Edge brokerage assets up 21%
- Mobile banking active users increased 11% to 23.6 million
- Credit/debit spend up 7% to $137 billion

Global Wealth and Investment Management

- Revenue rose 6% to $4.6 billion
- Total client balances increased $186 billion to a record of nearly $2.7 trillion
- Loans increased 8%
- Record assets under management (AUM) balances of more than $1 trillion

Global Banking

- Revenue rose 5% to $5.0 billion
- Loans increased 4%
- Deposits increased 3%
- Firmwide investment banking fees up 1% to $1.5 billion; best Q3 since the Merrill Lynch merger

Global Markets

- Sales and trading revenue of $3.1 billion, including negative net debit valuation adjustment (DVA) of $21 million
- Excluding net DVA, sales and trading revenue down 15% vs. strong Q3-16[(C)]
  - FICC down 22%[(C)]
  - Equities up 2%[(C)]

CEO Commentary

"Our focus on responsible growth and improving the way we serve customers and clients produced another quarter of strong results. Revenue across our four lines of business grew 4 percent, even with a challenging comparable quarter for trading. We delivered positive operating leverage year over year for the 11th consecutive quarter while continuing to invest in improved capabilities. Digital activity with customers continues to shape the way we provide products and services to customers, with the most recent example being Zelle, our new person-to-person payment capability."

— Brian Moynihan, Chief Executive Officer

Balance Sheet Highlights ($ in billions)	September 30, 2017	June 30, 2017	September 30, 2016
Average total assets	**$ 2,271**	$ 2,269	$ 2,189
Average loans and leases[4]	**918**	915	901
Average deposits	**1,272**	1,257	1,227
Global Liquidity Sources, average[(D)]	**517**	513	523
Common equity tier 1 (CET1) ratio (transition)	**11.9%**	11.6%	11.0%
CET1 ratio (fully phased-in, advanced approaches)[(E)]	**11.9**	11.5	10.9

[1] Operating leverage is calculated as the year-over-year percent change in revenue, net of interest expense, less the percent change in noninterest expense.
[2] Financial Highlights and Business Segment Highlights compare to the year-ago quarter unless noted. Loan and deposit balances are shown on an average basis unless noted.
[3] Average loan and lease balances for business segments exclude loans in All Other of $77 billion, $88 billion, and $105 billion for Q3-17, Q2-17 and Q3-16, respectively.
[4] Includes $6.5 billion and $9.3 billion of non-U.S. consumer credit card loans in Q2-17 and Q3-16, respectively.

Bank of America

CFO Commentary

"Client activity remained strong across the franchise. Year over year, we grew average deposits by $45 billion, or 4 percent, and increased average loan balances in our business segments by $46 billion, or 6 percent. It's worth noting that we grew loans while remaining within our customer and risk frameworks, as evidenced by our low loss rates. Our balance sheet remained strong, which enabled us to repurchase nearly $3 billion in common stock and pay $1.3 billion in common stock dividends in the quarter."

— Paul M. Donofrio, Chief Financial Officer

Consumer Banking

Financial Results[1]

- Net income increased $274 million, or 15%, to $2.1 billion, driven by solid operating leverage; pretax, pre-provision net revenue increased 20% to $4.3 billion[(F)]
- Revenue increased $806 million, or 10%, to $8.8 billion
  - NII increased $922 million, or 17%, driven by strong deposit and loan growth
  - Noninterest income decreased $116 million, or 4%, reflecting lower mortgage banking income, partially offset by higher card income and service charges
- Provision for credit losses increased $269 million, driven primarily by credit card seasoning and loan growth. Net reserve increase of $167 million vs. release of $12 million
- Noninterest expense increased $88 million, or 2%, driven by investments, such as refurbishing financial centers, upgrading ATMs and deploying new digital capabilities and primary sales professionals

	Three months ended		
($ in millions)	9/30/2017	6/30/2017	9/30/2016
Total revenue (FTE)[2]	**$8,774**	$8,509	$7,968
Provision for credit losses	**967**	834	698
Noninterest expense	**4,459**	4,411	4,371
Pretax income	**3,348**	3,264	2,899
Income tax expense	**1,261**	1,233	1,086
Net income	**$2,087**	$2,031	$1,813

[1] Comparisons are to the year-ago quarter unless noted.
[2] Revenue, net of interest expense.

Business Highlights[1,2]

- Total client balances up 10% to $1.1 trillion
  - Merrill Edge brokerage assets grew $29.3 billion, or 21%, to $167.3 billion, driven by strong client flows and market performance; new accounts up 6%
- Average deposits grew $53.3 billion, or 9%; average loans grew $20.1 billion, or 8%
- Combined credit/debit card spending up 7%
- 4,511 financial centers, including 30 new openings and 303 renovations during the past 12 months
- Digital usage continued to grow; digital sales grew to 22% of all Consumer Banking sales
  - Mobile channel usage up 19% to 1.2 billion interactions
  - 13.6 million person-to-person payments through Zelle, up 68%
  - 23.6 million mobile banking active users, up 11%
- Efficiency ratio improved to 51% from 55%

	Three months ended		
($ in billions)	9/30/2017	6/30/2017	09/30/2016
Average deposits	**$659.0**	$652.8	$605.7
Average loans and leases	**268.8**	261.5	248.7
Brokerage assets (EOP)	**167.3**	159.1	138.0
Mobile banking active users (MM)	**23.6**	22.9	21.3
Number of financial centers	**4,511**	4,542	4,629
Efficiency ratio (FTE)	**51%**	52%	55%
Return on average allocated capital	**22**	22	21
Total U.S. Consumer Credit Card[2]			
New card accounts (MM)	**1.3**	1.3	1.3
Total credit/debit spend	**$137.0**	$137.0	$128.6
Risk-adjusted margin	**8.6%**	8.4%	9.1%

[1] Comparisons are to the year-ago quarter unless noted.
[2] The U.S. consumer credit card portfolio includes Consumer Banking and GWIM.

Bank of America

Global Wealth and Investment Management

Financial Results[1]

- Net income increased $71 million, or 10%, to $769 million as solid revenue growth more than offset increased revenue-related expenses
- Revenue rose $241 million, or 6%, to $4.6 billion
  - NII grew $102 million, or 7%, driven by higher short-term interest rates
  - Noninterest income increased $139 million, or 5%, as higher asset management fees more than offset lower transactional revenue
- Noninterest expense increased $115 million, or 4%, driven by higher revenue-related incentive costs

	Three months ended		
($ in millions)	9/30/2017	6/30/2017	9/30/2016
Total revenue (FTE)[2]	**$4,620**	$4,695	$4,379
Provision for credit losses	**16**	11	7
Noninterest expense	**3,370**	3,392	3,255
Pretax income	**1,234**	1,292	1,117
Income tax expense	**465**	488	419
Net income	**$769**	$804	$698

[1] Comparisons are to the year-ago quarter unless noted.
[2] Revenue, net of interest expense.

Business Highlights[1]

- Total client balances increased $186 billion, or 7%, to nearly $2.7 trillion, driven by higher market valuations and positive AUM flows
- Average deposit balances declined $14.2 billion, or 6%, due primarily to clients shifting balances into investments
- Average loans and leases grew $11.1 billion, or 8%, driven by mortgage and structured lending; 30th consecutive quarter of average loan growth
- Strong AUM flows of nearly $21 billion in Q3-17, reflecting solid client activity, as well as a shift from brokerage to AUM
- Pretax margin increased to 27% from 26%
- Number of wealth advisors[2] increased 2% to 19,108

	Three months ended		
($ in billions)	9/30/2017	6/30/2017	9/30/2016
Average deposits	**$239.6**	$245.3	$253.8
Average loans and leases	**154.3**	150.8	143.2
Total client balances	**2,676.2**	2,617.4	2,490.2
AUM flows	**20.7**	27.5	10.2
Pretax margin	**27%**	28%	26%
Efficiency ratio (FTE)	**73**	72	74
Return on average allocated capital	**22**	23	21

[1] Comparisons are to the year-ago quarter unless noted.
[2] Includes financial advisors in Consumer Banking of 2,267 and 2,171 in Q3-17 and Q3-16.

Global Banking

Financial Results[1]

- Net income increased $207 million, or 13%, to $1.8 billion, driven by higher revenue and lower provision for credit losses
- Revenue increased $240 million, or 5%, to $5.0 billion
  - NII increased 11%, reflecting the benefits of higher short-term interest rates, as well as loan and deposit growth
  - Noninterest income decreased modestly
- Provision for credit losses decreased $70 million to $48 million, driven by reductions in energy exposures
- Noninterest expense decreased $34 million, or 2%, driven by improved operating costs, partially offset by investments in technology and relationship bankers

	Three months ended		
($ in millions)	9/30/2017	6/30/2017	9/30/2016
Total revenue (FTE)[2,3]	**$4,986**	$5,039	$4,746
Provision for credit losses	**48**	15	118
Noninterest expense	**2,118**	2,154	2,152
Pretax income	**2,820**	2,870	2,476
Income tax expense	**1,062**	1,084	925
Net income	**$1,758**	$1,786	$1,551

[1] Comparisons are to the year-ago quarter unless noted.
[2] Global Banking and Global Markets share in certain deal economics from investment banking and loan origination activities.
[3] Revenue, net of interest expense.

Business Highlights[1,2]

- Average loans and leases grew $11.7 billion, or 4%, to $346 billion
- Average deposits increased $8.4 billion, or 3%, to $316 billion
- Total firmwide investment banking fees of $1.5 billion (excluding self-led deals), up 1%
  - Ranked No. 3 globally in total investment banking fees[(G)]
- Return on average allocated capital remained stable at 17%, despite $3 billion in additional allocated capital
- Efficiency ratio improved to 43% from 45%

	Three months ended		
($ in billions)	9/30/2017	6/30/2017	9/30/2016
Average deposits	**$315.7**	$300.5	$307.3
Average loans and leases	**346.1**	345.1	334.4
Total Corp. IB fees (excl. self-led)[2]	**1.5**	1.5	1.5
Global Banking IB fees[2]	**0.8**	0.9	0.8
Business Lending revenue	**2.3**	2.2	2.3
Global Transaction Services revenue	**1.8**	1.8	1.6
Efficiency ratio (FTE)	**43%**	43%	45%
Return on average allocated capital	**17**	18	17

[1] Comparisons are to the year-ago quarter unless noted.
[2] Global Banking and Global Markets share in certain deal economics from investment banking and loan origination activities.

Global Markets

Financial Results[1]

- Net income decreased $318 million, or 30%, to $756 million from near-record year-ago levels, due to lower revenue
- Revenue down $458 million, or 11%, to $3.9 billion; excluding net DVA[4], revenue decreased $564 million, or 13%, to $3.9 billion, driven by lower sales and trading results relative to a strong year-ago quarter
- Noninterest expense increased $54 million to $2.7 billion, as lower operating costs were more than offset by continued investments in technology

	Three months ended		
($ in millions)	9/30/2017	6/30/2017	9/30/2016
Total revenue (FTE)[2,3]	**$3,900**	$3,947	$4,358
Net DVA[4]	**(21)**	(159)	(127)
Total revenue (excl. net DVA) (FTE)[2,3,4]	**3,921**	4,106	4,485
Provision for credit losses	**(6)**	25	19
Noninterest expense	**2,710**	2,650	2,656
Pretax income	**1,196**	1,272	1,683
Income tax expense	**440**	442	609
Net income	**$756**	$830	$1,074
Net income (excl. net DVA)[4]	**$769**	$929	$1,153

[1] Comparisons are to the year-ago quarter unless noted.
[2] Global Banking and Global Markets share in certain deal economics from investment banking and loan origination activities.
[3] Revenue, net of interest expense.
[4] Revenue and net income, excluding net DVA, are non-GAAP financial measures. See endnote C for more information.

Business Highlights[1,2]

- Sales and trading revenue decreased $471 million, or 13%, to $3.1 billion
- Excluding net DVA, sales and trading revenue declined 15% to $3.2 billion[(C)]
  - Fixed Income, Currencies and Commodities (FICC) decreased 22%, driven by less favorable market conditions across credit-related products, as well as lower volatility in rates products
  - Equities increased 2%, due to growth in client financing activities, partially offset by slower secondary market activity
- Year-to-date sales and trading revenue decreased 3% to $10.2 billion. Excluding net DVA, year-to-date sales and trading revenue decreased $168 million, or 2%, to $10.5 billion[(C)]
- Return on average allocated capital decreased to 9% from 12%

	Three months ended		
($ in billions)	9/30/2017	6/30/2017	9/30/2016
Average trading-related assets	**$442.3**	$452.6	$415.4
Average loans and leases	**72.3**	69.6	69.0
Sales and trading revenue	**3.1**	3.2	3.6
Sales and trading revenue (excl. net DVA)[(C)]	**3.2**	3.4	3.7
Global Markets IB fees[2]	**0.6**	0.6	0.6
Efficiency ratio (FTE)	**69%**	67%	61%
Return on average allocated capital	**9**	10	12

[1] Comparisons are to the year-ago quarter unless noted.
[2] Global Banking and Global Markets share in certain deal economics from investment banking and loan origination activities.

Bank of America

All Other

Financial Results[1]

- Net income of $217 million, compared to a net loss of $181 million
- Revenue declined $613 million, reflecting lower mortgage banking income and the absence of the non-U.S. consumer credit card business
  - Mortgage banking income was negatively impacted by less favorable valuations on mortgage servicing rights, net of related hedges, as well as a $0.1 billion increase in representations and warranties provision
- The provision for credit losses improved $199 million to a benefit of $191 million, driven primarily by loan sale recoveries, continued runoff of the non-core portfolio and the absence of the non-U.S. consumer credit card business
- Noninterest expense decreased $565 million, due to lower operational costs, driven by the sale of the non-U.S. consumer card business, and lower litigation expense
- The income tax benefit increased $247 million to $709 million, as the year-ago quarter included a $350 million charge related to the reduction of the U.K. corporate income tax rate

	Three months ended		
($ in millions)	9/30/2017	6/30/2017	9/30/2016
Total revenue (FTE)[2]	**$(201)**	$876	$412
Provision for credit losses	**(191)**	(159)	8
Noninterest expense	**482**	1,119	1,047
Pretax loss	**(492)**	(84)	(643)
Income tax expense (benefit)	**(709)**	98	(462)
Net income (loss)	**$217**	$(182)	$(181)

[1] Comparisons are to the year-ago quarter unless noted.
[2] Revenue, net of interest expense.

Note: All Other consists of asset liability management (ALM) activities, equity investments, non-core mortgage loans and servicing activities, the net impact of periodic revisions to the mortgage servicing rights (MSR) valuation model for both core and non-core MSRs and the related economic hedge results and ineffectiveness, liquidating businesses, residual expense allocations and other. ALM activities encompass certain residential mortgages, debt securities, interest rate and foreign currency risk management activities, the impact of certain allocation methodologies and accounting hedge ineffectiveness. The results of certain ALM activities are allocated to our business segments. Equity investments include our merchant services joint venture, as well as Global Principal Investments, which is comprised of a portfolio of equity, real estate and other alternative investments. During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party. Annual retirement-eligible incentive costs are recorded in the first quarter of every year and allocated to the business segments throughout the year.

Credit Quality

Highlights[1]

- Overall credit quality remained strong

Q3-17 vs. Q3-16

- Net charge-offs increased $12 million to $900 million, driven primarily by higher commercial losses, partially offset by lower losses in consumer
  - The net charge-off ratio decreased to 0.39% from 0.40%
- The provision for credit losses improved $16 million to $834 million, driven primarily by lower losses in consumer real estate and reductions in energy exposures, partially offset by the impact of credit card seasoning and loan growth
- Nonperforming assets declined $1.9 billion to $6.9 billion, driven by credit quality improvement and loan sales

Q3-17 vs. Q2-17

- Net charge-offs declined $8 million, driven by lower consumer losses
  - The net charge-off ratio decreased to 0.39% from 0.40%
- The provision for credit losses increased $108 million due to seasoning in the U.S. credit card portfolio and loan growth

Reserve Release

- The net reserve release was $66 million, compared to $182 million in the prior quarter and $38 million in the year-ago quarter. The Q3-17 net reserve release was driven by continued improvements in consumer real estate and energy exposures, partially offset by seasoning in the U.S. credit card portfolio and loan growth

	Three months ended		
($ in millions)	9/30/2017	6/30/2017	9/30/2016
Provision for credit losses	**$834**	$726	$850
Net charge-offs[2]	**900**	908	888
Net charge-off ratio[3]	**0.39%**	0.40%	0.40%
At period-end			
Nonperforming loans, leases and foreclosed properties	**$6,869**	$7,127	$8,737
Nonperforming loans, leases and foreclosed properties ratio[4]	**0.75%**	0.78%	0.97%
Allowance for loan and lease losses[5]	**$10,693**	$10,875	$11,692
Allowance for loan and lease losses ratio[5]	**1.16%**	1.20%	1.30%

[1] Comparisons are to the year-ago quarter unless noted.
[2] Includes net charge-offs of $31 million and $43 million for the three months ended June 30, 2017 and September 30, 2016, respectively, for non-U.S. credit card loans. During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party.
[3] Net charge-off ratio is calculated as annualized net charge-offs divided by average outstanding loans and leases during the period.
[4] Nonperforming loans, leases and foreclosed properties ratio is calculated as nonperforming loans, leases and foreclosed properties divided by outstanding loans, leases and foreclosed properties at the end of the period.
[5] The allowance for loan and lease losses ratio is calculated as allowance for loan and lease losses divided by loans and leases outstanding at the end of the period. Excluding non-U.S. consumer credit card allowance of $258 million in Q3-16, the allowance for loan and lease losses was $11.4 billion and the allowance as a percentage of ending loans was 1.29%.

Note: Ratios do not include loans accounted for under the fair value option.

Balance Sheet, Liquidity and Capital Highlights ($ in billions except per share data, end of period)			
	Three months ended		
	9/30/2017	6/30/2017	9/30/2016
Total assets	**$2,283.9**	$2,254.5	$2,195.3
Total loans and leases[1]	**927.1**	916.7	905.0
Total loans and leases in business segments (excluding *All Other*)	**854.3**	837.8	802.4
Total deposits	**1,284.4**	1,263.0	1,232.9
Funding and Liquidity			
Long-term debt	**$228.7**	$223.9	$225.1
Global Liquidity Sources, average[(D)]	**517**	513	523
Time to Required Funding (months)[(D)]	**52**	49	38
Liquidity Coverage Ratio[(D),5]	**126%**	126%	n/a
Equity			
Common shareholders' equity	**$250.1**	$245.8	$244.9
Common equity ratio	**11.0%**	10.9%	11.2%
Tangible common shareholders' equity[3]	**$180.1**	$175.7	$173.5
Tangible common equity ratio[3]	**8.1%**	8.0%	8.2%
Per Share Data[4]			
Common shares outstanding (in billions)	**10.46**	9.88	10.12
Book value per common share	**$23.92**	$24.88	$24.19
Tangible book value per common share[3]	**17.23**	17.78	17.14
Regulatory Capital			
Basel 3 Transition (as reported)[2,5]			
Common equity tier 1 (CET1) capital	**$176.1**	$171.4	$169.9
Risk-weighted assets	**1,483**	1,478	1,547
CET1 ratio	**11.9%**	11.6%	11.0%
Basel 3 Fully Phased-in[2,5]			
CET1 capital	**$173.6**	$168.7	$165.9
Standardized approach			
Risk-weighted assets	**$1,420**	$1,405	$1,411
CET1 ratio	**12.2%**	12.0%	11.8%
Advanced approaches[(E)]			
Risk-weighted assets	**$1,461**	$1,464	$1,524
CET1 ratio	**11.9%**	11.5%	10.9%
Supplementary leverage[(H)]			
Bank holding company supplementary leverage ratio (SLR)	**7.1%**	7.0%	7.1%
Bank SLR	**7.4**	7.3	7.5

[1] Period-end loan balances include $9.3 billion for the quarter ended September 30, 2016 of non-U.S. consumer credit card loans. During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party.
[2] Bank of America reports regulatory capital ratios under both the Standardized and Advanced approaches. The approach that yields the lower ratio is used to assess capital adequacy, which is the Advanced approaches for the periods presented. Basel 3 fully phased-in Advanced approaches estimates assume approval by U.S. banking regulators of our internal models methodology (IMM) for calculating counterparty credit risk regulatory capital for derivatives. As of September 30, 2017, we did not have regulatory approval of the IMM model. Basel 3 fully phased-in common equity tier 1 (CET1) capital ratio would be reduced by approximately 25 bps if IMM is not used.
[3] Represents a non-GAAP financial measure. For reconciliation, see pages 17-18 of this press release.
[4] Berkshire Hathaway exercised its warrants to purchase 700 million shares of BAC common stock in Q3-17 using its Series T preferred shares, which resulted in an increase to common shares outstanding.
[5] Regulatory capital and liquidity ratios as of September 30, 2017 are preliminary. CET1 capital, risk-weighted assets (RWA) and CET1 ratio as shown on a fully phased-in basis are non-GAAP financial measures. For a reconciliation of CET1 to fully phased-in, see page 13 of this press release.
n/a = not applicable

Bank of America

Endnotes

A The Corporation also measures net interest income on an FTE basis, which is a non-GAAP financial measure. FTE basis is a performance measure used in operating the business that management believes provides investors a more accurate picture of 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 on an FTE basis was $11.4 billion and $10.4 billion for the three months ended September 30, 2017 and 2016. For reconciliation to GAAP financial measures, refer to pages 17–18 of this press release.

B Return on average tangible common shareholders' equity and tangible book value per share of common stock are non-GAAP financial measures. For reconciliation to GAAP financial measures, refer to pages 17–18 of this press release.

C Global Markets revenue and net income, excluding net debit valuation adjustments (DVA), and sales and trading revenue, excluding net DVA, are non-GAAP financial measures. Net DVA losses were $21 million, $159 million and $127 million for the three months ended September 30, 2017, June 30, 2017 and September 30, 2016, respectively. Net DVA losses were $310 million and $137 million for the nine months ended September 30, 2017 and 2016, respectively. FICC net DVA losses were $14 million, $148 million and $121 million for the three months ended September 30, 2017, June 30, 2017 and September 30, 2016, respectively. FICC net DVA losses were $282 million and $140 million for the nine months ended September 30, 2017 and 2016, respectively. Equities net DVA losses were $7 million, $11 million and $6 million for the three months ended September 30, 2017, June 30, 2017 and September 30, 2016, respectively. Equities net DVA gains (losses) were $(28) million and $3 million for the nine months ended September 30, 2017 and 2016, respectively.

D Global Liquidity Sources (GLS) includes cash and high-quality, liquid, unencumbered securities, limited to U.S. government securities, U.S. agency securities, U.S. agency MBS, and a select group of non-U.S. government and supranational securities, and is readily available to meet funding requirements as they arise. It does not include Federal Reserve Discount Window or Federal Home Loan Bank borrowing capacity. Transfers of liquidity among legal entities may be subject to certain regulatory and other restrictions. The Liquidity Coverage Ratio (LCR) represents the consolidated average amount of high-quality liquid assets as a percent of the prescribed average net cash outflows over a 30-calendar-day period of significant liquidity stress, under the U.S. LCR final rule. Time to required funding (TTF) is a debt coverage measure and is expressed as the number of months unsecured holding company obligations of Bank of America Corporation can be met using only the Global Liquidity Sources held at the BAC parent company and NB Holdings without the BAC parent company issuing debt or sourcing additional liquidity. We define unsecured contractual obligations for purposes of this metric as maturities of senior or subordinated debt issued or guaranteed by Bank of America Corporation.

E Fully phased-in estimates are non-GAAP financial measures. For reconciliation to GAAP financial measures, refer to page 13 of this press release. Basel 3 fully phased-in Advanced approaches estimates assume approval by U.S. banking regulators of our internal models methodology (IMM) for calculating counterparty credit risk regulatory capital for derivatives. As of September 30, 2017, we did not have regulatory approval of the IMM model. Basel 3 fully phased-in Common equity tier 1 capital ratio would be reduced by approximately 25 bps if IMM is not used.

F Pretax, pre-provision net revenue (PPNR) is a non-GAAP financial measure. PPNR is total revenue, net of interest expense (on an FTE basis), less noninterest expense. Consumer Banking total revenue, net of interest expense (on an FTE basis) was $8.8 billion and $8.0 billion for the three months ended September 30, 2017 and 2016. Noninterest expense was $4.5 billion and $4.4 billion for the three months ended September 30, 2017 and 2016.

G Rankings per Dealogic as of October 2, 2017 for the three months ended September 30, 2017, excluding self-led deals.

H The numerator of the SLR is quarter-end Basel 3 Tier 1 capital calculated on a fully phased-in basis. The denominator is total leverage exposure based on the daily average of the sum of on-balance sheet exposures less permitted Tier 1 deductions, as well as the simple average of certain off-balance sheet exposures, as of the end of each month in a quarter. Off-balance sheet exposures primarily include undrawn lending commitments, letters of credit, potential future derivative exposures and repo-style transactions.

Bank of America

Contact Information and Investor Conference Call Invitation

Investor Call Information

Note: Chief Executive Officer Brian Moynihan and Chief Financial Officer Paul Donofrio will discuss third-quarter 2017 financial results in a conference call at 8:30 a.m. ET today. The presentation and supporting materials can be accessed on the Bank of America Investor Relations website at http://investor.bankofamerica.com.

For a listen-only connection to the conference call, dial 1.877.200.4456 (U.S.) or 1.785.424.1732 (international), and the conference ID is 79795. Please dial in 10 minutes prior to the start of the call. Investors can access replays of the conference call by visiting the Investor Relations website or by calling 1.800.934.4850 (U.S.) or 1.402.220.1178 (international) from noon on October 13, through 11:59 p.m. ET on October 20.

Investors May Contact:

Lee McEntire, Bank of America, 1.980.388.6780
Jonathan Blum, Bank of America (Fixed Income), 1.212.449.3112

Reporters May Contact:

Jerry Dubrowski, Bank of America, 1.646.855.1195
jerome.f.dubrowski@bankofamerica.com

About Bank of America

Bank of America is one of the world's leading financial institutions, serving individual consumers, small and middle-market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk management products and services. The company provides unmatched convenience in the United States, serving approximately 47 million consumer and small business relationships with approximately 4,500 retail financial centers, approximately 16,000 ATMs, and award-winning digital banking with approximately 34 million active users, including approximately 24 million mobile users. Bank of America is a global leader in wealth management, corporate and investment banking and trading across a broad range of asset classes, serving corporations, governments, institutions and individuals around the world. Bank of America offers industry-leading support to approximately 3 million small business owners through a suite of innovative, easy-to-use online products and services. The company serves clients through operations in all 50 states, the District of Columbia, the U.S. Virgin Islands, Puerto Rico and more than 35 countries. Bank of America Corporation stock (NYSE: BAC) is listed on the New York Stock Exchange.

Forward-Looking Statements

Bank of America Corporation (the "Company") and its management may make certain statements that constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts. Forward-looking statements often use words such as "anticipates," "targets," "expects," "hopes," "estimates," "intends," "plans," "goals," "believes," "continue" and other similar expressions or future or conditional verbs such as "will," "may," "might," "should," "would" and "could." Forward-looking statements represent the Company's current expectations, plans or forecasts of its future results, revenues, expenses, efficiency ratio, capital measures, strategy, and future business and economic conditions more generally, and other future matters. These statements are not guarantees of future results or performance and involve certain known and unknown risks, uncertainties and assumptions that are difficult to predict and are often beyond the Company's control. Actual outcomes and results may differ materially from those expressed in, or implied by, any of these forward-looking statements.

You should not place undue reliance on any forward-looking statement and should consider the following uncertainties and risks, as well as the risks and uncertainties more fully discussed under Item 1A. Risk Factors of the Company's 2016 Annual Report on Form 10-K and in any of the Company's subsequent Securities and Exchange Commission filings: the Company's potential claims, damages, penalties, fines and reputational damage resulting from pending or future litigation, regulatory proceedings and enforcement actions, including inquiries into our retail sales practices, and the possibility that amounts may be in excess of the Company's recorded liability and estimated range of possible loss for litigation exposures; the possibility that the Company could face increased servicing, securities, fraud, indemnity, contribution or other claims from one or more counterparties, including trustees, purchasers of loans, underwriters, issuers, other parties involved in securitizations, monolines or private-label and other investors; the possibility that future representations and warranties losses may occur in excess of the Company's recorded liability and estimated range of possible loss for its representations and warranties exposures; the Company's ability to resolve representations and warranties repurchase and related claims, including claims brought by investors or trustees seeking to avoid the statute of limitations for repurchase claims; uncertainties about the financial stability and growth rates of non-U.S. jurisdictions, the risk that those jurisdictions may face difficulties servicing their sovereign debt, and related stresses on financial markets, currencies and trade, and the Company's exposures to such risks, including direct, indirect and operational; the impact of U.S. and global interest rates, currency exchange rates and economic conditions; the impact on the Company's business, financial condition and results of operations of a potential higher interest rate environment; the possibility that future credit losses may be higher than currently expected due to changes in economic assumptions, customer behavior, adverse developments with respect to U.S. or global economic conditions, and other uncertainties; the impact on the Company's business, financial condition and results of operations from a protracted period of lower oil prices or ongoing volatility with respect to oil prices; the Company's ability to achieve its expense targets, net interest income expectations, or other projections; adverse changes to the Company's credit ratings from the major credit rating agencies; estimates of the fair value of certain of the Company's assets and liabilities; uncertainty regarding the content, timing and impact of regulatory capital and liquidity requirements, including the approval of our internal models methodology for calculating counterparty credit risk for derivatives; the potential impact of total loss-absorbing capacity requirements; potential adverse changes to our global systemically important bank (G-SIB) surcharge; the potential impact of Federal Reserve actions on the Company's capital plans; the possible impact of the Company's failure to remediate shortcomings identified by banking regulators in the Company's Resolution Plan; the impact of implementation and compliance with U.S. and international laws, regulations and regulatory interpretations, including, but not limited to, recovery and resolution planning requirements, Federal Deposit Insurance Corporation (FDIC) assessments, the Volcker Rule, fiduciary standards and derivatives regulations; a failure in or breach of the Company's operational or security systems or infrastructure, or those of third parties, including as a result of cyber attacks; the impact on the Company's business, financial condition and results of operations from the planned exit of the United Kingdom from the European Union; and other similar matters.

"Bank of America Merrill Lynch" is the marketing name for the Global Banking and Global Markets businesses of Bank of America Corporation. Lending, derivatives and other commercial banking activities are performed by banking affiliates of Bank of America Corporation, including Bank of America, N.A., member FDIC. Securities, financial advisory and other investment banking activities are performed by investment banking affiliates of Bank of America Corporation (Investment Banking Affiliates), including Merrill Lynch, Pierce, Fenner & Smith Incorporated, which are registered broker-dealers and members of FINRA and SIPC. Investment products offered by Investment Banking Affiliates: Are Not FDIC Insured * May Lose Value * Are Not Bank Guaranteed. Bank of America Corporation's broker-dealers are not banks and are separate legal entities from their bank affiliates. The obligations of the broker-dealers are not obligations of their bank affiliates (unless explicitly stated otherwise), and these bank affiliates are not responsible for securities sold, offered or recommended by the broker-dealers. The foregoing also applies to other non-bank affiliates.

For more Bank of America news, visit the Bank of America newsroom at http://newsroom.bankofamerica.com.

www.bankofamerica.com

Bank of America Corporation and Subsidiaries

Selected Financial Data

(Dollars in millions, except per share data; shares in thousands)

Summary Income Statement	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	Third Quarter 2016
Net interest income	$ 33,205	$ 30,804	$ 11,161	$ 10,986	$ 10,201
Noninterest income	33,711	32,907	10,678	11,843	11,434
Total revenue, net of interest expense	66,916	63,711	21,839	22,829	21,635
Provision for credit losses	2,395	2,823	834	726	850
Noninterest expense	41,713	41,790	13,139	13,726	13,481
Income before income taxes	22,808	19,098	7,866	8,377	7,304
Income tax expense	7,096	5,888	2,279	3,108	2,349
Net income	$ 15,712	$ 13,210	$ 5,587	$ 5,269	$ 4,955
Preferred stock dividends	1,328	1,321	465	361	503
Net income applicable to common shareholders	$ 14,384	$ 11,889	$ 5,122	$ 4,908	$ 4,452
Average common shares issued and outstanding	10,103,386	10,312,878	10,197,891	10,013,503	10,250,124
Average diluted common shares issued and outstanding	10,820,425	11,046,807	10,725,482	10,822,069	11,000,473
Summary Average Balance Sheet					
Total debt securities	$ 432,775	$ 414,115	$ 436,886	$ 431,132	$ 423,182
Total loans and leases	915,678	897,760	918,129	914,717	900,594
Total earning assets	1,912,629	1,861,019	1,919,502	1,922,747	1,870,062
Total assets	2,257,293	2,183,905	2,270,872	2,269,153	2,189,490
Total deposits	1,261,782	1,213,029	1,271,711	1,256,838	1,227,186
Common shareholders' equity	246,195	240,440	249,624	246,003	243,679
Total shareholders' equity	271,012	264,907	273,648	271,223	268,899
Performance Ratios					
Return on average assets	0.93%	0.81%	0.98%	0.93%	0.90%
Return on average common shareholders' equity	7.81	6.61	8.14	8.00	7.27
Return on average tangible common shareholders' equity [(1)]	10.95	9.40	11.32	11.23	10.28
Per common share information					
Earnings	$ 1.42	$ 1.15	$ 0.50	$ 0.49	$ 0.43
Diluted earnings	1.35	1.10	0.48	0.46	0.41
Dividends paid	0.27	0.175	0.12	0.075	0.075
Book value	23.92	24.19	23.92	24.88	24.19
Tangible book value [(1)]	17.23	17.14	17.23	17.78	17.14

Summary Period-End Balance Sheet	September 30 2017	June 30 2017	September 30 2016
Total debt securities	$ 439,209	$ 434,517	$ 434,914
Total loans and leases	927,117	916,666	905,008
Total earning assets	1,938,821	1,909,192	1,877,928
Total assets	2,283,896	2,254,529	2,195,314
Total deposits	1,284,417	1,262,980	1,232,895
Common shareholders' equity	250,136	245,767	244,863
Total shareholders' equity	272,459	270,987	270,083
Common shares issued and outstanding	10,457,474	9,878,118	10,123,845

Credit Quality	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	Third Quarter 2016
Total net charge-offs [(2)]	$ 2,742	$ 2,941	$ 900	$ 908	$ 888
Net charge-offs as a percentage of average loans and leases outstanding [(3)]	0.40%	0.44%	0.39%	0.40%	0.40%
Provision for credit losses	$ 2,395	$ 2,823	$ 834	$ 726	$ 850

	September 30 2017	June 30 2017	September 30 2016
Total nonperforming loans, leases and foreclosed properties [(4)]	$ 6,869	$ 7,127	$ 8,737
Nonperforming loans, leases and foreclosed properties as a percentage of total loans, leases and foreclosed properties [(3)]	0.75%	0.78%	0.97%
Allowance for loan and lease losses	$ 10,693	$ 10,875	$ 11,692
Allowance for loan and lease losses as a percentage of total loans and leases outstanding [(3)]	1.16%	1.20%	1.30%

For footnotes see page 13.

Current period information is preliminary and based on company data available at the time of the presentation.

Bank of America Corporation and Subsidiaries

Selected Financial Data (continued)

(Dollars in millions)

Capital Management	Basel 3 Transition September 30 2017	June 30 2017	September 30 2016
Risk-based capital metrics [6]:			
Common equity tier 1 capital	**$ 176,094**	$ 171,431	$ 169,925
Common equity tier 1 capital ratio	**11.9%**	11.6%	11.0%
Tier 1 leverage ratio	**9.0**	8.9	9.1
Tangible equity ratio [7]	**9.1**	9.2	9.4
Tangible common equity ratio [7]	**8.1**	8.0	8.2

Regulatory Capital Reconciliations [5, 6, 8]	September 30 2017	June 30 2017	September 30 2016
Regulatory capital – Basel 3 transition to fully phased-in			
Common equity tier 1 capital (transition)	**$ 176,094**	$ 171,431	$ 169,925
Deferred tax assets arising from net operating loss and tax credit carryforwards phased in during transition	**(1,357)**	(1,457)	(3,143)
Accumulated OCI phased in during transition	**(747)**	(845)	188
Intangibles phased in during transition	**(316)**	(338)	(853)
Defined benefit pension fund assets phased in during transition	**(187)**	(181)	(375)
DVA related to liabilities and derivatives phased in during transition	**158**	156	168
Other adjustments and deductions phased in during transition	**(77)**	(62)	(35)
Common equity tier 1 capital (fully phased-in)	**$ 173,568**	$ 168,704	$ 165,875
Risk-weighted assets – As reported to Basel 3 (fully phased-in)			
Basel 3 Standardized approach risk-weighted assets as reported	**$ 1,407,423**	$ 1,389,696	$ 1,395,541
Changes in risk-weighted assets from reported to fully phased-in	**12,709**	15,413	15,587
Basel 3 Standardized approach risk-weighted assets (fully phased-in)	**$ 1,420,132**	$ 1,405,109	$ 1,411,128
Basel 3 Advanced approaches risk-weighted assets as reported	**$ 1,482,587**	$ 1,477,633	$ 1,547,221
Changes in risk-weighted assets from reported to fully phased-in	**(21,768)**	(13,545)	(23,502)
Basel 3 Advanced approaches risk-weighted assets (fully phased-in) [9]	**$ 1,460,819**	$ 1,464,088	$ 1,523,719
Regulatory capital ratios			
Basel 3 Standardized approach common equity tier 1 (transition)	**12.5%**	12.3%	12.2%
Basel 3 Advanced approaches common equity tier 1 (transition)	**11.9**	11.6	11.0
Basel 3 Standardized approach common equity tier 1 (fully phased-in)	**12.2**	12.0	11.8
Basel 3 Advanced approaches common equity tier 1 (fully phased-in) [9]	**11.9**	11.5	10.9

(1) Return on average tangible common shareholders' equity 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 Reconciliations to GAAP Financial Measures on pages 17-18.

(2) Includes non-U.S. credit card net charge-offs of $75 million for the nine months ended September 30, 2017, including $0, $31 million and $44 million for the three months ended September 30, 2017, June 30, 2017 and March 31, 2017, respectively. These net charge-offs represent net charge-offs of non-U.S. credit card loans, which were sold in the second quarter of 2017.

(3) Ratios do not include loans accounted for under the fair value option. Charge-off ratios are annualized for the quarterly presentation.

(4) Balances do not include past due consumer credit card loans, consumer loans secured by real estate where repayments are insured by the Federal Housing Administration and individually insured long-term stand-by agreements (fully-insured home loans), and in general, other consumer and commercial loans not secured by real estate; purchased credit-impaired loans even though the customer may be contractually past due; nonperforming loans held-for-sale or accounted for under the fair value option.

(5) Common equity tier 1 (CET1) capital, risk-weighted assets (RWA) and CET1 ratio as shown on a fully phased-in basis are non-GAAP financial measures.

(6) As an Advanced approaches institution, we are required to report regulatory capital risk-weighted assets and ratios under both the Standardized and Advanced approaches. The approach that yields the lower ratio is to be used to assess capital adequacy, which is the Advanced approaches for the periods presented.

(7) 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 Reconciliations to GAAP Financial Measures on pages 17-18.

(8) Fully phased-in estimates are non-GAAP financial measures. For reconciliations to GAAP financial measures, see pages 17-18.

(9) Basel 3 fully phased-in Advanced approaches estimates assume approval by U.S. banking regulators of our internal models methodology (IMM) for calculating counterparty credit risk regulatory capital for derivatives. As of September 30, 2017, we did not have regulatory approval of the IMM model. Basel 3 fully phased-in Common equity tier 1 capital ratio would be reduced by approximately 25 bps if IMM is not used.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Results by Business Segment and All Other

(Dollars in millions)

	Third Quarter 2017				
	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Total revenue, net of interest expense (FTE basis) [(1)]	$ 8,774	$ 4,620	$ 4,986	$ 3,900	$ (201)
Provision for credit losses	967	16	48	(6)	(191)
Noninterest expense	4,459	3,370	2,118	2,710	482
Net income	2,087	769	1,758	756	217
Return on average allocated capital [(2)]	22%	22%	17%	9%	n/m
Balance Sheet					
Average					
Total loans and leases	$ 268,810	$ 154,333	$ 346,093	$ 72,347	$ 76,546
Total deposits	658,974	239,647	315,692	32,125	25,273
Allocated capital [(2)]	37,000	14,000	40,000	35,000	n/m
Period end					
Total loans and leases	$ 272,360	$ 155,871	$ 349,838	$ 76,225	$ 72,823
Total deposits	669,647	237,771	319,545	33,382	24,072

	Second Quarter 2017				
	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Total revenue, net of interest expense (FTE basis) [(1)]	$ 8,509	$ 4,695	$ 5,039	$ 3,947	$ 876
Provision for credit losses	834	11	15	25	(159)
Noninterest expense	4,411	3,392	2,154	2,650	1,119
Net income (loss)	2,031	804	1,786	830	(182)
Return on average allocated capital [(2)]	22%	23%	18%	10%	n/m
Balance Sheet					
Average					
Total loans and leases	$ 261,537	$ 150,812	$ 345,063	$ 69,638	$ 87,667
Total deposits	652,787	245,329	300,483	31,919	26,320
Allocated capital [(2)]	37,000	14,000	40,000	35,000	n/m
Period end					
Total loans and leases	$ 265,938	$ 153,468	$ 344,457	$ 73,973	$ 78,830
Total deposits	662,678	237,131	303,205	33,363	26,603

	Third Quarter 2016				
	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Total revenue, net of interest expense (FTE basis) [(1)]	$ 7,968	$ 4,379	$ 4,746	$ 4,358	$ 412
Provision for credit losses	698	7	118	19	8
Noninterest expense	4,371	3,255	2,152	2,656	1,047
Net income (loss)	1,813	698	1,551	1,074	(181)
Return on average allocated capital [(2)]	21%	21%	17%	12%	n/m
Balance Sheet					
Average					
Total loans and leases	$ 248,683	$ 143,207	$ 334,363	$ 69,043	$ 105,298
Total deposits	605,705	253,812	307,288	32,840	27,541
Allocated capital [(2)]	34,000	13,000	37,000	37,000	n/m
Period end					
Total loans and leases	$ 251,125	$ 144,980	$ 334,120	$ 72,144	$ 102,639
Total deposits	618,027	252,962	302,413	31,692	27,801

(1) Fully taxable-equivalent (FTE) basis is a performance measure used by management in operating the business that management believes provides investors with a more accurate picture of 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.

(2) 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.

n/m = not meaningful

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Nine Months Ended September 30, 2017				
	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Total revenue, net of interest expense (FTE basis) [1]	$ 25,567	$ 13,907	$ 14,980	$ 12,555	$ 581
Provision for credit losses	2,639	50	80	2	(376)
Noninterest expense	13,280	10,091	6,435	8,117	3,790
Net income (loss)	6,010	2,346	5,273	2,883	(800)
Return on average allocated capital [2]	22%	22%	18%	11%	n/m
Balance Sheet					
Average					
Total loans and leases	$ 262,804	$ 151,205	$ 344,683	$ 70,692	$ 86,294
Total deposits	649,204	247,389	307,163	32,397	25,629
Allocated capital [2]	37,000	14,000	40,000	35,000	n/m
Period end					
Total loans and leases	$ 272,360	$ 155,871	$ 349,838	$ 76,225	$ 72,823
Total deposits	669,647	237,771	319,545	33,382	24,072

	Nine Months Ended September 30, 2016				
	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Total revenue, net of interest expense (FTE basis) [1]	$ 23,620	$ 13,273	$ 13,896	$ 12,618	$ 970
Provision for credit losses	1,955	46	870	23	(71)
Noninterest expense	13,324	9,816	6,450	7,690	4,510
Net income (loss)	5,253	2,141	4,141	3,159	(1,484)
Return on average allocated capital [2]	21%	22%	15%	11%	n/m
Balance Sheet					
Average					
Total loans and leases	$ 243,191	$ 141,169	$ 332,474	$ 69,315	$ 111,611
Total deposits	593,501	256,356	301,175	34,409	27,588
Allocated capital [2]	34,000	13,000	37,000	37,000	n/m
Period end					
Total loans and leases	$ 251,125	$ 144,980	$ 334,120	$ 72,144	$ 102,639
Total deposits	618,027	252,962	302,413	31,692	27,801

[1] Fully taxable-equivalent (FTE) basis is a performance measure used by management in operating the business that management believes provides investors with a more accurate picture of 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.

[2] 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.

n/m = not meaningful

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Supplemental Financial Data

(Dollars in millions)

Fully taxable-equivalent (FTE) basis data [1]	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	Third Quarter 2016
Net interest income	$ 33,879	$ 31,470	$ 11,401	$ 11,223	$ 10,429
Total revenue, net of interest expense	67,590	64,377	22,079	23,066	21,863
Net interest yield	2.36%	2.26%	2.36%	2.34%	2.23%
Efficiency ratio	61.71	64.91	59.51	59.51	61.66

Other Data	September 30 2017	June 30 2017	September 30 2016
Number of financial centers - U.S.	4,511	4,542	4,629
Number of branded ATMs - U.S.	15,973	15,972	15,959
Headcount	209,839	210,904	211,877

[1] 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 a more accurate picture of 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. See Reconciliations to GAAP Financial Measures on pages 17-18.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

The Corporation evaluates its business based on a fully taxable-equivalent basis, a non-GAAP financial measure. Total revenue, net of interest expense, on a fully taxable-equivalent basis includes net interest income on a fully taxable-equivalent basis and noninterest income. The Corporation believes that this presentation allows for comparison of amounts from both taxable and tax-exempt sources and is consistent with industry practices. The Corporation presents related ratios and analyses (i.e., efficiency ratios and net interest yield) on a fully taxable-equivalent basis. To derive the fully taxable-equivalent basis, net interest income is adjusted to reflect tax-exempt income on an equivalent before-tax basis with a corresponding increase in income tax expense. For purposes of this calculation, the Corporation uses the federal statutory tax rate of 35 percent. The efficiency ratio measures the costs expended to generate a dollar of revenue, and net interest yield measures the basis points the Corporation earns over the cost of funds.

The Corporation also evaluates its business based on the following ratios that utilize tangible equity, a non-GAAP financial measure. Tangible equity represents an adjusted shareholders' equity or common shareholders' equity amount which has been reduced by goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. Return on average tangible common shareholders' equity measures the Corporation's earnings contribution as a percentage of adjusted average common shareholders' equity. The tangible common equity ratio represents adjusted ending common shareholders' equity divided by total assets less goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. Return on average tangible shareholders' equity measures the Corporation's earnings contribution as a percentage of adjusted average total shareholders' equity. The tangible equity ratio represents adjusted ending shareholders' equity divided by total assets less goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. 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 and on page 18 for reconciliations of these non-GAAP financial measures to financial measures defined by GAAP for the nine months ended September 30, 2017 and 2016 and the three months ended September 30, 2017, June 30, 2017 and September 30, 2016. 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 Months Ended September 30		Third Quarter	Second Quarter	Third Quarter
	2017	2016	**2017**	2017	2016
Reconciliation of net interest income to net interest income on a fully taxable-equivalent basis					
Net interest income	**$ 33,205**	$ 30,804	**$ 11,161**	$ 10,986	$ 10,201
Fully taxable-equivalent adjustment	**674**	666	**240**	237	228
Net interest income on a fully taxable-equivalent basis	**$ 33,879**	$ 31,470	**$ 11,401**	$ 11,223	$ 10,429
Reconciliation of total revenue, net of interest expense to total revenue, net of interest expense on a fully taxable-equivalent basis					
Total revenue, net of interest expense	**$ 66,916**	$ 63,711	**$ 21,839**	$ 22,829	$ 21,635
Fully taxable-equivalent adjustment	**674**	666	**240**	237	228
Total revenue, net of interest expense on a fully taxable-equivalent basis	**$ 67,590**	$ 64,377	**$ 22,079**	$ 23,066	$ 21,863
Reconciliation of income tax expense to income tax expense on a fully taxable-equivalent basis					
Income tax expense	**$ 7,096**	$ 5,888	**$ 2,279**	$ 3,108	$ 2,349
Fully taxable-equivalent adjustment	**674**	666	**240**	237	228
Income tax expense on a fully taxable-equivalent basis	**$ 7,770**	$ 6,554	**$ 2,519**	$ 3,345	$ 2,577
Reconciliation of average common shareholders' equity to average tangible common shareholders' equity					
Common shareholders' equity	**$ 246,195**	$ 240,440	**$ 249,624**	$ 246,003	$ 243,679
Goodwill	**(69,398)**	(69,752)	**(68,969)**	(69,489)	(69,744)
Intangible assets (excluding mortgage servicing rights)	**(2,737)**	(3,480)	**(2,549)**	(2,743)	(3,276)
Related deferred tax liabilities	**1,503**	1,666	**1,465**	1,506	1,628
Tangible common shareholders' equity	**$ 175,563**	$ 168,874	**$ 179,571**	$ 175,277	$ 172,287
Reconciliation of average shareholders' equity to average tangible shareholders' equity					
Shareholders' equity	**$ 271,012**	$ 264,907	**$ 273,648**	$ 271,223	$ 268,899
Goodwill	**(69,398)**	(69,752)	**(68,969)**	(69,489)	(69,744)
Intangible assets (excluding mortgage servicing rights)	**(2,737)**	(3,480)	**(2,549)**	(2,743)	(3,276)
Related deferred tax liabilities	**1,503**	1,666	**1,465**	1,506	1,628
Tangible shareholders' equity	**$ 200,380**	$ 193,341	**$ 203,595**	$ 200,497	$ 197,507

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures (continued)

(Dollars in millions)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	Third Quarter 2016
Reconciliation of period-end common shareholders' equity to period-end tangible common shareholders' equity					
Common shareholders' equity	$ 250,136	$ 244,863	$ 250,136	$ 245,767	$ 244,863
Goodwill	(68,968)	(69,744)	(68,968)	(68,969)	(69,744)
Intangible assets (excluding mortgage servicing rights)	(2,459)	(3,168)	(2,459)	(2,610)	(3,168)
Related deferred tax liabilities	1,435	1,588	1,435	1,471	1,588
Tangible common shareholders' equity	$ 180,144	$ 173,539	$ 180,144	$ 175,659	$ 173,539
Reconciliation of period-end shareholders' equity to period-end tangible shareholders' equity					
Shareholders' equity	$ 272,459	$ 270,083	$ 272,459	$ 270,987	$ 270,083
Goodwill	(68,968)	(69,744)	(68,968)	(68,969)	(69,744)
Intangible assets (excluding mortgage servicing rights)	(2,459)	(3,168)	(2,459)	(2,610)	(3,168)
Related deferred tax liabilities	1,435	1,588	1,435	1,471	1,588
Tangible shareholders' equity	$ 202,467	$ 198,759	$ 202,467	$ 200,879	$ 198,759
Reconciliation of period-end assets to period-end tangible assets					
Assets	$ 2,283,896	$ 2,195,314	$ 2,283,896	$ 2,254,529	$ 2,195,314
Goodwill	(68,968)	(69,744)	(68,968)	(68,969)	(69,744)
Intangible assets (excluding mortgage servicing rights)	(2,459)	(3,168)	(2,459)	(2,610)	(3,168)
Related deferred tax liabilities	1,435	1,588	1,435	1,471	1,588
Tangible assets	$ 2,213,904	$ 2,123,990	$ 2,213,904	$ 2,184,421	$ 2,123,990
Book value per share of common stock					
Common shareholders' equity	$ 250,136	$ 244,863	$ 250,136	$ 245,767	$ 244,863
Ending common shares issued and outstanding	10,457,474	10,123,845	10,457,474	9,878,118	10,123,845
Book value per share of common stock	$ 23.92	$ 24.19	$ 23.92	$ 24.88	$ 24.19
Tangible book value per share of common stock					
Tangible common shareholders' equity	$ 180,144	$ 173,539	$ 180,144	$ 175,659	$ 173,539
Ending common shares issued and outstanding	10,457,474	10,123,845	10,457,474	9,878,118	10,123,845
Tangible book value per share of common stock	$ 17.23	$ 17.14	$ 17.23	$ 17.78	$ 17.14

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America
3Q17 Financial Results

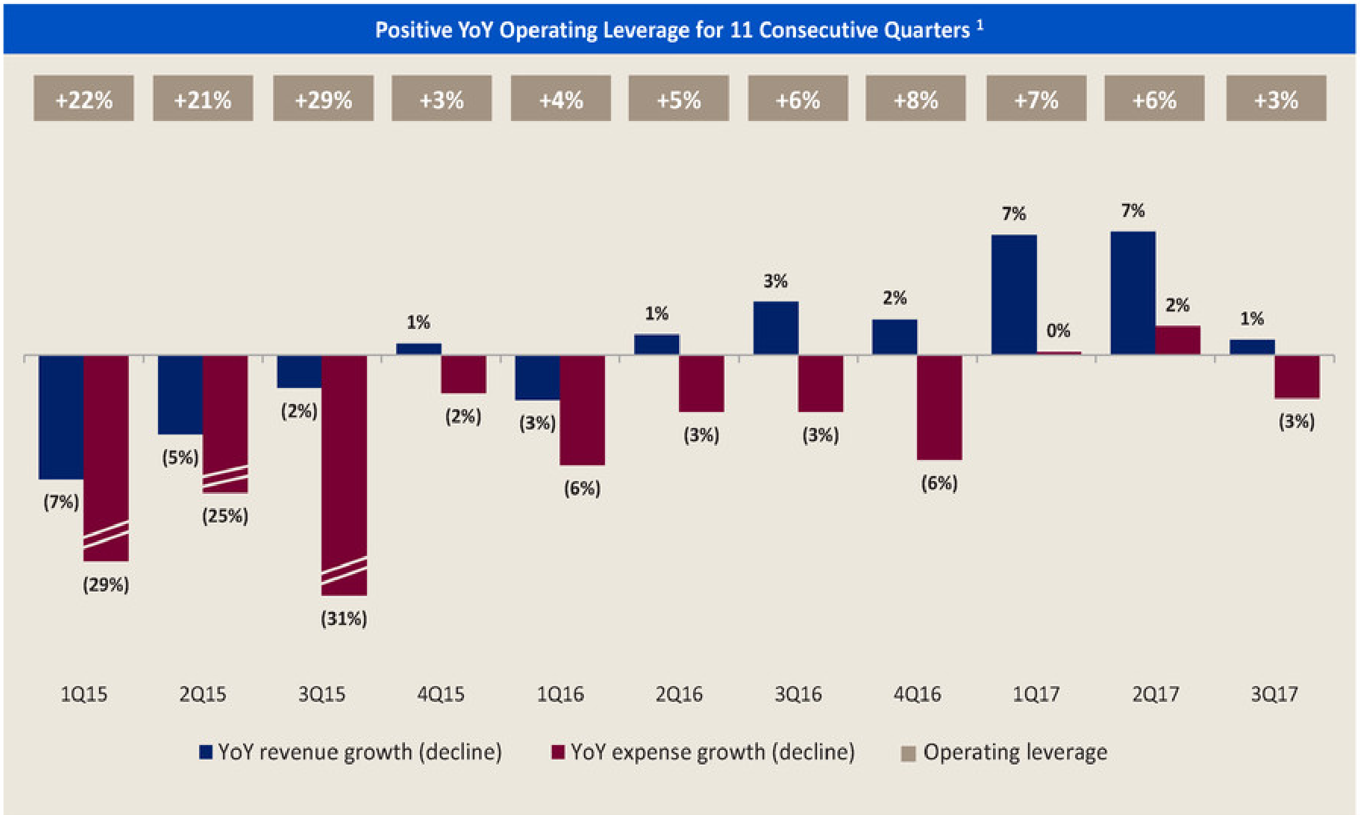
October 13, 2017

3Q17 Highlights

- Generated net income of $5.6B, up 13% from 3Q16, and earnings per diluted common share of $0.48, up 17% from 3Q16
  - Year-to-date net income of $15.7B, up 19% from 2016
- Reduced noninterest expense to $13.1B, down 3% from 3Q16; efficiency ratio improved to 60%
- Good client balance growth across the franchise
  - Average deposits grew $45B, or 4%, from 3Q16
  - Average loans and leases in business segments grew 6% from 3Q16
  - Nearly $2.7T in wealth management client balances with AUM flows of $21B in 3Q17
- Strengthened capital and liquidity levels
- Asset quality remained strong; net charge-off ratio of 39 bps
- Achieved a return on assets of 0.98%, return on equity of 8.1% and return on tangible common equity of 11.3% [1]
- Increased capital returned to shareholders; repurchased $7.9B of common shares and paid $2.8B in common dividends year-to-date

[1] Represents a non-GAAP financial measure. See slide 27 for important presentation information.

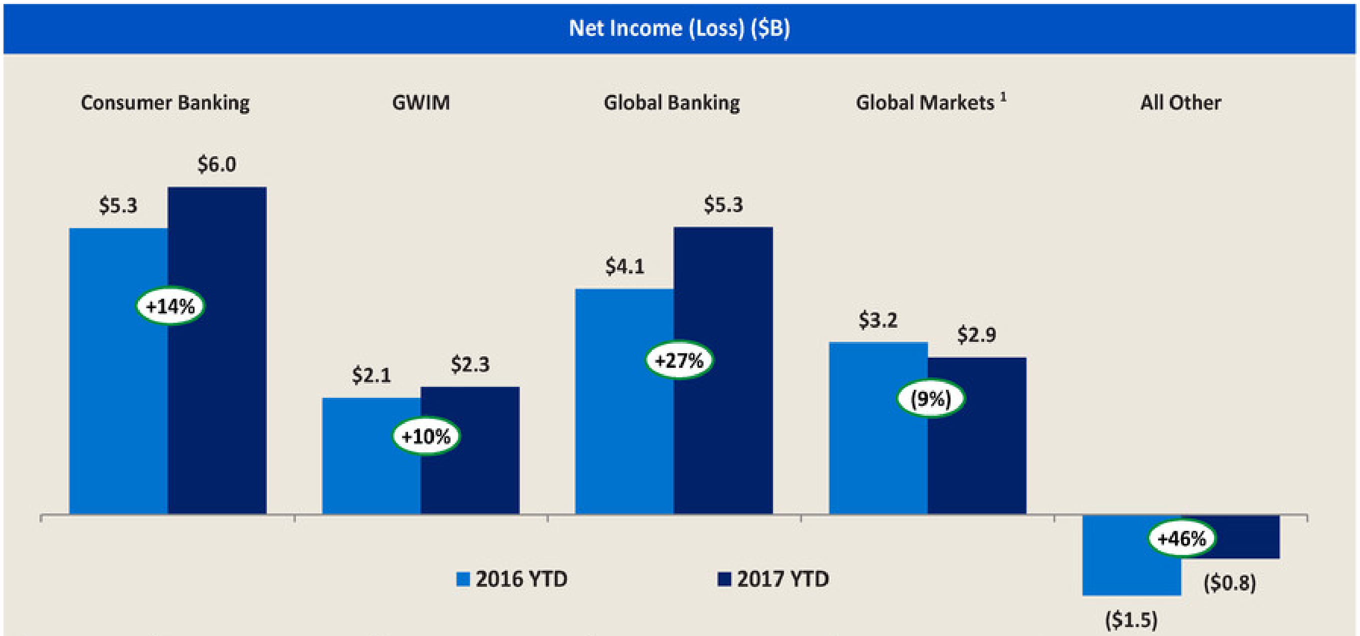
Operating Leverage Trend



Note: Amounts may not total due to rounding.

[1] Operating leverage calculated as the year-over-year percentage change in revenue, net of interest expense, less the percentage change in noninterest expense.

Year-to-Date Business Results



2017 YTD	Consumer Banking	GWIM	Global Banking	Global Markets
ROAAC [2]	22%	22%	18%	11%
Efficiency ratio [3]	52%	73%	43%	65%

Note: GWIM defined as Global Wealth & Investment Management.

[1] Excluding net debit valuation adjustments of ($0.3B) and ($0.1B) and litigation expense / (benefit) of $0.1B and ($0.2B) for 2017 YTD and 2016 YTD, respectively, Global Markets net income would have increased 1% from 2016. Represents a non-GAAP financial measure. For important presentation information, see slide 27.

[2] ROAAC defined as return on average allocated capital.

[3] Fully taxable-equivalent basis (FTE).

3Q17 Summary Results

$ in billions, except per share data	3Q17	Inc / (Dec) 2Q17 [1]	Inc / (Dec) 3Q16
Summary Income Statement			
Total revenue, net of interest expense [2]	$21.8	($1.0)	$0.2
Noninterest expense	13.1	(0.6)	(0.3)
Provision for credit losses	0.8	0.1	(0.0)
Pre-tax income	7.9	(0.5)	0.6
Net income	5.6	0.3	0.6
Diluted earnings per common share	$0.48	$0.02	$0.07
Average diluted common shares (in billions)	10.73	(0.10)	(0.27)

Return Metrics	3Q17	2Q17	3Q16
Return on average assets	0.98 %	0.93 %	0.90 %
Return on average common shareholders' equity	8.1	8.0	7.3
Return on average tangible common shareholders' equity [3]	11.3	11.2	10.3
Efficiency ratio	60	60	62

Note: Amounts may not total due to rounding.
[1] 2Q17 included an after-tax gain of $0.1B for the sale of the non-U.S. consumer credit card business of which a $0.8B pre-tax gain was recorded in other income mostly offset by a $0.7B tax expense.
[2] Reported on a GAAP basis. On an FTE basis, revenue of $22.1B, $23.1B and $21.9B in 3Q17, 2Q17 and 3Q16, respectively. For important presentation information, see slide 27.
[3] Represents a non-GAAP financial measure. For important presentation information, see slide 27.

Balance Sheet, Liquidity and Capital Highlights

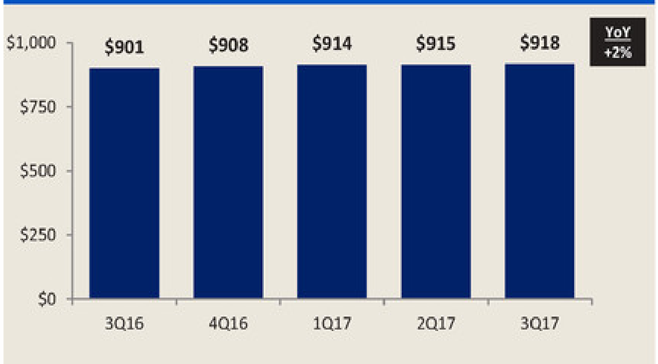
$ in billions, except per share data	3Q17	2Q17	3Q16
Balance Sheet (end of period balances)			
Total assets	$2,283.9	$2,254.5	$2,195.3
Total loans and leases [1]	927.1	916.7	905.0
Total loans and leases in business segments [2]	854.3	837.8	802.4
Total deposits	1,284.4	1,263.0	1,232.9
Funding & Liquidity			
Long-term debt	$228.7	$223.9	$225.1
Global Liquidity Sources (average) [3]	517	513	523
Liquidity coverage ratio [3,6]	126 %	126 %	n/a
Time to Required Funding (in months) [3]	52	49	38
Equity			
Common shareholders' equity	$250.1	$245.8	$244.9
Common equity ratio	11.0 %	10.9 %	11.2 %
Tangible common shareholders' equity [4]	$180.1	$175.7	$173.5
Tangible common equity ratio [4]	8.1 %	8.0 %	8.2 %
Per Share Data			
Book value per common share	$23.92	$24.88	$24.19
Tangible book value per common share [4]	17.23	17.78	17.14
Common shares outstanding (in billions) [5]	10.46	9.88	10.12

$ in billions	3Q17	2Q17	3Q16
Basel 3 Transition (as reported) [6, 7]			
Common equity tier 1 capital	$176.1	$171.4	$169.9
Risk-weighted assets	1,483	1,478	1,547
CET1 ratio	11.9 %	11.6 %	11.0 %
Basel 3 Fully Phased-in [6, 8]			
Common equity tier 1 capital	$173.6	$168.7	$165.9
Standardized approach			
Risk-weighted assets	1,420	1,405	1,411
CET1 ratio	12.2 %	12.0 %	11.8 %
Advanced approaches			
Risk-weighted assets	$1,461	$1,464	$1,524
CET1 ratio	11.9 %	11.5 %	10.9 %
Supplementary leverage ratios (SLR) [3]			
Bank holding company SLR	7.1 %	7.0 %	7.1 %
Bank SLR	7.4	7.3	7.5

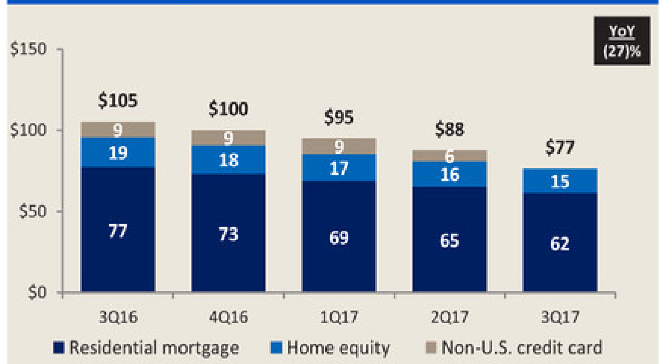
[1] 3Q16 included $9.3B of non-U.S. consumer credit cards. On June 1, 2017, the Company completed the sale of its non-U.S. consumer credit card business to a third party.
[2] Excludes loans and leases in All Other.
[3] See notes A, B, C and D on slide 25 for definitions of Global Liquidity Sources, Time to Required Funding, Liquidity Coverage Ratio and Supplementary Leverage Ratio, respectively.
[4] Represents a non-GAAP financial measure. For important presentation information, see slide 27.
[5] Berkshire Hathaway exercised its warrants to purchase 700 million shares of BAC common stock in 3Q17 using its Series T preferred shares, which resulted in an increase to common shares outstanding.
[6] Regulatory capital and liquidity ratios as of September 30, 2017 are preliminary. Common equity tier 1 (CET1) capital, risk-weighted assets (RWA) and CET1 ratio as shown on a fully phased-in basis are non-GAAP financial measures. For important presentation information, see slide 27. For a reconciliation of CET1 transition to fully phased-in, see slide 24.
[7] Bank of America reports regulatory capital ratios under both the Standardized and Advanced approaches. The approach that yields the lower ratio is used to assess capital adequacy, which is the Advanced approaches for the periods presented.
[8] Basel 3 fully phased-in Advanced approaches estimates assume approval by U.S. banking regulators of our internal models methodology (IMM) for calculating counterparty credit risk regulatory capital for derivatives. As of September 30, 2017, we did not have regulatory approval of the IMM model. Basel 3 fully phased-in Common equity tier 1 capital ratio would be reduced by approximately 25 bps if IMM is not used.

Loans & Leases and Deposits

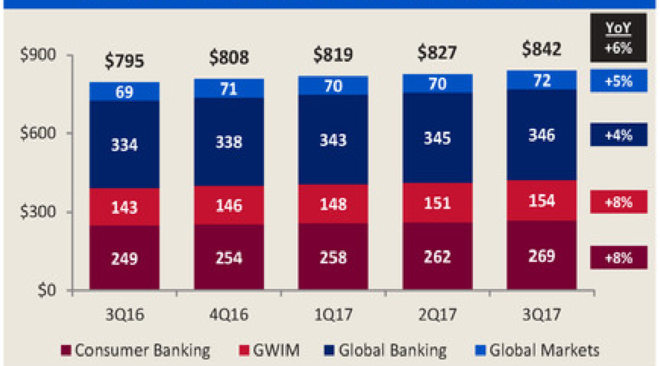
Average Total Loans & Leases ($B) [1]



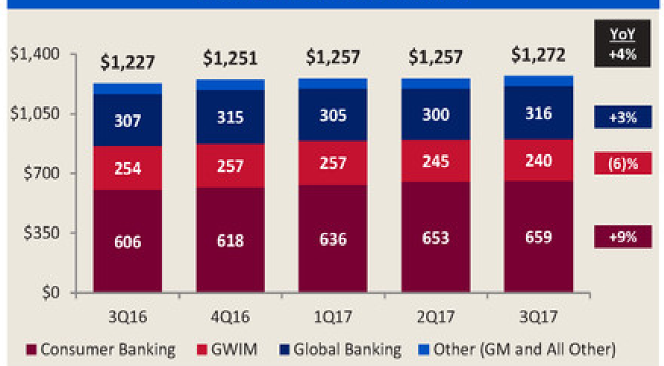
Average Loans & Leases in All Other ($B) [1]



Average Loans & Leases in Business Segments ($B)



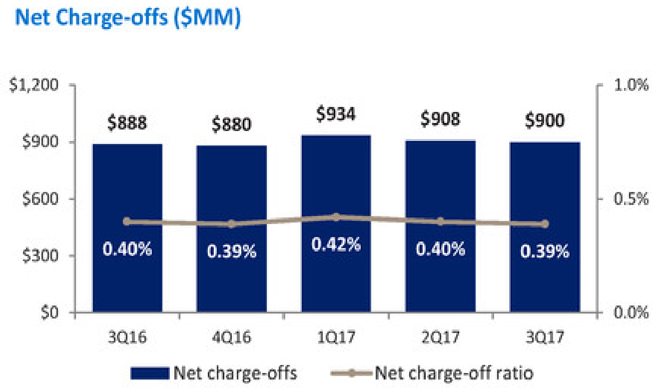
Average Total Deposits ($B)

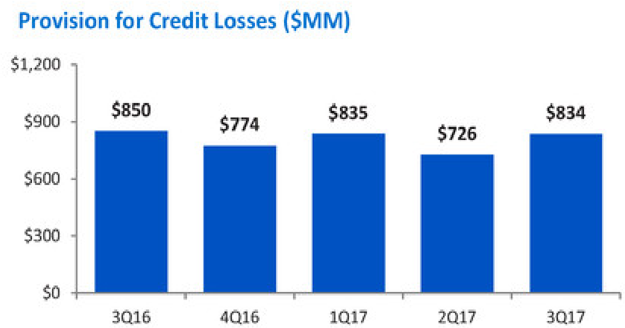


Note: Amounts may not total due to rounding.

[1] Includes $6.5B, $9.4B, $9.1B and $9.3B of average non-U.S. consumer credit card loans in 2Q17, 1Q17, 4Q16 and 3Q16, respectively. On June 1, 2017, the Company completed the sale of its non-U.S. consumer credit card business to a third party.

Asset Quality



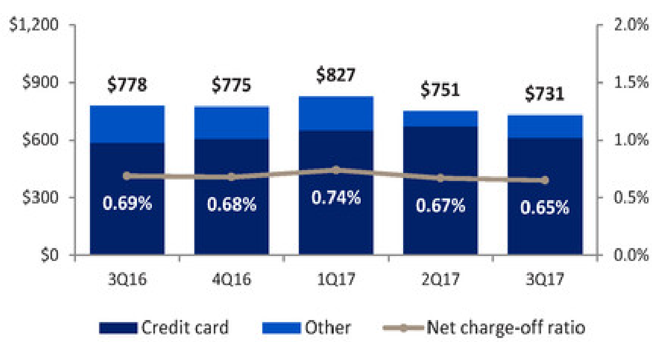


- Total net charge-offs of $0.9B declined 1% from 2Q17
- Net charge-off ratio declined to 39 bps
- Provision expense of $0.8B increased $0.1B from 2Q17, due primarily to credit card portfolio seasoning and loan growth, partially offset by improvements in consumer real estate and reductions in energy exposures
- Allowance for loan and lease losses of $10.7B, which represents 1.16% of total loans and leases [1]
- Nonperforming loans (NPLs) decreased $0.2B from 2Q17 with improvements in both commercial and consumer
  - 45% of consumer NPLs are current
- Commercial reservable criticized utilized exposure decreased $0.8B from 2Q17, driven by reductions in energy exposures

[1] Excludes loans measured at fair value.

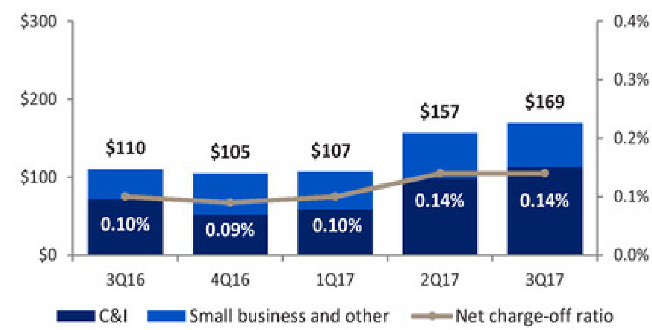
Asset Quality – Consumer and Commercial Portfolios

Consumer Net Charge-offs ($MM)



Consumer Asset Quality Metrics ($MM)	3Q17	2Q17	3Q16
Provision	$730	$606	$705
Nonperforming loans and leases	5,252	5,282	6,350
% of loans and leases [1]	1.17 %	1.18 %	1.41 %
Consumer 30+ days performing past due	$9,244	$8,650	$10,790
Fully-insured [2]	4,721	4,970	6,844
Non fully-insured	4,523	3,680	3,946
Allowance for loans and leases	5,582	5,695	6,379
% of loans and leases [1]	1.25 %	1.28 %	1.42 %
# times annualized NCOs	1.93 x	1.89 x	2.06 x

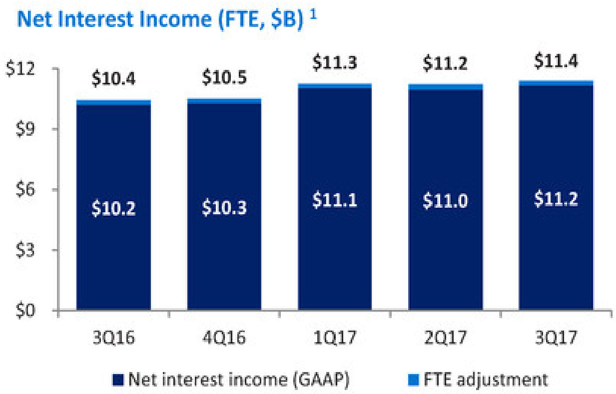
Commercial Net Charge-offs ($MM)

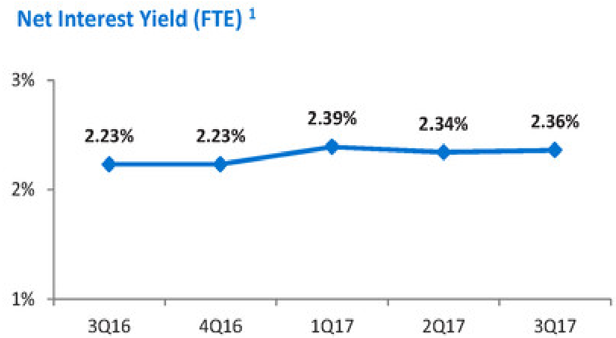


Commercial Asset Quality Metrics ($MM)	3Q17	2Q17	3Q16
Provision	$104	$120	$145
Reservable criticized utilized exposure	14,824	15,640	16,938
Nonperforming loans and leases	1,318	1,520	1,999
% of loans and leases [1]	0.28 %	0.33 %	0.45 %
Allowance for loans and leases	$5,111	$5,180	$5,313
% of loans and leases [1]	1.08 %	1.12 %	1.19 %

[1] Excludes loans measured at fair value.
[2] Fully-insured loans are FHA-insured loans and other loans individually insured under long-term standby agreements.

Net Interest Income

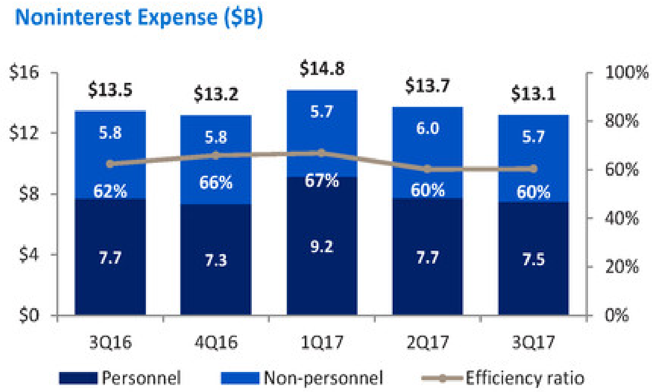


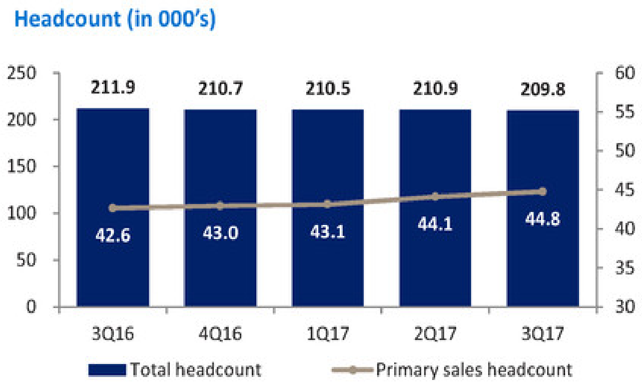


- Net interest income of $11.2B ($11.4B FTE [1]) increased $1.0B from 3Q16, driven by the benefits from higher interest rates and loan and deposit growth, partially offset by a decline resulting from the sale of the non-U.S. consumer credit card business
  - Increased $0.2B compared to 2Q17, reflecting the benefits from higher short-end interest rates, loan growth and one additional interest accrual day, partially offset by higher deposit pricing in GWIM and the full quarter impact from the sale of the non-U.S. consumer credit card business
- Interest rate sensitivity as of September 30, 2017 [2]
  - We remain positioned for NII to benefit as rates move higher
  - +100bps parallel shift in interest rate yield curve is estimated to benefit NII by $3.2B over the next 12 months, driven primarily by sensitivity to short-end interest rates [2]

[1] Represents a non-GAAP financial measure. For important presentation information, see slide 27.
[2] NII asset sensitivity represents banking book positions.

Expense Highlights





- Total noninterest expense of $13.1B declined $0.3B, or 3%, from 3Q16, reflecting reduced operating costs, lower litigation expense and a reduction from the sale of the non-U.S. consumer credit card business
  - Declined $0.6B from 2Q17, driven by the absence of impairment charges related to certain data centers, lower severance and reduced operating costs
- Efficiency ratio improved over 200 bps from 3Q16 to 60%
- Total headcount of 210K declined 1% from 3Q16, with reductions driven primarily by the sale of the non-U.S. consumer credit card business as well as continued optimization in Consumer Banking
- Primary sales headcount increased over 2K from 3Q16, with increases across Consumer Banking, GWIM and Global Banking; primary sales represent 21% of total headcount

Note: Amounts may not total due to rounding.

Consumer Banking

$ in millions	3Q17	Inc/(Dec) 2Q17	Inc/(Dec) 3Q16
Total revenue, net of interest expense [1]	$8,774	$265	$806
Provision for credit losses	967	133	269
Noninterest expense	4,459	48	88
Pre-tax income [1]	3,348	84	449
Income tax expense [1]	1,261	28	175
Net income	$2,087	$56	$274

Key Indicators ($ in billions)	3Q17	2Q17	3Q16
Average deposits	$659.0	$652.8	$605.7
Rate paid on deposits	0.04 %	0.04 %	0.04 %
Cost of deposits [2]	1.59	1.59	1.59
Average loans and leases	$268.8	$261.5	$248.7
Net charge-off ratio	1.18 %	1.21 %	1.14 %
Client brokerage assets	$167.3	$159.1	$138.0
Mobile banking active users (MM)	23.6	22.9	21.3
Number of financial centers	4,511	4,542	4,629
Combined credit / debit purchase volumes [3]	$137.0	$137.0	$128.6
Total U.S. consumer credit card risk-adjusted margin [3]	8.63 %	8.40 %	9.11 %
Return on average allocated capital	22	22	21
Allocated capital	$37	$37	$34
Efficiency ratio [1]	51 %	52 %	55 %

- Net income of $2.1B, up 15% from 3Q16; ROAAC of 22%
  - Pretax, pre-provision net revenue of $4.3B, up 20% [4]
- Revenue of $8.8B increased $0.8B, or 10%, from 3Q16
  - NII increased, driven by strong deposit and loan growth
  - Noninterest income decreased, reflecting lower mortgage banking income, partially offset by higher card income and service charges
- Provision increased $0.3B from 3Q16, due primarily to credit card portfolio seasoning and loan growth
  - Net charge-offs increased $90MM to $800MM
- Noninterest expense increased $0.1B, or 2%, from 3Q16, driven by investments in digital capabilities and business growth
  - Efficiency ratio improved to 51% from 55%
  - Increased primary sales professionals by 10% and continued to invest in financial center builds/renovations
- Average deposits of $659B grew $53B, or 9%, from 3Q16
  - 50% of deposits in checking accounts; 90% primary accounts [5]
  - Average cost of deposits unchanged at 1.59%
- Average loans and leases of $269B increased 8% from 3Q16, driven by growth in residential mortgage, credit card and vehicle lending
- Client brokerage assets of $167B grew $29B, or 21%, from 3Q16, driven by strong client flows and market performance; new accounts up 6%
- Combined card spend grew 7% from 3Q16 (credit +8%, debit +5%)
- Mobile banking active users of 23.6MM, up 11% from 3Q16; mobile channel usage up 19% from 3Q16

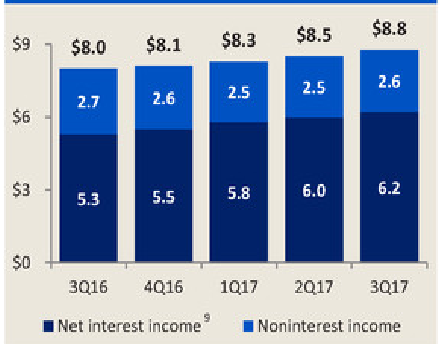
[1] FTE basis.
[2] Cost of deposits calculated as annualized noninterest expense as a percentage of total average deposits within the Deposits subsegment.
[3] Includes portfolios in Consumer Banking and GWIM.
[4] Represents a non-GAAP financial measure. Calculated as total revenue, net of interest expense (FTE basis), less noninterest expense. See slide 27 for important presentation information.
[5] Represents the percentage of consumer checking accounts that are estimated to be the customer's primary account based on multiple relationship factors (e.g., linked to their direct deposit).

Consumer Banking Trends

Business Leadership

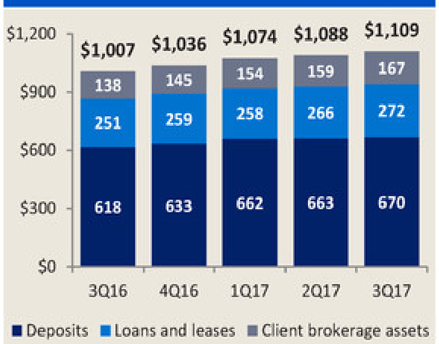
- #1 Consumer Deposit Market Share [1]
- #1 Online Broker [2]
- #1 Home Equity Lender [3]
- #2 bank for Retail Mortgage Originations [3]
- #1 in Prime Auto Credit distribution of new originations among peers [4]
- #3 in U.S. Credit Card Balances [5]
- #2 Small Business Lender [6]
- #1 in Online Banking Functionality [7]
- #1 in Mobile Banking Functionality [8]
- #1 in Digital Sales Functionality [8]

Total Revenue ($B) [9]

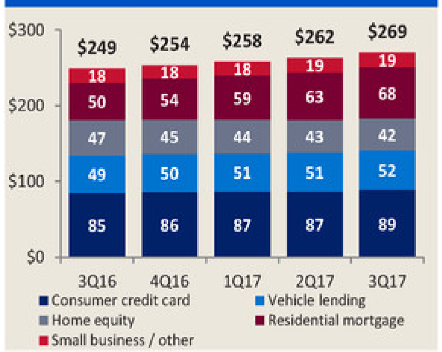


Total Expense ($B) and Efficiency [9]

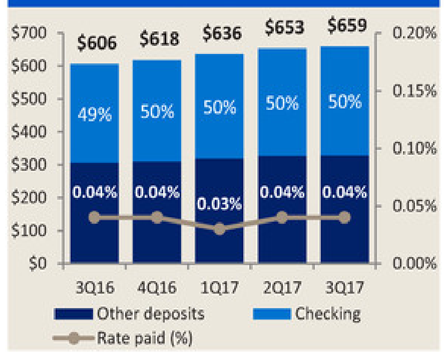
Consumer Client Balances (EOP, $B)



Average Loans and Leases ($B)

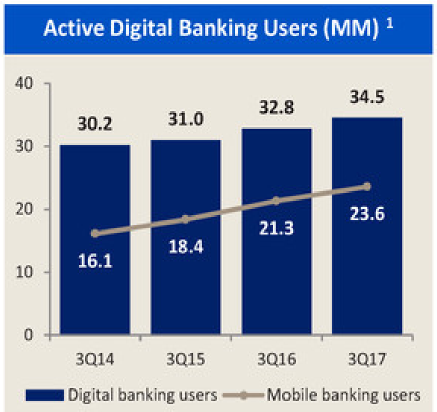


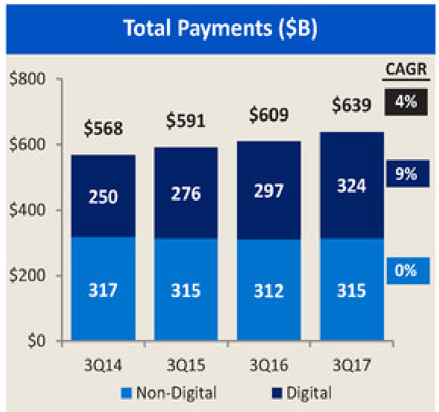
Average Deposits ($B)

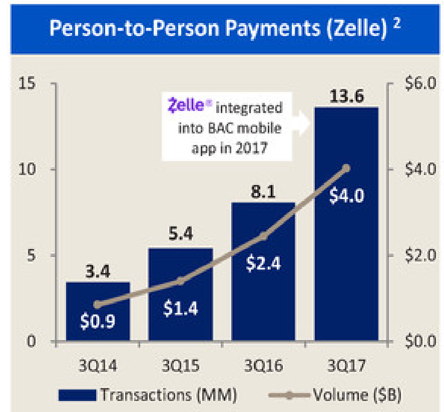


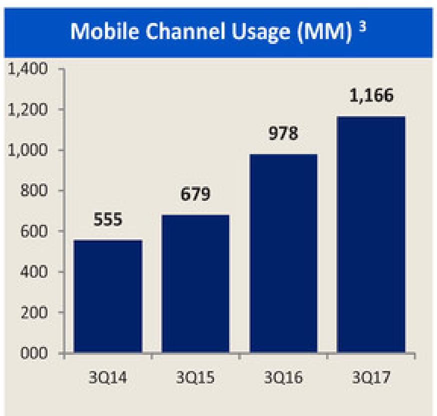
Note: Amounts may not total due to rounding.
[1] Source: June 2017 FDIC deposit data.
[2] Source: Kiplinger's 2017 Best Online Brokers Review.
[3] Source: Inside Mortgage Finance (Sept. and Aug. 2017, respectively).
[4] Source: Experian. Largest percentage of 740+ Scorex customers among key competitors as of July 2017.
[5] Source: Competitor 2Q17 earnings releases.
[6] Source: FDIC (2Q17).
[7] Source: Dynatrace, Online Banker Scorecard (May 2017).
[8] Source: Forrester. U.S. Mobile Banking Functionality (Aug. 2017) and U.S. Bank Digital Sales Functionality (Dec. 2016).
[9] FTE basis.

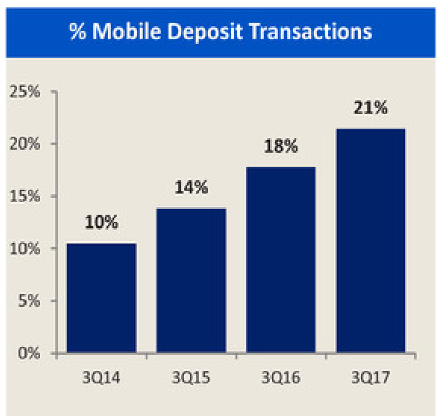
Consumer Banking Digital Trends

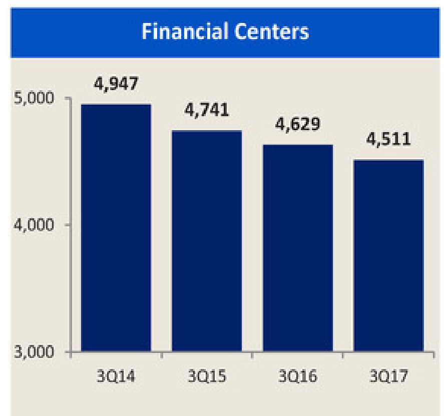












[1] Digital users represent mobile and / or online users in consumer businesses.
[2] Includes person-to-person payments through e-mail or mobile identification.
[3] Represents the total number of application logins using a smartphone or tablet.

Global Wealth & Investment Management

$ in millions	3Q17	Inc/(Dec) 2Q17	3Q16
Total revenue, net of interest expense [1]	$4,620	($75)	$241
Provision for credit losses	16	5	9
Noninterest expense	3,370	(22)	115
Pre-tax income [1]	1,234	(58)	117
Income tax expense [1]	465	(23)	46
Net income	$769	($35)	$71

Key Indicators ($ in billions)	3Q17	2Q17	3Q16
Average deposits	$239.6	$245.3	$253.8
Average loans and leases	154.3	150.8	143.2
Net charge-off ratio	0.03 %	0.02 %	0.03 %
AUM flows	$20.7	$27.5	$10.2
Pretax margin	27 %	28 %	26 %
Return on average allocated capital	22	23	21
Allocated capital	$14	$14	$13

- Net income of $0.8B, up 10% from 3Q16; ROAAC of 22% and pretax margin of 27%
- Revenue of $4.6B improved 6% from 3Q16, due to higher NII and asset management fees, partially offset by lower transactional revenue
- Noninterest expense increased 4% from 3Q16, driven by higher revenue-related incentive costs
- Client balances grew 7% from 3Q16 to nearly $2.7T, due to higher market valuations and positive net flows
  - Assets under management reached $1T with flows of nearly $21B in 3Q17, reflecting solid client activity as well as a shift from brokerage to AUM
- Average deposits of $240B declined 6% from 3Q16, due primarily to clients shifting balances into investments
- Average loans and leases of $154B increased 8%, or $11B, from 3Q16, driven by mortgage and structured lending; 30th consecutive quarter of loan growth
- Wealth advisors increased 2% from 3Q16 to 19,108 [2]

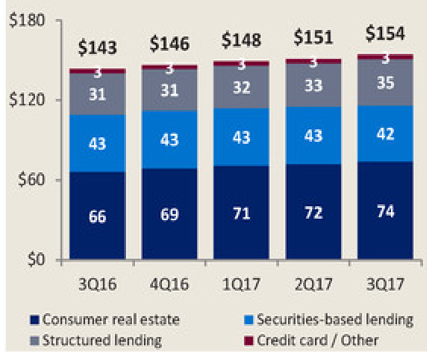
[1] FTE basis.
[2] Includes financial advisors in Consumer Banking of 2,267 and 2,171 in 3Q17 and 3Q16.

Global Wealth & Investment Management Trends

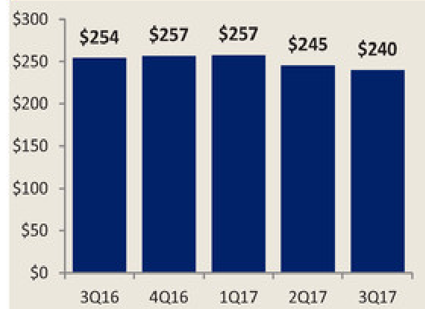
Business Leadership

- #1 U.S. wealth management market position across client assets, deposits and loans [1]
- #1 in personal trust assets under management [2]
- #1 in Barron's U.S. high net worth client assets *(2017)*
- #1 in Barron's Top 1,200 ranked Financial Advisors *(2017)*
- #2 in Barron's Top 100 Women Advisors *(2017)*
- #1 in Forbes' Top 500 America's Top Next Generation Advisors *(2017)*

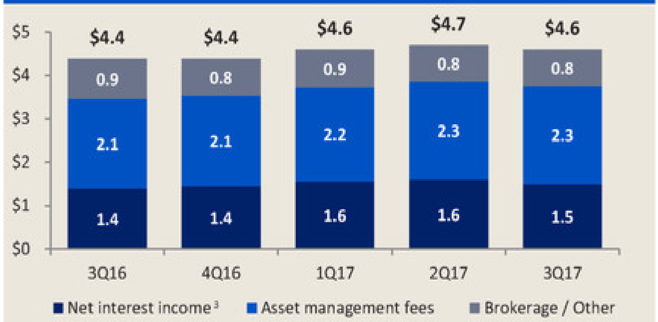
Average Loans and Leases ($B)



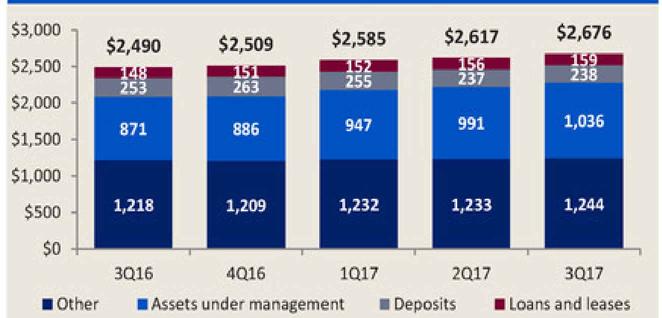
Average Deposits ($B)



Revenue ($B) [3]



Client Balances (EOP, $B) [4]



Note: Amounts may not total due to rounding.
[1] Source: Competitor 2Q17 earnings releases.
[2] Source: Industry 2Q17 call reports.
[3] FTE basis.
[4] Other includes brokerage assets and assets in custody. Loans and leases include margin receivables which are classified in customer and other receivables on the consolidated balance sheet.

Global Banking

$ in millions	3Q17	Inc/(Dec) 2Q17	3Q16
Total revenue, net of interest expense [1,2]	$4,986	($53)	$240
Provision for credit losses	48	33	(70)
Noninterest expense	2,118	(36)	(34)
Pre-tax income [1]	2,820	(50)	344
Income tax expense [1]	1,062	(22)	137
Net income	$1,758	($28)	$207

Selected Revenue Items ($ in millions)	3Q17	2Q17	3Q16
Total Corporation IB fees (excl. self-led) [2]	$1,477	$1,532	$1,458
Global Banking IB fees [2]	807	929	796
Business Lending revenue	2,318	2,244	2,273
Global Transaction Services revenue	1,815	1,796	1,591

Key Indicators ($ in billions)	3Q17	2Q17	3Q16
Average deposits	$315.7	$300.5	$307.3
Average loans and leases	346.1	345.1	334.4
Net charge-off ratio	0.12 %	0.11 %	0.07 %
Return on average allocated capital	17	18	17
Allocated capital	$40	$40	$37
Efficiency ratio [1]	43 %	43 %	45 %

- Net income of $1.8B increased 13% from 3Q16; ROAAC of 17%
- Revenue of $5.0B increased 5% from 3Q16, driven by improved NII which reflected the benefits of higher short-term interest rates as well as loan and deposit growth
- Total Corporation investment banking fees of $1.5B (excl. self-led) increased 1% from 3Q16, driven by improved performance in debt issuance and advisory
  - Ranked #3 in global IB fees [3]
- Provision declined from 3Q16, driven primarily by reductions in energy exposures
- Noninterest expense declined 2% from 3Q16, driven by improved operating costs, partially offset by investments in technology and relationship bankers
  - Efficiency ratio improved to 43% from 45% in 3Q16
- Average loans and leases of $346B increased 4% from 3Q16, driven by growth in C&I
- Average deposits of $316B grew 3% from 3Q16
  - Increased 5% from 2Q17, driven by increased deposit pricing

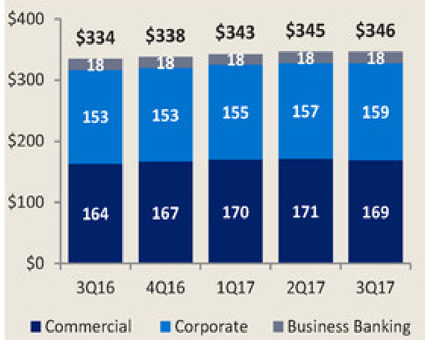
[1] FTE basis.
[2] Global Banking and Global Markets share in certain deal economics from investment banking and loan origination activities.
[3] Ranking per Dealogic as of October 2, 2017 for the quarter ended September 30, 2017; excludes self-led deals.

Global Banking Trends

Business Leadership

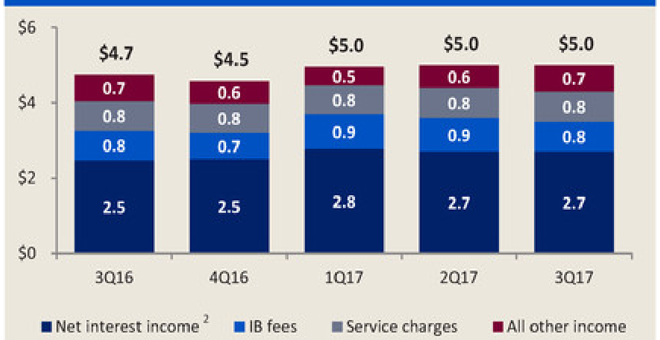
- Best Bank for Global Payments *(The Banker, 2017)*
- World's Best Bank for Advisory *(Euromoney, 2017)*
- World's Best Bank for Corporate Social Responsibility *(Euromoney, 2017)*
- Most Innovative Investment Bank of the Year *(The Banker, 2017)*
- 2017 Share and Quality Leader in U.S. Large Corporate Banking & Cash Management *(Greenwich, 2017)*
- North America's Best Bank for Small to Medium-sized Enterprises *(Euromoney, 2017)*
- Relationships with 79% of the Global Fortune 500; 95% of the U.S. Fortune 1,000 *(2017)*

Average Loans and Leases ($B)

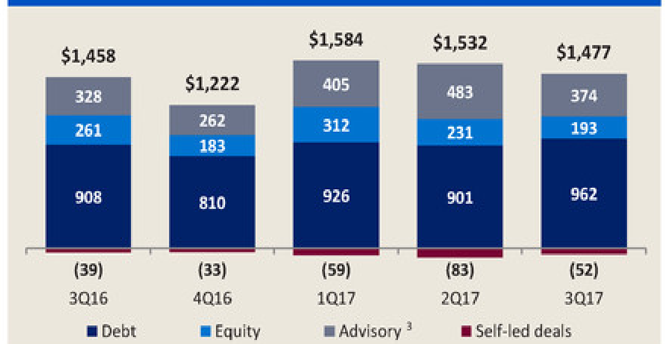


Average Deposits ($B)

Revenue ($B) [1, 2]



Total Corporation IB Fees ($MM) [1]



Note: Amounts may not total due to rounding.
[1] Global Banking and Global Markets share in certain deal economics from investment banking and loan origination activities.
[2] FTE basis.
[3] Advisory includes fees on debt and equity advisory and mergers and acquisitions.

Global Markets

$ in millions	3Q17	Inc/(Dec) 2Q17	3Q16
Total revenue, net of interest expense [1,2]	$3,900	($47)	($458)
Net DVA	*(21)*	*138*	*106*
Total revenue (excl. net DVA) [1,2,3]	*3,921*	*(185)*	*(564)*
Provision for credit losses	(6)	(31)	(25)
Noninterest expense	2,710	60	54
Pre-tax income [1]	1,196	(76)	(487)
Income tax expense [1]	440	(2)	(169)
Net income	$756	($74)	($318)
Net income (excl. net DVA) [3]	*$769*	*($160)*	*($384)*

Selected Revenue Items ($ in millions)	3Q17	2Q17	3Q16
Sales and trading revenue	$3,129	$3,210	$3,600
Sales and trading revenue (excl. net DVA) [3]	3,150	3,369	3,727
FICC (excl. net DVA)	2,166	2,254	2,767
Equities (excl. net DVA)	984	1,115	960
Global Markets IB fees [2]	623	590	645

Key Indicators ($ in billions)	3Q17	2Q17	3Q16
Average trading-related assets	$442.3	$452.6	$415.4
Average 99% VaR ($ in MM) [4]	41	43	40
Average loans and leases	72.3	69.6	69.0
Return on average allocated capital	9 %	10 %	12 %
Allocated capital	$35	$35	$37
Efficiency ratio [1]	69 %	67 %	61 %

- Net income of $0.8B in 3Q17 declined compared to a strong year-ago quarter, driven by lower revenue; ROAAC of 9%
- Sales and trading revenue of $3.1B, declined 13% from 3Q16
  - FICC down 19% to $2.2B and Equities up 2% to $1.0B
- Excluding net DVA, sales and trading revenue of $3.2B declined 15% from 3Q16 [3]
  - FICC revenue of $2.2B declined 22% from 3Q16, driven by less favorable market conditions across credit-related products, as well as lower volatility in rates products
  - Equities revenue of $1.0B increased 2% from 3Q16, reflecting growth in client financing activities, partially offset by slower secondary market activity
- Noninterest expense increased 2% versus 3Q16, as lower operating costs were more than offset by continued investments in technology
- Average trading-related assets increased from 3Q16, due primarily to targeted growth in client-financing activities in Equities; average VaR was relatively flat at $41MM in 3Q17 [4]

[1] FTE basis.
[2] Global Banking and Global Markets share in certain deal economics from investment banking and loan origination activities.
[3] Represents a non-GAAP financial measure; see note E on slide 25.
[4] See note F on slide 25 for definition of VaR.

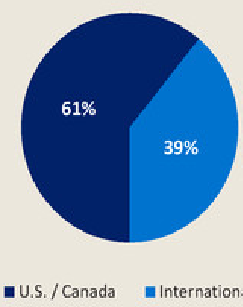
Global Markets Trends and Revenue Mix

Business Leadership

- #1 Global Research Firm for 6th consecutive year *(Institutional Investor, 2016)*
- Equity Derivatives House of the Year (*Risk Magazine, 2017)*
- 2017 Quality Leader in Global Top-Tier Foreign Exchange Service and Sales *(Greenwich, 2017)*
- #1 Equity Portfolio Trading Share – North American Institutions *(Greenwich, 2017)*
- 2017 U.S. Fixed Income Quality Leader in Credit and Securitized Products *(Greenwich, 2017)*
- European Trading House of the Year *(Financial News, 2017)*
- Best Bank for Markets in Asia *(Euromoney, 2017)*

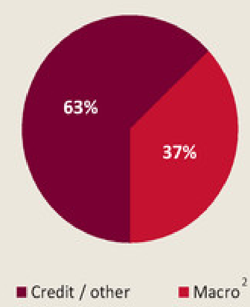
2017 YTD Global Markets Revenue Mix

(excl. net DVA) [1]

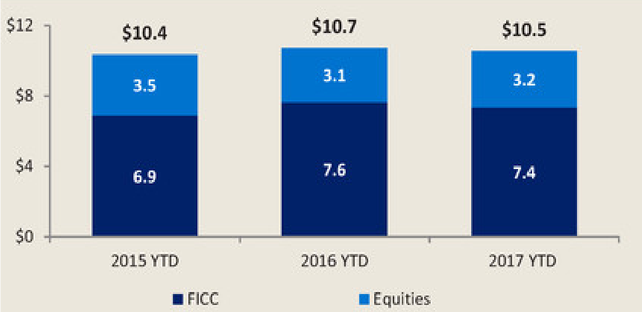


2017 YTD Total FICC S&T Revenue Mix

(excl. net DVA) [1]



YTD Sales & Trading Revenue (excl. net DVA) ($B) [1]



YTD Average Trading-related Assets ($B) and VaR ($MM) [3]

Note: Amounts may not total due to rounding.

[1] Represents a non-GAAP financial measure. Reported sales & trading revenue was $10.2B, $10.6B and $9.8B for 2017 YTD, 2016 YTD and 2015 YTD, respectively. Reported FICC sales & trading revenue was $7.1B, $7.5B and $6.3B for 2017 YTD, 2016 YTD and 2015 YTD, respectively. Reported equities sales & trading revenue was $3.2B, $3.1B and $3.5B for 2017 YTD, 2016 YTD and 2015 YTD, respectively. See note E on slide 25.

[2] Macro includes G10 FX, rates and commodities products.

[3] See note F on slide 25 for definition of VaR.

All Other [1]

$ in millions	3Q17	Inc/(Dec) 2Q17	Inc/(Dec) 3Q16
Total revenue, net of interest expense [2]	($201)	($1,077)	($613)
Provision (benefit) for credit losses	(191)	(32)	(199)
Noninterest expense	482	(637)	(565)
Pre-tax income (loss) [2]	(492)	(408)	151
Income tax expense (benefit) [2]	(709)	(807)	(247)
Net income (loss)	$217	$399	$398

Selected Revenue Items ($ in millions)	3Q17	2Q17	3Q16
Gains on sales of debt securities	$125	$101	$51
Mortgage banking income	(163)	89	292

- Net income of $0.2B in 3Q17
- Revenue declined $0.6B from 3Q16, reflecting lower mortgage banking income and the absence of the non-U.S. consumer credit card business [1]
  - Mortgage banking income was negatively impacted by less favorable valuations on mortgage servicing rights, net of related hedges, as well as a $0.1B increase in provision for representations and warranties
- Revenue declined from 2Q17, due largely to the absence of a $0.8B gain from the sale of the non-U.S. consumer credit card business (which was mostly offset by $0.7B related tax expense)
- Provision improved from 3Q16, driven primarily by loan sale recoveries, continued run-off of the non-core portfolio, and the absence of the non-U.S. consumer credit card business
- Noninterest expense declined $0.6B from 3Q16, due to lower operational costs from the sale of the non-U.S. consumer credit card business and lower litigation expense
  - Decline from 2Q17, driven primarily by the absence of impairment charges related to certain data centers and lower severance

[1] All Other consists of ALM activities, equity investments, non-core mortgage loans and servicing activities, the net impact of periodic revisions to the MSR valuation model for both core and non-core MSRs and related economic hedge results and ineffectiveness, liquidating businesses, residual expense allocations and other. ALM activities encompass certain residential mortgages, debt securities, interest rate and foreign currency risk management activities, the impact of certain allocation methodologies and accounting hedge ineffectiveness. The results of certain ALM activities are allocated to our business segments. Equity investments include our merchant services joint venture, as well as Global Principal Investments, which is comprised of a portfolio of equity, real estate and other alternative investments. On June 1, 2017, the Company completed the sale of its non-U.S. consumer credit card business to a third party.

[2] FTE basis.

Key Takeaways

- Delivered responsible growth
- Operating leverage drove improved earnings
- Lowered expenses while continuing to invest in the franchise
- Solid client activity with good deposit, loan and AUM growth
- Asset quality remained strong
- Positioned to benefit from higher interest rates
- Increased capital returned to shareholders

Appendix

Regulatory Capital Reconciliations ($MM) [1, 2]

Regulatory Capital – Basel 3 transition to fully phased-in	3Q17	2Q17	3Q16
Common equity tier 1 capital (transition)	$176,094	$171,431	$169,925
Deferred tax assets arising from net operating loss and tax credit carryforwards phased in during transition	(1,357)	(1,457)	(3,143)
Accumulated OCI phased in during transition	(747)	(845)	188
Intangibles phased in during transition	(316)	(338)	(853)
Defined benefit pension fund assets phased in during transition	(187)	(181)	(375)
DVA related to liabilities and derivatives phased in during transition	158	156	168
Other adjustments and deductions phased in during transition	(77)	(62)	(35)
Common equity tier 1 capital (fully phased-in)	$173,568	$168,704	$165,875

Risk-weighted Assets – As reported to Basel 3 (fully phased-in)	3Q17	2Q17	3Q16
As reported risk-weighted assets	$1,482,587	$1,477,633	$1,547,221
Change in risk-weighted assets from reported to fully phased-in	(21,768)	(13,545)	(23,502)
Basel 3 Advanced approaches risk-weighted assets (fully phased-in) [3]	$1,460,819	$1,464,088	$1,523,719

Risk-weighted Assets – (fully phased-in)	3Q17	2Q17	3Q16
Basel 3 Standardized approach risk-weighted assets (fully phased-in)	$1,420,132	$1,405,109	$1,411,128
Change in risk-weighted assets for advanced models	40,687	58,979	112,591
Basel 3 Advanced approaches risk-weighted assets (fully phased-in) [3]	$1,460,819	$1,464,088	$1,523,719

Basel 3 Regulatory Capital Ratios	3Q17	2Q17	3Q16
As reported Common equity tier 1 (transition)	11.9 %	11.6 %	11.0 %
Standardized approach Common equity tier 1 (fully phased-in)	12.2	12.0	11.8
Advanced approaches Common equity tier 1 (fully phased-in) [3]	11.9	11.5	10.9

[1] Regulatory capital ratios are preliminary as of September 30, 2017. For important presentation information, see slide 27.
[2] Bank of America reports regulatory capital ratios under both the Standardized and Advanced approaches. The approach that yields the lower ratio is used to assess capital adequacy, which is the Advanced approaches for the periods presented.
[3] Basel 3 fully phased-in Advanced approaches estimates assume approval by U.S. banking regulators of our internal models methodology (IMM) for calculating counterparty credit risk regulatory capital for derivatives. As of September 30, 2017, we did not have regulatory approval of the IMM model. Basel 3 fully phased-in Common equity tier 1 capital ratio would be reduced by approximately 25 bps if IMM is not used.

Notes

[A] Global Liquidity Sources (GLS) include cash and high-quality, liquid, unencumbered securities, limited to U.S. government securities, U.S. agency securities, U.S. agency MBS, and a select group of non-U.S. government and supranational securities, and are readily available to meet funding requirements as they arise. It does not include Federal Reserve Discount Window or Federal Home Loan Bank borrowing capacity. Transfers of liquidity among legal entities may be subject to certain regulatory and other restrictions.

[B] Time to Required Funding (TTF) is a debt coverage measure and is expressed as the number of months unsecured holding company obligations of Bank of America Corporation can be met using only the Global Liquidity Sources held at the BAC parent company and NB Holdings without the BAC parent company issuing debt or sourcing additional liquidity. We define unsecured contractual obligations for purposes of this metric as maturities of senior or subordinated debt issued or guaranteed by Bank of America Corporation.

[C] The Liquidity Coverage Ratio (LCR) represents the consolidated average amount of high-quality liquid assets as a percent of the prescribed average net cash outflows over a 30 calendar-day period of significant liquidity stress, under the U.S. LCR final rule.

[D] The numerator of the SLR is quarter-end Basel 3 Tier 1 capital calculated on a fully phased-in basis. The denominator is total leverage exposure based on the daily average of the sum of on-balance sheet exposures less permitted Tier 1 deductions, as well as the simple average of certain off-balance sheet exposures, as of the end of each month in a quarter. Off-balance sheet exposures primarily include undrawn lending commitments, letters of credit, potential future derivative exposures and repo-style transactions.

[E] Revenue for all periods included net debit valuation adjustments (DVA) on derivatives, as well as amortization of own credit portion of purchase discount and realized DVA on structured liabilities. Net DVA losses were $21MM, $159MM and $127MM for 3Q17, 2Q17 and 3Q16, respectively. Net DVA losses included in FICC revenue were $14MM, $148MM and $121MM for 3Q17, 2Q17 and 3Q16, respectively. Net DVA losses included in equities revenue were $7MM, $11MM and $6MM for 3Q17, 2Q17 and 3Q16, respectively.

[F] VaR model uses historical simulation approach based on three years of historical data and an expected shortfall methodology equivalent to a 99% confidence level. Using a 95% confidence level, average VaR was $19MM, $23MM and $22MM for 3Q17, 2Q17 and 3Q16, respectively.

Forward-Looking Statements

Bank of America Corporation (the "Company") and its management may make certain statements that constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts. Forward-looking statements often use words such as "anticipates," "targets," "expects," "hopes," "estimates," "intends," "plans," "goals," "believes," "continue" and other similar expressions or future or conditional verbs such as "will," "may," "might," "should," "would" and "could." Forward-looking statements represent the Company's current expectations, plans or forecasts of its future results, revenues, expenses, efficiency ratio, capital measures, strategy and future business and economic conditions more generally, and other future matters. These statements are not guarantees of future results or performance and involve certain known and unknown risks, uncertainties and assumptions that are difficult to predict and are often beyond the Company's control. Actual outcomes and results may differ materially from those expressed in, or implied by, any of these forward-looking statements.

You should not place undue reliance on any forward-looking statement and should consider the following uncertainties and risks, as well as the risks and uncertainties more fully discussed under Item 1A. Risk Factors of the Company's 2016 Annual Report on Form 10-K and in any of the Company's subsequent Securities and Exchange Commission filings: the Company's potential claims, damages, penalties, fines and reputational damage resulting from pending or future litigation, regulatory proceedings and enforcement actions, including inquiries into our retail sales practices, and the possibility that amounts may be in excess of the Company's recorded liability and estimated range of possible loss for litigation exposures; the possibility that the Company could face increased servicing, securities, fraud, indemnity, contribution or other claims from one or more counterparties, including trustees, purchasers of loans, underwriters, issuers, other parties involved in securitizations, monolines or private-label and other investors; the possibility that future representations and warranties losses may occur in excess of the Company's recorded liability and estimated range of possible loss for its representations and warranties exposures; the Company's ability to resolve representations and warranties repurchase and related claims, including claims brought by investors or trustees seeking to avoid the statute of limitations for repurchase claims; uncertainties about the financial stability and growth rates of non-U.S. jurisdictions, the risk that those jurisdictions may face difficulties servicing their sovereign debt, and related stresses on financial markets, currencies and trade, and the Company's exposures to such risks, including direct, indirect and operational; the impact of U.S. and global interest rates, currency exchange rates and economic conditions; the impact on the Company's business, financial condition and results of operations of a potential higher interest rate environment; the possibility that future credit losses may be higher than currently expected due to changes in economic assumptions, customer behavior, adverse developments with respect to U.S. or global economic conditions and other uncertainties; the impact on the Company's business, financial condition and results of operations from a protracted period of lower oil prices or ongoing volatility with respect to oil prices; the Company's ability to achieve its expense targets, net interest income expectations, or other projections; adverse changes to the Company's credit ratings from the major credit rating agencies; estimates of the fair value of certain of the Company's assets and liabilities; uncertainty regarding the content, timing and impact of regulatory capital and liquidity requirements, including the approval of our internal models methodology for calculating counterparty credit risk for derivatives; the potential impact of total loss-absorbing capacity requirements; potential adverse changes to our global systemically important bank (G-SIB) surcharge; the potential impact of Federal Reserve actions on the Company's capital plans; the possible impact of the Company's failure to remediate shortcomings identified by banking regulators in the Company's Resolution Plan; the impact of implementation and compliance with U.S. and international laws, regulations and regulatory interpretations, including, but not limited to, recovery and resolution planning requirements, Federal Deposit Insurance Corporation (FDIC) assessments, the Volcker Rule, fiduciary standards and derivatives regulations; a failure in or breach of the Company's operational or security systems or infrastructure, or those of third parties, including as a result of cyberattacks; the impact on the Company's business, financial condition and results of operations from the planned exit of the United Kingdom (U.K.) from the European Union (EU); and other similar matters.

Important Presentation Information

- The information contained herein 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 slides. Bank of America does not undertake an obligation to, and disclaims any duty to, update any of the information provided.
- The Company may present certain key performance indicators and ratios excluding certain items (e.g., DVA) which result in non-GAAP financial measures. The Company believes the use of these non-GAAP financial measures provides additional clarity in understanding its results of operations and trends. For more information about the non-GAAP financial measures contained herein, please see the presentation of the most directly comparable financial measures calculated in accordance with GAAP and accompanying reconciliations in the earnings press release for the quarter ended September 30, 2017 and other earnings-related information available through the Bank of America Investor Relations website at: http://investor.bankofamerica.com.
- The Company views net interest income and related ratios and analyses on a fully taxable-equivalent (FTE) basis, which when presented on a consolidated basis are non-GAAP financial measures. The Company believes managing the business with net interest income on an FTE basis provides investors with a more accurate picture of the interest margin for comparative purposes. The Company believes that the presentation allows for comparison of amounts from both taxable and tax-exempt sources and is consistent with industry practices. The FTE adjustment was $240MM, $237MM, $197MM, $234MM and $228MM for 3Q17, 2Q17, 1Q17, 4Q16 and 3Q16, respectively.
- The Company's fully phased-in Basel 3 estimates and the supplementary leverage ratio are based on the Standardized and Advanced approaches under Basel 3 and supplementary leverage ratio final rules. Under the Basel 3 Advanced approaches, risk-weighted assets are determined primarily for market risk and credit risk, similar to the Standardized approach, but also incorporate operational risk and a credit valuation adjustment component. Market risk capital measurements are consistent with the Standardized approach, except for securitization exposures, where the Supervisory Formula Approach is also permitted. Credit risk exposures are measured using internal ratings-based models to determine the applicable risk weight by estimating the probability of default, loss given default and, in certain instances, exposure at default. The internal analytical models primarily rely on internal historical default and loss experience. The calculations under Basel 3 require management to make estimates, assumptions and interpretations, including the probability of future events based on historical experience. Actual results could differ from those estimates and assumptions. These Basel 3 fully phased-in Advanced approaches estimates assume approval by U.S. banking regulators of our internal models methodology (IMM) for calculating counterparty credit risk regulatory capital for derivatives. As of September 30, 2017, we did not have regulatory approval of the IMM model.
- The Company allocates capital to its business segments using a methodology that considers the effect of regulatory capital requirements in addition to internal risk-based capital models. The Company's internal risk-based capital models use a risk-adjusted methodology incorporating each segment's credit, market, interest rate, business and operational risk components. Allocated capital is reviewed periodically and refinements are made based on multiple considerations that include, but are not limited to, risk-weighted assets measured under Basel 3 Standardized and Advanced approaches, business segment exposures and risk profile and strategic plans. As a result of this process, in the first quarter of 2017, the Company adjusted the amount of capital being allocated to its business segments.

Bank of America

Bank of America
Merrill Lynch
U.S. Trust
Bank of America Merrill Lynch

Supplemental Information
Third Quarter 2017

Bank of America Corporation and Subsidiaries

Table of Contents

Bank of America Corporation and Subsidiaries

Consolidated Financial Highlights

(Dollars in millions, except per share information; shares in thousands)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Income statement							
Net interest income	**$ 33,205**	$ 30,804	**$ 11,161**	$ 10,986	$ 11,058	$ 10,292	$ 10,201
Noninterest income	**33,711**	32,907	**10,678**	11,843	11,190	9,698	11,434
Total revenue, net of interest expense	**66,916**	63,711	**21,839**	22,829	22,248	19,990	21,635
Provision for credit losses	**2,395**	2,823	**834**	726	835	774	850
Noninterest expense	**41,713**	41,790	**13,139**	13,726	14,848	13,161	13,481
Income tax expense	**7,096**	5,888	**2,279**	3,108	1,709	1,359	2,349
Net income	**15,712**	13,210	**5,587**	5,269	4,856	4,696	4,955
Preferred stock dividends	**1,328**	1,321	**465**	361	502	361	503
Net income applicable to common shareholders	**14,384**	11,889	**5,122**	4,908	4,354	4,335	4,452
Diluted earnings per common share	**1.35**	1.10	**0.48**	0.46	0.41	0.40	0.41
Average diluted common shares issued and outstanding	**10,820,425**	11,046,807	**10,725,482**	10,822,069	10,914,815	10,958,621	11,000,473
Dividends paid per common share	**$ 0.27**	$ 0.175	**$ 0.12**	$ 0.075	$ 0.075	$ 0.075	$ 0.075
Performance ratios							
Return on average assets	**0.93 %**	0.81 %	**0.98 %**	0.93 %	0.88 %	0.85 %	0.90 %
Return on average common shareholders' equity	**7.81**	6.61	**8.14**	8.00	7.27	7.04	7.27
Return on average shareholders' equity	**7.75**	6.66	**8.10**	7.79	7.35	6.91	7.33
Return on average tangible common shareholders' equity (1)	**10.95**	9.40	**11.32**	11.23	10.28	9.92	10.28
Return on average tangible shareholders' equity (1)	**10.48**	9.13	**10.89**	10.54	10.00	9.38	9.98
At period end							
Book value per share of common stock	**$ 23.92**	$ 24.19	**$ 23.92**	$ 24.88	$ 24.36	$ 24.04	$ 24.19
Tangible book value per share of common stock (1)	**17.23**	17.14	**17.23**	17.78	17.23	16.95	17.14
Market price per share of common stock:							
Closing price	**$ 25.34**	$ 15.65	**$ 25.34**	$ 24.26	$ 23.59	$ 22.10	$ 15.65
High closing price for the period	**25.50**	16.43	**25.45**	24.32	25.50	23.16	16.19
Low closing price for the period	**22.05**	11.16	**22.89**	22.23	22.05	15.63	12.74
Market capitalization	**264,992**	158,438	**264,992**	239,643	235,291	222,163	158,438
Number of financial centers - U.S.	**4,511**	4,629	**4,511**	4,542	4,559	4,579	4,629
Number of branded ATMs - U.S.	**15,973**	15,959	**15,973**	15,972	15,939	15,928	15,959
Headcount	**209,839**	211,877	**209,839**	210,904	210,533	210,673	211,877

(1) 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 pages 41-42.)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consolidated Statement of Income

(Dollars in millions, except per share information; shares in thousands)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Interest income							
Loans and leases	$ 26,877	$ 24,837	$ 9,203	$ 8,920	$ 8,754	$ 8,391	$ 8,358
Debt securities	7,764	6,922	2,629	2,594	2,541	2,245	2,144
Federal funds sold and securities borrowed or purchased under agreements to resell	1,658	803	659	560	439	315	267
Trading account assets	3,330	3,330	1,091	1,163	1,076	1,093	1,076
Other interest income	2,884	2,300	1,075	909	900	821	765
Total interest income	42,513	38,192	14,657	14,146	13,710	12,865	12,610
Interest expense							
Deposits	1,252	736	624	346	282	279	266
Short-term borrowings	2,508	1,808	944	917	647	542	569
Trading account liabilities	890	778	319	307	264	240	244
Long-term debt	4,658	4,066	1,609	1,590	1,459	1,512	1,330
Total interest expense	9,308	7,388	3,496	3,160	2,652	2,573	2,409
Net interest income	33,205	30,804	11,161	10,986	11,058	10,292	10,201
Noninterest income							
Card income	4,347	4,349	1,429	1,469	1,449	1,502	1,455
Service charges	5,863	5,660	1,968	1,977	1,918	1,978	1,952
Investment and brokerage services	9,882	9,543	3,303	3,317	3,262	3,202	3,160
Investment banking income	4,593	4,019	1,477	1,532	1,584	1,222	1,458
Trading account profits	6,124	5,821	1,837	1,956	2,331	1,081	2,141
Mortgage banking income (loss)	332	1,334	(20)	230	122	519	589
Gains on sales of debt securities	278	490	125	101	52	—	51
Other income	2,292	1,691	559	1,261	472	194	628
Total noninterest income	33,711	32,907	10,678	11,843	11,190	9,698	11,434
Total revenue, net of interest expense	66,916	63,711	21,839	22,829	22,248	19,990	21,635
Provision for credit losses	2,395	2,823	834	726	835	774	850
Noninterest expense							
Personnel	24,353	24,278	7,483	7,712	9,158	7,338	7,704
Occupancy	3,000	3,069	999	1,001	1,000	969	1,005
Equipment	1,281	1,357	416	427	438	447	443
Marketing	1,235	1,243	461	442	332	460	410
Professional fees	1,417	1,433	476	485	456	538	536
Amortization of intangibles	473	554	151	160	162	176	181
Data processing	2,344	2,240	777	773	794	767	685
Telecommunications	538	551	170	177	191	195	189
Other general operating	7,072	7,065	2,206	2,549	2,317	2,271	2,328
Total noninterest expense	41,713	41,790	13,139	13,726	14,848	13,161	13,481
Income before income taxes	22,808	19,098	7,866	8,377	6,565	6,055	7,304
Income tax expense	7,096	5,888	2,279	3,108	1,709	1,359	2,349
Net income	$ 15,712	$ 13,210	$ 5,587	$ 5,269	$ 4,856	$ 4,696	$ 4,955
Preferred stock dividends	1,328	1,321	465	361	502	361	503
Net income applicable to common shareholders	$ 14,384	$ 11,889	$ 5,122	$ 4,908	$ 4,354	$ 4,335	$ 4,452
Per common share information							
Earnings	$ 1.42	$ 1.15	$ 0.50	$ 0.49	$ 0.43	$ 0.43	$ 0.43
Diluted earnings	1.35	1.10	0.48	0.46	0.41	0.40	0.41
Dividends paid	0.27	0.175	0.12	0.075	0.075	0.075	0.075
Average common shares issued and outstanding	10,103,386	10,312,878	10,197,891	10,013,503	10,099,557	10,170,031	10,250,124
Average diluted common shares issued and outstanding	10,820,425	11,046,807	10,725,482	10,822,069	10,914,815	10,958,621	11,000,473

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consolidated Statement of Comprehensive Income

(Dollars in millions)

	Nine Months Ended September 30						
	2017	2016	**Third Quarter 2017**	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Net income	**$ 15,712**	$ 13,210	**$ 5,587**	$ 5,269	$ 4,856	$ 4,696	$ 4,955
Other comprehensive income (loss), net-of-tax:							
Net change in debt and marketable equity securities	**931**	3,319	**462**	568	(99)	(4,664)	208
Net change in debit valuation adjustments	**(149)**	49	**(80)**	(78)	9	(205)	(65)
Net change in derivatives	**156**	277	**24**	94	38	(95)	127
Employee benefit plan adjustments	**80**	29	**26**	27	27	(553)	6
Net change in foreign currency translation adjustments	**102**	(17)	**5**	100	(3)	(70)	(8)
Other comprehensive income (loss)	**1,120**	3,657	**437**	711	(28)	(5,587)	268
Comprehensive income (loss)	**$ 16,832**	$ 16,867	**$ 6,024**	$ 5,980	$ 4,828	$ (891)	$ 5,223

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consolidated Balance Sheet

(Dollars in millions)

	September 30 2017	June 30 2017	September 30 2016
Assets			
Cash and due from banks	**$ 30,819**	$ 29,974	$ 26,701
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks	**141,562**	128,730	116,733
Cash and cash equivalents	**172,381**	158,704	143,434
Time deposits placed and other short-term investments	**9,493**	10,152	8,506
Federal funds sold and securities borrowed or purchased under agreements to resell	**217,214**	217,201	218,810
Trading account assets	**210,319**	216,369	187,849
Derivative assets	**38,384**	39,190	47,896
Debt securities:			
Carried at fair value	**316,864**	315,509	322,505
Held-to-maturity, at cost	**122,345**	119,008	112,409
Total debt securities	**439,209**	434,517	434,914
Loans and leases	**927,117**	916,666	905,008
Allowance for loan and lease losses	**(10,693)**	(10,875)	(11,692)
Loans and leases, net of allowance	**916,424**	905,791	893,316
Premises and equipment, net	**8,971**	8,904	9,133
Mortgage servicing rights	**2,407**	2,501	2,477
Goodwill	**68,968**	68,969	69,744
Intangible assets	**2,459**	2,610	3,168
Loans held-for-sale	**13,243**	5,882	10,586
Customer and other receivables	**55,855**	59,342	54,116
Other assets	**128,569**	124,397	111,365
Total assets	**$ 2,283,896**	$ 2,254,529	$ 2,195,314

Assets of consolidated variable interest entities included in total assets above (isolated to settle the liabilities of the variable interest entities)			
Trading account assets	**$ 5,142**	$ 4,543	$ 5,699
Loans and leases	**50,022**	51,604	57,826
Allowance for loan and lease losses	**(1,023)**	(1,004)	(1,085)
Loans and leases, net of allowance	**48,999**	50,600	56,741
Loans held-for-sale	**66**	93	209
All other assets	**662**	1,136	1,467
Total assets of consolidated variable interest entities	**$ 54,869**	$ 56,372	$ 64,116

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consolidated Balance Sheet (continued)

(Dollars in millions)

	September 30 2017	June 30 2017	September 30 2016
Liabilities			
Deposits in U.S. offices:			
Noninterest-bearing	**$ 429,861**	$ 427,715	$ 431,418
Interest-bearing	**776,756**	757,888	728,498
Deposits in non-U.S. offices:			
Noninterest-bearing	**14,126**	13,446	11,596
Interest-bearing	**63,674**	63,931	61,383
Total deposits	**1,284,417**	1,262,980	1,232,895
Federal funds purchased and securities loaned or sold under agreements to repurchase	**189,790**	196,407	178,195
Trading account liabilities	**86,434**	77,933	76,998
Derivative liabilities	**31,781**	34,880	43,484
Short-term borrowings	**32,679**	36,494	26,889
Accrued expenses and other liabilities (includes **$762**, $757 and $767 of reserve for unfunded lending commitments)	**157,670**	150,925	141,634
Long-term debt	**228,666**	223,923	225,136
Total liabilities	**2,011,437**	1,983,542	1,925,231
Shareholders' equity			
Preferred stock, $0.01 par value; authorized – **100,000,000** shares; issued and outstanding – **3,837,683,** 3,887,329 and 3,887,439 shares	**22,323**	25,220	25,220
Common stock and additional paid-in capital, $0.01 par value; authorized – **12,800,000,000** shares; issued and outstanding – **10,457,473,674**, 9,878,118,264 and 10,123,845,121 shares	**142,818**	142,744	148,261
Retained earnings	**113,486**	109,628	98,303
Accumulated other comprehensive income (loss)	**(6,168)**	(6,605)	(1,701)
Total shareholders' equity	**272,459**	270,987	270,083
Total liabilities and shareholders' equity	**$ 2,283,896**	$ 2,254,529	$ 2,195,314

Liabilities of consolidated variable interest entities included in total liabilities above			
Short-term borrowings	**$ 122**	$ 97	$ 546
Long-term debt	**9,457**	9,765	11,209
All other liabilities	**54**	52	38
Total liabilities of consolidated variable interest entities	**$ 9,633**	$ 9,914	$ 11,793

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Capital Management

(Dollars in millions)

	September 30 2017	June 30 2017	March 31 2017	December 31 2016	September 30 2016
			Basel 3 Transition		
Risk-based capital metrics[1]:					
Standardized Approach					
Common equity tier 1 capital	**$ 176,094**	$ 171,431	$ 167,351	$ 168,866	$ 169,925
Tier 1 capital	**196,438**	194,822	190,332	190,315	191,435
Total capital	**232,814**	231,696	227,250	228,187	229,132
Risk-weighted assets	**1,407,423**	1,389,696	1,398,343	1,399,477	1,395,541
Common equity tier 1 capital ratio	**12.5%**	12.3%	12.0%	12.1%	12.2%
Tier 1 capital ratio	**14.0**	14.0	13.6	13.6	13.7
Total capital ratio	**16.5**	16.7	16.3	16.3	16.4
Advanced Approaches					
Common equity tier 1 capital	**$ 176,094**	$ 171,431	$ 167,351	$ 168,866	$ 169,925
Tier 1 capital	**196,438**	194,822	190,332	190,315	191,435
Total capital	**223,781**	222,671	218,112	218,981	219,878
Risk-weighted assets	**1,482,587**	1,477,633	1,516,686	1,529,903	1,547,221
Common equity tier 1 capital ratio	**11.9%**	11.6%	11.0%	11.0%	11.0%
Tier 1 capital ratio	**13.2**	13.2	12.5	12.4	12.4
Total capital ratio	**15.1**	15.1	14.4	14.3	14.2
Leverage-based metrics[2]					
Adjusted average assets	**$ 2,193,739**	$ 2,192,337	$ 2,153,125	$ 2,131,121	$ 2,111,234
Tier 1 leverage ratio	**9.0%**	8.9%	8.8%	8.9%	9.1%
Supplementary leverage exposure	**$ 2,742,218**	$ 2,754,960	$ 2,715,589	$ 2,702,248	$ 2,703,905
Supplementary leverage ratio	**7.1%**	7.0%	7.0%	6.9%	7.1%
Tangible equity ratio[3]	**9.1**	9.2	9.1	9.2	9.4
Tangible common equity ratio[3]	**8.1**	8.0	7.9	8.1	8.2

(1) Regulatory capital ratios reflect the transition provisions of Basel 3.

(2) The numerator of the supplementary leverage ratio and Tier 1 leverage ratio is quarter-end Basel 3 Tier 1 capital. The Tier 1 leverage ratio reflects the transition provisions of Basel 3, and the supplementary leverage ratio is calculated on a fully phased-in basis. The denominator of supplementary leverage exposure is total leverage exposure based on the daily average of the sum of on-balance sheet exposures less permitted Tier 1 deductions, as well as the simple average of certain off-balance sheet exposures, as of the end of each month in a quarter. Off-balance sheet exposures primarily include undrawn lending commitments, letters of credit, potential future derivative exposures and repo-style transactions.

(3) 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 pages 41-42.)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Regulatory Capital Reconciliations [1, 2]

(Dollars in millions)

	September 30 2017	June 30 2017	March 31 2017	December 31 2016	September 30 2016
Regulatory capital – Basel 3 transition to fully phased-in					
Common equity tier 1 capital (transition)	**$ 176,094**	$ 171,431	$ 167,351	$ 168,866	$ 169,925
Deferred tax assets arising from net operating loss and tax credit carryforwards phased in during transition	**(1,357)**	(1,457)	(1,594)	(3,318)	(3,143)
Accumulated OCI phased in during transition	**(747)**	(845)	(964)	(1,899)	188
Intangibles phased in during transition	**(316)**	(338)	(375)	(798)	(853)
Defined benefit pension fund assets phased in during transition	**(187)**	(181)	(175)	(341)	(375)
DVA related to liabilities and derivatives phased in during transition	**158**	156	128	276	168
Other adjustments and deductions phased in during transition	**(77)**	(62)	(38)	(57)	(35)
Common equity tier 1 capital (fully phased-in)	**$ 173,568**	$ 168,704	$ 164,333	$ 162,729	$ 165,875
Risk-weighted assets – As reported to Basel 3 (fully phased-in)					
Basel 3 Standardized approach risk-weighted assets as reported	**$ 1,407,423**	$ 1,389,696	$ 1,398,343	$ 1,399,477	$ 1,395,541
Changes in risk-weighted assets from reported to fully phased-in	**12,709**	15,413	17,784	17,638	15,587
Basel 3 Standardized approach risk-weighted assets (fully phased-in)	**$ 1,420,132**	$ 1,405,109	$ 1,416,127	$ 1,417,115	$ 1,411,128
Basel 3 Advanced approaches risk-weighted assets as reported	**$ 1,482,587**	$ 1,477,633	$ 1,516,686	$ 1,529,903	$ 1,547,221
Changes in risk-weighted assets from reported to fully phased-in	**(21,768)**	(13,545)	(19,133)	(18,113)	(23,502)
Basel 3 Advanced approaches risk-weighted assets (fully phased-in) [3]	**$ 1,460,819**	$ 1,464,088	$ 1,497,553	$ 1,511,790	$ 1,523,719
Regulatory capital ratios					
Basel 3 Standardized approach common equity tier 1 (transition)	**12.5%**	12.3%	12.0%	12.1%	12.2%
Basel 3 Advanced approaches common equity tier 1 (transition)	**11.9**	11.6	11.0	11.0	11.0
Basel 3 Standardized approach common equity tier 1 (fully phased-in)	**12.2**	12.0	11.6	11.5	11.8
Basel 3 Advanced approaches common equity tier 1 (fully phased-in) [3]	**11.9**	11.5	11.0	10.8	10.9

(1) As an Advanced approaches institution, we are required to report regulatory capital risk-weighted assets and ratios under both the Standardized and Advanced approaches. The approach that yields the lower ratio is to be used to assess capital adequacy, which is the Advanced approaches for the periods presented.

(2) Fully phased-in estimates are non-GAAP financial measures. For reconciliations to GAAP financial measures, see above.

(3) Basel 3 fully phased-in Advanced approaches estimates assume approval by U.S. banking regulators of our internal models methodology (IMM) for calculating counterparty credit risk regulatory capital for derivatives. As of September 30, 2017, we did not have regulatory approval of the IMM model. Basel 3 fully phased-in Common equity tier 1 capital ratio would be reduced by approximately 25 bps if IMM is not used.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Third Quarter 2017			Second Quarter 2017			Third Quarter 2016		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Earning assets									
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks	**$ 127,835**	**$ 323**	**1.00 %**	$ 129,201	$ 261	0.81 %	$ 133,866	$ 148	0.44 %
Time deposits placed and other short-term investments	**12,503**	**68**	**2.17**	11,448	58	2.03	9,336	34	1.45
Federal funds sold and securities borrowed or purchased under agreements to resell	**223,585**	**659**	**1.17**	226,700	560	0.99	214,254	267	0.50
Trading account assets	**124,068**	**1,125**	**3.60**	135,931	1,199	3.54	128,879	1,111	3.43
Debt securities [1]	**436,886**	**2,670**	**2.44**	431,132	2,632	2.44	423,182	2,169	2.07
Loans and leases [2]:									
Residential mortgage	**199,240**	**1,724**	**3.46**	195,935	1,697	3.46	188,234	1,612	3.42
Home equity	**61,225**	**664**	**4.31**	63,332	664	4.20	70,603	681	3.84
U.S. credit card	**91,602**	**2,253**	**9.76**	89,464	2,128	9.54	88,210	2,061	9.30
Non-U.S. credit card	**—**	**—**	**—**	6,494	147	9.08	9,256	231	9.94
Direct/Indirect consumer	**93,510**	**678**	**2.88**	93,146	643	2.77	92,870	585	2.51
Other consumer	**2,762**	**28**	**4.07**	2,629	26	4.07	2,358	18	2.94
Total consumer	**448,339**	**5,347**	**4.74**	451,000	5,305	4.71	451,531	5,188	4.58
U.S. commercial	**293,203**	**2,542**	**3.44**	291,162	2,403	3.31	276,833	2,040	2.93
Commercial real estate	**59,044**	**552**	**3.71**	58,198	514	3.54	57,606	452	3.12
Commercial lease financing	**21,818**	**160**	**2.92**	21,649	156	2.89	21,194	153	2.88
Non-U.S. commercial	**95,725**	**676**	**2.80**	92,708	615	2.66	93,430	599	2.55
Total commercial	**469,790**	**3,930**	**3.32**	463,717	3,688	3.19	449,063	3,244	2.87
Total loans and leases [1]	**918,129**	**9,277**	**4.02**	914,717	8,993	3.94	900,594	8,432	3.73
Other earning assets	**76,496**	**775**	**4.02**	73,618	680	3.70	59,951	677	4.50
Total earning assets [3]	**1,919,502**	**14,897**	**3.09**	1,922,747	14,383	3.00	1,870,062	12,838	2.74
Cash and due from banks [1]	**28,990**			27,659			27,361		
Other assets, less allowance for loan and lease losses [1]	**322,380**			318,747			292,067		
Total assets	**$ 2,270,872**			$ 2,269,153			$ 2,189,490		

[1] Includes assets of the Corporation's non-U.S. consumer credit card business, which was sold to a third party during the second quarter of 2017.

[2] Nonperforming loans are included in the respective average loan balances. Income on these nonperforming loans is generally recognized on a cost recovery basis. Purchased credit-impaired loans were recorded at fair value upon acquisition and accrete interest income over the estimated life of the loan.

[3] The impact of interest rate risk management derivatives on interest income is presented below. Interest income includes the impact of interest rate risk management contracts, which increased (decreased) interest income on:

	Third Quarter 2017	Second Quarter 2017	Third Quarter 2016
Federal funds sold and securities borrowed or purchased under agreements to resell	**$ 8**	$ 10	$ (1)
Debt securities	**(5)**	(25)	(49)
U.S. commercial loans and leases	**(10)**	(9)	(14)
Net hedge expense on assets	**$ (7)**	$ (24)	$ (64)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Average Balances and Interest Rates – Fully Taxable-equivalent Basis (continued)

(Dollars in millions)

	Third Quarter 2017			Second Quarter 2017			Third Quarter 2016		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Interest-bearing liabilities									
U.S. interest-bearing deposits:									
Savings	**$ 54,328**	**$ 1**	**0.01 %**	$ 54,494	$ 2	0.01 %	$ 49,885	$ 2	0.01 %
NOW and money market deposit accounts	**631,270**	**333**	**0.21**	619,593	105	0.07	592,907	73	0.05
Consumer CDs and IRAs	**44,239**	**31**	**0.27**	45,682	30	0.27	48,695	33	0.27
Negotiable CDs, public funds and other deposits	**38,119**	**101**	**1.05**	36,041	68	0.75	32,023	43	0.54
Total U.S. interest-bearing deposits	**767,956**	**466**	**0.24**	755,810	205	0.11	723,510	151	0.08
Non-U.S. interest-bearing deposits:									
Banks located in non-U.S. countries	**2,259**	**5**	**0.97**	3,058	6	0.77	4,294	9	0.87
Governments and official institutions	**1,012**	**3**	**1.04**	981	2	0.90	1,391	3	0.61
Time, savings and other	**63,716**	**150**	**0.93**	60,047	133	0.89	59,340	103	0.70
Total non-U.S. interest-bearing deposits	**66,987**	**158**	**0.93**	64,086	141	0.89	65,025	115	0.71
Total interest-bearing deposits	**834,943**	**624**	**0.30**	819,896	346	0.17	788,535	266	0.13
Federal funds purchased, securities loaned or sold under agreements to repurchase, short-term borrowings and other interest-bearing liabilities	**230,230**	**944**	**1.63**	251,641	917	1.46	207,634	569	1.09
Trading account liabilities	**48,390**	**319**	**2.62**	45,156	307	2.73	37,229	244	2.61
Long-term debt	**227,309**	**1,609**	**2.82**	224,019	1,590	2.84	227,269	1,330	2.33
Total interest-bearing liabilities [(1)]	**1,340,872**	**3,496**	**1.04**	1,340,712	3,160	0.94	1,260,667	2,409	0.76
Noninterest-bearing sources:									
Noninterest-bearing deposits	**436,768**			436,942			438,651		
Other liabilities	**219,584**			220,276			221,273		
Shareholders' equity	**273,648**			271,223			268,899		
Total liabilities and shareholders' equity	**$ 2,270,872**			$ 2,269,153			$ 2,189,490		
Net interest spread			**2.05 %**			2.06 %			1.98 %
Impact of noninterest-bearing sources			**0.31**			0.28			0.25
Net interest income/yield on earning assets		**$ 11,401**	**2.36 %**		$ 11,223	2.34 %		$ 10,429	2.23 %

(1) The impact of interest rate risk management derivatives on interest expense is presented below. Interest expense includes the impact of interest rate risk management contracts, which increased (decreased) interest expense on:

	Third Quarter 2017	Second Quarter 2017	Third Quarter 2016
NOW and money market deposit accounts	**$ —**	$ (1)	$ —
Consumer CDs and IRAs	**6**	5	6
Negotiable CDs, public funds and other deposits	**3**	4	3
Banks located in non-U.S. countries	**5**	4	4
Federal funds purchased, securities loaned or sold under agreements to repurchase, short-term borrowings and other interest-bearing liabilities	**33**	88	95
Long-term debt	**(393)**	(426)	(668)
Net hedge income on liabilities	**$ (346)**	$ (326)	$ (560)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Year-to-Date Average Balances and Interest Rates – Fully Taxable-equivalent Basis

(Dollars in millions)

	Nine Months Ended September 30					
	2017			2016		
	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Earning assets						
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks	$ 127,000	$ 786	0.83 %	$ 135,910	$ 460	0.45 %
Time deposits placed and other short-term investments	11,820	173	1.96	8,784	101	1.54
Federal funds sold and securities borrowed or purchased under agreements to resell	222,255	1,658	1.00	215,476	803	0.50
Trading account assets	128,547	3,435	3.57	130,785	3,432	3.50
Debt securities [1]	432,775	7,875	2.42	414,115	6,990	2.27
Loans and leases [2]:						
Residential mortgage	196,288	5,082	3.45	187,325	4,867	3.46
Home equity	63,339	1,967	4.15	73,015	2,095	3.83
U.S. credit card	90,238	6,492	9.62	87,362	6,065	9.27
Non-U.S. credit card	5,253	358	9.12	9,687	734	10.12
Direct/Indirect consumer	93,316	1,929	2.76	91,291	1,698	2.48
Other consumer	2,648	81	4.07	2,240	50	2.99
Total consumer	451,082	15,909	4.71	450,920	15,509	4.59
U.S. commercial	290,632	7,167	3.30	274,669	5,982	2.91
Commercial real estate	58,340	1,545	3.54	57,550	1,320	3.06
Commercial lease financing	21,862	547	3.33	21,049	482	3.05
Non-U.S. commercial	93,762	1,886	2.69	93,572	1,748	2.50
Total commercial	464,596	11,145	3.21	446,840	9,532	2.85
Total loans and leases [1]	915,678	27,054	3.95	897,760	25,041	3.72
Other earning assets	74,554	2,206	3.95	58,189	2,031	4.66
Total earning assets [3]	1,912,629	43,187	3.02	1,861,019	38,858	2.79
Cash and due from banks [1]	27,955			28,041		
Other assets, less allowance for loan and lease losses [1]	316,709			294,845		
Total assets	$ 2,257,293			$ 2,183,905		

(1) Includes assets of the Corporation's non-U.S. consumer credit card business, which was sold to a third party during the second quarter of 2017.
(2) Nonperforming loans are included in the respective average loan balances. Income on these nonperforming loans is generally recognized on a cost recovery basis. Purchased credit-impaired loans were recorded at fair value upon acquisition and accrete interest income over the estimated life of the loan.
(3) The impact of interest rate risk management derivatives on interest income is presented below. Interest income includes the impact of interest rate risk management contracts, which increased (decreased) interest income on:

	2017	2016
Federal funds sold and securities borrowed or purchased under agreements to resell	$ 33	$ 17
Debt securities	(52)	(131)
U.S. commercial loans and leases	(29)	(41)
Net hedge expense on assets	$ (48)	$ (155)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Year-to-Date Average Balances and Interest Rates – Fully Taxable-equivalent Basis (continued)

(Dollars in millions)

	Nine Months Ended September 30					
	2017			2016		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate
Interest-bearing liabilities						
U.S. interest-bearing deposits:						
Savings	**$ 53,679**	**$ 4**	**0.01%**	$ 49,281	$ 4	0.01%
NOW and money market deposit accounts	**622,920**	**512**	**0.11**	584,896	216	0.05
Consumer CDs and IRAs	**45,535**	**92**	**0.27**	48,920	101	0.28
Negotiable CDs, public funds and other deposits	**35,968**	**221**	**0.82**	32,212	107	0.45
Total U.S. interest-bearing deposits	**758,102**	**829**	**0.15**	715,309	428	0.08
Non-U.S. interest-bearing deposits:						
Banks located in non-U.S. countries	**2,643**	**16**	**0.82**	4,218	28	0.90
Governments and official institutions	**1,002**	**7**	**0.92**	1,468	7	0.60
Time, savings and other	**60,747**	**400**	**0.88**	58,866	273	0.62
Total non-U.S. interest-bearing deposits	**64,392**	**423**	**0.88**	64,552	308	0.64
Total interest-bearing deposits	**822,494**	**1,252**	**0.20**	779,861	736	0.13
Federal funds purchased, securities loaned or sold under agreements to repurchase, short-term borrowings and other interest-bearing liabilities	**237,857**	**2,508**	**1.41**	215,131	1,808	1.12
Trading account liabilities	**44,128**	**890**	**2.70**	37,760	778	2.76
Long-term debt	**224,287**	**4,658**	**2.77**	231,313	4,066	2.35
Total interest-bearing liabilities (1)	**1,328,766**	**9,308**	**0.94**	1,264,065	7,388	0.78
Noninterest-bearing sources:						
Noninterest-bearing deposits	**439,288**			433,168		
Other liabilities	**218,227**			221,765		
Shareholders' equity	**271,012**			264,907		
Total liabilities and shareholders' equity	**$ 2,257,293**			$ 2,183,905		
Net interest spread			**2.08%**			2.01%
Impact of noninterest-bearing sources			**0.28**			0.25
Net interest income/yield on earning assets		**$ 33,879**	**2.36%**		$ 31,470	2.26%

(1) The impact of interest rate risk management derivatives on interest expense is presented below. Interest expense includes the impact of interest rate risk management contracts, which increased (decreased) interest expense on:

	2017	2016
NOW and money market deposit accounts	**$ (1)**	$ (1)
Consumer CDs and IRAs	**17**	17
Negotiable CDs, public funds and other deposits	**10**	10
Banks located in non-U.S. countries	**14**	8
Federal funds purchased, securities loaned or sold under agreements to repurchase, short-term borrowings and other interest-bearing liabilities	**213**	406
Long-term debt	**(1,349)**	(2,175)
Net hedge income on liabilities	**$ (1,096)**	$ (1,735)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Debt Securities and Available-for-Sale Marketable Equity Securities

(Dollars in millions)

	September 30, 2017			
	Amortized Cost	**Gross Unrealized Gains**	**Gross Unrealized Losses**	**Fair Value**
Available-for-sale debt securities				
Mortgage-backed securities:				
Agency	**$ 196,530**	**$ 850**	**$ (1,186)**	**$ 196,194**
Agency-collateralized mortgage obligations	**7,021**	**73**	**(45)**	**7,049**
Commercial	**12,584**	**48**	**(168)**	**12,464**
Non-agency residential	**2,345**	**333**	**(21)**	**2,657**
Total mortgage-backed securities	**218,480**	**1,304**	**(1,420)**	**218,364**
U.S. Treasury and agency securities	**50,824**	**70**	**(626)**	**50,268**
Non-U.S. securities	**5,432**	**9**	**(1)**	**5,440**
Other taxable securities, substantially all asset-backed securities	**6,964**	**77**	**(3)**	**7,038**
Total taxable securities	**281,700**	**1,460**	**(2,050)**	**281,110**
Tax-exempt securities	**19,117**	**167**	**(92)**	**19,192**
Total available-for-sale debt securities	**300,817**	**1,627**	**(2,142)**	**300,302**
Other debt securities carried at fair value	**16,265**	**345**	**(48)**	**16,562**
Total debt securities carried at fair value	**317,082**	**1,972**	**(2,190)**	**316,864**
Held-to-maturity debt securities, substantially all U.S. agency mortgage-backed securities	**122,345**	**267**	**(1,427)**	**121,185**
Total debt securities	**$ 439,427**	**$ 2,239**	**$ (3,617)**	**$ 438,049**
Available-for-sale marketable equity securities [(1)]	**$ 22**	**$ 28**	**$ —**	**$ 50**

	June 30, 2017			
Available-for-sale debt securities				
Mortgage-backed securities:				
Agency	$ 193,222	$ 662	$ (1,710)	$ 192,174
Agency-collateralized mortgage obligations	7,441	84	(41)	7,484
Commercial	12,574	48	(181)	12,441
Non-agency residential	1,673	258	(17)	1,914
Total mortgage-backed securities	214,910	1,052	(1,949)	214,013
U.S. Treasury and agency securities	51,903	143	(623)	51,423
Non-U.S. securities	6,595	9	(2)	6,602
Other taxable securities, substantially all asset-backed securities	8,976	80	(5)	9,051
Total taxable securities	282,384	1,284	(2,579)	281,089
Tax-exempt securities	18,476	121	(120)	18,477
Total available-for-sale debt securities	300,860	1,405	(2,699)	299,566
Other debt securities carried at fair value	15,771	245	(73)	15,943
Total debt securities carried at fair value	316,631	1,650	(2,772)	315,509
Held-to-maturity debt securities, substantially all U.S. agency mortgage-backed securities	119,008	162	(1,840)	117,330
Total debt securities	$ 435,639	$ 1,812	$ (4,612)	$ 432,839
Available-for-sale marketable equity securities [(1)]	$ 8	$ 69	$ —	$ 77

(1) Classified in other assets on the Consolidated Balance Sheet.

Other Debt Securities Carried at Fair Value

(Dollars in millions)	**September 30 2017**	June 30 2017
Mortgage-backed securities:		
Agency-collateralized mortgage obligations	**$ 5**	$ 5
Non-agency residential	**3,058**	3,037
Total mortgage-backed securities	**3,063**	3,042
Non-U.S. securities [(1)]	**13,260**	12,665
Other taxable securities, substantially all asset-backed securities	**239**	236
Total	**$ 16,562**	$ 15,943

(1) These securities are primarily used to satisfy certain international regulatory liquidity requirements.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Supplemental Financial Data

(Dollars in millions)

Fully taxable-equivalent (FTE) basis data[1]

	Nine Months Ended September 30, 2017		Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
	2017	2016					
Net interest income	$ 33,879	$ 31,470	$ 11,401	$ 11,223	$ 11,255	$ 10,526	$ 10,429
Total revenue, net of interest expense	67,590	64,377	22,079	23,066	22,445	20,224	21,863
Net interest yield	2.36 %	2.26 %	2.36 %	2.34 %	2.39 %	2.23 %	2.23 %
Efficiency ratio	61.71	64.91	59.51	59.51	66.15	65.08	61.66

(1) 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 a more accurate picture of 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. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 41-42.)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Results by Business Segment and All Other

(Dollars in millions)

	Third Quarter 2017					
	Total Corporation	**Consumer Banking**	**GWIM**	**Global Banking**	**Global Markets**	**All Other**
Net interest income (FTE basis)	**$ 11,401**	**$ 6,211**	**$ 1,496**	**$ 2,743**	**$ 899**	**$ 52**
Card income	**1,429**	**1,244**	**40**	**124**	**21**	**—**
Service charges	**1,968**	**1,083**	**18**	**777**	**85**	**5**
Investment and brokerage services	**3,303**	**64**	**2,728**	**17**	**496**	**(2)**
Investment banking income (loss)	**1,477**	**—**	**100**	**807**	**623**	**(53)**
Trading account profits	**1,837**	**1**	**28**	**(4)**	**1,714**	**98**
Mortgage banking income (loss)	**(20)**	**142**	**1**	**—**	**—**	**(163)**
Gains on sales of debt securities	**125**	**—**	**—**	**—**	**—**	**125**
Other income (loss)	**559**	**29**	**209**	**522**	**62**	**(263)**
Total noninterest income	**10,678**	**2,563**	**3,124**	**2,243**	**3,001**	**(253)**
Total revenue, net of interest expense (FTE basis)	**22,079**	**8,774**	**4,620**	**4,986**	**3,900**	**(201)**
Provision for credit losses	**834**	**967**	**16**	**48**	**(6)**	**(191)**
Noninterest expense	**13,139**	**4,459**	**3,370**	**2,118**	**2,710**	**482**
Income (loss) before income taxes (FTE basis)	**8,106**	**3,348**	**1,234**	**2,820**	**1,196**	**(492)**
Income tax expense (benefit) (FTE basis)	**2,519**	**1,261**	**465**	**1,062**	**440**	**(709)**
Net income	**$ 5,587**	**$ 2,087**	**$ 769**	**$ 1,758**	**$ 756**	**$ 217**
Average						
Total loans and leases	**$ 918,129**	**$ 268,810**	**$ 154,333**	**$ 346,093**	**$ 72,347**	**$ 76,546**
Total assets (1)	**2,270,872**	**731,077**	**275,570**	**414,755**	**642,430**	**207,040**
Total deposits	**1,271,711**	**658,974**	**239,647**	**315,692**	**32,125**	**25,273**
Period end						
Total loans and leases	**$ 927,117**	**$ 272,360**	**$ 155,871**	**$ 349,838**	**$ 76,225**	**$ 72,823**
Total assets (1)	**2,283,896**	**742,513**	**276,187**	**423,185**	**629,270**	**212,741**
Total deposits	**1,284,417**	**669,647**	**237,771**	**319,545**	**33,382**	**24,072**

	Second Quarter 2017					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income (FTE basis)	$ 11,223	$ 5,961	$ 1,597	$ 2,711	$ 864	$ 90
Card income	1,469	1,248	34	134	24	29
Service charges	1,977	1,061	19	809	83	5
Investment and brokerage services	3,317	65	2,697	38	521	(4)
Investment banking income (loss)	1,532	—	96	929	590	(83)
Trading account profits	1,956	1	33	54	1,743	125
Mortgage banking income	230	140	1	—	—	89
Gains on sales of debt securities	101	—	—	—	—	101
Other income	1,261	33	218	364	122	524
Total noninterest income	11,843	2,548	3,098	2,328	3,083	786
Total revenue, net of interest expense (FTE basis)	23,066	8,509	4,695	5,039	3,947	876
Provision for credit losses	726	834	11	15	25	(159)
Noninterest expense	13,726	4,411	3,392	2,154	2,650	1,119
Income (loss) before income taxes (FTE basis)	8,614	3,264	1,292	2,870	1,272	(84)
Income tax expense (FTE basis)	3,345	1,233	488	1,084	442	98
Net income (loss)	$ 5,269	$ 2,031	$ 804	$ 1,786	$ 830	$ (182)
Average						
Total loans and leases	$ 914,717	$ 261,537	$ 150,812	$ 345,063	$ 69,638	$ 87,667
Total assets (1)	2,269,153	724,753	281,167	413,950	645,228	204,055
Total deposits	1,256,838	652,787	245,329	300,483	31,919	26,320
Period end						
Total loans and leases (2)	$ 916,666	$ 265,938	$ 153,468	$ 344,457	$ 73,973	$ 78,830
Total assets (1)	2,254,529	735,176	274,746	410,580	633,193	200,834
Total deposits	1,262,980	662,678	237,131	303,205	33,363	26,603

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

(2) During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Results by Business Segment and All Other (continued)

(Dollars in millions)

	Third Quarter 2016					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income (FTE basis)	$ 10,429	$ 5,289	$ 1,394	$ 2,470	$ 1,119	$ 157
Card income	1,455	1,218	41	135	15	46
Service charges	1,952	1,072	19	780	80	1
Investment and brokerage services	3,160	69	2,585	20	490	(4)
Investment banking income (loss)	1,458	—	56	796	645	(39)
Trading account profits	2,141	—	62	53	1,934	92
Mortgage banking income	589	297	—	—	—	292
Gains on sales of debt securities	51	—	—	—	—	51
Other income (loss)	628	23	222	492	75	(184)
Total noninterest income	11,434	2,679	2,985	2,276	3,239	255
Total revenue, net of interest expense (FTE basis)	21,863	7,968	4,379	4,746	4,358	412
Provision for credit losses	850	698	7	118	19	8
Noninterest expense	13,481	4,371	3,255	2,152	2,656	1,047
Income (loss) before income taxes (FTE basis)	7,532	2,899	1,117	2,476	1,683	(643)
Income tax expense (benefit) (FTE basis)	2,577	1,086	419	925	609	(462)
Net income (loss)	$ 4,955	$ 1,813	$ 698	$ 1,551	$ 1,074	$ (181)
Average						
Total loans and leases	$ 900,594	$ 248,683	$ 143,207	$ 334,363	$ 69,043	$ 105,298
Total assets [(1)]	2,189,490	674,630	288,820	395,479	584,069	246,492
Total deposits	1,227,186	605,705	253,812	307,288	32,840	27,541
Period end						
Total loans and leases	$ 905,008	$ 251,125	$ 144,980	$ 334,120	$ 72,144	$ 102,639
Total assets [(1)]	2,195,314	687,241	289,794	397,869	595,165	225,245
Total deposits	1,232,895	618,027	252,962	302,413	31,692	27,801

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

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Nine Months Ended September 30, 2017					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income (FTE basis)	$ 33,879	$ 17,953	$ 4,653	$ 8,229	$ 2,812	$ 232
Card income	4,347	3,716	110	383	67	71
Service charges	5,863	3,194	57	2,351	245	16
Investment and brokerage services	9,882	198	8,073	72	1,548	(9)
Investment banking income (loss)	4,593	—	247	2,661	1,879	(194)
Trading account profits	6,124	2	120	82	5,634	286
Mortgage banking income (loss)	332	401	3	—	—	(72)
Gains on sales of debt securities	278	—	—	—	—	278
Other income (loss)	2,292	103	644	1,202	370	(27)
Total noninterest income	33,711	7,614	9,254	6,751	9,743	349
Total revenue, net of interest expense (FTE basis)	67,590	25,567	13,907	14,980	12,555	581
Provision for credit losses	2,395	2,639	50	80	2	(376)
Noninterest expense	41,713	13,280	10,091	6,435	8,117	3,790
Income (loss) before income taxes (FTE basis)	23,482	9,648	3,766	8,465	4,436	(2,833)
Income tax expense (benefit) (FTE basis)	7,770	3,638	1,420	3,192	1,553	(2,033)
Net income (loss)	$ 15,712	$ 6,010	$ 2,346	$ 5,273	$ 2,883	$ (800)
Average						
Total loans and leases	$ 915,678	$ 262,804	$ 151,205	$ 344,683	$ 70,692	$ 86,294
Total assets [1]	2,257,293	721,245	283,324	414,867	631,686	206,171
Total deposits	1,261,782	649,204	247,389	307,163	32,397	25,629
Period end						
Total loans and leases	$ 927,117	$ 272,360	$ 155,871	$ 349,838	$ 76,225	$ 72,823
Total assets [1]	2,283,896	742,513	276,187	423,185	629,270	212,741
Total deposits	1,284,417	669,647	237,771	319,545	33,382	24,072

	Nine Months Ended September 30, 2016					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income (FTE basis)	$ 31,470	$ 15,825	$ 4,310	$ 7,440	$ 3,391	$ 504
Card income	4,349	3,645	111	386	62	145
Service charges	5,660	3,080	55	2,284	231	10
Investment and brokerage services	9,543	205	7,718	50	1,583	(13)
Investment banking income (loss)	4,019	1	180	2,230	1,742	(134)
Trading account profits	5,821	—	123	79	5,401	218
Mortgage banking income	1,334	754	2	—	1	577
Gains on sales of debt securities	490	—	—	—	—	490
Other income (loss)	1,691	110	774	1,427	207	(827)
Total noninterest income	32,907	7,795	8,963	6,456	9,227	466
Total revenue, net of interest expense (FTE basis)	64,377	23,620	13,273	13,896	12,618	970
Provision for credit losses	2,823	1,955	46	870	23	(71)
Noninterest expense	41,790	13,324	9,816	6,450	7,690	4,510
Income (loss) before income taxes (FTE basis)	19,764	8,341	3,411	6,576	4,905	(3,469)
Income tax expense (benefit) (FTE basis)	6,554	3,088	1,270	2,435	1,746	(1,985)
Net income (loss)	$ 13,210	$ 5,253	$ 2,141	$ 4,141	$ 3,159	$ (1,484)
Average						
Total loans and leases	$ 897,760	$ 243,191	$ 141,169	$ 332,474	$ 69,315	$ 111,611
Total assets [1]	2,183,905	662,126	291,382	394,425	582,006	253,966
Total deposits	1,213,029	593,501	256,356	301,175	34,409	27,588
Period end						
Total loans and leases	$ 905,008	$ 251,125	$ 144,980	$ 334,120	$ 72,144	$ 102,639
Total assets [1]	2,195,314	687,241	289,794	397,869	595,165	225,245
Total deposits	1,232,895	618,027	252,962	302,413	31,692	27,801

[1] Total assets include asset allocations to match liabilities (i.e., deposits).

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consumer Banking Segment Results

(Dollars in millions)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Net interest income (FTE basis)	**$ 17,953**	$ 15,825	**$ 6,211**	$ 5,961	$ 5,781	$ 5,465	$ 5,289
Noninterest income:							
Card income	**3,716**	3,645	**1,244**	1,248	1,224	1,290	1,218
Service charges	**3,194**	3,080	**1,083**	1,061	1,050	1,062	1,072
Mortgage banking income	**401**	754	**142**	140	119	207	297
All other income	**303**	316	**94**	99	110	87	92
Total noninterest income	**7,614**	7,795	**2,563**	2,548	2,503	2,646	2,679
Total revenue, net of interest expense (FTE basis)	**25,567**	23,620	**8,774**	8,509	8,284	8,111	7,968
Provision for credit losses	**2,639**	1,955	**967**	834	838	760	698
Noninterest expense	**13,280**	13,324	**4,459**	4,411	4,410	4,330	4,371
Income before income taxes (FTE basis)	**9,648**	8,341	**3,348**	3,264	3,036	3,021	2,899
Income tax expense (FTE basis)	**3,638**	3,088	**1,261**	1,233	1,144	1,101	1,086
Net income	**$ 6,010**	$ 5,253	**$ 2,087**	$ 2,031	$ 1,892	$ 1,920	$ 1,813
Net interest yield (FTE basis)	**3.52%**	3.39%	**3.56%**	3.48%	3.50%	3.35%	3.30%
Return on average allocated capital[1]	**22**	21	**22**	22	21	22	21
Efficiency ratio (FTE basis)	**51.94**	56.41	**50.83**	51.84	53.24	53.38	54.86
Balance Sheet							
Average							
Total loans and leases	**$ 262,804**	$ 243,191	**$ 268,810**	$ 261,537	$ 257,945	$ 253,602	$ 248,683
Total earning assets [2]	**682,436**	623,834	**692,122**	686,064	668,865	648,299	636,832
Total assets [2]	**721,245**	662,126	**731,077**	724,753	707,647	686,985	674,630
Total deposits	**649,204**	593,501	**658,974**	652,787	635,594	617,967	605,705
Allocated capital [1]	**37,000**	34,000	**37,000**	37,000	37,000	34,000	34,000
Period end							
Total loans and leases	**$ 272,360**	$ 251,125	**$ 272,360**	$ 265,938	$ 258,421	$ 258,991	$ 251,125
Total earning assets [2]	**703,277**	648,972	**703,277**	696,350	694,883	662,698	648,972
Total assets [2]	**742,513**	687,241	**742,513**	735,176	734,087	702,333	687,241
Total deposits	**669,647**	618,027	**669,647**	662,678	661,607	632,786	618,027

(1) 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.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consumer Banking Year-to-Date Results

(Dollars in millions)

	Nine Months Ended September 30, 2017		
	Total Consumer Banking	**Deposits**	**Consumer Lending**
Net interest income (FTE basis)	**$ 17,953**	**$ 9,804**	**$ 8,149**
Noninterest income:			
Card income	**3,716**	**6**	**3,710**
Service charges	**3,194**	**3,193**	**1**
Mortgage banking income	**401**	**—**	**401**
All other income	**303**	**294**	**9**
Total noninterest income	**7,614**	**3,493**	**4,121**
Total revenue, net of interest expense (FTE basis)	**25,567**	**13,297**	**12,270**
Provision for credit losses	**2,639**	**148**	**2,491**
Noninterest expense	**13,280**	**7,702**	**5,578**
Income before income taxes (FTE basis)	**9,648**	**5,447**	**4,201**
Income tax expense (FTE basis)	**3,638**	**2,054**	**1,584**
Net income	**$ 6,010**	**$ 3,393**	**$ 2,617**
Net interest yield (FTE basis)	**3.52%**	**2.02%**	**4.21%**
Return on average allocated capital (1)	**22**	**38**	**14**
Efficiency ratio (FTE basis)	**51.94**	**57.93**	**45.46**
Balance Sheet			
Average			
Total loans and leases	**$ 262,804**	**$ 5,025**	**$ 257,779**
Total earning assets (2)	**682,436**	**647,887**	**258,659**
Total assets (2)	**721,245**	**675,159**	**270,196**
Total deposits	**649,204**	**642,783**	**6,421**
Allocated capital (1)	**37,000**	**12,000**	**25,000**
Period end			
Total loans and leases	**$ 272,360**	**$ 5,060**	**$ 267,300**
Total earning assets (2)	**703,277**	**667,733**	**268,354**
Total assets (2)	**742,513**	**695,403**	**279,920**
Total deposits	**669,647**	**662,781**	**6,866**

	Nine Months Ended September 30, 2016		
	Total Consumer Banking	Deposits	Consumer Lending
Net interest income (FTE basis)	$ 15,825	$ 7,940	$ 7,885
Noninterest income:			
Card income	3,645	7	3,638
Service charges	3,080	3,079	1
Mortgage banking income	754	—	754
All other income	316	312	4
Total noninterest income	7,795	3,398	4,397
Total revenue, net of interest expense (FTE basis)	23,620	11,338	12,282
Provision for credit losses	1,955	132	1,823
Noninterest expense	13,324	7,227	6,097
Income before income taxes (FTE basis)	8,341	3,979	4,362
Income tax expense (FTE basis)	3,088	1,473	1,615
Net income	$ 5,253	$ 2,506	$ 2,747
Net interest yield (FTE basis)	3.39%	1.79%	4.39%
Return on average allocated capital (1)	21	28	17
Efficiency ratio (FTE basis)	56.41	63.74	49.64
Balance Sheet			
Average			
Total loans and leases	$ 243,191	$ 4,787	$ 238,404
Total earning assets (2)	623,834	591,913	239,870

Total assets (2)	662,126	618,466	251,609
Total deposits	593,501	586,334	7,167
Allocated capital (1)	34,000	12,000	22,000
Period end			
Total loans and leases	$ 251,125	$ 4,810	$ 246,315
Total earning assets (2)	648,972	616,853	248,233
Total assets (2)	687,241	643,025	260,330
Total deposits	618,027	610,752	7,275

For footnotes see page21.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consumer Banking Quarterly Results

(Dollars in millions)

	Third Quarter 2017		
	Total Consumer Banking	Deposits	Consumer Lending
Net interest income (FTE basis)	$ 6,211	$ 3,439	$ 2,772
Noninterest income:			
Card income	1,244	3	1,241
Service charges	1,083	1,082	1
Mortgage banking income	142	—	142
All other income	94	96	(2)
Total noninterest income	2,563	1,181	1,382
Total revenue, net of interest expense (FTE basis)	8,774	4,620	4,154
Provision for credit losses	967	47	920
Noninterest expense	4,459	2,615	1,844
Income before income taxes (FTE basis)	3,348	1,958	1,390
Income tax expense (FTE basis)	1,261	738	523
Net income	$ 2,087	$ 1,220	$ 867
Net interest yield (FTE basis)	3.56 %	2.08 %	4.16 %
Return on average allocated capital (1)	22	40	14
Efficiency ratio (FTE basis)	50.83	56.61	44.40
Balance Sheet			
Average			
Total loans and leases	$ 268,810	$ 5,079	$ 263,731
Total earning assets (2)	692,122	657,036	264,665
Total assets (2)	731,077	684,642	276,014
Total deposits	658,974	652,286	6,688
Allocated capital (1)	37,000	12,000	25,000
Period end			
Total loans and leases	$ 272,360	$ 5,060	$ 267,300
Total earning assets (2)	703,277	667,733	268,354
Total assets (2)	742,513	695,403	279,920
Total deposits	669,647	662,781	6,866

	Second Quarter 2017		
	Total Consumer Banking	Deposits	Consumer Lending
Net interest income (FTE basis)	$ 5,961	$ 3,302	$ 2,659
Noninterest income:			
Card income	1,248	1	1,247
Service charges	1,061	1,061	—
Mortgage banking income	140	—	140
All other income	99	96	3
Total noninterest income	2,548	1,158	1,390
Total revenue, net of interest expense (FTE basis)	8,509	4,460	4,049
Provision for credit losses	834	45	789
Noninterest expense	4,411	2,561	1,850
Income before income taxes (FTE basis)	3,264	1,854	1,410
Income tax expense (FTE basis)	1,233	700	533
Net income	$ 2,031	$ 1,154	$ 877
Net interest yield (FTE basis)	3.48%	2.03%	4.15%
Return on average allocated capital (1)	22	39	14
Efficiency ratio (FTE basis)	51.84	57.39	45.72
Balance Sheet			
Average			
Total loans and leases	$ 261,537	$ 5,016	$ 256,521
Total earning assets (2)	686,064	651,677	257,130

Total assets (2)	724,753	678,816	268,680
Total deposits	652,787	646,474	6,313
Allocated capital (1)	37,000	12,000	25,000
Period end			
Total loans and leases	$ 265,938	$ 5,039	$ 260,899
Total earning assets (2)	696,350	661,576	261,696
Total assets (2)	735,176	688,800	273,298
Total deposits	662,678	656,374	6,304

For footnotes see page21.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consumer Banking Quarterly Results (continued)

(Dollars in millions)

	Third Quarter 2016		
	Total Consumer Banking	Deposits	Consumer Lending
Net interest income (FTE basis)	$ 5,289	$ 2,629	$ 2,660
Noninterest income:			
Card income	1,218	2	1,216
Service charges	1,072	1,072	—
Mortgage banking income	297	—	297
All other income (loss)	92	98	(6)
Total noninterest income	2,679	1,172	1,507
Total revenue, net of interest expense (FTE basis)	7,968	3,801	4,167
Provision for credit losses	698	43	655
Noninterest expense	4,371	2,397	1,974
Income before income taxes (FTE basis)	2,899	1,361	1,538
Income tax expense (FTE basis)	1,086	510	576
Net income	$ 1,813	$ 851	$ 962
Net interest yield (FTE basis)	3.30%	1.73%	4.31%
Return on average allocated capital (1)	21	28	17
Efficiency ratio (FTE basis)	54.86	63.03	47.40
Balance Sheet			
Average			
Total loans and leases	$ 248,683	$ 4,837	$ 243,846
Total earning assets (2)	636,832	604,223	245,540
Total assets (2)	674,630	630,394	257,167
Total deposits	605,705	598,117	7,588
Allocated capital (1)	34,000	12,000	22,000
Period end			
Total loans and leases	$ 251,125	$ 4,810	$ 246,315
Total earning assets (2)	648,972	616,853	248,233
Total assets (2)	687,241	643,025	260,330
Total deposits	618,027	610,752	7,275

(1) 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) 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.*

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consumer Banking Key Indicators

(Dollars in millions)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Average deposit balances							
Checking	**$ 323,490**	$ 291,599	**$ 329,048**	$ 325,503	$ 315,772	$ 306,598	$ 299,147
Savings	**52,021**	47,658	**52,687**	52,809	50,544	48,549	48,273
MMS	**229,773**	207,033	**234,288**	230,363	224,563	217,394	212,096
CDs and IRAs	**41,055**	44,413	**40,067**	41,196	41,923	42,592	43,420
Non-U.S. and other	**2,865**	2,798	**2,884**	2,916	2,792	2,834	2,769
Total average deposit balances	**$ 649,204**	$ 593,501	**$ 658,974**	$ 652,787	$ 635,594	$ 617,967	$ 605,705
Deposit spreads (excludes noninterest costs)							
Checking	**1.99%**	1.96%	**2.01%**	2.03%	1.94%	1.92%	1.94%
Savings	**2.29**	2.26	**2.35**	2.30	2.21	2.21	2.24
MMS	**1.54**	1.24	**1.66**	1.71	1.24	1.22	1.23
CDs and IRAs	**1.39**	0.92	**1.48**	1.41	1.29	1.17	1.03
Non-U.S. and other	**1.31**	0.78	**1.45**	1.31	1.16	1.00	0.87
Total deposit spreads	**1.82**	1.65	**1.88**	1.89	1.67	1.64	1.64
Client brokerage assets	**$ 167,274**	$ 137,985	**$ 167,274**	$ 159,131	$ 153,786	$ 144,696	$ 137,985
Digital banking active users (units in thousands)[1]	**34,472**	32,814	**34,472**	33,971	33,702	32,942	32,814
Mobile banking active users (units in thousands)	**23,572**	21,305	**23,572**	22,898	22,217	21,648	21,305
Financial centers	**4,511**	4,629	**4,511**	4,542	4,559	4,579	4,629
ATMs	**15,973**	15,959	**15,973**	15,972	15,939	15,928	15,959
Total U.S. credit card[2]							
Loans							
Average credit card outstandings	**$ 90,238**	$ 87,362	**$ 91,602**	$ 89,464	$ 89,628	$ 89,521	$ 88,210
Ending credit card outstandings	**92,602**	88,789	**92,602**	90,776	88,552	92,278	88,789
Credit quality							
Net charge-offs	**$ 1,858**	$ 1,703	**$ 612**	$ 640	$ 606	$ 566	$ 543
	2.75%	2.60%	**2.65%**	2.87%	2.74%	2.52%	2.45%
30+ delinquency	**$ 1,657**	$ 1,459	**$ 1,657**	$ 1,550	$ 1,580	$ 1,595	$ 1,459
	1.79%	1.64%	**1.79%**	1.71%	1.78%	1.73%	1.64%
90+ delinquency	**$ 810**	$ 702	**$ 810**	$ 772	$ 801	$ 782	$ 702
	0.87%	0.79%	**0.87%**	0.85%	0.90%	0.85%	0.79%
Other Total U.S. credit card indicators[2]							
Gross interest yield	**9.62%**	9.27%	**9.76%**	9.54%	9.55%	9.35%	9.30%
Risk adjusted margin	**8.64**	8.99	**8.63**	8.40	8.89	9.20	9.11
New accounts (in thousands)	**3,801**	3,845	**1,315**	1,302	1,184	1,134	1,324
Purchase volumes	**$ 179,230**	$ 165,412	**$ 62,244**	$ 61,665	$ 55,321	$ 61,020	$ 57,591
Debit card data							
Purchase volumes	**$ 220,729**	$ 212,316	**$ 74,769**	$ 75,349	$ 70,611	$ 73,296	$ 71,049

For footnotes see page23.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Consumer Banking Key Indicators (continued)

(Dollars in millions)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Loan production [3]:							
Total [4]:							
First mortgage	**$ 37,876**	$ 45,802	**$ 13,183**	$ 13,251	$ 11,442	$ 18,351	$ 16,865
Home equity	**12,871**	11,649	**4,133**	4,685	4,053	3,565	3,541
Consumer Banking:							
First mortgage	**$ 25,679**	$ 32,207	**$ 9,044**	$ 9,006	$ 7,629	$ 12,303	$ 11,588
Home equity	**11,604**	10,535	**3,722**	4,215	3,667	3,140	3,139
Mortgage servicing rights at fair value rollforward:							
Balance, beginning of period	**$ 2,278**	$ 2,680	**$ 1,996**	$ 2,129	$ 2,278	$ 2,012	$ 1,789
Net additions	**44**	127	**(5)**	14	35	(36)	45
Amortization of expected cash flows [5]	**(429)**	(493)	**(140)**	(142)	(147)	(156)	(157)
Other changes in mortgage servicing rights fair value [6]	**(4)**	(302)	**38**	(5)	(37)	458	335
Balance, end of period [7]	**$ 1,889**	$ 2,012	**$ 1,889**	$ 1,996	$ 2,129	$ 2,278	$ 2,012
Capitalized mortgage servicing rights (% of loans serviced for investors)	**71 bps**	60 bps	**71 bps**	70 bps	72 bps	74 bps	60 bps
Mortgage loans serviced for investors (in billions)	**$ 267**	$ 336	**$ 267**	$ 284	$ 296	$ 307	$ 336
Mortgage banking income							
Consumer Banking mortgage banking income							
Total production income	**$ 185**	$ 532	**$ 64**	$ 67	$ 54	$ 131	$ 212
Net servicing income							
Servicing fees	**450**	542	**143**	150	157	166	179
Other net servicing income	**(234)**	(320)	**(65)**	(77)	(92)	(90)	(94)
Total net servicing income	**216**	222	**78**	73	65	76	85
Total Consumer Banking mortgage banking income	**401**	754	**142**	140	119	207	297
Other mortgage banking income (predominately in *All Other*) [8]							
Net servicing income (loss)	**95**	635	**48**	62	(15)	288	390
Other (includes representations and warranties provision)	**(164)**	(55)	**(210)**	28	18	24	(98)
Total other mortgage banking income (predominately in *All Other*)	**(69)**	580	**(162)**	90	3	312	292
Total consolidated mortgage banking income	**$ 332**	$ 1,334	**$ (20)**	$ 230	$ 122	$ 519	$ 589

(1) Digital users represents mobile and/or online users across consumer businesses; historical information has been restated primarily due to the sale of the Corporation's non-U.S. consumer credit card business to a third party during the second quarter of 2017.
(2) In addition to the U.S. credit card portfolio in *Consumer Banking*, the remaining U.S. credit card portfolio is in *GWIM.*
(3) The above 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.
(4) In addition to loan production in *Consumer Banking*, there is also first mortgage and home equity loan production in *GWIM.*
(5) Represents the net change in fair value of the MSR asset due to the recognition of modeled cash flows.
(6) These amounts reflect the changes in modeled MSR fair value primarily due to observed changes in interest rates, periodic adjustments to the valuation model and changes in cash flow assumptions.
(7) Does not include certain non-U.S. residential mortgage MSR balances, which are recorded in *Global Markets.*
(8) Amounts for other mortgage banking income are included in this *Consumer Banking* table to show the components of consolidated mortgage banking income.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Global Wealth & Investment Management Segment Results

(Dollars in millions)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Net interest income (FTE basis)	$ 4,653	$ 4,310	$ 1,496	$ 1,597	$ 1,560	$ 1,449	$ 1,394
Noninterest income:							
Investment and brokerage services	8,073	7,718	2,728	2,697	2,648	2,598	2,585
All other income	1,181	1,245	396	401	384	330	400
Total noninterest income	9,254	8,963	3,124	3,098	3,032	2,928	2,985
Total revenue, net of interest expense (FTE basis)	13,907	13,273	4,620	4,695	4,592	4,377	4,379
Provision for credit losses	50	46	16	11	23	22	7
Noninterest expense	10,091	9,816	3,370	3,392	3,329	3,359	3,255
Income before income taxes (FTE basis)	3,766	3,411	1,234	1,292	1,240	996	1,117
Income tax expense (FTE basis)	1,420	1,270	465	488	467	362	419
Net income	$ 2,346	$ 2,141	$ 769	$ 804	$ 773	$ 634	$ 698
Net interest yield (FTE basis)	2.32 %	2.09 %	2.29 %	2.41 %	2.28 %	2.09 %	2.03 %
Return on average allocated capital [(1)]	22	22	22	23	22	19	21
Efficiency ratio (FTE basis)	72.56	73.96	72.95	72.24	72.51	76.74	74.32
Balance Sheet							
Average							
Total loans and leases	$ 151,205	$ 141,169	$ 154,333	$ 150,812	$ 148,405	$ 146,180	$ 143,207
Total earning assets [(2)]	267,732	275,674	259,564	265,845	277,989	276,172	273,567
Total assets [(2)]	283,324	291,382	275,570	281,167	293,432	291,761	288,820
Total deposits	247,389	256,356	239,647	245,329	257,386	256,629	253,812
Allocated capital [(1)]	14,000	13,000	14,000	14,000	14,000	13,000	13,000
Period end							
Total loans and leases	$ 155,871	$ 144,980	$ 155,871	$ 153,468	$ 149,110	$ 148,179	$ 144,980
Total earning assets [(2)]	259,548	274,288	259,548	258,744	275,214	283,151	274,288
Total assets [(2)]	276,187	289,794	276,187	274,746	291,177	298,931	289,794
Total deposits	237,771	252,962	237,771	237,131	254,595	262,530	252,962

(1) 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.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Global Wealth & Investment Management Key Indicators

(Dollars in millions, except as noted)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Revenue by Business							
Merrill Lynch Global Wealth Management	$ 11,452	$ 10,886	$ 3,796	$ 3,874	$ 3,782	$ 3,600	$ 3,617
U.S. Trust	2,450	2,300	822	819	809	775	761
Other [(1)]	5	87	2	2	1	2	1
Total revenue, net of interest expense (FTE basis)	$ 13,907	$ 13,273	$ 4,620	$ 4,695	$ 4,592	$ 4,377	$ 4,379
Client Balances by Business, at period end							
Merrill Lynch Global Wealth Management	$ 2,245,499	$ 2,089,683	$ 2,245,499	$ 2,196,238	$ 2,167,536	$ 2,102,175	$ 2,089,683
U.S. Trust	430,684	400,538	430,684	421,180	417,841	406,392	400,538
Total client balances	$ 2,676,183	$ 2,490,221	$ 2,676,183	$ 2,617,418	$ 2,585,377	$ 2,508,567	$ 2,490,221
Client Balances by Type, at period end							
Assets under management [(2)]	$ 1,036,048	$ 871,026	$ 1,036,048	$ 990,709	$ 946,778	$ 886,148	$ 871,026
Brokerage assets	1,112,178	1,095,635	1,112,178	1,104,775	1,106,109	1,085,826	1,095,635
Assets in custody	131,680	122,804	131,680	128,538	126,086	123,066	122,804
Deposits	237,771	252,962	237,771	237,131	254,595	262,530	252,962
Loans and leases [(3)]	158,506	147,794	158,506	156,265	151,809	150,997	147,794
Total client balances	$ 2,676,183	$ 2,490,221	$ 2,676,183	$ 2,617,418	$ 2,585,377	$ 2,508,567	$ 2,490,221
Assets Under Management Rollforward							
Assets under management, beginning balance	$ 886,148	$ 900,863	$ 990,709	$ 946,778	$ 886,148	$ 871,026	$ 832,394
Net client flows [(4)]	77,479	11,648	20,749	27,516	29,214	18,934	10,182
Market valuation/other [(1)]	72,421	(41,485)	24,590	16,415	31,416	(3,812)	28,450
Total assets under management, ending balance	$ 1,036,048	$ 871,026	$ 1,036,048	$ 990,709	$ 946,778	$ 886,148	$ 871,026
Associates, at period end [(5, 6)]							
Number of financial advisors	17,221	16,834	17,221	17,017	16,678	16,820	16,834
Total wealth advisors, including financial advisors	19,108	18,714	19,108	18,881	18,538	18,678	18,714
Total primary sales professionals, including financial advisors and wealth advisors	20,115	19,594	20,115	19,863	19,536	19,629	19,594
Merrill Lynch Global Wealth Management Metric [(6)]							
Financial advisor productivity [(7)] (in thousands)	$ 1,009	$ 978	$ 994	$ 1,040	$ 993	$ 960	$ 979
U.S. Trust Metric, at period end [(6)]							
Primary sales professionals	1,696	1,684	1,696	1,665	1,662	1,677	1,684

(1) Includes the results of BofA Global Capital Management, the cash management division of Bank of America, and certain administrative items. Also reflects the sale to a third party of approximately $80 billion of BofA Global Capital Management's AUM during the three months ended June 30, 2016.

(2) Defined as managed assets under advisory and/or discretion of *GWIM*.

(3) Includes margin receivables which are classified in customer and other receivables on the Consolidated Balance Sheet.

(4) For the nine months ended September 30, 2016, net client flows includes $8.0 billion of net outflows related to BofA Global Capital Management's AUM that were sold in the second quarter of 2016.

(5) Includes financial advisors in the *Consumer Banking* segment of 2,267, 2,206, 2,121, 2,200 and 2,171 at September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016, respectively.

(6) Associate computation is based on headcount.

(7) Financial advisor productivity is defined as annualized Merrill Lynch Global Wealth Management total revenue, excluding the allocation of certain ALM activities, divided by the total average number of financial advisors (excluding financial advisors in the *Consumer Banking* segment).

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Global Banking Segment Results

(Dollars in millions)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Net interest income (FTE basis)	**$ 8,229**	$ 7,440	**$ 2,743**	$ 2,711	$ 2,775	$ 2,502	$ 2,470
Noninterest income:							
Service charges	**2,351**	2,284	**777**	809	765	810	780
Investment banking fees	**2,661**	2,230	**807**	929	925	654	796
All other income	**1,739**	1,942	**659**	590	490	583	700
Total noninterest income	**6,751**	6,456	**2,243**	2,328	2,180	2,047	2,276
Total revenue, net of interest expense (FTE basis)	**14,980**	13,896	**4,986**	5,039	4,955	4,549	4,746
Provision for credit losses	**80**	870	**48**	15	17	13	118
Noninterest expense	**6,435**	6,450	**2,118**	2,154	2,163	2,036	2,152
Income before income taxes (FTE basis)	**8,465**	6,576	**2,820**	2,870	2,775	2,500	2,476
Income tax expense (FTE basis)	**3,192**	2,435	**1,062**	1,084	1,046	912	925
Net income	**$ 5,273**	$ 4,141	**$ 1,758**	$ 1,786	$ 1,729	$ 1,588	$ 1,551
Net interest yield (FTE basis)	**3.02 %**	2.88 %	**2.99 %**	2.99 %	3.08 %	2.81 %	2.83 %
Return on average allocated capital[(1)]	**18**	15	**17**	18	18	17	17
Efficiency ratio (FTE basis)	**42.97**	46.42	**42.52**	42.72	43.66	44.76	45.34
Balance Sheet							
Average							
Total loans and leases	**$ 344,683**	$ 332,474	**$ 346,093**	$ 345,063	$ 342,857	$ 337,828	$ 334,363
Total earning assets [(2)]	**364,385**	345,406	**363,560**	363,844	365,775	353,693	347,462
Total assets [(2)]	**414,867**	394,425	**414,755**	413,950	415,908	403,625	395,479
Total deposits	**307,163**	301,175	**315,692**	300,483	305,197	315,359	307,288
Allocated capital [(1)]	**40,000**	37,000	**40,000**	40,000	40,000	37,000	37,000
Period end							
Total loans and leases	**$ 349,838**	$ 334,120	**$ 349,838**	$ 344,457	$ 344,452	$ 339,271	$ 334,120
Total earning assets [(2)]	**371,159**	349,993	**371,159**	360,108	366,567	356,241	349,993
Total assets [(2)]	**423,185**	397,869	**423,185**	410,580	416,763	408,330	397,869
Total deposits	**319,545**	302,413	**319,545**	303,205	297,163	307,630	302,413

(1) 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.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Global Banking Key Indicators

(Dollars in millions)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Investment Banking fees [1]							
Advisory [2]	$ 1,177	$ 913	$ 322	$ 465	$ 390	$ 243	$ 295
Debt issuance	1,170	1,060	397	361	412	347	405
Equity issuance	314	257	88	103	123	64	96
Total Investment Banking fees [3]	$ 2,661	$ 2,230	$ 807	$ 929	$ 925	$ 654	$ 796
Business Lending							
Corporate	$ 3,322	$ 3,269	$ 1,127	$ 1,093	$ 1,102	$ 1,016	$ 1,113
Commercial	3,186	3,129	1,090	1,052	1,044	1,011	1,069
Business Banking	301	280	101	99	101	96	91
Total Business Lending revenue	$ 6,809	$ 6,678	$ 2,318	$ 2,244	$ 2,247	$ 2,123	$ 2,273
Global Transaction Services							
Corporate	$ 2,470	$ 2,171	$ 840	$ 833	$ 797	$ 826	$ 738
Commercial	2,217	2,036	758	752	707	682	671
Business Banking	625	549	217	211	197	190	182
Total Global Transaction Services revenue	$ 5,312	$ 4,756	$ 1,815	$ 1,796	$ 1,701	$ 1,698	$ 1,591
Average deposit balances							
Interest-bearing	$ 80,937	$ 69,335	$ 94,232	$ 77,490	$ 70,831	$ 73,141	$ 72,476
Noninterest-bearing	226,226	231,840	221,460	222,993	234,366	242,218	234,812
Total average deposits	$ 307,163	$ 301,175	$ 315,692	$ 300,483	$ 305,197	$ 315,359	$ 307,288
Loan spread	1.59 %	1.64 %	1.56 %	1.56 %	1.65 %	1.57 %	1.63 %
Provision for credit losses	$ 80	$ 870	$ 48	$ 15	$ 17	$ 13	$ 118
Credit quality [4, 5]							
Reservable utilized criticized exposure	$ 13,273	$ 15,460	$ 13,273	$ 14,074	$ 14,567	$ 14,841	$ 15,460
	3.55 %	4.31 %	3.55 %	3.80 %	3.95 %	4.08 %	4.31 %
Nonperforming loans, leases and foreclosed properties	$ 1,123	$ 1,800	$ 1,123	$ 1,345	$ 1,527	$ 1,528	$ 1,800
	0.32 %	0.54 %	0.32 %	0.39 %	0.44 %	0.45 %	0.54 %
Average loans and leases by product							
U.S. commercial	$ 199,010	$ 188,984	$ 197,841	$ 200,577	$ 198,620	$ 194,692	$ 190,032
Commercial real estate	49,064	48,913	49,247	49,122	48,818	48,741	48,714
Commercial lease financing	22,853	22,066	22,778	22,634	23,152	22,505	22,231
Non-U.S. commercial	73,753	72,505	76,226	72,729	72,261	71,888	73,384
Other	3	6	1	1	6	2	2
Total average loans and leases	$ 344,683	$ 332,474	$ 346,093	$ 345,063	$ 342,857	$ 337,828	$ 334,363
Total Corporation Investment Banking fees							
Advisory [2]	$ 1,262	$ 1,007	$ 374	$ 483	$ 405	$ 262	$ 328
Debt issuance	2,789	2,466	962	901	926	810	908
Equity issuance	736	681	193	231	312	183	261
Total investment banking fees including self-led deals	4,787	4,154	1,529	1,615	1,643	1,255	1,497
Self-led deals	(194)	(135)	(52)	(83)	(59)	(33)	(39)
Total Investment Banking fees	$ 4,593	$ 4,019	$ 1,477	$ 1,532	$ 1,584	$ 1,222	$ 1,458

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

(2) Advisory includes fees on debt and equity advisory and mergers and acquisitions.

(3) 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.

(4) 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 utilized reservable criticized exposure, including loans and leases, standby letters of credit, financial guarantees, commercial letters of credit and bankers' acceptances.

(5) 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.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Investment Banking Product Rankings

	Nine Months Ended September 30, 2017			
	Global		U.S.	
	Product Ranking	Market Share	Product Ranking	Market Share
Net investment banking revenue	3	6.3%	3	8.7%
Announced mergers and acquisitions	5	14.8	5	17.0
Equity capital markets	5	5.5	4	10.4
Debt capital markets	2	6.7	2	10.6
High-yield corporate debt	4	6.8	2	9.3
Leveraged loans	2	8.7	1	10.5
Mortgage-backed securities	2	11.8	2	12.5
Asset-backed securities	2	12.8	2	15.5
Convertible debt	4	6.5	1	14.4
Common stock underwriting	5	5.4	4	9.5
Investment-grade corporate debt	1	6.5	1	12.0
Syndicated loans	1	9.6	1	12.9

Source: Dealogic data as of October 2, 2017. Figures above include self-led transactions.
- Rankings based on deal volumes except for net investment banking revenue rankings which reflect fees.
- Debt capital markets excludes loans but includes agencies.
- Mergers and acquisitions fees included in investment banking revenue reflect 10 percent fee credit at announcement and 90 percent fee credit at completion as per Dealogic.
- Mergers and acquisitions volume rankings are for announced transactions and provide credit to all investment banks advising either side of the transaction.
- Each advisor receives full credit for the deal amount unless advising a minor stakeholder.

Highlights

Global top 3 rankings in:

Leveraged loans	Investment-grade corporate debt
Mortgage-backed securities	Syndicated loans
Asset-backed securities	Debt capital markets

U.S. top 3 rankings in:

High-yield corporate debt	Convertible debt
Leveraged loans	Investment-grade corporate debt
Mortgage-backed securities	Syndicated loans
Asset-backed securities	Debt capital markets

Top 3 rankings excluding self-led deals:

Global: Leveraged loans, Mortgage-backed securities, Asset-backed securities, Investment-grade corporate debt, Syndicated loans, Debt capital markets

U.S.: High-yield corporate debt, Leveraged loans, Mortgage-backed securities, Asset-backed securities, Convertible debt, Investment-grade corporate debt, Syndicated loans, Debt capital markets

Bank of America Corporation and Subsidiaries

Global Markets Segment Results

(Dollars in millions)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Net interest income (FTE basis)	**$ 2,812**	$ 3,391	**$ 899**	$ 864	$ 1,049	$ 1,167	$ 1,119
Noninterest income:							
Investment and brokerage services	**1,548**	1,583	**496**	521	531	518	490
Investment banking fees	**1,879**	1,742	**623**	590	666	554	645
Trading account profits	**5,634**	5,401	**1,714**	1,743	2,177	1,149	1,934
All other income	**682**	501	**168**	229	285	85	170
Total noninterest income	**9,743**	9,227	**3,001**	3,083	3,659	2,306	3,239
Total revenue, net of interest expense (FTE basis)[1]	**12,555**	12,618	**3,900**	3,947	4,708	3,473	4,358
Provision for credit losses	**2**	23	**(6)**	25	(17)	8	19
Noninterest expense	**8,117**	7,690	**2,710**	2,650	2,757	2,482	2,656
Income before income taxes (FTE basis)	**4,436**	4,905	**1,196**	1,272	1,968	983	1,683
Income tax expense (FTE basis)	**1,553**	1,746	**440**	442	671	325	609
Net income	**$ 2,883**	$ 3,159	**$ 756**	$ 830	$ 1,297	$ 658	$ 1,074
Return on average allocated capital[2]	**11%**	11%	**9%**	10%	15%	7%	12%
Efficiency ratio (FTE basis)	**64.64**	60.94	**69.48**	67.12	58.56	71.45	60.94
Balance Sheet							
Average							
Total trading-related assets[3]	**$ 439,142**	$ 411,469	**$ 442,283**	$ 452,563	$ 422,359	$ 417,184	$ 415,417
Total loans and leases	**70,692**	69,315	**72,347**	69,638	70,064	70,615	69,043
Total earning assets[3]	**444,478**	421,221	**446,754**	456,589	429,906	430,601	422,636
Total assets	**631,686**	582,006	**642,430**	645,228	607,010	595,276	584,069
Total deposits	**32,397**	34,409	**32,125**	31,919	33,158	33,775	32,840
Allocated capital[2]	**35,000**	37,000	**35,000**	35,000	35,000	37,000	37,000
Period end							
Total trading-related assets[3]	**$ 426,371**	$ 417,517	**$ 426,371**	$ 436,193	$ 418,259	$ 380,562	$ 417,517
Total loans and leases	**76,225**	72,144	**76,225**	73,973	71,053	72,743	72,144
Total earning assets[3]	**441,656**	435,112	**441,656**	448,613	425,582	397,023	435,112
Total assets	**629,270**	595,165	**629,270**	633,193	604,015	566,060	595,165
Total deposits	**33,382**	31,692	**33,382**	33,363	33,629	34,927	31,692
Trading-related assets (average)							
Trading account securities	**$ 214,190**	$ 183,928	**$ 216,988**	$ 221,569	$ 203,866	$ 188,729	$ 185,785
Reverse repurchases	**99,998**	89,218	**101,556**	101,551	96,835	91,198	89,435
Securities borrowed	**83,770**	86,159	**81,950**	88,041	81,312	90,643	87,872
Derivative assets	**41,184**	52,164	**41,789**	41,402	40,346	46,614	52,325
Total trading-related assets[3]	**$ 439,142**	$ 411,469	**$ 442,283**	$ 452,563	$ 422,359	$ 417,184	$ 415,417

(1) 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 30.

(2) 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.

(3) Trading-related assets include derivative assets, which are considered non-earning assets.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Global Markets Key Indicators

(Dollars in millions)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Sales and trading revenue [1]							
Fixed income, currency and commodities	**$ 7,068**	$ 7,507	**$ 2,152**	$ 2,106	$ 2,810	$ 1,866	$ 2,646
Equities	**3,170**	3,072	**977**	1,104	1,089	945	954
Total sales and trading revenue	**$ 10,238**	$ 10,579	**$ 3,129**	$ 3,210	$ 3,899	$ 2,811	$ 3,600
Sales and trading revenue, excluding debit valuation adjustment [2]							
Fixed income, currency and commodities	**$ 7,350**	$ 7,647	**$ 2,166**	$ 2,254	$ 2,930	$ 1,964	$ 2,767
Equities	**3,198**	3,069	**984**	1,115	1,099	948	960
Total sales and trading revenue, excluding debit valuation adjustment	**$ 10,548**	$ 10,716	**$ 3,150**	$ 3,369	$ 4,029	$ 2,912	$ 3,727
Sales and trading revenue breakdown							
Net interest income	**$ 2,455**	$ 3,094	**$ 777**	$ 749	$ 929	$ 1,061	$ 1,024
Commissions	**1,525**	1,561	**487**	514	524	510	485
Trading	**5,631**	5,400	**1,712**	1,743	2,176	1,147	1,934
Other	**627**	524	**153**	204	270	93	157
Total sales and trading revenue	**$ 10,238**	$ 10,579	**$ 3,129**	$ 3,210	$ 3,899	$ 2,811	$ 3,600

(1) Includes *Global Banking* sales and trading revenue of $175 million and $336 million for the nine months ended September 30, 2017 and 2016; $61 million, $56 million and $58 million for the third, second and first quarters of 2017, and $68 million and $57 million for the fourth and third quarters of 2016, respectively.

(2) 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 for all periods. 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.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

All Other Results [1]

(Dollars in millions)

	Nine Months Ended September 30 2017	Nine Months Ended September 30 2016	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Net interest income (FTE basis)	**$ 232**	$ 504	**$ 52**	$ 90	$ 90	$ (57)	$ 157
Noninterest income:							
Card income	**71**	145	**—**	29	42	45	46
Mortgage banking income (loss)	**(72)**	577	**(163)**	89	2	311	292
Gains on sales of debt securities	**278**	490	**125**	101	52	(1)	51
All other income (loss)	**72**	(746)	**(215)**	567	(280)	(584)	(134)
Total noninterest income	**349**	466	**(253)**	786	(184)	(229)	255
Total revenue, net of interest expense (FTE basis)	**581**	970	**(201)**	876	(94)	(286)	412
Provision for credit losses	**(376)**	(71)	**(191)**	(159)	(26)	(29)	8
Noninterest expense	**3,790**	4,510	**482**	1,119	2,189	954	1,047
Loss before income taxes (FTE basis)	**(2,833)**	(3,469)	**(492)**	(84)	(2,257)	(1,211)	(643)
Income tax expense (benefit) (FTE basis)	**(2,033)**	(1,985)	**(709)**	98	(1,422)	(1,107)	(462)
Net income (loss)	**$ (800)**	$ (1,484)	**$ 217**	$ (182)	$ (835)	$ (104)	$ (181)
Balance Sheet							
Average							
Total loans and leases	**$ 86,294**	$ 111,611	**$ 76,546**	$ 87,667	$ 94,873	$ 100,171	$ 105,298
Total assets [2]	**206,171**	253,966	**207,040**	204,055	207,423	230,392	246,492
Total deposits	**25,629**	27,588	**25,273**	26,320	25,297	27,218	27,541
Period end							
Total loans and leases [3]	**$ 72,823**	$ 102,639	**$ 72,823**	$ 78,830	$ 92,711	$ 96,713	$ 102,639
Total assets [4]	**212,741**	225,245	**212,741**	200,834	201,659	212,048	225,245
Total deposits	**24,072**	27,801	**24,072**	26,603	25,147	23,061	27,801

(1) *All Other* consists of ALM activities, equity investments, non-core mortgage loans and servicing activities, the net impact of periodic revisions to the MSR valuation model for both core and non-core MSRs and the related economic hedge results and ineffectiveness, other liquidating businesses, residual expense allocations and other. ALM activities encompass certain residential mortgages, debt securities, interest rate and foreign currency risk management activities, the impact of certain allocation methodologies and accounting hedge ineffectiveness. The results of certain ALM activities are allocated to our business segments. Equity investments include our merchant services joint venture, as well as Global Principal Investments, which is comprised of a portfolio of equity, real estate and other alternative investments.

(2) Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of $517.9 billion and $497.8 billion for the nine months ended September 30, 2017 and 2016, $510.1 billion, $521.8 billion, $522.0 billion, $506.5 billion and $500.4 billion for the third, second, and first quarters of 2017, and the fourth and third quarters of 2016.

(3) Includes $9.5 billion and $9.2 billion of non-U.S. credit card loans, which were included in assets of business held for sale on the Consolidated Balance Sheet at March 31, 2017 and December 31, 2016. During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party.

(4) Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of $515.0 billion, $517.7 billion, $543.4 billion, $518.7 billion and $508.5 billion at September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016, respectively.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Outstanding Loans and Leases

(Dollars in millions)

	September 30 2017	June 30 2017	September 30 2016
Consumer			
Residential mortgage (1)	**$ 199,446**	$ 197,446	$ 187,968
Home equity	**59,752**	61,942	68,997
U.S. credit card	**92,602**	90,776	88,789
Non-U.S. credit card (2)	**—**	—	9,258
Direct/Indirect consumer (3)	**93,391**	93,493	93,294
Other consumer (4)	**2,424**	2,658	2,389
Total consumer loans excluding loans accounted for under the fair value option	**447,615**	446,315	450,695
Consumer loans accounted for under the fair value option (5)	**978**	1,035	1,768
Total consumer	**448,593**	447,350	452,463
Commercial			
U.S. commercial (6)	**296,280**	291,235	280,096
Commercial real estate (7)	**59,628**	59,177	57,303
Commercial lease financing	**21,413**	21,828	21,309
Non-U.S. commercial	**95,896**	90,786	87,497
Total commercial loans excluding loans accounted for under the fair value option	**473,217**	463,026	446,205
Commercial loans accounted for under the fair value option (5)	**5,307**	6,290	6,340
Total commercial	**478,524**	469,316	452,545
Total loans and leases	**$ 927,117**	$ 916,666	$ 905,008

(1) Includes pay option loans of $1.5 billion, $1.6 billion and $1.9 billion at September 30, 2017, June 30, 2017 and September 30, 2016, respectively. The Corporation no longer originates pay option loans.

(2) During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party.

(3) Includes auto and specialty lending loans of $50.0 billion, $49.1 billion and $47.8 billion, unsecured consumer lending loans of $484 million, $509 million and $630 million, U.S. securities-based lending loans of $39.3 billion, $39.8 billion and $40.1 billion, non-U.S. consumer loans of $2.9 billion, $2.9 billion and $3.1 billion, student loans of $0, $463 million and $514 million and other consumer loans of $682 million, $657 million and $1.1 billion at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(4) Includes consumer finance loans of $0, $420 million and $489 million, consumer leases of $2.3 billion, $2.1 billion and $1.7 billion and consumer overdrafts of $160 million, $155 million and $151 million at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(5) Consumer loans accounted for under the fair value option were residential mortgage loans of $615 million, $666 million and $1.4 billion and home equity loans of $363 million, $369 million and $340 million at September 30, 2017, June 30, 2017 and September 30, 2016, respectively. Commercial loans accounted for under the fair value option were U.S. commercial loans of $2.8 billion, $3.2 billion and $2.6 billion and non-U.S. commercial loans of $2.5 billion, $3.1 billion and $3.7 billion at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(6) Includes U.S. small business commercial loans, including card-related products, of $13.6 billion, $13.6 billion and $13.1 billion at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(7) Includes U.S. commercial real estate loans of $55.5 billion, $55.6 billion and $53.9 billion and non-U.S. commercial real estate loans of $4.2 billion, $3.6 billion and $3.4 billion at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Average Loans and Leases by Business Segment and All Other

(Dollars in millions)

	Third Quarter 2017					
	Total Corporation	**Consumer Banking**	**GWIM**	**Global Banking**	**Global Markets**	**All Other**
Consumer						
Residential mortgage	**$ 199,240**	**$ 68,167**	**$ 69,518**	**$ —**	**$ —**	**$ 61,555**
Home equity	**61,225**	**41,585**	**4,395**	**—**	**364**	**14,881**
U.S. credit card	**91,602**	**88,614**	**2,988**	**—**	**—**	**—**
Direct/Indirect consumer	**93,510**	**50,067**	**42,989**	**—**	**—**	**454**
Other consumer	**2,762**	**2,349**	**5**	**1**	**—**	**407**
Total consumer	**448,339**	**250,782**	**119,895**	**1**	**364**	**77,297**
Commercial						
U.S. commercial	**293,203**	**18,007**	**30,999**	**197,841**	**46,112**	**244**
Commercial real estate	**59,044**	**20**	**3,412**	**49,247**	**6,328**	**37**
Commercial lease financing	**21,818**	**—**	**3**	**22,778**	**106**	**(1,069)**
Non-U.S. commercial	**95,725**	**1**	**24**	**76,226**	**19,437**	**37**
Total commercial	**469,790**	**18,028**	**34,438**	**346,092**	**71,983**	**(751)**
Total loans and leases	**$ 918,129**	**$ 268,810**	**$ 154,333**	**$ 346,093**	**$ 72,347**	**$ 76,546**

	Second Quarter 2017					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Consumer						
Residential mortgage	$ 195,935	$ 62,983	$ 67,628	$ —	$ —	$ 65,324
Home equity	63,332	42,675	4,563	1	351	15,742
U.S. credit card	89,464	86,519	2,945	—	—	—
Non-U.S. credit card(1)	6,494	—	—	—	—	6,494
Direct/Indirect consumer	93,146	49,319	43,352	—	—	475
Other consumer	2,629	2,190	6	—	—	433
Total consumer	451,000	243,686	118,494	1	351	88,468
Commercial						
U.S. commercial	291,162	17,831	29,125	200,577	43,353	276
Commercial real estate	58,198	20	3,168	49,122	5,831	57
Commercial lease financing	21,649	—	3	22,634	164	(1,152)
Non-U.S. commercial	92,708	—	22	72,729	19,939	18
Total commercial	463,717	17,851	32,318	345,062	69,287	(801)
Total loans and leases	$ 914,717	$ 261,537	$ 150,812	$ 345,063	$ 69,638	$ 87,667

	Third Quarter 2016					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Consumer						
Residential mortgage	$ 188,234	$ 49,919	$ 61,032	$ —	$ —	$ 77,283
Home equity	70,603	46,603	5,090	—	342	18,568
U.S. credit card	88,210	85,170	3,039	—	—	1
Non-U.S. credit card	9,256	—	—	—	—	9,256
Direct/Indirect consumer	92,870	48,099	44,242	1	—	528
Other consumer	2,358	1,850	4	1	—	503
Total consumer	451,531	231,641	113,407	2	342	106,139
Commercial						
U.S. commercial	276,833	17,019	27,045	190,032	42,367	370
Commercial real estate	57,606	23	2,727	48,714	6,063	79
Commercial lease financing	21,194	—	3	22,231	248	(1,288)
Non-U.S. commercial	93,430	—	25	73,384	20,023	(2)
Total commercial	449,063	17,042	29,800	334,361	68,701	(841)
Total loans and leases	$ 900,594	$ 248,683	$ 143,207	$ 334,363	$ 69,043	$ 105,298

(1) During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party.

Certain prior period amounts have been reclassified among the segments to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Commercial Credit Exposure by Industry [1, 2, 3, 4]

(Dollars in millions)

	Commercial Utilized			Total Commercial Committed		
	September 30 2017	June 30 2017	September 30 2016	**September 30 2017**	June 30 2017	September 30 2016
Diversified financials	**$ 81,120**	$ 80,979	$ 76,639	**$ 128,879**	$ 126,267	$ 122,795
Real estate [5]	**64,030**	63,480	61,522	**85,351**	85,115	84,057
Retailing	**43,061**	42,841	40,633	**68,665**	74,396	63,782
Capital goods	**35,919**	34,373	34,364	**67,385**	66,302	63,478
Healthcare equipment and services	**38,201**	36,749	37,553	**57,425**	56,365	65,780
Government and public education	**46,537**	46,057	45,244	**56,494**	54,695	54,600
Materials	**24,463**	22,964	23,135	**47,546**	45,851	44,508
Banking	**38,578**	38,117	39,533	**43,637**	42,675	46,644
Food, beverage and tobacco	**23,471**	22,211	19,771	**42,650**	42,421	39,181
Consumer services	**27,446**	27,061	26,778	**42,410**	42,383	41,982
Energy	**16,251**	17,044	19,741	**36,629**	36,878	38,746
Commercial services and supplies	**22,137**	21,336	23,830	**35,448**	34,137	38,202
Transportation	**21,781**	20,917	20,428	**30,124**	28,886	27,760
Utilities	**12,078**	12,176	12,408	**27,281**	27,273	28,154
Media	**13,400**	13,195	13,171	**25,998**	24,911	25,587
Individuals and trusts	**18,860**	17,619	16,775	**24,728**	22,971	22,341
Pharmaceuticals and biotechnology	**7,568**	5,670	6,037	**20,231**	18,936	25,162
Software and services	**9,256**	9,164	8,193	**18,440**	18,361	18,344
Technology hardware and equipment	**7,972**	7,846	8,564	**17,519**	18,092	19,965
Insurance, including monolines	**6,731**	6,049	6,041	**13,021**	11,938	12,250
Telecommunication services	**5,870**	6,237	5,952	**12,935**	14,535	11,372
Automobiles and components	**5,710**	5,391	5,252	**12,687**	11,546	12,897
Consumer durables and apparel	**6,403**	6,400	5,804	**12,224**	12,161	10,965
Food and staples retailing	**5,006**	4,771	4,899	**9,367**	9,265	8,848
Religious and social organizations	**4,196**	4,259	4,662	**6,133**	6,071	6,429
Other	**10,376**	10,458	5,886	**16,285**	15,461	13,093
Total commercial credit exposure by industry	**$ 596,421**	$ 583,364	$ 572,815	**$ 959,492**	$ 947,892	$ 946,922
Net credit default protection purchased on total commitments [6]				**$ (2,098)**	$ (1,875)	$ (4,586)

(1) 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 $35.6 billion, $34.6 billion and $46.5 billion at September 30, 2017, June 30, 2017 and September 30, 2016, respectively. Not reflected in utilized and committed exposure is additional non-cash derivative collateral held of $22.3 billion, $25.5 billion and $25.3 billion which consists primarily of other marketable securities at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(2) Total utilized and total committed exposure includes loans of $5.3 billion, $6.3 billion and $6.3 billion and issued letters of credit with a notional amount of $234 million, $262 million and $279 million accounted for under the fair value option at September 30, 2017, June 30, 2017 and September 30, 2016, respectively. In addition, total committed exposure includes unfunded loan commitments accounted for under the fair value option with a notional amount of $4.7 billion, $4.2 billion and $7.4 billion at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(3) Includes U.S. small business commercial exposure.

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

(5) 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 borrowers' or counterparties' primary business activity using operating cash flows and primary source of repayment as key factors.

(6) Represents net notional credit protection purchased.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Top 20 Non-U.S. Countries Exposure

(Dollars in millions)

	Funded Loans and Loan Equivalents (1)	Unfunded Loan Commitments	Net Counterparty Exposure	Securities/ Other Investments (2)	Country Exposure at September 30 2017	Hedges and Credit Default Protection (3)	**Net Country Exposure at September 30 2017 (4)**	Increase (Decrease) from June 30 2017
United Kingdom	$ 28,518	$ 14,359	$ 5,020	$ 2,619	$ 50,516	$ (4,814)	**$ 45,702**	$ 7,132
Germany	12,374	9,093	1,720	3,603	26,790	(3,607)	**23,183**	(50)
Canada	7,942	7,725	2,012	2,460	20,139	(647)	**19,492**	512
Japan	11,234	549	1,720	4,823	18,326	(1,690)	**16,636**	2,993
China	11,852	711	509	1,345	14,417	(234)	**14,183**	2,145
Brazil	7,665	379	382	3,476	11,902	(315)	**11,587**	(847)
France	5,047	5,711	2,141	4,245	17,144	(5,654)	**11,490**	(635)
India	6,792	265	385	3,573	11,015	(953)	**10,062**	578
Australia	5,096	2,810	415	1,994	10,315	(515)	**9,800**	(633)
Netherlands	5,137	3,488	763	1,428	10,816	(2,015)	**8,801**	(628)
Hong Kong	6,845	200	580	704	8,329	(43)	**8,286**	(311)
South Korea	4,984	610	757	2,048	8,399	(418)	**7,981**	(34)
Mexico	3,901	1,616	228	1,650	7,395	(548)	**6,847**	1,073
Singapore	2,996	315	790	2,128	6,229	(65)	**6,164**	(375)
Switzerland	3,414	3,093	300	107	6,914	(1,613)	**5,301**	(188)
Italy	2,483	1,479	587	566	5,115	(1,114)	**4,001**	1,170
Belgium	2,274	777	114	1,051	4,216	(313)	**3,903**	1,511
Turkey	2,741	60	37	272	3,110	(1)	**3,109**	540
Spain	1,740	1,156	299	1,023	4,218	(1,172)	**3,046**	273
United Arab Emirates	2,186	111	284	78	2,659	(91)	**2,568**	296
Total top 20 non-U.S. countries exposure	$ 135,221	$ 54,507	$ 19,043	$ 39,193	$ 247,964	$ (25,822)	**$ 222,142**	$ 14,522

(1) Includes loans, leases, and other extensions of credit and funds, including letters of credit and due from placements, which have not been reduced by collateral, hedges or credit default protection. Funded loans and loan equivalents are reported net of charge-offs but prior to any allowance for loan and lease losses.

(2) Long securities exposures are netted on a single-name basis to, but not below, zero by short exposures and net credit default swaps purchased, consisting of single-name and net indexed and tranched credit default swaps.

(3) Represents credit default protection purchased, net of credit default protection sold, which is used to mitigate the Corporation's risk to country exposures as listed, consisting of net single-name and net indexed and tranched credit default swaps. Amounts are calculated based on the credit default swaps notional amount assuming a zero recovery rate less any fair value receivable or payable.

(4) Represents country exposure less hedges and credit default protection purchased, net of credit default protection sold.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Nonperforming Loans, Leases and Foreclosed Properties

(Dollars in millions)

	September 30 2017	June 30 2017	March 31 2017	December 31 2016	September 30 2016
Residential mortgage	**$ 2,518**	$ 2,579	$ 2,729	$ 3,056	$ 3,341
Home equity	**2,691**	2,681	2,796	2,918	2,982
Direct/Indirect consumer	**43**	19	19	28	26
Other consumer	**—**	3	2	2	1
Total consumer	**5,252**	5,282	5,546	6,004	6,350
U.S. commercial	**863**	1,039	1,246	1,256	1,439
Commercial real estate	**130**	123	74	72	60
Commercial lease financing	**26**	28	37	36	35
Non-U.S. commercial	**244**	269	311	279	400
	1,263	1,459	1,668	1,643	1,934
U.S. small business commercial	**55**	61	60	60	65
Total commercial	**1,318**	1,520	1,728	1,703	1,999
Total nonperforming loans and leases	**6,570**	6,802	7,274	7,707	8,349
Foreclosed properties (1)	**299**	325	363	377	388
Total nonperforming loans, leases and foreclosed properties (2, 3, 4)	**$ 6,869**	$ 7,127	$ 7,637	$ 8,084	$ 8,737
Fully-insured home loans past due 30 days or more and still accruing	**$ 4,721**	$ 4,970	$ 5,531	$ 6,397	$ 6,844
Consumer credit card past due 30 days or more and still accruing (5)	**1,657**	1,550	1,717	1,725	1,584
Other loans past due 30 days or more and still accruing	**3,885**	3,428	4,170	4,894	3,093
Total loans past due 30 days or more and still accruing (3, 6, 7)	**$ 10,263**	$ 9,948	$ 11,418	$ 13,016	$ 11,521
Fully-insured home loans past due 90 days or more and still accruing	**$ 3,372**	$ 3,699	$ 4,226	$ 4,793	$ 5,117
Consumer credit card past due 90 days or more and still accruing (8)	**810**	772	872	848	767
Other loans past due 90 days or more and still accruing	**220**	199	270	246	166
Total loans past due 90 days or more and still accruing (3, 6, 7)	**$ 4,402**	$ 4,670	$ 5,368	$ 5,887	$ 6,050
Nonperforming loans, leases and foreclosed properties/Total assets (9)	**0.30 %**	0.32 %	0.34 %	0.37 %	0.40 %
Nonperforming loans, leases and foreclosed properties/Total loans, leases and foreclosed properties (9)	**0.75**	0.78	0.84	0.89	0.97
Nonperforming loans and leases/Total loans and leases (9)	**0.71**	0.75	0.80	0.85	0.93
Commercial utilized reservable criticized exposure (10)	**$ 14,824**	$ 15,640	$ 16,068	$ 16,320	$ 16,938
Commercial utilized reservable criticized exposure/Commercial utilized reservable exposure (10)	**2.91 %**	3.13 %	3.27 %	3.35 %	3.52 %
Total commercial utilized criticized exposure/Commercial utilized exposure (10)	**2.93**	3.14	3.19	3.24	3.38

(1) 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 $864 million, $1.0 billion, $1.1 billion, $1.2 billion and $1.3 billion at September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016, respectively.

(2) 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 stand-by agreements (fully-insured home loans), and in general, other consumer and commercial loans not secured by real estate.

(3) Balances do not include purchased credit-impaired loans even though the customer may be contractually past due. Purchased credit-impaired loans were recorded at fair value upon acquisition and accrete interest income over the remaining life of the loan.

(4) Balances do not include the following:	September 30 2017	June 30 2017	March 31 2017	December 31 2016	September 30 2016
Nonperforming loans held-for-sale	**$ 325**	$ 267	$ 426	$ 264	$ 274
Nonperforming loans accounted for under the fair value option	**62**	79	95	132	293
Nonaccruing troubled debt restructured loans removed from the purchased credit-impaired portfolio prior to January 1, 2010	**24**	22	28	27	27

(5) Includes $137 million and $130 million of non-U.S. credit card loans at March 31, 2017 and December 31, 2016, which were included in assets of business held for sale on the Consolidated Balance Sheet. During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party.

(6) Balances do not include loans held-for-sale past due 30 days or more and still accruing of $42 million, $25 million, $137 million, $261 million and $18 million at September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016, respectively, and loans held-for-sale past due 90 days or more and still accruing of $6 million, $82 million and $182 million at September 30, 2017, March 31, 2017 and December 31, 2016, respectively, and $0 for other periods presented. At September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016, there were $40 million, $37 million, $31 million, $38 million and $115 million, respectively, of loans accounted for under the fair value option past due 30 days or more and still accruing interest.

(7) These balances are excluded from total nonperforming loans, leases and foreclosed properties.

(8) Includes $71 million and $66 million of non-U.S. credit card loans at March 31, 2017 and December 31, 2016, which were included in assets of business held for sale on the Consolidated Balance Sheet.

(9) Total assets and total loans and leases do not include loans accounted for under the fair value option of $6.3 billion, $7.3 billion, $7.5 billion, $7.1 billion and $8.1 billion at September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016, respectively.

(10) 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.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Nonperforming Loans, Leases and Foreclosed Properties Activity [1]

(Dollars in millions)

	Third Quarter 2017	Second Quarter 2017	First Quarter 2017	Fourth Quarter 2016	Third Quarter 2016
Nonperforming Consumer Loans and Leases:					
Balance, beginning of period	**$ 5,282**	$ 5,546	$ 6,004	$ 6,350	$ 6,705
Additions to nonperforming loans and leases:					
New nonperforming loans and leases	**999**	682	818	911	831
Reductions to nonperforming loans and leases:					
Paydowns and payoffs	**(117)**	(170)	(230)	(190)	(220)
Sales	**(162)**	(119)	(142)	(273)	(237)
Returns to performing status [2]	**(347)**	(368)	(386)	(408)	(383)
Charge-offs [3]	**(346)**	(259)	(240)	(269)	(279)
Transfers to foreclosed properties	**(57)**	(53)	(57)	(62)	(67)
Transfers (to) from loans held-for-sale	**—**	23	(221)	(55)	—
Total net reductions to nonperforming loans and leases	**(30)**	(264)	(458)	(346)	(355)
Total nonperforming consumer loans and leases, end of period	**5,252**	5,282	5,546	6,004	6,350
Foreclosed properties	**259**	285	328	363	372
Nonperforming consumer loans, leases and foreclosed properties, end of period	**$ 5,511**	$ 5,567	$ 5,874	$ 6,367	$ 6,722
Nonperforming Commercial Loans and Leases [4]:					
Balance, beginning of period	**$ 1,520**	$ 1,728	$ 1,703	$ 1,999	$ 1,659
Additions to nonperforming loans and leases:					
New nonperforming loans and leases	**384**	281	458	254	890
Advances	**28**	7	14	4	2
Reductions to nonperforming loans and leases:					
Paydowns	**(270)**	(266)	(267)	(226)	(267)
Sales	**(61)**	(33)	(22)	(152)	(73)
Return to performing status [5]	**(100)**	(86)	(54)	(90)	(101)
Charge-offs	**(145)**	(85)	(82)	(84)	(102)
Transfers to foreclosed properties	**—**	(5)	(22)	(2)	—
Transfers to loans held-for-sale	**(38)**	(21)	—	—	(9)
Total net additions (reductions) to nonperforming loans and leases	**(202)**	(208)	25	(296)	340
Total nonperforming commercial loans and leases, end of period	**1,318**	1,520	1,728	1,703	1,999
Foreclosed properties	**40**	40	35	14	16
Nonperforming commercial loans, leases and foreclosed properties, end of period	**$ 1,358**	$ 1,560	$ 1,763	$ 1,717	$ 2,015

(1) For amounts excluded from nonperforming loans, leases and foreclosed properties, see footnotes to Nonperforming Loans, Leases and Foreclosed Properties table on page 36.
(2) 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.
(3) 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.
(4) Includes U.S. small business commercial activity. Small business card loans are excluded as they are not classified as nonperforming.
(5) 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.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Net Charge-offs and Net Charge-off Ratios [1, 2]

(Dollars in millions)

	Third Quarter 2017		Second Quarter 2017		First Quarter 2017		Fourth Quarter 2016		Third Quarter 2016	
Net Charge-offs	**Amount**	**Percent**	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Residential mortgage [3]	**$ (82)**	**(0.16)%**	$ (19)	(0.04)%	$ 17	0.04 %	$ 2	—%	$ 4	0.01 %
Home equity	**83**	**0.54**	50	0.32	64	0.40	70	0.41	97	0.55
U.S. credit card	**612**	**2.65**	640	2.87	606	2.74	566	2.52	543	2.45
Non-U.S. credit card [4]	**—**	**—**	31	1.89	44	1.91	41	1.80	43	1.83
Direct/Indirect consumer	**67**	**0.28**	32	0.14	48	0.21	43	0.19	34	0.14
Other consumer	**51**	**7.23**	17	2.64	48	7.61	53	8.57	57	9.74
Total consumer	**731**	**0.65**	751	0.67	827	0.74	775	0.68	778	0.69
U.S. commercial [5]	**80**	**0.11**	52	0.08	44	0.06	29	0.04	62	0.10
Commercial real estate	**2**	**0.02**	5	0.03	(4)	(0.03)	—	—	(23)	(0.16)
Commercial lease financing	**(1)**	**(0.02)**	1	0.01	—	—	2	0.05	6	0.11
Non-U.S. commercial	**33**	**0.14**	46	0.21	15	0.07	23	0.10	10	0.04
	114	**0.10**	104	0.09	55	0.05	54	0.05	55	0.05
U.S. small business commercial	**55**	**1.61**	53	1.60	52	1.61	51	1.55	55	1.67
Total commercial	**169**	**0.14**	157	0.14	107	0.10	105	0.09	110	0.10
Total net charge-offs	**$ 900**	**0.39**	$ 908	0.40	$ 934	0.42	$ 880	0.39	$ 888	0.40
By Business Segment and All Other										
Consumer Banking	**$ 800**	**1.18 %**	$ 791	1.21 %	$ 772	1.21 %	$ 732	1.15%	$ 710	1.14 %
Global Wealth & Investment Management	**11**	**0.03**	8	0.02	21	0.06	17	0.05	12	0.03
Global Banking	**106**	**0.12**	98	0.11	51	0.06	50	0.06	57	0.07
Global Markets	**23**	**0.13**	1	0.01	—	—	—	—	4	0.02
All Other [4]	**(40)**	**(0.21)**	10	0.05	90	0.39	81	0.33	105	0.41
Total net charge-offs	**$ 900**	**0.39**	$ 908	0.40	$ 934	0.42	$ 880	0.39	$ 888	0.40

(1) 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. Excluding the purchased credit-impaired loan portfolio, total annualized net charge-offs as a percentage of total average loans and leases outstanding were 0.40, 0.41, 0.42, 0.39 and 0.40 for the three months ended September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016, respectively.

(2) Excludes write-offs of purchased credit-impaired loans of $73 million, $55 million, $33 million, $70 million and $83 million for the three months ended September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016, respectively. Including the write-offs of purchased credit-impaired loans, total annualized net charge-offs and purchased credit-impaired write-offs as a percentage of total average loans and leases outstanding were 0.42, 0.43, 0.43, 0.42 and 0.43 for the three months ended September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016, respectively.

(3) Includes loan sales recoveries of $88 million, $3 million, $11 million, $9 million and $7 million for the three months ended September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016, respectively.

(4) Represents net charge-offs of non-U.S. credit card loans recorded in *All Other*, which were included in assets of business held for sale on the Consolidated Balance Sheet at March 31, 2017 and December 31, 2016. During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party.

(5) Excludes U.S. small business commercial loans.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Year-to-Date Net Charge-offs and Net Charge-off Ratios (1, 2)

(Dollars in millions)

	Nine Months Ended September 30			
	2017		2016	
Net Charge-offs	**Amount**	**Percent**	Amount	Percent
Residential mortgage (3)	**$ (84)**	**(0.06)%**	$ 129	0.09 %
Home equity	**197**	**0.42**	335	0.61
U.S. credit card	**1,858**	**2.75**	1,703	2.60
Non-U.S. credit card (4)	**75**	**1.91**	134	1.84
Direct/Indirect consumer	**147**	**0.21**	91	0.13
Other consumer	**116**	**5.83**	152	9.09
Total consumer	**2,309**	**0.69**	2,544	0.76
U.S. commercial (5)	**176**	**0.09**	155	0.08
Commercial real estate	**3**	**0.01**	(31)	(0.07)
Commercial lease financing	**—**	**—**	19	0.12
Non-U.S. commercial	**94**	**0.14**	97	0.14
	273	**0.08**	240	0.08
U.S. small business commercial	**160**	**1.60**	157	1.62
Total commercial	**433**	**0.13**	397	0.12
Total net charge-offs	**$ 2,742**	**0.40**	$ 2,941	0.44

By Business Segment and All Other				
Consumer Banking	**$ 2,363**	**1.20 %**	$ 2,164	1.19 %
Global Wealth & Investment Management	**40**	**0.04**	31	0.03
Global Banking	**255**	**0.10**	241	0.10
Global Markets	**24**	**0.05**	9	0.02
All Other (4)	**60**	**0.09**	496	0.60
Total net charge-offs	**$ 2,742**	**0.40**	$ 2,941	0.44

(1) 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. Excluding the purchased credit-impaired loan portfolio, total annualized net charge-offs as a percentage of total average loans and leases outstanding were 0.41 and 0.45 for the nine months ended September 30, 2017 and 2016

(2) Excludes write-offs of purchased credit-impaired loans of $161 million and $270 million for the nine months ended September 30, 2017 and 2016 Including the write-offs of purchased credit-impaired loans, total annualized net charge-offs and purchased credit-impaired write-offs as a percentage of total average loans and leases outstanding were 0.43 and 0.48 for the nine months ended September 30, 2017 and 2016

(3) Includes loan sales charge-offs (recoveries) of ($102) million and $35 million for the nine months ended September 30, 2017 and 2016.

(4) Represents net charge-offs of non-U.S. credit card loans recorded in *All Other*, which were included in assets of business held for sale on the Consolidated Balance Sheet at March 31, 2017. During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party.

(5) Excludes U.S. small business commercial loans.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Allocation of the Allowance for Credit Losses by Product Type

(Dollars in millions)

Allowance for loan and lease losses	September 30, 2017 Amount	September 30, 2017 Percent of Total	September 30, 2017 Percent of Loans and Leases Outstanding (1, 2)	June 30, 2017 Amount	June 30, 2017 Percent of Total	June 30, 2017 Percent of Loans and Leases Outstanding (1, 2)	September 30, 2016 Amount	September 30, 2016 Percent of Total	September 30, 2016 Percent of Loans and Leases Outstanding (1, 2)
Residential mortgage	**$ 813**	**7.60 %**	**0.41 %**	$ 901	8.28%	0.46%	$ 1,088	9.31%	0.58%
Home equity	**1,219**	**11.40**	**2.04**	1,408	12.95	2.27	1,901	16.26	2.75
U.S. credit card	**3,263**	**30.52**	**3.52**	3,063	28.17	3.37	2,857	24.44	3.22
Non-U.S.credit card (3)	—	—	—	—	—	—	258	2.21	2.79
Direct/Indirect consumer	**255**	**2.38**	**0.27**	273	2.51	0.29	227	1.94	0.24
Other consumer	**32**	**0.30**	**1.32**	50	0.46	1.84	48	0.39	2.01
Total consumer	**5,582**	**52.20**	**1.25**	5,695	52.37	1.28	6,379	54.55	1.42
U.S. commercial (4)	**3,199**	**29.92**	**1.08**	3,250	29.89	1.12	3,427	29.31	1.22
Commercial real estate	**956**	**8.94**	**1.60**	949	8.73	1.60	915	7.83	1.60
Commercial lease financing	**144**	**1.35**	**0.67**	151	1.38	0.69	141	1.21	0.66
Non-U.S.commercial	**812**	**7.59**	**0.85**	830	7.63	0.91	830	7.10	0.95
Total commercial (5)	**5,111**	**47.80**	**1.08**	5,180	47.63	1.12	5,313	45.45	1.19
Allowance for loan and lease losses	**10,693**	**100.00 %**	**1.16**	10,875	100.00%	1.20	11,692	100.00%	1.30
Reserve for unfunded lending commitments	**762**			757			767		
Allowance for credit losses	**$ 11,455**			$ 11,632			$ 12,459		

Asset Quality Indicators

	September 30, 2017	June 30, 2017	September 30, 2016
Allowance for loan and lease losses/Total loans and leases (2)	**1.16 %**	1.20%	1.30%
Allowance for loan and lease losses (excluding the valuation allowance for purchased credit-impaired loans)/Total loans and leases (excluding purchased credit-impaired loans) (2, 6)	**1.14**	1.17	1.27
Allowance for loan and lease losses/Total nonperforming loans and leases (7)	**163**	160	140
Allowance for loan and lease losses (excluding the valuation allowance for purchased credit-impaired loans)/Total nonperforming loans and leases (6, 7)	**158**	154	135
Ratio of the allowance for loan and lease losses/Annualized net charge-offs (8)	**3.00**	2.99	3.31
Ratio of the allowance for loan and lease losses (excluding the valuation allowance for purchased credit-impaired loans)/Annualized net charge-offs (6, 8)	**2.91**	2.88	3.18
Ratio of the allowance for loan and lease losses/Annualized net charge-offs and purchased credit-impaired write-offs	**2.77**	2.82	3.03

(1) 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 included residential mortgage loans of $615 million, $666 million and $1.4 billion and home equity loans of $363 million, $369 million and $340 million at September 30, 2017, June 30, 2017 and September 30, 2016, respectively. Commercial loans accounted for under the fair value option included U.S. commercial loans of $2.8 billion, $3.2 billion and $2.6 billion and non-U.S. commercial loans of $2.5 billion, $3.1 billion and $3.7 billion at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(2) Total loans and leases do not include loans accounted for under the fair value option of $6.3 billion, $7.3 billion and $8.1 billion at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(3) During the second quarter of 2017, the Corporation completed the sale of its non-U.S. consumer credit card business to a third party.

(4) Includes allowance for loan and lease losses for U.S. small business commercial loans of $422 million, $417 million and $444 million at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(5) Includes allowance for loan and lease losses for impaired commercial loans of $232 million, $242 million and $258 million at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(6) Excludes valuation allowance on purchased credit-impaired loans of $315 million, $375 million and $453 million at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(7) Allowance for loan and lease losses includes $3.9 billion, $3.8 billion and $4.1 billion allocated to products (primarily the Consumer Lending portfolios within *Consumer Banking* and purchased credit-impaired loans) that are excluded from nonperforming loans and leases at September 30, 2017, June 30, 2017 and September 30, 2016, respectively. Excluding these amounts, allowance for loan and lease losses as a percentage of total nonperforming loans and leases was 104 percent, 104 percent and 91 percent at September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

(8) Net charge-offs exclude $73 million, $55 million and $83 million of write-offs in the purchased credit-impaired loan portfolio for the three months ended September 30, 2017, June 30, 2017 and September 30, 2016, respectively.

Certain prior period amounts have been reclassified to conform to current period presentation.

Exhibit A: Non-GAAP Reconciliations

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

The Corporation evaluates its business based on a fully taxable-equivalent basis, a non-GAAP financial measure. Total revenue, net of interest expense, on a fully taxable-equivalent basis includes net interest income on a fully taxable-equivalent basis and noninterest income. The Corporation believes that this presentation allows for comparison of amounts from both taxable and tax-exempt sources and is consistent with industry practices. The Corporation presents related ratios and analyses (i.e., efficiency ratios and net interest yield) on a fully taxable-equivalent basis. To derive the fully taxable-equivalent basis, net interest income is adjusted to reflect tax-exempt income on an equivalent before-tax basis with a corresponding increase in income tax expense. For purposes of this calculation, the Corporation uses the federal statutory tax rate of 35 percent. The efficiency ratio measures the costs expended to generate a dollar of revenue, and net interest yield measures the basis points the Corporation earns over the cost of funds.

The Corporation also evaluates its business based on the following ratios that utilize tangible equity, a non-GAAP financial measure. Tangible equity represents an adjusted shareholders' equity or common shareholders' equity amount which has been reduced by goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. Return on average tangible common shareholders' equity measures the Corporation's earnings contribution as a percentage of adjusted average common shareholders' equity. The tangible common equity ratio represents adjusted ending common shareholders' equity divided by total assets less goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. Return on average tangible shareholders' equity measures the Corporation's earnings contribution as a percentage of adjusted average total shareholders' equity. The tangible equity ratio represents adjusted ending shareholders' equity divided by total assets less goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. 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 and on page 42 for reconciliations of these non-GAAP financial measures to financial measures defined by GAAP for the nine months ended September 30, 2017 and 2016 and the three months ended September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016 and September 30, 2016. 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 Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2017	2016	**2017**	2017	2017	2016	2016
Reconciliation of net interest income to net interest income on a fully taxable-equivalent basis							
Net interest income	**$ 33,205**	$ 30,804	**$ 11,161**	$ 10,986	$ 11,058	$ 10,292	$ 10,201
Fully taxable-equivalent adjustment	**674**	666	**240**	237	197	234	228
Net interest income on a fully taxable-equivalent basis	**$ 33,879**	$ 31,470	**$ 11,401**	$ 11,223	$ 11,255	$ 10,526	$ 10,429
Reconciliation of total revenue, net of interest expense to total revenue, net of interest expense on a fully taxable-equivalent basis							
Total revenue, net of interest expense	**$ 66,916**	$ 63,711	**$ 21,839**	$ 22,829	$ 22,248	$ 19,990	$ 21,635
Fully taxable-equivalent adjustment	**674**	666	**240**	237	197	234	228
Total revenue, net of interest expense on a fully taxable-equivalent basis	**$ 67,590**	$ 64,377	**$ 22,079**	$ 23,066	$ 22,445	$ 20,224	$ 21,863
Reconciliation of income tax expense to income tax expense on a fully taxable-equivalent basis							
Income tax expense	**$ 7,096**	$ 5,888	**$ 2,279**	$ 3,108	$ 1,709	$ 1,359	$ 2,349
Fully taxable-equivalent adjustment	**674**	666	**240**	237	197	234	228
Income tax expense on a fully taxable-equivalent basis	**$ 7,770**	$ 6,554	**$ 2,519**	$ 3,345	$ 1,906	$ 1,593	$ 2,577
Reconciliation of average common shareholders' equity to average tangible common shareholders' equity							
Common shareholders' equity	**$ 246,195**	$ 240,440	**$ 249,624**	$ 246,003	$ 242,883	$ 245,139	$ 243,679
Goodwill	**(69,398)**	(69,752)	**(68,969)**	(69,489)	(69,744)	(69,745)	(69,744)
Intangible assets (excluding mortgage servicing rights)	**(2,737)**	(3,480)	**(2,549)**	(2,743)	(2,923)	(3,091)	(3,276)
Related deferred tax liabilities	**1,503**	1,666	**1,465**	1,506	1,539	1,580	1,628
Tangible common shareholders' equity	**$ 175,563**	$ 168,874	**$ 179,571**	$ 175,277	$ 171,755	$ 173,883	$ 172,287
Reconciliation of average shareholders' equity to average tangible shareholders' equity							
Shareholders' equity	**$ 271,012**	$ 264,907	**$ 273,648**	$ 271,223	$ 268,103	$ 270,360	$ 268,899
Goodwill	**(69,398)**	(69,752)	**(68,969)**	(69,489)	(69,744)	(69,745)	(69,744)
Intangible assets (excluding mortgage servicing rights)	**(2,737)**	(3,480)	**(2,549)**	(2,743)	(2,923)	(3,091)	(3,276)
Related deferred tax liabilities	**1,503**	1,666	**1,465**	1,506	1,539	1,580	1,628
Tangible shareholders' equity	**$ 200,380**	$ 193,341	**$ 203,595**	$ 200,497	$ 196,975	$ 199,104	$ 197,507

Certain prior period amounts have been reclassified to conform to current period presentation.

Exhibit A: Non-GAAP Reconciliations (continued)

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2017	2016	**2017**	2017	2017	2016	2016
Reconciliation of period-end common shareholders' equity to period-end tangible common shareholders' equity							
Common shareholders' equity	**$ 250,136**	$ 244,863	**$ 250,136**	$ 245,767	$ 242,933	$ 241,620	$ 244,863
Goodwill	**(68,968)**	(69,744)	**(68,968)**	(68,969)	(69,744)	(69,744)	(69,744)
Intangible assets (excluding mortgage servicing rights)	**(2,459)**	(3,168)	**(2,459)**	(2,610)	(2,827)	(2,989)	(3,168)
Related deferred tax liabilities	**1,435**	1,588	**1,435**	1,471	1,513	1,545	1,588
Tangible common shareholders' equity	**$ 180,144**	$ 173,539	**$ 180,144**	$ 175,659	$ 171,875	$ 170,432	$ 173,539
Reconciliation of period-end shareholders' equity to period-end tangible shareholders' equity							
Shareholders' equity	**$ 272,459**	$ 270,083	**$ 272,459**	$ 270,987	$ 268,153	$ 266,840	$ 270,083
Goodwill	**(68,968)**	(69,744)	**(68,968)**	(68,969)	(69,744)	(69,744)	(69,744)
Intangible assets (excluding mortgage servicing rights)	**(2,459)**	(3,168)	**(2,459)**	(2,610)	(2,827)	(2,989)	(3,168)
Related deferred tax liabilities	**1,435**	1,588	**1,435**	1,471	1,513	1,545	1,588
Tangible shareholders' equity	**$ 202,467**	$ 198,759	**$ 202,467**	$ 200,879	$ 197,095	$ 195,652	$ 198,759
Reconciliation of period-end assets to period-end tangible assets							
Assets	**$ 2,283,896**	$ 2,195,314	**$ 2,283,896**	$ 2,254,529	$ 2,247,701	$ 2,187,702	$ 2,195,314
Goodwill	**(68,968)**	(69,744)	**(68,968)**	(68,969)	(69,744)	(69,744)	(69,744)
Intangible assets (excluding mortgage servicing rights)	**(2,459)**	(3,168)	**(2,459)**	(2,610)	(2,827)	(2,989)	(3,168)
Related deferred tax liabilities	**1,435**	1,588	**1,435**	1,471	1,513	1,545	1,588
Tangible assets	**$ 2,213,904**	$ 2,123,990	**$ 2,213,904**	$ 2,184,421	$ 2,176,643	$ 2,116,514	$ 2,123,990

Certain prior period amounts have been reclassified to conform to current period presentation.