

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	215,546
Ticker:	BAC US

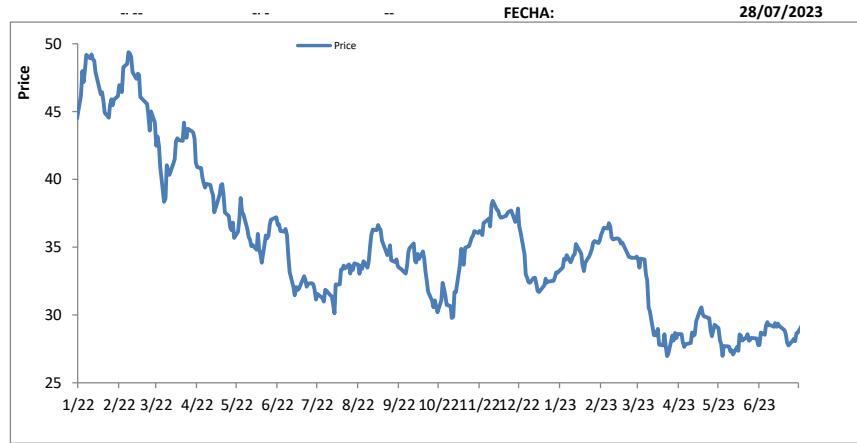
100 North Tryon Street Charlotte, NC 28255 United States
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↓ **31.79** -0.16 (-0.50%)

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)	31.77	Market Cap (MM)	252,684.7
Open	32.15	Shares Out. (MM)	7,953.6
Previous Close	31.95	Float %	86.6%
Change	-0.46	Shares sold short (MM)	70,849,310.0
Change %	-1.42	Dividend Yield %	2.8
Day High/Day Low	32.2 / 31.7	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	38.6 / 26.3	P / Diluted EPS Before XO	
Volume (MM)	19.71	Beta	1.04
Avg. Vol - 3 mo (MM)	47.71		

Financial Information (Currency: USD, in mm)			
Revenue - LTM	149,142.0	Cash & ST Invest.	497,777
EBIT - LTM	33,321.0	Total Assets	3,051,375.0
EBITDA - LTM	--	Total Debt	589,307.0
Net Income - LTM	29,783.0	Total Liabilities	2,778,178.0
Total Enterprise Value	--	Total Equity	273,197.0
TEV/ Total Revenue	--	Cash from Operations - LTM	27,803.0
TEV/ EBITDA	--	Cash From Investing - LTM	96,725.0
		Cash from Financing -LTM	-22,244.0



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

Key Board Members			
Name	Title	Organization	
1 Pierre J P De Weck	Chairman	Parasol Unit Foundation For Co	
2	Board Member	Bank Of America Corp	
3 Brian Moynihan	Chairman	Merrill Lynch Preferred Captl	
4	Chairman	Merrill Lynch Captl Trust Iii	
5	Chairman/Ceo	Bank Of America Corp	
6	Board Member	Catalyst	
7	Chairman	Clearing House Payments Co Llc	
8	Chair	Council On Competitiveness	
9	Board Member	Merrill Lynch & Co Inc	
# Arnold W Donald	Principal	Awd Group Plc	
#	Vice Chairman	Carleton College	
#	Founder	Merisant Co	
#	Partner/Advisor	Wind Point Partners	
#	Board Member	Mp Materials Corp	
#	Board Member	Salesforce Inc	
#	Chairman	World Travel & Tourism Council	
#	Board Member	Bank Of America Corp	
#	Trustee	Missouri Botanical Garden	
#	Board Member	Greater New Orleans Foundation	
#	Board Member	Barnes-Jewish Hospital	
#	Board Member	Dhr Intl Inc	
# Thomas D Woods "Tom"	Board Member	Bank Of America Corp	
#	Board Member	Alberta Investment Mgmt Corp	
#	Board Member	Dbrs Inc	
#	Board Member	St Joseph'S Health Centre	
#	Board Member	Cibc World Markets Inc	
# Lionel L Nowell	Lead Director	Bank Of America Corp	
#	Board Member	Textron Inc	
#	Board Member	Ecolab Inc	

Ticker: BAC US EQUITY

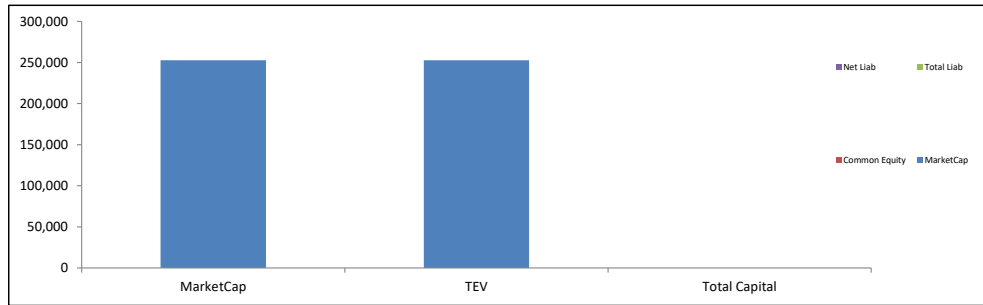
Bank of America Corp

Period Type: **Annuals**

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

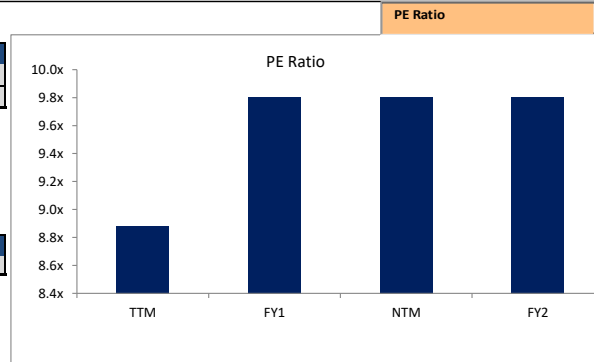
Annuals	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0fs	1FY	2FY	3FY
Key Financials											
	Actuals						LTM		Estimates		
For the Fiscal Period Ending	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/03/2023	30/06/2023	31/12/2023	31/12/2024	31/12/2025
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Total Revenue	93,662.0	100,264.0	109,627.0	113,589.0	93,753.0	93,851.0	115,053.0	--	115,053.0	25,160.1	25,160.1
Growth Over Prior Year	0.2%	7.0%	9.3%	3.6%	(17.5%)	0.1%	22.6%	--	2.2%	2.2%	2.2%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
Margin %	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
Margin %	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Margin %	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops.	17,822.0	18,232.0	28,147.0	27,430.0	17,894.0	31,978.0	27,528.0	--	--	--	--
Margin %	19.0%	18.2%	25.7%	24.1%	19.1%	34.1%	23.9%	--	--	--	--
Net Income	17,822.0	18,232.0	28,147.0	27,430.0	17,894.0	31,978.0	27,528.0	--	6,687.2	6,687.2	6,687.2
Margin %	19.0%	18.2%	25.7%	24.1%	19.1%	34.1%	23.9%	--	5.8%	26.6%	26.6%
Diluted EPS Excl. Extra Items	1.5	1.6	2.6	2.8	1.9	3.6	3.2	--	0.8	0.8	0.8
Growth Over Prior Year	13.7%	4.7%	67.3%	5.4%	(32.0%)	90.9%	(10.6%)	--	2.0%	2.0%	2.0%

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	31.78
Shares Out.	7,953.56
Market Capitalization (USD)	252,724.47
- 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				
	Actual	LTM	Estimates	
For the Fiscal Period Ending	31/03/2023	30/06/2023	31/03/2023	31/03/2023
TEV/Total Revenue	--	--	--	--
TEV/EBITDA	--	--	--	--
TEV/EBIT	--	--	--	--
P/Diluted EPS Before Extra	10.4x	--	--	--
P/BV	1.1x	--	1.0x	1.0x
Price/Tang BV	1.5x	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	8.9x	9.8x	9.8x	9.8x
TEV / EBITDA	0.0x	0.0x	0.0x	0.0x
Price / CF	9.3x	11.2x	11.2x	11.2x
Price / Book	1.0x	1.0x	1.0x	1.0x
Dividend Yield	2.8x	3.0x	3.0x	3.0x



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Period Type	Annuals

BAC US EQUITY	Ascend
Consolidated	Yes

Currency	Reporting	Change	USD
Accounting	Mixed		

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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:	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Revenue	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	115,053.00
Other Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	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	115,053.00
Cost Of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Gross Profit	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	115,053.00
Selling General & Admin Exp.	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	83,230.00
R & D Exp.	-	-	-	-	-	-	-	-	-	-	-
Depreciation & Amort.	1,264.00	1,086.00	936.00	834.00	-	-	-	-	-	-	-
Other Operating Expense/(Income)	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	854.00
Operating Expense, Total	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	84,084.00
Operating Income	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	30,969.00
Interest Expense	-	-	-	-	-	-	-	-	-	-	-
Interest Income	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	49,917.00
Net Interest Exp.	(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)	(49,917.00)
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	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	49,917.00
EBT Excl. Unusual Items	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	30,969.00
Impairment of Goodwill	-	-	-	-	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	-	-	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	-	-	-	-	-	-	-	-	-	-	-
Other Unusual Items	-	-	-	-	-	-	-	-	-	-	-
EBT Incl. Unusual Items	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	30,969.00
Income Tax Expense	(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	3,441.00
Earnings from Cont. Ops.	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	27,528.00
Extraord. Item & Account. Change	-	-	-	-	-	-	-	-	-	-	-
Minority Int. in Earnings	-	-	-	-	-	-	-	-	-	-	-
Net Income	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	27,528.00
Pref. Dividends	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	1,513.00
Other Adj	2.00	2.00	-	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	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	26,015.00
Abnormal Losses (Gains)	16,700.00	7,828.00	16,640.00	1,889.00	1,438.00	1,181.00	821.00	903.00	956.00	218.00	1,180.00
Tax Effect on Abnormal Items	(5,845.00)	(2,739.80)	(5,824.00)	(661.15)	(503.30)	2,486.65	(172.41)	(189.63)	(200.76)	(45.78)	(247.80)
NI to Common Excl. Extra Items	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	30,729.22	26,947.20
Per Share Items											
Basic EPS	0.26	0.94	0.43	1.37	1.57	1.63	2.64	2.77	1.88	3.60	3.21
Basic EPS Excl. Extra Items	0.26	0.94	0.43	1.37	1.57	1.63	2.64	2.77	1.88	3.60	3.21
Weighted Avg. Basic Shares Out.	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	8,113.70
Diluted EPS	0.25	0.90	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57	3.19
Diluted EPS Excl. Extra Items	0.25	0.90	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57	3.19
Weighted Avg. Diluted Shares Out.	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	8,167.50
Normalized Basic EPS	-	1.16	1.31	1.38	1.45	1.85	2.63	2.75	1.87	3.57	3.19
Normalized Diluted EPS	1.25	1.34	1.44	1.42	1.57	1.90	2.67	2.83	1.96	3.59	3.30
Dividends per Share	-	-	-	-	-	-	-	-	-	-	-
Payout Ratio %	15.84	4.25	28.22	14.57	15.93	23.93	20.42	23.84	38.26	21.68	26.82
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	11.11
Normalized Net Income	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	30,729.22	26,947.20
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
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

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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:	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	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	30,334.00
Short Term Investments	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	526,102.00
Total Cash & ST Investments	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	556,436.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	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	556,436.00
Net Property, Plant & Equipment	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	11,510.00
Long-term Investments	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	632,825.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	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	347,642.00	343,225.00
Total Assets	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	1,617,404.00	1,543,996.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	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	318,689.00	304,964.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	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	227,236.00	258,530.00
Total Current Liabilities	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	545,925.00	563,494.00
Long-Term Debt	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	289,058.00	284,343.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities	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	834,983.00	847,837.00
Pref. Stock, Non-Redeem.	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	28,397.00
Total Pref. Equity	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	28,397.00
Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Additional Paid In Capital	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	58,953.00
Retained Earnings	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	207,003.00
Treasury Stock	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Inc. and Other	(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)	(21,156.00)
Total Common Equity	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	244,800.00
Total Equity	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	273,197.00
Total Liabilities And Equity	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	1,105,049.00	1,121,034.00
Supplemental Items											
Total Shares Out. on Filing Date	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	7,996.78
Total Shares Out. on Balance Sheet Date	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	7,996.78
Book Value/Share	20.24	20.71	21.32	22.53	23.97	23.80	25.13	27.91	28.72	30.37	30.61
Tangible Book Value	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	173,703.00
Tangible Book Value/Share	13.13	13.59	14.24	15.45	16.81	16.87	17.82	19.74	20.50	21.56	21.72
Total Debt	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	607,747.00	589,307.00
Net Debt	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)	8,806.00	91,530.00
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	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	216,823.00

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		31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022
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	9.3x	11.6x	12.4x	11.9x	14.0x	15.5x	9.2x	12.5x	15.5x	12.4x	10.0x
	Average	30.2x	10.7x	12.2x	11.5x	10.9x	15.7x	15.6x	11.1x	9.3x	20.6x	10.4x
	High	41.4x	12.7x	13.5x	12.8x	16.3x	19.0x	17.3x	13.3x	15.5x	24.7x	13.8x
	Low	9.3x	8.8x	10.8x	10.5x	7.9x	14.0x	9.2x	9.2x	6.4x	12.4x	8.3x
Price / Book Value	Close	0.6x	0.8x	0.8x	0.7x	0.9x	1.2x	1.0x	1.3x	1.1x	1.5x	1.1x
	Average	0.4x	0.7x	0.8x	0.8x	0.7x	1.0x	1.2x	1.2x	0.9x	1.4x	1.2x
	High	0.6x	0.8x	0.9x	0.9x	1.0x	1.2x	1.4x	1.4x	1.3x	1.7x	1.6x
	Low	0.3x	0.5x	0.7x	0.7x	0.5x	0.9x	1.0x	1.0x	0.6x	1.0x	1.0x
Price / Tangible Book Value	Close	0.9x	1.1x	1.3x	1.1x	1.3x	1.7x	1.4x	1.8x	1.5x	2.1x	1.5x
	Average	0.7x	1.0x	1.2x	1.2x	1.0x	1.5x	1.8x	1.7x	1.3x	2.0x	1.7x
	High	0.9x	1.2x	1.3x	1.3x	1.5x	1.8x	1.9x	2.0x	1.8x	2.4x	2.3x
	Low	0.5x	0.8x	1.1x	1.1x	0.7x	1.3x	1.3x	1.4x	0.9x	1.4x	1.4x
Price / Cash Flow	Close	--	1.8x	6.1x	6.2x	12.4x	30.5x	6.3x	5.4x	7.0x	--	--
	Average	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	6.1x	6.3x	12.4x	30.5x	33.9x	9.1x	7.0x	11.1x	--
	Low	0.9x	1.8x	1.7x	5.2x	4.1x	12.4x	6.3x	5.4x	2.7x	6.8x	--
TEV / LTM FCF	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
Dividend Yield	Close	0.3	0.3	0.7	1.2	1.1	1.3	2.2	1.9	2.4	1.8	2.6
	Average	0.5	0.3	0.2	0.7	1.3	1.0	1.3	1.8	2.6	1.8	2.1
	High	0.7	0.4	0.7	1.2	1.8	1.3	2.2	2.2	3.7	2.4	2.6
	Low	0.3	0.3	0.2	0.7	0.9	0.8	1.2	1.5	1.9	1.5	1.6

Bloomberg Company In Depth Fundamentals - Capital Structure Summary

Ticker: **BAC US EQUITY** | Sort: **Ascend** | Currency: **USD** | 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	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
	%	%	%	%	%
Equity					
Cost of Equity	10.1%	9.4%	8.7%	9.4%	10.5%
Weight of Equity	28.3%	28.1%	30.0%	22.7%	23.5%
+ Debt					
Cost of Debt	3.5%	4.8%	4.9%	4.5%	5.3%
Weight of Debt	68.4%	68.5%	66.8%	74.5%	73.6%
+ Preferred Equity					
Cost of Pref Equity	5.0%	5.2%	5.3%	5.5%	5.4%
Weight of Pref Equity	3.3%	3.4%	3.2%	2.8%	2.9%
WACC	5.4%	6.1%	6.1%	5.7%	6.5%

Capital Structure	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--					
For the Fiscal Period Ending	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--					
Currency	USD	USD	USD	USD	USD					
	Millions	% of Total	Millions	% of Total	Millions					
Net Market Val	329,405.0	37.3%	321,439.0	37.3%	304,964.0	34.6%	463,396.0	46.2%	427,463.0	44.1%
LT Borrowings	275,697.0	31.2%	269,122.0	31.2%	284,343.0	32.2%	283,873.0	28.3%	286,073.0	29.5%
Pref Equity	29,134.0	3.3%	29,134.0	3.4%	28,397.0	3.2%	28,397.0	2.8%	28,397.0	2.9%
Total Capital	884,462.5	100.0%	862,033.4	100.0%	882,557.3	100.0%	1,003,677.7	100.0%	970,119.7	100.0%

Debt Summary Data	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--					
For the Fiscal Period Ending	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--					
Currency	USD	USD	USD	USD	USD					
	Millions	% of Total	Millions	% of Total	Millions					
Total Financial Debt	605,192.0	100.0%	590,561.0	100.0%	589,307.0	100.0%	747,269.0	100.0%	713,535.0	100.0%
Total Revolving Credit	--	--	--	--	--	--	--	--	--	--
Total Capital Leases	--	--	--	0.0	0.0%	--	--	100.0%	713,535.0	100.0%
General/Other Borrowings	605,192.0	100.0%	590,561.0	100.0%	589,307.0	100.0%	747,269.0	100.0%	713,535.0	100.0%
Total Principal Due	605,192.0	100.0%	590,561.0	100.0%	589,307.0	100.0%	747,269.0	100.0%	713,535.0	100.0%

Additional Totals	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--					
For the Fiscal Period Ending	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--					
Currency	USD	USD	USD	USD	USD					
	Millions	% of Total	Millions	% of Total	Millions					
Total Cash & CT Investment	477,273.0	78.8%	487,672.0	82.6%	497,777.0	84.5%	678,286.0	80.2%	657,775.0	82.2%
Net Debt	127,919.0	21.1%	102,889.0	17.4%	91,530.0	15.5%	72,973.0	9.8%	55,760.0	7.9%
Total Short-Term Borrowings	329,495.0	54.4%	321,439.0	54.4%	304,964.0	51.7%	463,396.0	62.0%	427,462.0	59.9%
Curr. Port. of LT Debt/Cap. Leases	275,697.0	45.6%	269,122.0	45.6%	284,343.0	48.3%	283,873.0	38.0%	286,073.0	40.1%
Long-Term Debt (incl. Cap. Leases)	--	--	--	--	--	--	--	--	--	--
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 FCF/Total Debt	0.0x	0.0x	0.0x	0.0x	--					
FRIT/Interest Expense	--	--	--	--	--					
FRIT/Total Interest Expense	--	--	--	--	--					
Degree of Financial Leverage	--	--	--	--	--					
EBITDA-CAPEX/Interest Expense	--	--	--	--	--					
EBITDA/Total Interest Expense	--	--	--	--	--					

Debt Schedule	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--					
For the Fiscal Period Ending	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--					
Currency	USD	USD	USD	USD	USD					
	Millions	% of Total	Millions	% of Total	Millions					
Debt Schedule in Yr 1	5,489.0	2.0%	1,172.0	0.4%	16,291.0	5.9%	9,782.0	3.4%	--	--
Debt Schedule in Yr 2	23,797.0	8.6%	23,019.0	8.6%	32,346.0	11.7%	33,820.0	11.9%	--	--
Debt Schedule in Yr 3	29,091.0	10.6%	28,903.0	10.7%	35,236.0	12.8%	35,497.0	12.5%	--	--
Debt Schedule in Yr 4	33,630.0	12.2%	33,024.0	12.3%	31,354.0	11.4%	33,470.0	11.8%	--	--
Debt Schedule in Yr 5	29,581.0	10.7%	30,596.0	11.4%	21,107.0	7.6%	24,288.0	8.6%	--	--
Debt Schedule - Years 2 - 3	52,888.0	19.2%	51,922.0	19.3%	67,582.0	24.5%	69,317.0	24.4%	--	--
Debt Schedule - Years 4 - 5	63,219.0	22.9%	63,000.0	23.6%	52,461.0	19.0%	57,758.0	20.3%	--	--
Debt Schedule - Years 2 - 5	116,107.0	42.1%	115,552.0	42.9%	120,043.0	43.5%	127,075.0	44.8%	--	--
Debt Schedule Beyond Yr 5	154,101.0	55.9%	152,388.0	56.6%	139,648.0	50.6%	147,015.0	51.8%	--	--
Debt Schedule - Total Debt	275,697.0	100.0%	269,122.0	100.0%	275,982.0	100.0%	283,873.0	100.0%	--	--

Capital Lease Schedule	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
For the Fiscal Period Ending	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
Currency	USD	USD	USD	USD	USD
	Millions	% of Total	Millions	% of Total	Millions
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	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
For the Fiscal Period Ending	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
Currency	USD	USD	USD	USD	USD
	Millions	% of Total	Millions	% of Total	Millions
Rental Expense - Year 1	--	--	--	1,998.0	16.5%
Rental Expense - Year 2	--	--	--	1,850.0	15.3%
Rental Expense - Year 3	--	--	--	1,567.0	13.0%
Rental Expense - Year 4	--	--	--	1,354.0	11.2%
Rental Expense - Year 5	--	--	--	1,131.0	9.4%
Rental Expense - Years 2 - 3	--	--	--	3,417.0	28.3%
Rental Expense - Years 4 - 5	--	--	--	2,485.0	20.6%
Rental Expense - Years 2 - 5	--	--	--	5,902.0	48.8%
Rental Expense Beyond Year 5	--	--	--	4,189.0	34.7%
Total Sublease Income	--	--	--	--	--
Future Min Oper Lease Obligations	--	--	--	12,089.0	100.0%

Contractual Obligation Schedule	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
For the Fiscal Period Ending	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
Currency	USD	USD	USD	USD	USD
	Millions	% of Total	Millions	% of Total	Millions
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	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
For the Fiscal Period Ending	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
Currency	USD	USD	USD	USD	USD
	Millions	% of Total	Millions	% of Total	Millions
Purchase Obligations	--	--	--	--	--

Interest Rate Data	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
For the Fiscal Period Ending	30/06/2022	30/09/2022	31/12/2022	31/03/2023	--
Currency	USD	USD	USD	USD	USD
	Millions	% of Total	Millions	% of Total	Millions
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	31/12/2012	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022
<i>Currency</i>	<i>USD</i>	<i>USD</i>	<i>USD</i>	<i>USD</i>	<i>USD</i>	<i>USD</i>	<i>USD</i>	<i>USD</i>	<i>USD</i>	<i>USD</i>	<i>USD</i>
Pension Net Periodic Cost											
Service Cost	277.00	33.00	30.00	27.00	25.00	25.00	20.00	18.00	21.00	28.00	29.00
Interest Cost	916.00	841.00	907.00	836.00	847.00	795.00	733.00	771.00	639.00	526.00	565.00
Expected Return on Plan Assets	(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)	(1,292.00)	(1,322.00)
Pension Expense (Income)	190.00	(99.00)	(200.00)	(196.00)	(215.00)	(290.00)	(381.00)	(314.00)	(391.00)	(458.00)	(509.00)
Other Postretirement Cost											
Service Cost	13.00	9.00	8.00	8.00	7.00	6.00	6.00	5.00	5.00	5.00	4.00
Interest Cost	71.00	54.00	58.00	48.00	47.00	43.00	36.00	38.00	32.00	24.00	25.00
Expected Return on Plan Assets	(8.00)	(5.00)	(4.00)	(1.00)	-	-	(6.00)	(5.00)	(4.00)	(3.00)	(2.00)
Other Postretirement Benefits Expense (I	74.00	26.00	(23.00)	13.00	(23.00)	32.00	6.00	12.00	60.00	46.00	18.00
Pension Funded Status											
Fair Value of Plan Assets	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	27,694.00	20,872.00
Actual Return (Loss) on Plan Assets	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	1,222.00	(5,126.00)
Employer Contribution	264.00	229.00	181.00	155.00	152.00	121.00	113.00	111.00	109.00	111.00	(105.00)
Benefits Paid	(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)	(1,233.00)	(1,212.00)
Projected Benefit Obligation	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	21,545.00	15,441.00
Over(Under) Funded Pension	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	6,149.00	5,431.00
Accumulated Benefit Obligation	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	21,460.00	15,383.00
Pension Funding Ratio	100.90	118.48	111.99	116.98	114.33	117.66	119.02	121.12	121.39	128.54	135.17
Other Postretirement Funded Status											
Fair Value of Plan Assets	86.00	72.00	28.00	-	-	300.00	252.00	199.00	143.00	117.00	107.00
Actual Return (Loss) on Plan Assets	10.00	9.00	6.00	-	-	-	5.00	5.00	1.00	-	2.00
Employer Contribution	117.00	61.00	53.00	79.00	104.00	393.00	43.00	24.00	--	38.00	45.00
Benefits Paid	(139.00)	(138.00)	(129.00)	(127.00)	(125.00)	(125.00)	(115.00)	(103.00)	--	(171.00)	(161.00)
Projected Benefit Obligation	1,574.00	1,356.00	1,346.00	1,125.00	1,125.00	1,056.00	928.00	989.00	1,007.00	928.00	700.00
Over(Under) Funded Post Ret Benefits	(1,488.00)	(1,284.00)	(1,318.00)	(1,152.00)	(1,125.00)	(756.00)	(676.00)	(790.00)	(864.00)	(811.00)	(593.00)
Other Post-Retirement Funding Ratio	5.46	5.31	2.08	-	-	28.41	27.16	20.12	14.20	12.61	15.29
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	7.47	6.50	6.00	5.58	5.59	6.00	6.00	6.00	6.00	5.75	5.75
Discount Rate used on Plan Liabilities	3.97	4.00	4.85	3.97	4.38	4.16	3.68	4.32	3.32	2.57	2.86
Rate of Compensation Increase	1.12	--	--	1.19	1.01	4.51	4.31	4.49	4.10	4.11	4.46
Other Postretirement Benefits											
Expected Return on Plan Assets	8.00	6.50	6.00	6.00	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	3.65	3.65	4.50	3.75	4.32	3.99	3.58	4.26	3.27	2.48	2.85
Health Care Cost Trend Projected(next y	7.50	6.50	11.52	7.00	7.00	4.73	4.37	4.13	2.00	2.00	2.00
Pension Plan Asset Allocation											
Fair Value of Plan Assets	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	27,694.00	20,872.00
Asset Category - Equities %	47.47	43.11	35.62	35.65	34.60	31.51	26.19	24.37	21.25	22.78	25.03
Asset Category - Debt %	39.16	38.20	42.16	45.16	49.91	49.20	56.12	61.11	65.74	64.23	58.14
Asset Category - Real Estate %	2.05	2.51	3.17	3.77	3.83	3.69	3.89	3.69	--	--	--
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	6.93	11.98	15.84	13.04	7.46	12.59	9.36	6.54	4.99	4.83	6.37
Asset Category - Other %	4.78	4.52	3.34	2.38	4.21	4.19	4.53	5.07	2.58	2.38	2.08
Expected Pension Payments											
Year 1	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	1,321.00	1,241.00
Year 2	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	1,324.00	1,267.00
Year 3	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	1,309.00	1,257.00
Year 4	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	1,301.00	1,253.00
Year 5	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	1,299.00	1,231.00
Beyond Year 5	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	6,003.00	5,753.00
Expected Postretirement Benefits											
Year 1	165.00	159.00	144.00	134.00	124.00	92.00	85.00	83.00	--	78.00	73.00
Year 2	165.00	157.00	140.00	128.00	120.00	87.00	82.00	80.00	--	74.00	70.00
Year 3	163.00	154.00	136.00	124.00	114.00	84.00	79.00	77.00	--	71.00	67.00
Year 4	159.00	149.00	130.00	117.00	111.00	81.00	77.00	74.00	--	67.00	64.00
Year 5	153.00	144.00	124.00	113.00	107.00	78.00	74.00	72.00	--	64.00	61.00
Beyond Year 5	675.00	634.00	553.00	502.00	474.00	343.00	323.00	313.00	--	275.00	263.00

