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Company In Depth Fundamentals - Profile

Ticker: [BAC US EQUITY](#)

Bank of America Corp (New York: BAC, Currency: USD)

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

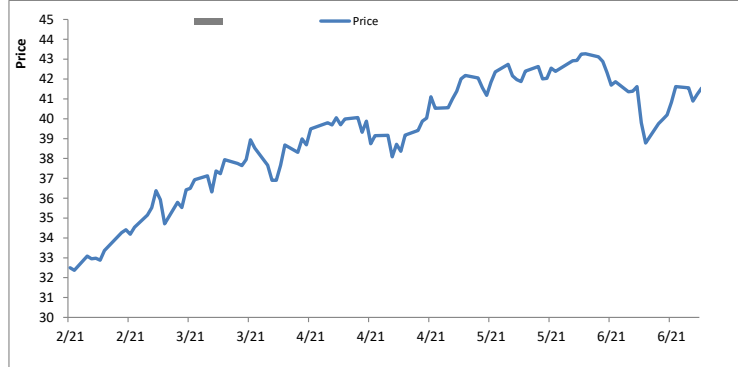
Website	www.bankofamerica.com
Number of Employees	208,248
Ticker:	BAC US

100 North Tryon Street Charlotte, NC 28255 United States
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↑ **47.72** +1.29 (2.78%)

FECHA: 30/06/2021

Stock Quote & Chart (Currency: USD)			
Last (delayed quote)	47.76	Market Cap (MM)	385,797.2
Open	47.08	Shares Out. (MM)	8,077.8
Previous Close	46.43	Float %	87.1%
Change	-0.46	Shares sold short (MM)	75,651,261.0
Change %	-0.98	Dividend Yield %	1.6
Day High/Day Low	47.8 / 46.7	Diluted EPS Excl. XO	3.6
52 Wk High/52 Wk low	50.1 / 31.8	P / Diluted EPS Before XO	13.4
Volume (MM)	24.77	Beta	1.18
Avg. Vol - 3 mo (MM)	50.41		



Financial Information (Currency: USD, in mm)			
Revenue - LTM	93,851.0	Cash & ST Invest.	606,085
EBIT - LTM	33,976.0	Total Assets	3,169,948.0
EBITDA - LTM	--	Total Debt	596,889.0
Net Income - LTM	31,978.0	Total Liabilities	2,899,882.0
Total Enterprise Value	--	Total Equity	270,066.0
TEV/ Total Revenue	--	Cash from Operations - LTM	2,750.0
TEV/ EBITDA	--	Cash From Investing - LTM	-308,266.0
		Cash from Financing -LTM	284,364.0

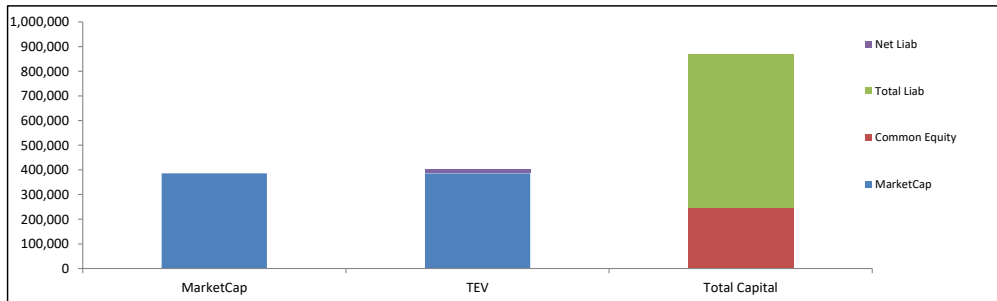
Company Notes	
2016 Q1 Net income includes, (In million, pre-tax) A gain of \$154 from DVA adjustment A loss of \$131 from Litigation expense	2014 A1 GAAP Net Income includes, (in millions, pre-tax): a loss of \$16.400 from Litigation Expenses. a loss of \$240.000 from DVA/FVA
2015 A1 GAAP Net Income includes, (in millions): a pre-tax loss of \$581.000 from Litigation / Settlement an after-tax loss of \$290.000 from Tax Provision/Benefit	2014 Q4 GAAP Net Income includes, (in millions, pre-tax): a loss of \$393.000 from Legal/Litigation/Settlement a loss of \$626.000 from DVA/FVA
2015 Q4 GAAP Net Income includes, (in millions): a pre-tax loss of \$353.000 from Litigation / Settlement an after-tax loss of \$290.000 from Tax Provision/Benefit	2014 Q1 GAAP Net Income includes, (in millions, pre-tax): a loss of \$6000.0 from Legal/Litigation/Settlement a gain of \$112.000 from DVA
2015 Q3 GAAP Net Income includes, (in millions, pre-tax): a loss of \$231.000 from Litigation / Settlement a gain of \$313.000 from Debt Valuation Adjustments (Banks Only)	2013 A1 GAAP Net Income includes, (in millions, pre-tax): a loss of \$4,557.000 from DVA, FVO and Litigation
2015 Q2 GAAP Net Income includes, (in millions, pre-tax): a loss of \$175.000 from Litigation / Settlement a gain of \$102.000 from Debt Valuation Adjustments (Banks Only)	2013 Q4 GAAP Net Income includes, (in millions, pre-tax): a loss of \$2,300.000 from Legal/Litigation/Settlement a loss of \$600.000 from Various One-Time Items
2015 Q1 GAAP Net Income includes, (in millions, pre-tax): a loss of \$370.000 from Litigation / Settlement a gain of \$19.000 from Debt Valuation Adjustments (Banks	2013 Q3 GAAP Net Income includes, (in millions, pre-tax): a loss of \$444.000 from DVA a loss of \$1,100.00 from Litigation

Key Board Members			
Name	Title	Organization	
Thomas J May "Tom"	Chairman	Stonehill College	
	Board Member	Bank Of America Corp	
	Board Member	Liberty Mutual Group	
	Board Member	Liberty Mutual Insurance Co	
	Board Member	Liberty Mutual Holding	
Susan Schmidt Bies	Board Member	Zurich Holding Co Of America I	
	Board Member	Bank Of America Corp	
	Board Member	Zurich Insurance Co Ltd	
	Board Member	Zurich American Insurance Grp	
Pierre J P De Weck	Chairman	Parasol Unit Foundation For Co	
	Board Member	Bank Of America Corp	
Robert David Yost	Board Member	Johnson Controls International	
	Board Member	Bank Of America Corp	
	Board Member	Marsh & Mclennan Cos Inc	
	Board Member	Brecon Pharmaceuticals Holding	
	Board Member	Exelis Systems Corp	
	Board Member	Johnson Controls, Inc And Affil	
Brian T Moynihan	Chairman	Merrill Lynch Preferred Captl	
	Chairman	Merrill Lynch Captl Trust Iii	
	Chairman/Ceo	Bank Of America Corp	
	Chairman-Supervisory Board	Clearing House Payments Co Llc	
	Board Member	Catalyst	
	Board Member	Merrill Lynch & Co Inc	
Arnold W Donald	Principal	Awd Group Plc	
	Vice Chairman	Carleton College	
	Pres/Ceo/Chief Climate Officer	Carnival Corp	
	President/Ceo	Carnival Plc	
	Founder	Merisant Co	
	Partner/Advisor	Wind Point Partners	

Ticker:	BAC US EQUITY										
Period Type:	Annuals										
Annuals	Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados										
FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0FQ	1FY	2FY	3FY

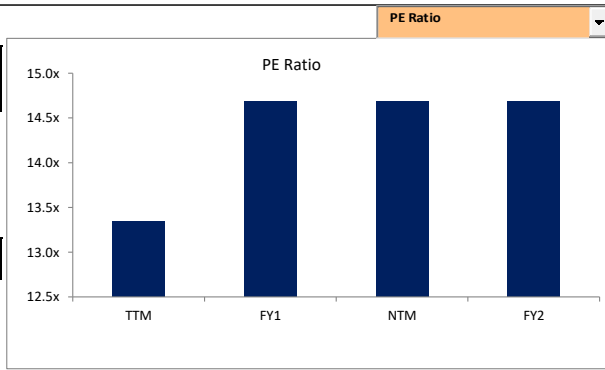
Key Financials	Actuals											LTM		Estimates	
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	30/09/2021	31/12/2021	31/12/2022	31/12/2023	31/12/2024				
For the Fiscal Period Ending	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD			
Total Revenue	93,514.0	93,662.0	100,264.0	109,627.0	113,589.0	93,753.0	93,851.0	93,851.0	23,816.8	23,816.8	23,816.8				
<i>Growth Over Prior Year</i>	(3.4%)	0.2%	7.0%	9.3%	3.6%	(17.5%)	0.1%	0.1%	3.9%	3.9%	3.9%				
Gross Profit	--	--	--	--	--	--	--	--	--	--	--				
<i>Margin %</i>	--	--	--	--	--	--	--	--	--	--	--				
EBITDA	--	--	--	--	--	--	--	--	--	--	--				
<i>Margin %</i>	--	--	--	--	--	--	--	--	--	--	--				
EBIT	--	--	--	--	--	--	--	33,976.0	--	--	--				
<i>Margin %</i>	--	--	--	--	--	--	--	36.2%	--	--	--				
Earnings from Cont. Ops.	15,836.0	17,822.0	18,232.0	28,147.0	27,430.0	17,894.0	31,978.0	31,978.0	--	--	--				
<i>Margin %</i>	16.9%	19.0%	18.2%	25.7%	24.1%	19.1%	34.1%	34.1%	--	--	--				
Net Income	15,836.0	17,822.0	18,232.0	28,147.0	27,430.0	17,894.0	31,978.0	31,978.0	6,475.8	6,475.8	6,475.8				
<i>Margin %</i>	16.9%	19.0%	18.2%	25.7%	24.1%	19.1%	34.1%	34.1%	27.2%	27.2%	27.2%				
Diluted EPS Excl. Extra Items	1.3	1.5	1.6	2.6	2.8	1.9	3.6	3.6	0.8	0.8	0.8				
<i>Growth Over Prior Year</i>	211.9%	13.7%	4.7%	67.3%	5.4%	(32.0%)	90.9%	90.4%	(8.4%)	(8.4%)	(8.4%)				

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	47.76
Shares Out.	8,077.83
Market Capitalization (USD)	385,797.23
- Cash & Short Term Investments	606,085.00
+ Total Debt	596,889.00
+ Pref. Equity	24,708.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	
Book Value of Common Equity	245,358.00
+ Pref. Equity	24,708.00
+ Total Minority Interest	0.00
+ Total Debt	596,889.00
= Total Capital	866,955.00



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual	LTM	Estimates		
	30/09/2021	31/12/2021	30/09/2021	30/09/2021	30/09/2021
TEV/Total Revenue	--	--	--	--	--
TEV/EBITDA	--	--	--	--	--
TEV/EBIT	--	--	--	--	--
P/Diluted EPS Before Extra	12.5x	12.5x	--	--	--
P/BV	1.5x	1.5x	1.6x	1.6x	1.6x
Price/Tang BV	2.1x	2.1x	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	13.3x	14.7x	14.7x	14.7x
TEV / EBITDA	0.0x	0.0x	0.0x	0.0x
Price / CF	147.2x	14.9x	14.9x	14.9x
Price / Book	1.6x	1.6x	1.6x	1.6x
Dividend Yield	1.6x	1.9x	1.9x	1.9x



Ticker:	BAC US EQUITY
Period Type	Annuals

BAC US EQUITY	Ascend
Consolidated	Yes

Currency	Reporting	Change	USD
Accounting	Mixed		

Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Income Statement											
Income Sheet as of:	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	-
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Revenue	115,074.00	100,078.00	101,697.00	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00
Other Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	115,074.00	100,078.00	101,697.00	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00
Cost Of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Gross Profit	115,074.00	100,078.00	101,697.00	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00
Selling General & Admin Exp.	85,825.00	79,307.00	67,161.00	59,060.00	58,940.00	56,690.00	69,210.00	71,414.00	77,769.00	72,063.00	57,805.00
R & D Exp.	-	-	-	-	-	-	-	-	-	-	-
Depreciation & Amort.	1,509.00	1,264.00	1,086.00	936.00	834.00	-	-	-	-	-	-
Other Operating Expense/(Income)	27,970.00	16,435.00	17,278.00	28,870.00	11,670.00	11,951.00	1,841.00	3,629.00	3,066.00	2,695.00	2,070.00
Operating Expense., Total	115,304.00	97,006.00	85,525.00	88,866.00	71,444.00	68,641.00	71,051.00	75,043.00	80,835.00	74,758.00	59,875.00
Operating Income	(230.00)	3,072.00	16,172.00	7,963.00	22,070.00	25,021.00	29,213.00	34,584.00	32,754.00	18,995.00	33,976.00
Interest Expense	-	-	-	-	-	-	-	-	-	-	-
Interest Income	50,754.00	43,530.00	40,565.00	38,143.00	35,932.00	37,467.00	42,634.00	50,234.00	54,234.00	37,667.00	31,526.00
Net Interest Exp.	(50,754.00)	(43,530.00)	(40,565.00)	(38,143.00)	(35,932.00)	(37,467.00)	(42,634.00)	(50,234.00)	(54,234.00)	(37,667.00)	(31,526.00)
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	47,570.00	43,530.00	40,565.00	38,143.00	35,932.00	37,467.00	42,634.00	50,234.00	54,234.00	37,667.00	31,526.00
EBT Excl. Unusual Items	2,954.00	3,072.00	16,172.00	7,963.00	22,070.00	25,021.00	29,213.00	34,584.00	32,754.00	18,995.00	33,976.00
Impairment of Goodwill	3,184.00	-	-	-	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	-	-	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	-	-	-	-	-	-	-	-	-	-	-
Other Unusual Items	(6,368.00)	-	-	-	-	-	-	-	-	-	-
EBT Incl. Unusual Items	(230.00)	3,072.00	16,172.00	7,963.00	22,070.00	25,021.00	29,213.00	34,584.00	32,754.00	18,995.00	33,976.00
Income Tax Expense	(1,676.00)	(1,116.00)	4,741.00	2,443.00	6,234.00	7,199.00	10,981.00	6,437.00	5,324.00	1,101.00	1,998.00
Earnings from Cont. Ops.	1,446.00	4,188.00	11,431.00	5,520.00	15,836.00	17,822.00	18,232.00	28,147.00	27,430.00	17,894.00	31,978.00
Extraord. Item & Account. Change	-	-	-	-	-	-	-	-	-	-	-
Minority Int. in Earnings	-	-	-	-	-	-	-	-	-	-	-
Net Income	1,446.00	4,188.00	11,431.00	5,520.00	15,836.00	17,822.00	18,232.00	28,147.00	27,430.00	17,894.00	31,978.00
Pref. Dividends	1,361.00	1,428.00	1,349.00	1,044.00	1,483.00	1,682.00	1,614.00	1,451.00	1,432.00	1,421.00	1,421.00
Other Adj	1.00	2.00	2.00	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	84.00	2,758.00	10,080.00	4,476.00	14,353.00	16,140.00	16,618.00	26,696.00	25,998.00	16,473.00	30,557.00
Abnormal Losses (Gains)	2,528.00	16,700.00	7,828.00	16,640.00	1,889.00	1,438.00	1,181.00	821.00	903.00	956.00	54.00
Tax Effect on Abnormal Items	229.60	(5,845.00)	(2,739.80)	(5,824.00)	(661.15)	(503.30)	2,486.65	(172.41)	(189.63)	(200.76)	(11.34)
NI to Common Excl. Extra Items	2,841.60	13,613.00	15,168.20	15,292.00	15,580.85	17,074.70	20,285.65	27,344.59	26,711.37	17,228.24	30,599.66
Per Share Items											
Basic EPS	0.01	0.26	0.94	0.43	1.37	1.57	1.63	2.64	2.77	1.88	3.60
Basic EPS Excl. Extra Items	0.01	0.26	0.94	0.43	1.37	1.57	1.63	2.64	2.77	1.88	3.60
Weighted Avg. Basic Shares Out.	10,142.63	10,746.03	10,731.17	10,527.82	10,462.28	10,284.15	10,195.60	10,096.50	9,390.50	8,753.20	8,493.30
Diluted EPS	0.01	0.25	0.90	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57
Diluted EPS Excl. Extra Items	0.01	0.25	0.90	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57
Weighted Avg. Diluted Shares Out.	10,254.82	10,840.85	11,491.42	10,584.54	11,213.99	11,046.81	10,778.40	10,236.90	9,442.90	8,796.90	8,558.40
Normalized Basic EPS	0.82	-	1.16	1.31	1.38	1.45	1.85	2.63	2.75	1.87	3.57
Normalized Diluted EPS	0.28	1.25	1.34	1.44	1.42	1.57	1.90	2.67	2.83	1.96	3.57
Dividends per Share	0.04	0.04	0.04	0.12	0.20	0.25	0.39	0.54	0.66	0.72	0.78
Payout Ratio %	491.67	15.84	4.25	28.22	14.57	15.93	23.93	20.42	23.84	38.26	21.68
Supplemental Items											
EBITA	-	-	-	-	-	-	-	-	-	-	-
EBIT	-	-	-	-	-	-	-	-	-	-	-
As Reported Total Revenue*	-	-	-	-	-	-	-	-	-	-	-
Effective Tax Rate %	-	-	29.32	30.68	28.25	28.77	37.59	18.61	16.25	5.80	5.88
Normalized Net Income	2,841.60	13,613.00	15,168.20	15,292.00	15,580.85	17,074.70	20,285.65	27,344.59	26,711.37	17,228.24	30,599.66
Interest Capitalized	-	-	-	-	-	-	-	-	-	-	-
Supplemental Operating Expense Items											
Net Rental Exp.	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Unallocated	-	-	-	78.00	28.00	1,367.00	1,649.00	1,729.00	1,974.00	2,031.00	-
Stock-Based Comp., Total	-	-	-	78.00	28.00	1,367.00	1,649.00	1,729.00	1,974.00	2,031.00	-

Ticker:	BAC US EQUITY
Period Type	Annuals

BAC US EQUITY	Ascend
Consolidated	Yes

Currency	<input type="checkbox"/> Reporting	<input type="checkbox"/> Change	USD
Accounting	Mixed		

Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Balance Sheet	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	--
Balance Sheet as of:	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	120,102.00	110,752.00	131,322.00	33,118.00	31,265.00	30,719.00	29,480.00	29,063.00	30,152.00	36,430.00	29,222.00
Short Term Investments	445,470.00	524,132.00	469,788.00	512,480.00	498,907.00	493,869.00	524,475.00	452,449.00	486,293.00	445,455.00	555,153.00
Total Cash & ST Investments	565,572.00	634,884.00	601,110.00	545,598.00	530,172.00	524,588.00	553,955.00	481,512.00	516,445.00	481,885.00	584,375.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	565,572.00	634,884.00	601,110.00	545,598.00	530,172.00	524,588.00	553,955.00	481,512.00	516,445.00	481,885.00	584,375.00
Net Property, Plant & Equipment	13,637.00	11,858.00	10,475.00	10,049.00	9,485.00	9,139.00	9,247.00	9,906.00	10,561.00	11,000.00	10,833.00
Long-term Investments	35,265.00	49,481.00	55,150.00	59,766.00	84,508.00	117,071.00	125,013.00	203,652.00	215,730.00	438,249.00	674,554.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	371,206.00	372,080.00	311,503.00	304,509.00	299,606.00	307,653.00	303,379.00	294,810.00	295,063.00	315,554.00	340,951.00
Total Assets	985,680.00	1,068,303.00	978,238.00	919,922.00	923,771.00	958,451.00	991,594.00	989,880.00	1,037,799.00	1,246,688.00	1,610,713.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	408,485.00	397,577.00	373,650.00	337,365.00	269,352.00	257,266.00	290,718.00	275,397.00	274,549.00	262,891.00	316,772.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	182,569.00	194,595.00	173,069.00	192,347.00	184,736.00	186,849.00	186,423.00	202,969.00	210,927.00	216,851.00	238,547.00
Total Current Liabilities	591,054.00	592,172.00	546,719.00	529,712.00	454,088.00	444,115.00	477,141.00	478,366.00	485,476.00	479,742.00	555,319.00
Long-Term Debt	274,850.00	275,585.00	203,598.00	212,415.00	236,764.00	216,823.00	227,402.00	229,340.00	248,990.00	271,481.00	280,117.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities	865,904.00	867,757.00	750,317.00	742,127.00	690,852.00	660,938.00	704,543.00	707,706.00	734,466.00	751,223.00	835,436.00
Pref. Stock, Non-Redeem.	18,397.00	18,768.00	13,352.00	19,309.00	22,273.00	25,220.00	22,323.00	22,326.00	23,401.00	24,510.00	24,708.00
Total Pref. Equity	18,397.00	18,768.00	13,352.00	19,309.00	22,273.00	25,220.00	22,323.00	22,326.00	23,401.00	24,510.00	24,708.00
Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Additional Paid In Capital	156,621.00	158,142.00	155,293.00	153,458.00	151,042.00	147,038.00	138,089.00	118,896.00	91,723.00	85,982.00	62,398.00
Retained Earnings	60,520.00	62,843.00	72,497.00	75,024.00	88,219.00	101,225.00	113,816.00	136,314.00	156,319.00	164,088.00	188,064.00
Treasury Stock	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Inc. and Other	(5,437.00)	(2,797.00)	(8,457.00)	(4,320.00)	(5,358.00)	(7,288.00)	(7,082.00)	(12,211.00)	(6,633.00)	(1,656.00)	(5,104.00)
Total Common Equity	211,704.00	218,188.00	219,333.00	224,162.00	233,903.00	240,975.00	244,823.00	242,999.00	241,409.00	248,414.00	245,358.00
Total Equity	230,101.00	236,956.00	232,685.00	243,471.00	256,176.00	266,195.00	267,146.00	265,325.00	264,810.00	272,924.00	270,066.00
Total Liabilities And Equity	1,096,005.00	1,104,713.00	983,002.00	985,598.00	947,028.00	927,133.00	971,689.00	973,031.00	999,276.00	1,024,147.00	1,105,502.00
Supplemental Items											
Total Shares Out. on Filing Date	10,535.94	10,778.26	10,591.81	10,516.54	10,380.27	10,052.63	10,287.30	9,669.29	8,650.81	8,650.81	8,077.83
Total Shares Out. on Balance Sheet Date	10,535.94	10,778.26	10,591.81	10,516.54	10,380.27	10,052.63	10,287.30	9,669.29	8,650.81	8,650.81	8,077.83
Book Value/Share	20.09	20.24	20.71	21.32	22.53	23.97	23.80	25.13	27.91	28.72	30.37
Tangible Book Value	133,716.00	141,528.00	143,915.00	149,773.00	160,374.00	169,017.00	173,560.00	172,274.00	170,797.00	177,312.00	174,183.00
Tangible Book Value/Share	12.69	13.13	13.59	14.24	15.45	16.81	16.87	17.82	19.74	20.50	21.56
Total Debt	683,335.00	673,162.00	577,248.00	549,780.00	506,116.00	474,089.00	518,120.00	504,737.00	523,539.00	534,372.00	596,889.00
Net Debt	326,046.00	323,792.00	244,058.00	211,858.00	146,537.00	118,266.00	136,786.00	58,708.00	80,275.00	(156,695.00)	(9,196.00)
Total Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	281,791.00	267,190.00	242,117.00	224,000.00	213,280.00	208,000.00	209,376.00	204,000.00	208,000.00	212,505.00	208,248.00

Ticker: **BAC US EQUITY**
 Period Type: **Annuals**

Sort: **Ascend**
 Consolidated: **Yes**

Accounting: **Mixed**

Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Multiples		31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	--
TEV / LTM Total Revenue	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
TEV / LTM EBITDA	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
TEV / LTM EBIT	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
Price / LTM EPS	Close	19.9x	9.3x	11.6x	12.4x	11.9x	14.0x	15.5x	9.2x	12.5x	15.5x	12.4x
	Average	8.1x	30.2x	10.7x	12.2x	11.5x	10.9x	15.7x	15.6x	11.1x	9.3x	20.6x
	High	19.9x	41.4x	12.7x	13.5x	12.8x	16.3x	19.0x	17.3x	13.3x	15.5x	24.7x
	Low	4.0x	9.3x	8.8x	10.8x	10.5x	7.9x	14.0x	9.2x	9.2x	6.4x	12.4x
Price / Book Value	Close	0.3x	0.6x	0.8x	0.8x	0.7x	0.9x	1.2x	1.0x	1.3x	1.1x	1.5x
	Average	0.5x	0.4x	0.7x	0.8x	0.8x	0.7x	1.0x	1.2x	1.2x	0.9x	1.4x
	High	0.7x	0.6x	0.8x	0.9x	0.9x	1.0x	1.2x	1.4x	1.4x	1.3x	1.7x
	Low	0.2x	0.3x	0.5x	0.7x	0.7x	0.5x	0.9x	1.0x	1.0x	0.6x	1.0x
Price / Tangible Book Value	Close	0.4x	0.9x	1.1x	1.3x	1.1x	1.3x	1.7x	1.4x	1.8x	1.5x	2.1x
	Average	0.8x	0.7x	1.0x	1.2x	1.2x	1.0x	1.5x	1.8x	1.7x	1.3x	2.0x
	High	1.2x	0.9x	1.2x	1.3x	1.3x	1.5x	1.8x	1.9x	2.0x	1.8x	2.4x
	Low	0.4x	0.5x	0.8x	1.1x	1.1x	0.7x	1.3x	1.3x	1.4x	0.9x	1.4x
Price / Cash Flow	Close	0.9x	--	1.8x	6.1x	6.2x	12.4x	30.5x	6.3x	5.4x	7.0x	--
	Average	1.2x	1.3x	1.8x	1.9x	5.7x	5.7x	13.9x	30.6x	7.5x	4.0x	9.3x
	High	1.8x	1.8x	1.8x	6.1x	6.3x	12.4x	30.5x	33.9x	9.1x	7.0x	11.1x
	Low	0.6x	0.9x	1.8x	1.7x	5.2x	4.1x	12.4x	6.3x	5.4x	2.7x	6.8x
TEV / LTM FCF	Close	0.9x	--	1.8x	6.1x	6.2x	12.4x	30.5x	6.3x	5.4x	7.0x	--
	Average	1.2x	1.4x	1.8x	1.9x	5.7x	5.7x	13.9x	30.6x	7.5x	4.0x	9.3x
	High	1.8x	1.9x	1.8x	6.1x	6.3x	12.4x	30.5x	33.9x	9.1x	7.0x	11.1x
	Low	0.6x	0.9x	1.8x	1.7x	5.2x	4.1x	12.4x	6.3x	5.4x	2.7x	6.8x
Dividend Yield	Close	0.7	0.3	0.3	0.7	1.2	1.1	1.3	2.2	1.9	2.4	1.8
	Average	0.5	0.5	0.3	0.2	0.7	1.3	1.0	1.3	1.8	2.6	1.8
	High	0.8	0.7	0.4	0.7	1.2	1.8	1.3	2.2	2.2	3.7	2.4
	Low	0.3	0.3	0.3	0.2	0.7	0.9	0.8	1.2	1.5	1.9	1.5

Ticker:	BAC US EQUITY
Period Type:	Quarters

BAC US EQUITY	Ascend
Consolidated	Yes

Accounting	Mixed
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Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Ratios	30/06/2019	30/09/2019	31/12/2019	31/03/2020	30/06/2020	30/09/2020	31/12/2020	31/03/2021	30/06/2021	30/09/2021	--
Profitability											
Return on Assets	1.2%	1.2%	1.1%	1.0%	0.8%	0.8%	0.7%	0.8%	1.0%	1.0%	1.1%
Return on Capital	3.6%	3.4%	3.5%	3.0%	2.5%	2.4%	2.2%	2.7%	3.2%	3.6%	3.8%
Return on Equity	11.4%	10.8%	10.7%	9.3%	7.7%	7.3%	6.7%	8.3%	10.6%	11.7%	12.4%
Margin Analysis											
Gross Margin	--	--	--	--	--	--	--	--	--	--	--
SG&A Margin	--	--	--	--	--	--	--	--	--	--	--
EBITDA Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops Margin	30.8%	24.0%	30.1%	16.9%	15.8%	21.0%	28.7%	38.2%	35.6%	37.3%	33.7%
Net Income Margin	31.8%	25.3%	31.3%	17.6%	15.8%	24.0%	27.2%	35.3%	43.0%	33.8%	31.8%
Normalized Net Income Margin	31.3%	23.1%	31.0%	14.6%	15.8%	24.8%	26.5%	33.3%	42.1%	32.2%	30.7%
Free Cash Flow Margin	-29.1%	-25.0%	264.5%	83.6%	-13.5%	-160.5%	271.6%	-229.3%	-43.4%	43.0%	--
Asset Turnover											
Total Asset Turnover	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x	0.0x
Fixed Asset Turnover	11.4x	11.3x	11.1x	10.6x	10.0x	9.3x	8.7x	8.4x	8.3x	8.5x	8.6x
Accounts Receivable Turnover	--	--	--	--	--	--	--	--	--	--	--
Inventory Turnover	--	--	--	--	--	--	--	--	--	--	--
Short Term Liquidity											
Current Ratio	--	--	--	--	--	--	--	--	--	--	--
Quick Ratio	--	--	--	--	--	--	--	--	--	--	--
Cash from Ops. To Curr Liab	--	--	--	--	--	--	--	--	--	--	--
Ave. Days Sales Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Days Inventory Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Days Payable Out.	--	--	--	--	--	--	--	--	--	--	--
Ave. Cash Conversion Cycle	--	--	--	--	--	--	--	--	--	--	--
Long Term Solvency											
Total Debt/Equity	203.6%	210.5%	197.7%	201.6%	203.1%	204.2%	195.8%	209.9%	223.8%	227.0%	221.0%
Total Debt/Capital	67.1%	67.8%	65.4%	65.8%	67.0%	67.1%	66.2%	67.7%	69.1%	69.4%	68.8%
LT Debt/Equity	100.2%	103.4%	103.1%	106.3%	108.0%	104.2%	109.3%	100.6%	108.2%	111.9%	114.2%
LT Debt/Capital	30.0%	30.4%	31.6%	32.1%	32.5%	31.3%	33.6%	29.6%	30.6%	31.3%	32.3%
Total Liabilities/Total Assets	--	--	--	--	--	--	--	--	--	--	--
EBIT / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
EBITDA / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
(EBITDA-CAPEX) / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
Total Debt/EBITDA	--	--	--	--	--	--	--	--	--	--	--
Net Debt/FRITDA	--	--	--	--	--	--	--	--	--	--	--
Altman Z Score	--	--	--	--	--	--	--	--	--	--	--
Growth Over Prior Year											
Total Revenue	7.5%	3.3%	(3.1%)	(7.2%)	(17.5%)	(24.0%)	(21.5%)	(10.2%)	(5.8%)	10.7%	8.9%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBITA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops.	8.3%	(19.4%)	(3.9%)	(45.2%)	(51.9%)	(15.5%)	(21.8%)	100.7%	161.1%	57.6%	28.2%
Net Income	8.3%	(19.4%)	(3.9%)	(45.2%)	(51.9%)	(15.5%)	(21.8%)	100.7%	161.1%	57.6%	28.2%
Normalized Net Income	8.2%	(23.0%)	(4.0%)	(52.5%)	(51.1%)	(4.5%)	(23.0%)	128.4%	155.6%	45.6%	26.9%
Diluted EPS before Extra	17.5%	(15.2%)	5.7%	(42.9%)	(50.0%)	(8.9%)	(20.3%)	115.0%	178.4%	66.7%	39.0%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	9.3%	8.4%	6.6%	5.3%	3.5%	3.9%	4.2%	0.1%	(0.4%)	(2.0%)	(1.5%)
Total Assets	4.5%	3.7%	3.4%	10.2%	14.4%	12.9%	15.8%	13.4%	10.5%	12.7%	12.4%
Tangible Book Value	10.9%	12.0%	10.8%	8.3%	5.1%	4.9%	3.8%	5.6%	8.5%	7.2%	5.2%
Common Equity	2.4%	2.1%	(0.7%)	(1.3%)	(1.8%)	0.3%	2.9%	3.4%	4.7%	1.5%	(1.2%)
Cash from Ops.	3.2%	(179.1%)	(524.5%)	76.1%	(55.3%)	472.4%	(7.6%)	(374.8%)	209.7%	(130.0%)	--
Capital Expenditures	--	--	--	--	--	--	--	--	--	--	--
Levered Free Cash Flow	3.2%	(129.1%)	(524.5%)	26.1%	(55.3%)	472.4%	(7.6%)	(374.8%)	209.7%	(130.0%)	--
Unlevered Free Cash Flow	4.1%	(134.8%)	(465.4%)	28.7%	(42.5%)	461.5%	(7.8%)	(421.0%)	130.3%	(122.1%)	--
Dividend per Share	25.0%	20.0%	20.0%	20.0%	20.0%	0.0%	0.0%	0.0%	0.0%	16.7%	16.7%

Ticker: **BAC US EQUITY**
 BAC US EQUITY Ascend
 Currency Reporting Change
 USD
 Period Type: **Annuals**
 Consolidated: **Yes**
 Accounting: **Mixed**

Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

REVENUE

Revenue by Product For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	--
Revenue	115,074.00	100,078.00	101,697.00	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00
Consumer Banking	-	-	-	-	-	-	-	-	-	-	-
Global Markets	-	-	-	-	-	-	-	-	-	-	-
Global Banking	-	-	-	-	-	-	-	-	-	-	-
Global Wealth & Investment Management	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
Adjustments(FTE, ALM Activities & Other)	-	-	-	-	-	-	-	-	-	-	-
Long-term Assets	-	-	-	-	-	-	-	-	-	-	-
Sales & Trading	-	-	-	-	-	-	-	-	-	-	-
Fixed income, currency and commodities	-	-	-	-	-	-	-	-	-	-	-
Equities	-	-	-	-	-	-	-	-	-	-	-

Revenue by Geography

For the Fiscal Period Ending	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	--
Revenue	115,074.00	100,078.00	101,697.00	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-
#N/A Field Not Applicable	-	-	-	-	-	-	-	-	-	-	-

GROSS PROFIT BEF TAX

OPERATING PROFIT BEF TAX

Ticker: BACUS EQUITY	Sort Ascend	Currency Reporting Change USD
Period Type: Annuals	Consolidated: Yes	Accounting: Mixed

Bank of America Corp

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Pension	31/12/2011	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	--
For the Fiscal Period Ending	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Pension Net Periodic Cost											
Service Cost	469.00	277.00	33.00	30.00	27.00	25.00	25.00	20.00	18.00	21.00	--
Interest Cost	997.00	916.00	841.00	907.00	836.00	847.00	795.00	733.00	771.00	639.00	--
Expected Return on Plan Assets	(1,552.00)	(1,535.00)	(1,254.00)	(1,279.00)	(1,270.00)	(1,262.00)	(1,299.00)	(1,346.00)	(1,282.00)	(1,291.00)	--
Pension Expense (Income)	332.00	190.00	(99.00)	(200.00)	(196.00)	(215.00)	(290.00)	(381.00)	(314.00)	(391.00)	--
Other Postretirement Cost											
Service Cost	15.00	13.00	9.00	8.00	8.00	7.00	6.00	6.00	5.00	5.00	--
Interest Cost	80.00	71.00	54.00	58.00	48.00	47.00	43.00	36.00	38.00	32.00	--
Expected Return on Plan Assets	(9.00)	(8.00)	(5.00)	(4.00)	(1.00)	-	-	(6.00)	(5.00)	(4.00)	--
Other Postretirement Benefits Expense (I)	104.00	74.00	26.00	(23.00)	13.00	(23.00)	32.00	6.00	12.00	60.00	--
Pension Funded Status											
Fair Value of Plan Assets	20,153.00	21,643.00	23,453.00	24,105.00	23,505.00	23,772.00	25,375.00	23,223.00	25,637.00	27,643.00	--
Actual Return (Loss) on Plan Assets	970.00	2,261.00	2,802.00	1,853.00	1,469.00	1,690.00	2,531.00	(723.00)	18,679.00	3,132.00	--
Employer Contribution	203.00	264.00	229.00	181.00	155.00	152.00	121.00	113.00	111.00	109.00	--
Benefits Paid	(1,043.00)	(1,129.00)	(1.00)	(1,217.00)	(1,162.00)	(1,149.00)	(1,116.00)	(1,271.00)	(1,435.00)	(1,272.00)	--
Projected Benefit Obligation	20,012.00	21,449.00	19,795.00	21,525.00	20,094.00	20,792.00	21,567.00	19,512.00	21,167.00	22,772.00	--
Over(Under) Funded Pension	141.00	194.00	3,658.00	2,580.00	3,411.00	2,980.00	3,808.00	3,711.00	4,470.00	4,871.00	--
Accumulated Benefit Obligation	18,986.00	21,334.00	19,675.00	21,419.00	19,992.00	20,673.00	21,483.00	19,464.00	21,121.00	22,685.00	--
Pension Funding Ratio	100.70	100.90	118.48	111.99	116.98	114.33	117.66	119.02	121.12	121.39	--
Other Postretirement Funded Status											
Fair Value of Plan Assets	91.00	86.00	72.00	28.00	-	-	300.00	252.00	199.00	143.00	--
Actual Return (Loss) on Plan Assets	2.00	10.00	9.00	6.00	-	-	-	5.00	5.00	1.00	--
Employer Contribution	84.00	117.00	61.00	53.00	79.00	104.00	393.00	43.00	24.00	6.00	--
Benefits Paid	(255.00)	(139.00)	(138.00)	(129.00)	(127.00)	(125.00)	(125.00)	(115.00)	(103.00)	(110.00)	--
Projected Benefit Obligation	1,619.00	1,574.00	1,356.00	1,346.00	1,152.00	1,125.00	1,056.00	928.00	989.00	1,007.00	--
Over(Under) Funded Post Ret Benefits	(1,528.00)	(1,488.00)	(1,284.00)	(1,318.00)	(1,152.00)	(1,125.00)	(756.00)	(676.00)	(790.00)	(864.00)	--
Other Post-Retirement Funding Ratio	5.62	5.46	5.31	2.08	-	-	28.41	27.16	20.12	14.20	--
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	7.44	7.47	6.50	6.00	5.58	5.59	6.00	6.00	6.00	6.00	--
Discount Rate used on Plan Liabilities	5.45	3.97	4.00	4.85	3.97	4.38	4.16	3.68	4.32	3.32	--
Rate of Compensation Increase	4.08	1.12	--	--	1.19	1.01	4.51	4.31	4.49	4.10	--
Other Postretirement Benefits											
Expected Return on Plan Assets	8.00	8.00	6.50	6.00	6.00	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	5.10	3.65	3.65	4.50	3.75	4.32	3.99	3.58	4.26	3.20	--
Health Care Cost Trend Projected(next y)	8.00	7.50	6.50	11.52	7.00	7.00	4.73	4.37	4.13	2.57	--
Pension Plan Asset Allocation											
Fair Value of Plan Assets	20,153.00	21,643.00	23,453.00	24,105.00	23,505.00	23,772.00	25,375.00	23,223.00	25,637.00	27,643.00	--
Asset Category - Equities %	47.37	47.47	43.11	35.62	35.65	34.60	31.51	26.19	24.37	22.38	--
Asset Category - Debt %	40.61	39.16	38.20	42.16	45.16	49.91	49.20	56.12	61.11	63.34	--
Asset Category - Real Estate %	1.85	2.05	2.51	3.17	3.77	3.83	3.69	3.89	3.69	3.48	--
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	5.43	6.93	11.98	15.84	13.04	7.46	12.59	9.36	6.54	6.38	--
Asset Category - Other %	4.73	4.78	4.52	3.34	2.38	4.21	4.19	4.53	5.07	4.93	--
Expected Pension Payments											
Year 1	1,372.00	1,184.00	1,230.00	1,220.00	1,217.00	1,201.00	1,254.00	1,244.00	1,267.00	1,227.00	--
Year 2	1,372.00	1,236.00	1,226.00	1,207.00	1,197.00	1,200.00	1,249.00	1,279.00	1,278.00	1,322.00	--
Year 3	1,371.00	1,220.00	1,216.00	1,204.00	1,204.00	1,197.00	1,270.00	1,269.00	1,269.00	1,311.00	--
Year 4	1,372.00	1,213.00	1,211.00	1,203.00	1,199.00	1,211.00	1,263.00	1,278.00	1,263.00	1,302.00	--
Year 5	1,372.00	1,201.00	1,200.00	1,203.00	1,210.00	1,207.00	1,272.00	1,268.00	1,273.00	1,295.00	--
Beyond Year 5	6,803.00	5,917.00	5,959.00	5,992.00	5,982.00	5,964.00	6,223.00	6,168.00	6,014.00	6,126.00	--
Expected Postretirement Benefits											
Year 1	177.00	165.00	159.00	144.00	134.00	124.00	92.00	85.00	83.00	79.00	--
Year 2	178.00	165.00	157.00	140.00	128.00	120.00	87.00	82.00	80.00	76.00	--
Year 3	179.00	163.00	154.00	136.00	124.00	114.00	84.00	79.00	77.00	74.00	--
Year 4	178.00	159.00	149.00	130.00	117.00	111.00	81.00	77.00	74.00	70.00	--
Year 5	175.00	153.00	144.00	124.00	113.00	107.00	78.00	74.00	72.00	67.00	--
Beyond Year 5	783.00	675.00	634.00	553.00	502.00	474.00	343.00	323.00	313.00	290.00	--

