

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	213,000
Ticker:	BAC US

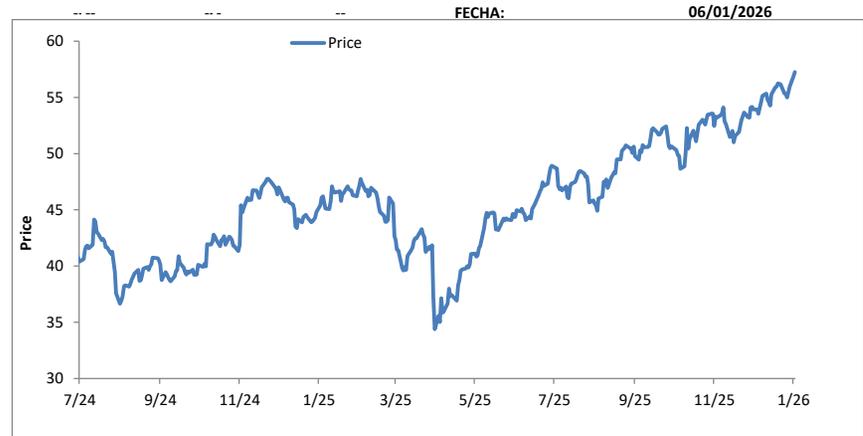
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↑ **57.25** +0.36

Bank of America Corporation opera como una sociedad de cartera financiera. Ofrece cuentas de ahorro, depósitos, préstamos hipotecarios y para la construcción, gestión de efectivo y patrimonio, certificados de depósito, fondos de inversión, tarjetas de crédito y débito, seguros, y servicios bancarios móviles y en línea. Opera en todo el mundo.

Stock Quote & Chart (Currency: USD)			
Last (delayed quote)	57.25	Market Cap (MM)	418,067.9
Open	57.01	Shares Out. (MM)	7,302.5
Previous Close	56.89	Float %	91.9%
Change	0.94	Shares sold short (MM)	114,878,738.0
Change %	1.68	Dividend Yield %	1.9
Day High/Day Low	57.4 / 56.8	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	57.6 / 33.1	P / Diluted EPS Before XO	
Volume (MM)	31.63	Beta	1.10
Avg. Vol - 3 mo (MM)	35.89		

Financial Information (Currency: USD, in mm)			
Revenue - LTM	188,841.0	Cash & ST Invest.	571,195
EBIT - LTM	--	Total Assets	3,261,519.0
EBITDA - LTM	--	Total Debt	760,106.0
Net Income - LTM	29,646.0	Total Liabilities	2,965,960.0
Total Enterprise Value	--	Total Equity	295,559.0
TEV/ Total Revenue	--	Cash from Operations - LTM	61,472.0
TEV/ EBITDA	--	Cash From Investing - LTM	-134,575.0
		Cash from Financing -LTM	24,021.0

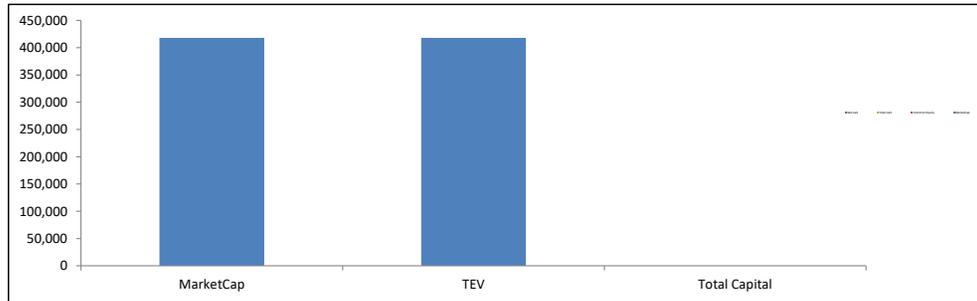


Company Notes	
2016 Q1	#####
Net income includes, (In million, pre-tax)	2014 A1
A gain of \$154 from DVA adjustment	GAAP Net Income Includes: (in millions, pre-tax)
A loss of \$131 from Litigation expense	A loss of \$613.000 from Legal Expense/Restructuring
	A loss of \$3.726.000 from Mortgage Settlement
2015 A1	A loss of \$210.000 from Tax Provision/ Benefit (after-tax)
GAAP Net Income includes, (in millions):	A loss of \$240.000 from CVA/DVA (after-tax)
a pre-tax loss of \$581.000 from Litigation / Settlement	A loss of \$2.000 from Discontinued Operations
an after-tax loss of \$290.000 from Tax Provision/Benefit	
2015 Q4	2014 Q4
GAAP Net Income includes, (in millions):	GAAP Net Income Includes: (in millions, pre-tax)
a pre-tax loss of \$353.000 from Litigation / Settlement	A loss of \$2,800.000 from Legal Expense
an after-tax loss of \$290.000 from Tax Provision/Benefit	A loss of \$655.000 from Restructuring
	A gain of \$4.000 from CVA/DVA (after-tax)
	A loss of \$1.000 from Discontinued Operations
2015 Q3	2014 Q3
GAAP Net Income includes, (in millions, pre-tax):	GAAP Net Income includes, (in millions, pre-tax):
a loss of \$231.000 from Litigation / Settlement	a loss of \$371.000 from CVA/DVA
a gain of \$313.000 from Debt Valuation Adjustments (Banks Only)	a loss of \$1600.000 from Litigation
	a loss of \$382.000 from Restructuring
	a gain of \$0.08 per share from Credit Valuation Adjustments
2015 Q2	2014 Q2
GAAP Net Income includes, (in millions, pre-tax):	GAAP Net Income includes, (in millions, after-tax):
a loss of \$175.000 from Litigation / Settlement	a loss of \$3,726.000 from Mortgage Settlement
a gain of \$102.000 from Debt Valuation Adjustments (Banks Only)	a loss of \$20.000 from CVA/DVA
	a loss of \$22.000 from Discontinued Operations
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 Only)	

Key Board Members		
Name	Title	Organization
Pierre J P De Weck	Chairman	Parasol Unit Foundation For Co
	Board Member	360 One Wam Ltd
	Board Member	Bank Of America Corp
Brian Moynihan	Chairman	Merrill Lynch Preferred Captl
	Chairman	Merrill Lynch Captl Trust Iii
	Chairman/Ceo	Bank Of America Corp
	Chairman	Brown University
	Board Member	Catalyst
	Chairman	Clearing House Payments Co Llc
	Chair	Council On Competitiveness
	Board Member	Merrill Lynch & Co Inc
Arnold W Donald	Partner/Advisor	Wind Point Partners Lp
	Vice Chairman	Carleton College
	Principal	Awd Group Plc
	Founder	Merisant Co
	Operating Partner	Atlas Holdings Llc
	Lead Director	Salesforce Inc
	Board Member	Ge Vernova Inc
	Board Member	Mp Materials Corp
	Chairman	World Travel & Tourism Council
	Board Member	Bank Of America Corp
	Trustee	Missouri Botanical Garden
	Board Member	Greater New Orleans Foundation
	Board Member	Dhr Intl Inc
	Board Member	Barnes-Jewish Hospital
Thomas D Woods "Tom"	Board Member	Bank Of America Corp
	Board Member	St Joseph'S Health Centre
	Board Member	Cibc World Markets Inc
	Board Member	Dbrs Inc

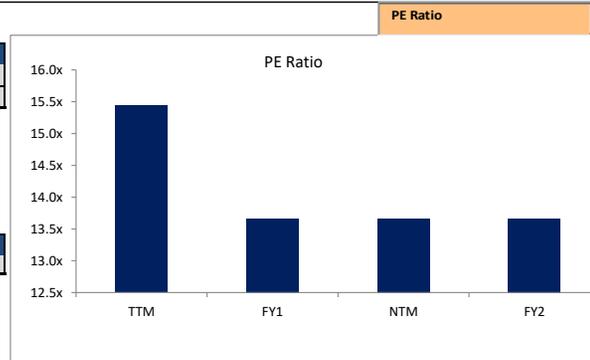
Ticker: BAC US EQUITY		Bank of America Corp										
Period Type: Annuals		Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados										
Annuals		-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0fs	1FY	2FY	3FY
Key Financials		Actuals						LTM	Estimates			
For the Fiscal Period Ending	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	30/09/2025	30/09/2025	31/12/2025	31/12/2026	31/12/2027	
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	
AT&T Inc. opera como una sociedad de cartera de comunicaciones. A través de sus subsidiarias y filiales, ofrece servicios de telefonía local y de larga distancia, ...												
Total Revenue	109,627.0	113,589.0	93,753.0	93,851.0	115,053.0	171,912.0	192,434.0	--	192,434.0	27,394.2	27,394.2	
Growth Over Prior Year	9.3%	3.6%	(17.5%)	0.1%	22.6%	49.4%	11.9%	--	7.4%	7.4%	7.4%	
Gross Profit	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
EBITDA	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
EBIT	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
Earnings from Cont. Ops.	28,147.0	27,430.0	17,894.0	31,978.0	27,528.0	26,515.0	27,132.0	--	--	--	--	
Margin %	25.7%	24.1%	19.1%	34.1%	23.9%	15.4%	14.1%	--	--	--	--	
Net Income	28,147.0	27,430.0	17,894.0	31,978.0	27,528.0	26,515.0	27,132.0	--	7,329.6	7,329.6	7,329.6	
Margin %	25.7%	24.1%	19.1%	34.1%	23.9%	15.4%	14.1%	--	3.8%	26.8%	26.8%	
Diluted EPS Excl. Extra Items	2.6	2.8	1.9	3.6	3.2	3.1	3.2	--	1.0	1.0	1.0	
Growth Over Prior Year	67.3%	5.4%	(32.0%)	90.9%	(10.6%)	(3.4%)	4.2%	--	16.1%	16.1%	16.1%	

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	57.25
Shares Out.	7,302.50
Market Capitalization (USD)	418,067.87
- Cash & Short Term Investments	0.00
+ Total Debt	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	0.00
Book Value of Common Equity	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
+ Total Debt	0.00
= Total Capital	0.00



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual	LTM	Estimates		
	30/09/2025	30/09/2025	30/09/2025	30/09/2025	30/09/2025
TEV/Total Revenue	--	--	--	--	--
TEV/EBITDA	--	--	--	--	--
TEV/EBIT	--	--	--	--	--
P/Diluted EPS Before Extra	13.7x	--	--	--	--
P/BV	1.2x	--	1.5x	1.5x	1.5x
Price/Tang BV	1.7x	--	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	15.4x	13.7x	13.7x	13.7x
TEV / EBITDA	0.0x	0.0x	0.0x	0.0x
Price / CF	7.0x	13.6x	13.6x	13.6x
Price / Book	1.5x	1.5x	1.5x	1.5x
Dividend Yield	1.9x	2.0x	2.0x	2.0x



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

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY
Income Statement											
Income Sheet as of:	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Revenue	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00	115,053.00	171,912.00	192,434.00
Other Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00	115,053.00	171,912.00	192,434.00
Cost Of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Gross Profit	96,829.00	93,514.00	93,662.00	100,264.00	109,627.00	113,589.00	93,753.00	93,851.00	115,053.00	171,912.00	192,434.00
Selling General & Admin Exp.	59,060.00	58,940.00	56,690.00	69,210.00	71,414.00	77,769.00	72,063.00	57,805.00	83,230.00	143,053.00	163,117.00
R & D Exp.	-	-	-	-	-	-	-	-	-	-	-
Depreciation & Amort.	936.00	834.00	-	-	-	-	-	-	-	-	-
Other Operating Expense/(Income)	28,870.00	11,670.00	11,951.00	1,841.00	3,629.00	3,066.00	2,695.00	2,070.00	854.00	517.00	63.00
Operating Expense, Total	88,866.00	71,444.00	68,641.00	71,051.00	75,043.00	80,835.00	74,758.00	59,875.00	84,084.00	143,570.00	163,180.00
Operating Income	7,963.00	22,070.00	25,021.00	29,213.00	34,584.00	32,754.00	18,995.00	33,976.00	30,969.00	28,342.00	29,254.00
Interest Expense	-	-	-	-	-	-	-	-	-	-	-
Interest Income	38,143.00	35,932.00	37,467.00	42,634.00	50,234.00	54,234.00	37,667.00	31,526.00	49,917.00	101,263.00	110,224.00
Net Interest Exp.	(38,143.00)	(35,932.00)	(37,467.00)	(42,634.00)	(50,234.00)	(54,234.00)	(37,667.00)	(31,526.00)	(49,917.00)	(101,263.00)	(110,224.00)
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	38,143.00	35,932.00	37,467.00	42,634.00	50,234.00	54,234.00	37,667.00	31,526.00	49,917.00	101,263.00	110,224.00
EBT Excl. Unusual Items	7,963.00	22,070.00	25,021.00	29,213.00	34,584.00	32,754.00	18,995.00	33,976.00	30,969.00	28,342.00	29,254.00
Impairment of Goodwill	-	-	-	-	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	-	-	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	-	-	-	-	-	-	-	-	-	-	-
Other Unusual Items	-	-	-	-	-	-	-	-	-	-	-
EBT Incl. Unusual Items	7,963.00	22,070.00	25,021.00	29,213.00	34,584.00	32,754.00	18,995.00	33,976.00	30,969.00	28,342.00	29,254.00
Income Tax Expense	2,443.00	6,234.00	7,199.00	10,981.00	6,437.00	5,324.00	1,101.00	1,998.00	3,441.00	1,827.00	2,122.00
Earnings from Cont. Ops.	5,520.00	15,836.00	17,822.00	18,232.00	28,147.00	27,430.00	17,894.00	31,978.00	27,528.00	26,515.00	27,132.00
Extraord. Item & Account. Change	-	-	-	-	-	-	-	-	-	-	-
Minority Int. in Earnings	-	-	-	-	-	-	-	-	-	-	-
Net Income	5,520.00	15,836.00	17,822.00	18,232.00	28,147.00	27,430.00	17,894.00	31,978.00	27,528.00	26,515.00	27,132.00
Pref. Dividends	1,044.00	1,483.00	1,682.00	1,614.00	1,451.00	1,432.00	1,421.00	1,421.00	1,513.00	1,649.00	1,629.00
Other Adj	-	-	-	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	4,476.00	14,353.00	16,140.00	16,618.00	26,696.00	25,998.00	16,473.00	30,557.00	26,015.00	24,866.00	25,503.00
Abnormal Losses (Gains)	16,640.00	1,885.00	1,438.00	1,181.00	821.00	903.00	955.00	218.00	1,180.00	755.00	379.00
Tax Effect on Abnormal Items	(5,824.00)	(661.15)	(503.30)	2,486.65	(172.41)	(189.63)	(200.76)	(45.78)	(247.80)	(158.55)	(79.59)
NI to Common Excl. Extra Items	15,292.00	15,580.85	17,074.70	20,285.65	27,344.59	26,711.37	17,228.24	30,729.22	26,947.20	25,462.45	25,802.41
Per Share Items											
Basic EPS	0.43	1.37	1.57	1.63	2.64	2.77	1.88	3.60	3.21	3.10	3.25
Basic EPS Excl. Extra Items	0.43	1.37	1.57	1.63	2.64	2.77	1.88	3.60	3.21	3.10	3.25
Weighted Avg. Basic Shares Out.	10,527.82	10,462.28	10,284.15	10,195.60	10,096.50	9,390.50	8,753.20	8,493.30	8,113.70	8,028.60	7,855.50
Diluted EPS	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57	3.19	3.08	3.21
Diluted EPS Excl. Extra Items	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57	3.19	3.08	3.21
Weighted Avg. Diluted Shares Out.	10,584.54	11,213.99	11,046.81	10,778.40	10,236.90	9,442.90	8,796.90	8,558.40	8,167.50	8,080.50	7,935.80
Normalized Basic EPS	1.31	1.38	1.45	1.85	2.63	2.75	1.87	3.57	3.19	3.42	3.21
Normalized Diluted EPS	1.44	1.42	1.57	1.90	2.67	2.83	1.96	3.59	3.30	3.15	3.25
Dividends per Share	-	-	-	-	-	-	-	-	-	-	-
Payout Ratio %	28.22	14.57	15.93	23.93	20.42	23.84	38.26	21.68	26.82	29.70	30.80
Supplemental Items											
EBITA	-	-	-	-	-	-	-	-	-	-	-
EBIT	-	-	-	-	-	-	-	-	-	-	-
As Reported Total Revenue*	-	-	-	-	-	-	-	-	-	-	-
Effective Tax Rate %	30.68	28.25	28.77	37.59	18.61	16.25	5.80	5.88	11.11	6.45	7.25
Normalized Net Income	15,292.00	15,580.85	17,074.70	20,285.65	27,344.59	26,711.37	17,228.24	30,729.22	26,947.20	25,462.45	25,802.41
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	2,768.00	2,862.00	2,942.00	3,433.00
Stock-Based Comp., Total	78.00	28.00	1,367.00	1,649.00	1,729.00	1,974.00	2,031.00	2,768.00	2,862.00	2,942.00	3,433.00

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

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Balance Sheet											
Balance Sheet as of:	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	33,118.00	31,265.00	30,719.00	29,480.00	29,063.00	30,152.00	36,430.00	29,222.00	30,334.00	27,892.00	26,003.00
Short Term Investments	512,480.00	498,907.00	493,869.00	524,475.00	452,449.00	486,293.00	445,455.00	555,153.00	526,102.00	554,206.00	673,067.00
Total Cash & ST Investments	545,598.00	530,172.00	524,588.00	553,955.00	481,512.00	516,445.00	481,885.00	584,375.00	556,436.00	582,098.00	699,070.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	545,598.00	530,172.00	524,588.00	553,955.00	481,512.00	516,445.00	481,885.00	584,375.00	556,436.00	582,098.00	699,070.00
Net Property, Plant & Equipment	10,049.00	9,485.00	9,139.00	9,247.00	9,906.00	10,561.00	11,000.00	10,833.00	11,510.00	11,855.00	12,168.00
Long-term Investments	59,766.00	84,508.00	117,071.00	125,013.00	203,652.00	215,730.00	438,249.00	674,554.00	632,825.00	594,555.00	558,677.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	304,509.00	299,606.00	307,653.00	303,379.00	294,810.00	295,063.00	315,554.00	347,642.00	343,225.00	351,100.00	354,272.00
Total Assets	919,922.00	923,771.00	958,451.00	991,594.00	989,880.00	1,037,799.00	1,246,688.00	1,617,404.00	1,543,996.00	1,539,608.00	1,624,187.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	337,365.00	269,352.00	257,266.00	290,718.00	275,397.00	274,549.00	262,891.00	318,689.00	304,964.00	413,462.00	469,462.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	192,347.00	184,736.00	186,849.00	186,423.00	202,969.00	210,927.00	216,851.00	227,236.00	258,530.00	241,177.00	240,387.00
Total Current Liabilities	529,712.00	454,088.00	444,115.00	477,141.00	478,366.00	485,476.00	479,742.00	545,925.00	563,494.00	654,639.00	709,849.00
Long-Term Debt	212,415.00	236,764.00	216,823.00	227,402.00	229,340.00	248,990.00	271,481.00	289,058.00	284,343.00	310,039.00	290,644.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities	742,127.00	690,852.00	660,938.00	704,543.00	707,706.00	734,466.00	751,223.00	834,983.00	847,837.00	964,678.00	1,000,493.00
Pref. Stock, Non-Redeem.	19,309.00	22,273.00	25,220.00	22,323.00	22,326.00	23,401.00	24,510.00	24,708.00	28,397.00	28,397.00	23,159.00
Total Pref. Equity	19,309.00	22,273.00	25,220.00	22,323.00	22,326.00	23,401.00	24,510.00	24,708.00	28,397.00	28,397.00	23,159.00
Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Additional Paid In Capital	153,458.00	151,042.00	147,038.00	138,089.00	118,896.00	91,723.00	85,982.00	62,398.00	58,953.00	56,365.00	45,336.00
Retained Earnings	75,024.00	88,219.00	101,225.00	113,816.00	136,314.00	156,319.00	164,088.00	188,064.00	207,003.00	224,672.00	242,349.00
Treasury Stock	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Inc. and Other	(4,320.00)	(5,358.00)	(7,288.00)	(7,082.00)	(12,211.00)	(6,633.00)	(1,656.00)	(5,104.00)	(21,156.00)	(17,788.00)	(15,285.00)
Total Common Equity	224,162.00	233,903.00	240,975.00	244,823.00	242,999.00	241,409.00	248,414.00	245,358.00	244,800.00	263,249.00	272,400.00
Total Equity	243,471.00	256,176.00	266,195.00	267,146.00	265,325.00	264,810.00	272,924.00	270,066.00	273,197.00	291,646.00	295,559.00
Total Liabilities And Equity	985,598.00	947,028.00	927,133.00	971,689.00	973,031.00	999,276.00	1,024,147.00	1,105,049.00	1,121,034.00	1,256,324.00	1,296,052.00
Supplemental Items											
Total Shares Out. on Filing Date	10,516.54	10,380.27	10,052.63	10,287.30	9,669.29	8,650.81	8,650.81	8,077.83	7,996.78	7,895.46	7,610.86
Total Shares Out. on Balance Sheet Date	10,516.54	10,380.27	10,052.63	10,287.30	9,669.29	8,650.81	8,650.81	8,077.83	7,996.78	7,895.46	7,610.86
Book Value/Share	21.32	22.53	23.97	23.80	25.13	27.91	28.72	30.37	30.61	33.34	35.79
Tangible Book Value	149,773.00	160,374.00	169,017.00	173,560.00	172,274.00	170,797.00	177,312.00	174,183.00	173,703.00	192,231.00	201,460.00
Tangible Book Value/Share	14.24	15.45	16.81	16.87	17.82	19.74	20.50	21.56	21.72	24.35	26.47
Total Debt	549,780.00	506,116.00	474,089.00	518,120.00	504,737.00	523,539.00	534,372.00	607,747.00	589,307.00	723,501.00	760,106.00
Net Debt	211,858.00	146,537.00	118,266.00	136,786.00	58,708.00	80,275.00	(156,695.00)	8,806.00	91,530.00	101,458.00	188,911.00
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	224,000.00	213,280.00	208,000.00	209,376.00	204,000.00	208,000.00	212,505.00	208,248.00	216,823.00	212,985.00	213,193.00

Ticker: BAC US EQUITY

Sort Ascend

Period Type Annuals

Consolidated Yes

Accounting Mixed

Bank of America Corp

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

		-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Multiples		31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
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	12.4x	11.9x	14.0x	15.5x	9.2x	12.5x	15.5x	12.4x	10.0x	10.7x	13.5x
	Average	12.2x	11.5x	10.9x	15.7x	15.6x	11.1x	9.3x	20.6x	10.4x	9.1x	12.4x
	High	13.5x	12.8x	16.3x	19.0x	17.3x	13.3x	15.5x	24.7x	13.8x	11.1x	15.1x
	Low	10.8x	10.5x	7.9x	14.0x	9.2x	9.2x	6.4x	12.4x	8.3x	7.6x	10.1x
Price / Book Value	Close	0.8x	0.7x	0.9x	1.2x	1.0x	1.3x	1.1x	1.5x	1.1x	1.0x	1.2x
	Average	0.8x	0.8x	0.7x	1.0x	1.2x	1.2x	0.9x	1.4x	1.2x	1.0x	1.2x
	High	0.9x	0.9x	1.0x	1.2x	1.4x	1.4x	1.3x	1.7x	1.6x	1.2x	1.4x
	Low	0.7x	0.7x	0.5x	0.9x	1.0x	1.0x	0.6x	1.0x	1.0x	0.8x	1.0x
Price / Tangible Book Value	Close	1.3x	1.1x	1.3x	1.7x	1.4x	1.8x	1.5x	2.1x	1.5x	1.4x	1.7x
	Average	1.2x	1.2x	1.0x	1.5x	1.8x	1.7x	1.3x	2.0x	1.7x	1.4x	1.6x
	High	1.3x	1.3x	1.5x	1.8x	1.9x	2.0x	1.8x	2.4x	2.3x	1.7x	2.0x
	Low	1.1x	1.1x	0.7x	1.3x	1.3x	1.4x	0.9x	1.4x	1.4x	1.2x	1.3x
Price / Cash Flow	Close	6.1x	6.2x	12.4x	30.5x	6.3x	5.4x	7.0x	--	--	6.0x	--
	Average	1.9x	5.7x	5.7x	13.9x	30.6x	7.5x	4.0x	9.3x	--	6.0x	7.0x
	High	6.1x	6.3x	12.4x	30.5x	33.9x	9.1x	7.0x	11.1x	--	6.0x	8.5x
	Low	1.7x	5.2x	4.1x	12.4x	6.3x	5.4x	2.7x	6.8x	--	6.0x	5.7x
TEV / LTM FCF	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
Dividend Yield	Close	0.7	1.2	1.1	1.3	2.2	1.9	2.4	1.8	2.6	2.7	2.3
	Average	0.2	0.7	1.3	1.0	1.3	1.8	2.6	1.8	2.1	2.9	2.4
	High	0.7	1.2	1.8	1.3	2.2	2.2	3.7	2.4	2.6	3.4	2.9
	Low	0.2	0.7	0.9	0.8	1.2	1.5	1.9	1.5	1.6	2.3	1.9

Bank of America Corp

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

	-10Q	-9Q	-8Q	-7Q	-6Q	-5Q	-4Q	-3Q	-2Q	-1Q	0Q
Ratios											
For the Fiscal Period Ending	31/03/2023	30/06/2023	30/09/2023	31/12/2023	31/03/2024	30/06/2024	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
Profitability											
Return on Assets	0.9%	1.0%	1.0%	0.9%	0.8%	0.8%	0.7%	0.8%	0.8%	0.8%	0.9%
Return on Capital	3.0%	3.2%	3.2%	2.8%	2.4%	2.3%	2.2%	2.5%	2.5%	2.5%	2.6%
Return on Equity	11.0%	11.4%	11.6%	9.8%	9.0%	8.7%	8.3%	9.5%	9.8%	9.8%	10.3%
Margin Analysis											
Gross Margin	...	...	...	...	...	...	...	...	...	...	...
SG&A Margin	...	...	...	...	...	...	...	...	...	...	...
EBTDA Margin	...	...	...	...	...	...	...	...	...	...	...
EBT Margin	...	...	...	...	...	...	...	...	...	...	...
Earnings from Cont. Ops Margin	22.5%	18.5%	18.2%	7.2%	15.1%	15.0%	15.0%	15.1%	17.3%	16.5%	19.6%
Net Income Margin	31.2%	29.4%	31.0%	14.3%	25.0%	27.2%	27.2%	26.3%	27.0%	26.9%	30.2%
Normalized Net Income Margin	29.5%	29.4%	29.2%	13.7%	24.3%	25.9%	25.2%	25.6%	25.9%	26.2%	28.6%
Free Cash Flow Margin	...	...	...	...	...	...	...	...	...	...	...
Asset Turnover											
Total Asset Turnover	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Fixed Asset Turnover	11.6x	11.1x	14.7x	14.7x	15.7x	15.6x	15.4x	16.0x	15.4x	15.7x	15.5x
Account Receivable Turnover	...	...	...	...	...	...	...	...	...	...	...
Inventory Turnover	...	...	...	...	...	...	...	...	...	...	...
Short Term Liquidity											
Current Ratio	...	...	...	...	...	...	...	...	...	...	...
Quick Ratio	...	...	...	...	...	...	...	...	...	...	...
Cash from Ops. To Fixed Liab	...	...	...	...	...	...	...	...	...	...	...
Cap. Expend. to Fixed Liab	...	...	...	...	...	...	...	...	...	...	...
Cap. Expend. to Total Assets	...	...	...	...	...	...	...	...	...	...	...
Cap. Expend. to Total Liab	...	...	...	...	...	...	...	...	...	...	...
Cap. Expend. to Total Equity	...	...	...	...	...	...	...	...	...	...	...
Long Term Solvency											
Total Debt/Equity	366.7%	361.8%	365.7%	368.1%	365.4%	377.0%	389.0%	367.7%	379.8%	389.8%	371.4%
Total Debt/Total Capital	77.8%	77.8%	77.8%	77.8%	77.8%	77.8%	77.8%	77.8%	77.8%	77.8%	77.8%
LT Debt/Equity	117.7%	117.7%	117.7%	117.8%	117.8%	118.9%	109.7%	109.7%	110.6%	115.5%	117.0%
LT Debt/Total Capital	27.4%	28.7%	28.4%	30.5%	27.4%	26.4%	26.1%	27.1%	27.1%	26.8%	27.4%
Total Liabilities/Total Assets	...	...	...	...	...	...	...	...	...	...	...
EBIT / Interest Exp	...	...	...	...	...	...	...	...	...	...	...
EBITDA / Interest Exp	...	...	...	...	...	...	...	...	...	...	...
EBITDA / PP&E / Interest Exp	...	...	...	...	...	...	...	...	...	...	...
Total Debt/EBITDA	...	...	...	...	...	...	...	...	...	...	...
Net Debt/EBITDA	...	...	...	...	...	...	...	...	...	...	...
Altman Z Score	...	...	...	...	...	...	...	...	...	...	...
Growth Over Five Year											
Total Revenue	64.8%	77.1%	46.5%	75.0%	18.8%	11.8%	10.0%	7.6%	17.9%	13.9%	11.9%
Gross Profit	...	...	...	...	...	...	...	...	...	...	...
EBITDA	...	...	...	...	...	...	...	...	...	...	...
EBTA	...	...	...	...	...	...	...	...	...	...	...
EBT	...	...	...	...	...	...	...	...	...	...	...
Earnings from Cont. Ops	15.0%	14.6%	10.7%	10.9%	10.8%	11.0%	11.1%	11.0%	10.8%	9.7%	10.8%
Net Income	15.5%	14.6%	10.7%	10.9%	10.8%	11.0%	11.1%	11.0%	10.8%	9.7%	10.8%
Normalized Net Income	16.2%	14.6%	10.7%	10.9%	10.8%	11.0%	11.1%	11.0%	10.8%	9.7%	10.8%
Diluted EPS before Extra	17.5%	30.0%	11.1%	10.8%	10.8%	11.0%	11.1%	11.0%	10.8%	9.7%	10.8%
Accounts Receivable	...	...	...	...	...	...	...	...	...	...	...
Inventory	...	...	...	...	...	...	...	...	...	...	...
Net PP&E	8.7%	6.1%	6.3%	5.0%	5.6%	3.0%	1.8%	3.6%	3.1%	3.8%	3.6%
Total Assets	11.9%	0.8%	7.4%	4.7%	3.7%	4.9%	4.6%	3.6%	3.3%	5.0%	3.4%
Tangible Book Value	8.6%	10.0%	17.3%	17.1%	8.9%	9.3%	10.4%	8.7%	4.4%	0.3%	8.7%
Common Equity	5.1%	6.7%	7.6%	7.6%	6.9%	6.9%	6.7%	6.7%	6.7%	6.7%	7.3%
Cash from Ops	175.1%	153.4%	110.5%	6.0%	37.5%	51.5%	141.6%	130.8%	181.9%	110.0%	174.7%
Capital Expenditures	...	...	...	...	...	...	...	...	...	...	...
Unlevered Free Cash Flow	171.4%	174.4%	114.1%	6.0%	37.5%	45.0%	133.8%	127.0%	175.0%	111.0%	171.1%
Unlevered Free Cash Flow per Share	4.8%	4.8%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	7.7%
FCF Over Two Years											
Total Revenue	39.8%	38.5%	36.0%	37.1%	39.9%	38.7%	36.9%	36.0%	36.0%	37.6%	42%
Gross Profit	...	...	...	...	...	...	...	...	...	...	...
EBITDA	...	...	...	...	...	...	...	...	...	...	...
EBTA	...	...	...	...	...	...	...	...	...	...	...
EBT	...	...	...	...	...	...	...	...	...	...	...
Earnings from Cont. Ops	0.7%	116.8%	0.7%	133.0%	17.8%	5.1%	11.9%	17.9%	14.8%	17.9%	42%
Net Income	0.7%	116.8%	0.7%	133.0%	17.8%	5.1%	11.9%	17.9%	14.8%	17.9%	42%
Normalized Net Income	0.8%	116.8%	0.7%	133.0%	17.8%	5.1%	11.9%	17.9%	14.8%	17.9%	42%
Diluted EPS before Extra	4.5%	17.6%	3.4%	13.7%	17.8%	6.6%	0.0%	11.8%	17.9%	6.6%	8.6%
Accounts Receivable	...	...	...	...	...	...	...	...	...	...	...
Inventory	...	...	...	...	...	...	...	...	...	...	...
Net PP&E	4.1%	4.3%	5.1%	4.6%	4.8%	4.0%	4.0%	3.8%	3.8%	3.8%	3.7%
Total Assets	3.7%	1.0%	1.1%	0.8%	0.7%	0.0%	0.0%	0.4%	0.4%	0.0%	0.0%
Tangible Book Value	4.4%	3.7%	4.9%	4.3%	4.7%	4.6%	11.3%	10.4%	9.1%	0.3%	0.3%
Common Equity	0.4%	0.7%	1.0%	0.6%	0.7%	0.0%	0.4%	0.4%	0.4%	0.4%	0.7%
Cash from Ops	153.4%	...	...	114.4%	181.5%	...	...	18.6%	156.0%	...	99.5%
Capital Expenditures	...	...	...	...	...	...	...	...	...	...	...
Unlevered Free Cash Flow	148.0%	...	...	114.4%	181.5%	...	...	18.6%	156.0%	...	117.8%
Unlevered Free Cash Flow per Share	10.6%	10.6%	4.4%	6.4%	6.4%	6.4%	8.7%	8.7%	8.7%	8.7%	8.6%
FCF Over Three Years											
Total Revenue	14.8%	31.8%	37.0%	37.0%	36.0%	39.0%	36.7%	36.5%	34.7%	37.8%	34.7%
Gross Profit	...	...	...	...	...	...	...	...	...	...	...
EBITDA	...	...	...	...	...	...	...	...	...	...	...
EBTA	...	...	...	...	...	...	...	...	...	...	...
EBT	...	...	...	...	...	...	...	...	...	...	...
Earnings from Cont. Ops	16.7%	16.7%	16.8%	16.8%	16.1%	16.7%	17.0%	17.0%	16.4%	16.4%	16.4%
Net Income	36.7%	39.0%	16.9%	16.9%	16.1%	16.7%	17.0%	17.0%	16.4%	16.4%	16.4%
Normalized Net Income	10.4%	10.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%	13.4%
Diluted EPS before Extra	11.0%	11.0%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
Accounts Receivable	...	...	...	...	...	...	...	...	...	...	...
Inventory	...	...	...	...	...	...	...	...	...	...	...
Net PP&E	3.8%	3.7%	3.7%	3.6%	3.4%	3.4%	4.0%	3.9%	3.9%	3.6%	3.6%
Total Assets	6.8%	4.4%	4.8%	4.1%	3.9%	3.6%	3.7%	3.4%	3.1%	3.4%	3.4%
Tangible Book Value	4.8%	5.0%	6.0%	6.0%	6.0%	6.0%	6.0%	7.1%	6.0%	6.0%	10.9%
Common Equity	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
Cash from Ops	168.0%	175.7%	117.7%	15.7%	133.3%	174.8%	175.6%	116.6%	161.6%	21.8%	173.7%
Capital Expenditures	...	...	...	...	...	...	...	...	...	...	...
Unlevered Free Cash Flow	168.0%	175.7%	117.7%	15.7%	133.3%	174.8%	175.6%	116.6%	161.6%	21.8%	173.7%
Unlevered Free Cash Flow per Share	6.9%	17.4%	10.1%	10.1%	10.1%	7.4%	7.4%	7.4%	7.4%	7.4%	8.4%
FCF Over Five Years											
Total Revenue	8.5%	0.4%	10.0%	0.3%	10.8%	10.8%	11.4%	11.6%	11.9%	14.7%	17.1%
Gross Profit	...	...	...	...	...	...	...	...	...	...	...
EBITDA	...	...	...	...	...	...	...	...	...	...	...
EBTA	...	...	...	...	...	...	...	...	...	...	...
EBT	...	...	...	...	...	...	...	...	...	...	...
Earnings from Cont. Ops	3.4%	1.8%	1.7%	15.5%	11.8%	11.3%	3.6%	11.0%	13.0%	15.0%	11.7%
Net Income	3.4%	1.7%	1.7%	15.5%	11.8%	11.3%	3.6%	11.0%	13.0%	15.0%	11.7%
Normalized Net Income	3.4%	2.1%	1.4%	16.1%	12.1%	11.8%	3.9%	11.3%	16.4%	14.4%	9.8%
Diluted EPS before Extra	8.7%	6.9%	6.4%	12.9%	1.7%	2.3%	7.7%	2.1%	17.6%	19.2%	15.8%
Accounts Receivable	...	...	...	...	...	...	...	...	...	...	...
Inventory	...	...	...	...	...	...	...	...	...	...	...
Net PP&E	4.5%	4.2%	4.1%	3.7%	3.0%	2.7%	2.8%	2.9%	2.4%	2.6%	2.5%
Total Assets	6.5%	6.4%	6.2%	6.2%	6.0%	6.5%	6.0%	6.0%	5.0%	4.8%	4.4%
Tangible Book Value	6.2%	6.4%	6.7%	6.4%	6.3%	6.0%	6.4%	6.0%	6.5%	6.9%	7.0%
Common Equity	0.8%	0.8%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Cash from Ops	177.5%	122.6%	19.7%	121.6%	120.6%	122.9%	45.6%	15.2%	164.8%	24.9%	120.5%
Capital Expenditures	...	...	...	...	...	...	...	...	...	...	...
Unlevered Free Cash Flow	181.2%	120.1%	12.0%	124.2%	120.6%	123.5%	45.2%	16.2%	177.5%	18.6%	120.5%
Unlevered Free Cash Flow per Share	12.9%	12.9%	9.9%	9.9%	9.9%	9.9%	7.6%	7.6%	7.6%	7.6%	9.2%

Bloomberg Company In Depth Fundamentals - Capital Structure Summary

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

Bank of America Corp

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

WACC	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
For the Fiscal Period Ending	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
	%	%	%	%	%
Equity					
Cost of Equity	10.9%	10.8%	9.8%	10.3%	11.0%
Weight of Equity	26.3%	29.9%	27.1%	28.3%	30.7%
+ Debt					
Cost of Debt	4.6%	5.4%	4.9%	4.8%	4.7%
Weight of Debt	71.6%	68.0%	71.1%	69.8%	67.1%
+ Preferred Equity					
Cost of Pref Equity	6.8%	7.0%	7.3%	6.3%	5.4%
Weight of Pref Equity	2.1%	2.1%	1.8%	1.9%	2.1%
WACC	6.3%	7.0%	6.3%	6.4%	6.6%

Capital Structure	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Net Market Val	534,714.0	469,462.0	523,010.0	554,777.0	514,110.0
CT Borrowings	296,927.0	290,644.0	304,146.0	313,418.0	311,484.0
Pref Equity	24,554.0	23,159.0	20,499.0	23,495.0	25,992.0
Total Capital	1,161,283.3	1,117,762.4	1,163,137.3	1,243,593.7	1,229,710.9

Debt Summary Data	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Total Financial Debt	831,641.0	760,106.0	827,156.0	868,195.0	825,594.0
Total Revolving Credit	--	--	--	--	--
Total Capital Leases	--	0.0	0.0	--	--
General/Other Borrowings	--	--	827,156.0	100.0%	825,594.0
Total Principal Due	831,641.0	760,106.0	827,156.0	868,195.0	825,594.0

Additional Totals	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Total Cash & CT Investments	641,446.0	571,195.0	609,226.0	677,780.0	580,519.0
Net Debt	180,195.0	188,911.0	217,930.0	240,415.0	245,075.0
Total Short-Term Borrowings	534,714.0	469,462.0	523,010.0	554,777.0	514,110.0
Curr. Port. of LT Debt/Cap. Leases	296,927.0	1,770.0	0.2%	--	--
Long-Term Debt (incl. Cap. Leases)	--	290,644.0	304,146.0	313,418.0	311,484.0
Total Secured Debt	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--
Credit Ratios					
Net Debt/EBITDA	--	--	--	--	--
Total Debt/EBITDA	--	--	--	--	--
Operating Income/Total Debt	--	--	--	--	--
LTM FCF/Total Debt	--	--	--	--	--
LTM FFF/Total Debt	0.0x	0.0x	0.0x	0.0x	0.1x
FRIT/Interest Expense	--	--	--	--	--
FRIT/Total Interest Expense	--	--	--	--	--
Degree of Financial Leverage	--	--	--	--	--
EBITDA-CAPEX/Interest Expense	--	--	--	--	--
EBITDA/Total Interest Expense	--	--	--	--	--

Debt Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Debt Schedule in Yr 1	1,762.0	25,667.0	17,954.0	11,466.0	3,363.0
Debt Schedule in Yr 2	36,117.0	45,500.0	47,422.0	45,121.0	45,850.0
Debt Schedule in Yr 3	43,388.0	30,496.0	33,086.0	34,587.0	35,347.0
Debt Schedule in Yr 4	31,074.0	32,889.0	35,561.0	38,424.0	39,085.0
Debt Schedule in Yr 5	34,354.0	23,447.0	26,804.0	30,796.0	30,328.0
Debt Schedule - Years 2 - 3	79,505.0	75,996.0	80,508.0	79,708.0	81,197.0
Debt Schedule - Years 4 - 5	65,432.0	56,336.0	62,365.0	69,200.0	69,413.0
Debt Schedule - Years 2 - 5	144,933.0	132,332.0	142,873.0	148,928.0	150,610.0
Debt Schedule Beyond Yr 5	150,232.0	125,280.0	143,119.0	153,024.0	157,511.0
Debt Schedule - Total Debt	296,927.0	283,279.0	304,146.0	313,418.0	311,484.0

Capital Lease Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Capital Leases - Year 1	--	--	--	--	--
Capital Leases - Year 2	--	--	--	--	--
Capital Leases - Year 3	--	--	--	--	--
Capital Leases - Year 4	--	--	--	--	--
Capital Leases - Year 5	--	--	--	--	--
Capital Leases - Years 2 - 3	--	--	--	--	--
Capital Leases - Years 4 - 5	--	--	--	--	--
Capital Leases - Years 2 - 5	--	--	--	--	--
Capital Leases Beyond Year 5	--	--	--	--	--
Total Future Value of Capital Leases	--	0.0	--	--	--
Present Value of ST Capital Leases	--	0.0	--	--	--
Present Value of LT Capital Leases	--	0.0	--	--	--

Operative Leases (Rental Expense) Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Rental Expense - Year 1	--	1,770.0	--	--	--
Rental Expense - Year 2	--	1,596.0	--	--	--
Rental Expense - Year 3	--	1,400.0	--	--	--
Rental Expense - Year 4	--	1,142.0	--	--	--
Rental Expense - Year 5	--	832.0	--	--	--
Rental Expense - Years 2 - 3	--	3,005.0	--	--	--
Rental Expense - Years 4 - 5	--	1,974.0	--	--	--
Rental Expense - Years 2 - 5	--	4,979.0	--	--	--
Rental Expense Beyond Year 5	--	3,500.0	--	--	--
Total Sublease Income	--	--	--	--	--
Future Min Oper Lease Obligations	--	10,249.0	100.0%	--	--

Contractual Obligation Schedule	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Contractual Obligations - Year 1	--	--	--	--	--
Contractual Obligations - Years 2-3	--	--	--	--	--
Contractual Obligations - Years 4-5	--	--	--	--	--
Contractual Obligations - Years 2 - 5	--	--	--	--	--
Contractual Obligations - Beyond Year 5	--	--	--	--	--
Total Contractual Obligations	--	--	--	--	--

Purchase Obligations	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
Purchase Obligations	--	--	--	--	--

Interest Rate Data	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2025
For the Fiscal Period Ending	USD	USD	USD	USD	USD
Currency	Millions	Millions	Millions	Millions	Millions
	% of Total	% of Total	% of Total	% of Total	% of Total
W/Av. Interest Rate - Long-term Debt	--	--	--	--	--

Ticker:	BAC US 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

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Pension											
For the Fiscal Period Ending	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2024
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Pension Net Periodic Cost											
Service Cost	30.00	27.00	25.00	25.00	20.00	18.00	21.00	28.00	29.00	27.00	31.00
Interest Cost	907.00	836.00	847.00	795.00	733.00	771.00	639.00	526.00	565.00	807.00	776.00
Expected Return on Plan Assets	(1,279.00)	(1,270.00)	(1,262.00)	(1,299.00)	(1,346.00)	(1,282.00)	(1,291.00)	(1,292.00)	(1,322.00)	(1,360.00)	(1,385.00)
Pension Expense (Income)	(200.00)	(196.00)	(215.00)	(290.00)	(381.00)	(314.00)	(391.00)	(458.00)	(509.00)	(391.00)	(396.00)
Other Postretirement Cost											
Service Cost	8.00	8.00	7.00	6.00	6.00	5.00	5.00	5.00	4.00	2.00	2.00
Interest Cost	58.00	48.00	47.00	43.00	36.00	38.00	42.00	24.00	25.00	36.00	33.00
Expected Return on Plan Assets	(4.00)	(1.00)	-	-	(6.00)	(5.00)	(4.00)	(3.00)	(2.00)	(2.00)	(3.00)
Other Postretirement Benefits Expense (I	(23.00)	13.00	(23.00)	32.00	6.00	12.00	60.00	46.00	18.00	(42.00)	(3.00)
Pension Funded Status											
Fair Value of Plan Assets	24,105.00	23,505.00	23,772.00	25,375.00	23,223.00	25,637.00	27,643.00	27,694.00	20,872.00	21,260.00	20,943.00
Actual Return (Loss) on Plan Assets	1,853.00	1,469.00	1,690.00	2,531.00	(723.00)	18,679.00	3,132.00	1,222.00	(5,126.00)	1,556.00	914.00
Employer Contribution	181.00	155.00	152.00	121.00	113.00	111.00	109.00	111.00	(105.00)	108.00	104.00
Benefits Paid	(1,217.00)	(1,162.00)	(1,149.00)	(1,116.00)	(1,271.00)	(1,435.00)	(1,272.00)	(1,233.00)	(1,212.00)	(1,362.00)	(1,292.00)
Projected Benefit Obligation	21,525.00	20,094.00	20,792.00	21,567.00	19,512.00	21,167.00	22,772.00	21,545.00	15,441.00	15,835.00	14,840.00
Over(Under) Funded Pension	2,580.00	3,411.00	2,980.00	3,808.00	3,711.00	4,470.00	4,871.00	6,149.00	5,431.00	5,425.00	6,103.00
Accumulated Benefit Obligation	21,419.00	19,992.00	20,673.00	21,483.00	19,464.00	21,121.00	22,685.00	21,460.00	15,383.00	15,763.00	14,767.00
Pension Funding Ratio	111.99	116.98	114.33	117.66	119.02	121.12	121.39	128.54	135.17	134.26	141.13
Other Postretirement Funded Status											
Fair Value of Plan Assets	28.00	-	-	300.00	252.00	199.00	143.00	117.00	107.00	98.00	88.00
Actual Return (Loss) on Plan Assets	6.00	-	-	-	5.00	5.00	1.00	-	2.00	5.00	4.00
Employer Contribution	53.00	79.00	104.00	393.00	43.00	24.00	--	38.00	45.00	43.00	16.00
Benefits Paid	(129.00)	(127.00)	(125.00)	(125.00)	(115.00)	(103.00)	--	(171.00)	(161.00)	(160.00)	(136.00)
Projected Benefit Obligation	1,346.00	1,152.00	1,125.00	1,056.00	928.00	989.00	1,007.00	928.00	700.00	672.00	640.00
Over(Under) Funded Post Ret Benefits	(1,318.00)	(1,152.00)	(1,125.00)	(756.00)	(676.00)	(790.00)	(864.00)	(811.00)	(593.00)	(574.00)	(552.00)
Other Post-Retirement Funding Ratio	2.08	-	-	28.41	27.16	20.12	14.20	12.61	15.29	14.58	13.75
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	6.00	5.58	5.59	6.00	6.00	6.00	6.00	5.75	5.75	3.25	3.25
Discount Rate used on Plan Liabilities	4.85	3.97	4.38	4.16	3.68	4.32	3.32	2.57	2.86	5.54	5.13
Rate of Compensation Increase	--	1.19	1.01	4.51	4.31	4.49	4.10	4.11	4.46	4.33	4.33
Other Postretirement Benefits											
Expected Return on Plan Assets	6.00	6.00	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	4.50	3.75	4.32	3.99	3.58	4.26	3.27	2.48	2.85	5.56	5.17
Health Care Cost Trend Projected(next y	11.52	7.00	7.00	4.73	4.37	4.13	2.00	2.00	2.00	2.00	3.40
Pension Plan Asset Allocation											
Fair Value of Plan Assets	24,105.00	23,505.00	23,772.00	25,375.00	23,223.00	25,637.00	27,643.00	27,694.00	20,872.00	21,260.00	20,943.00
Asset Category - Equities %	35.62	35.65	34.60	31.51	26.19	24.37	21.25	22.78	25.03	23.64	33.88
Asset Category - Debt %	42.16	45.16	49.91	49.20	56.12	61.11	65.74	64.23	58.14	69.37	41.19
Asset Category - Real Estate %	3.17	3.77	3.83	3.69	3.89	3.69	--	--	--	--	0.17
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	15.84	13.04	7.46	12.59	9.36	6.54	4.99	4.83	6.37	4.76	18.12
Asset Category - Other %	3.34	2.38	4.21	4.19	4.53	5.07	2.58	2.38	2.08	2.23	6.63
Expected Pension Payments											
Year 1	1,220.00	1,217.00	1,201.00	1,254.00	1,244.00	1,267.00	1,227.00	1,321.00	1,241.00	1,217.00	1,248.00
Year 2	1,207.00	1,197.00	1,200.00	1,249.00	1,279.00	1,278.00	1,322.00	1,324.00	1,267.00	1,253.00	1,272.00
Year 3	1,204.00	1,204.00	1,197.00	1,270.00	1,269.00	1,269.00	1,311.00	1,309.00	1,257.00	1,247.00	1,255.00
Year 4	1,203.00	1,199.00	1,211.00	1,263.00	1,278.00	1,263.00	1,302.00	1,301.00	1,253.00	1,226.00	1,238.00
Year 5	1,203.00	1,210.00	1,207.00	1,272.00	1,268.00	1,273.00	1,295.00	1,299.00	1,231.00	1,209.00	1,221.00
Beyond Year 5	5,992.00	5,982.00	5,964.00	6,223.00	6,168.00	6,014.00	6,126.00	6,003.00	5,753.00	5,660.00	5,673.00
Expected Postretirement Benefits											
Year 1	144.00	134.00	124.00	92.00	85.00	83.00	--	78.00	73.00	66.00	65.00
Year 2	140.00	128.00	120.00	87.00	82.00	80.00	--	74.00	70.00	63.00	63.00
Year 3	136.00	124.00	114.00	84.00	79.00	77.00	--	71.00	67.00	61.00	61.00
Year 4	130.00	117.00	111.00	81.00	77.00	74.00	--	67.00	64.00	59.00	58.00
Year 5	124.00	113.00	107.00	78.00	74.00	72.00	--	64.00	61.00	56.00	56.00
Beyond Year 5	553.00	502.00	474.00	343.00	323.00	313.00	--	275.00	263.00	248.00	246.00

