

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	212,335
Ticker:	BAC US

100 North Tryon Street Charlotte, NC 28255 United States
 Phone : 1-704-386-5681
 Fax : 1-704-386-6699

 **39.87**

+0.41 (1.05%)

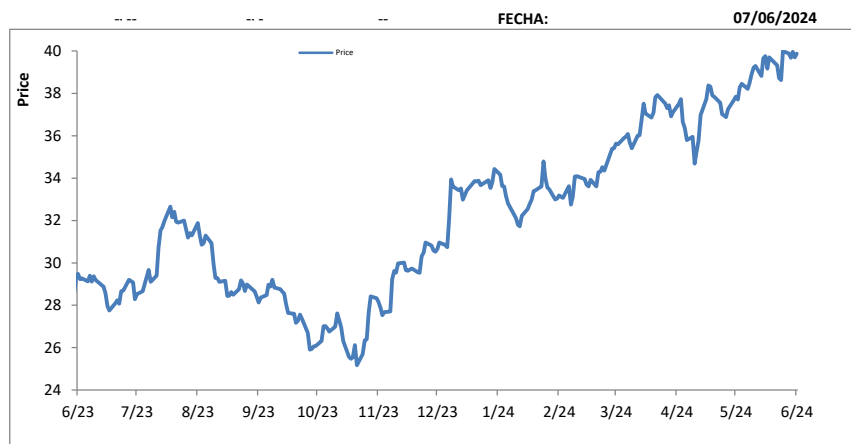
Bank of America Corporation opera como una sociedad de cartera financiera. Ofrece cuentas de ahorro, depósitos, préstamos hipotecarios y para la construcción, gestión de efectivo y patrimonio, certificados de depósito, fondos de inversión, tarjetas de crédito y débito, seguros, y servicios bancarios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

Stock Quote & Chart (Currency: USD)

Last (delayed quote)	39.88	Market Cap (MM)	311,837.3
Open	39.28	Shares Out. (MM)	7,820.4
Previous Close	39.70	Float %	86.6%
Change	-0.26	Shares sold short (MM)	69,567,231.0
Change %	-0.65	Dividend Yield %	2.4
Day High/Day Low	40.0 / 39.3	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	40.2 / 25.0	P / Diluted EPS Before XO	
Volume (MM)	15.45	Beta	1.06
Avg. Vol - 3 mo (MM)	37.67		

Financial Information (Currency: USD, in mm)

Revenue - LTM	179,518.0	Cash & ST Invest.	622,043
EBIT - LTM	26,515.0	Total Assets	3,180,151.0
EBITDA - LTM	--	Total Debt	723,501.0
Net Income - LTM	25,028.0	Total Liabilities	2,888,505.0
Total Enterprise Value	--	Total Equity	291,646.0
TEV/ Total Revenue	--	Cash from Operations - LTM	40,743.0
TEV/ EBITDA	--	Cash From Investing - LTM	-137,555.0
		Cash from Financing -LTM	33,998.0

**Company Notes**

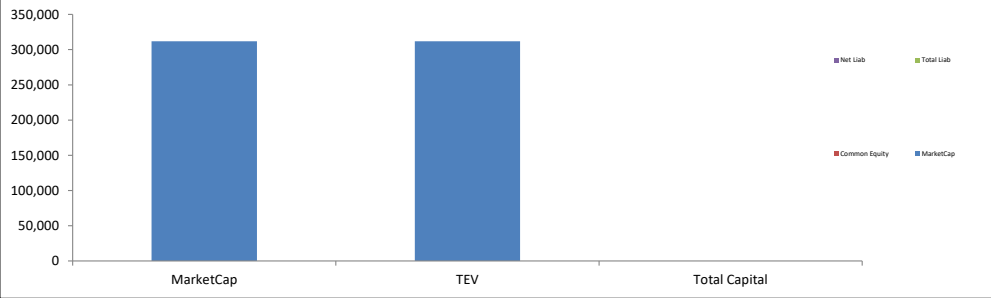
2016 Q1	2014 A1
Net income includes, (in million, pre-tax)	GAAP Net Income includes, (in millions, pre-tax):
A gain of \$154 from DVA adjustment	a loss of \$16.400 from Litigation Expenses.
A loss of \$131 from Litigation expense	a loss of \$240.000 from DVA/FVA
2015 A1	2014 Q4
GAAP Net Income includes, (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	Partner/Advisor	Wind Point Partners
#	Vice Chairman	Carleton College
#	Principal	Awd Group Plc
#	Founder	Merisant Co
#	Board Member	Ge Vernova Llc
#	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	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
# Lionel L Nowell	Lead Director	Bank Of America Corp
#	Board Member	Textron Inc
#	Board Member	Ecolab Inc

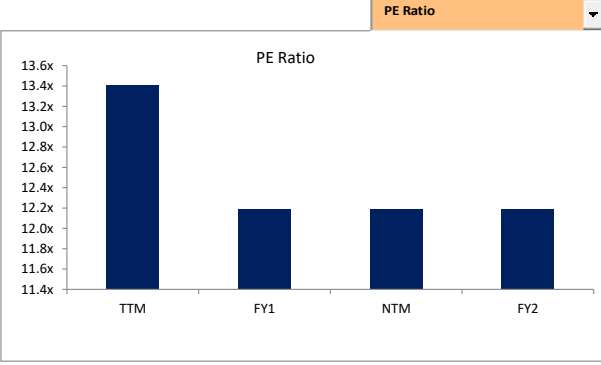
Ticker: BAC US EQUITY		Bank of America Corp										
Period Type: Annuals		Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados										
Annuals		-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0fs	1FY	2FY	3FY
FY												
Key Financials												
For the Fiscal Period Ending	Actuals							LTM		Estimates		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/03/2024	31/03/2024	31/12/2024	31/12/2025	31/12/2026	
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Total Revenue	100,264.0	109,627.0	113,589.0	93,753.0	93,851.0	115,053.0	171,912.0	--	171,912.0	25,379.7	25,379.7	
Growth Over Prior Year	7.0%	9.3%	3.6%	(17.5%)	0.1%	22.6%	49.4%	--	0.2%	0.2%	0.2%	
Gross Profit	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
EBITDA	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
EBIT	--	--	--	--	--	--	--	--	--	--	--	
Margin %	--	--	--	--	--	--	--	--	--	--	--	
Earnings from Cont. Ops.	18,232.0	28,147.0	27,430.0	17,894.0	31,978.0	27,528.0	26,515.0	--	--	--	--	
Margin %	18.2%	25.7%	24.1%	19.1%	34.1%	23.9%	15.4%	--	--	--	--	
Net Income	18,232.0	28,147.0	27,430.0	17,894.0	31,978.0	27,528.0	26,515.0	--	6,494.1	6,494.1	6,494.1	
Margin %	18.2%	25.7%	24.1%	19.1%	34.1%	23.9%	15.4%	--	3.8%	25.6%	25.6%	
Diluted EPS Excl. Extra Items	1.6	2.6	2.8	1.9	3.6	3.2	3.1	--	0.8	0.8	0.8	
Growth Over Prior Year	4.7%	67.3%	5.4%	(32.0%)	90.9%	(10.6%)	(3.4%)	--	(7.7%)	(7.7%)	(7.7%)	

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	39.88
Shares Out.	7,820.37
Market Capitalization (USD)	311,837.27
- Cash & Short Term Investments	0.00
+ Total Debt	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	
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	
	31/03/2024	31/03/2024	31/03/2024	31/03/2024
TEV/Total Revenue	--	--	--	--
TEV/EBITDA	--	--	--	--
TEV/EBIT	--	--	--	--
P/Diluted EPS Before Extra	10.9x	--	--	--
P/BV	1.0x	--	1.2x	1.2x
Price/Tang BV	1.4x	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	13.4x	12.2x	12.2x	12.2x
TEV / EBITDA	0.0x	0.0x	0.0x	0.0x
Price / CF	7.9x	12.5x	12.5x	12.5x
Price / Book	1.2x	1.2x	1.2x	1.2x
Dividend Yield	2.4x	2.6x	2.6x	2.6x



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

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Income Statement											
Income Sheet as of:	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	31/12/2023
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Revenue	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	171,912.00
Other Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	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	171,912.00
Cost Of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Gross Profit	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	171,912.00
Selling General & Admin Exp.	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	143,053.00
R & D Exp.	-	-	-	-	-	-	-	-	-	-	-
Depreciation & Amort.	1,086.00	936.00	834.00	-	-	-	-	-	-	-	-
Other Operating Expense/(Income)	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	517.00
Operating Expense., Total	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	143,570.00
Operating Income	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	28,342.00
Interest Expense	-	-	-	-	-	-	-	-	-	-	-
Interest Income	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	101,263.00
Net Interest Exp.	(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)	(101,263.00)
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	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	101,263.00
EBT Excl. Unusual Items	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	28,342.00
Impairment of Goodwill	-	-	-	-	-	-	-	-	-	-	-
Gain (Loss) On Sale Of Assets	-	-	-	-	-	-	-	-	-	-	-
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	-	-	-	-	-	-	-	-	-	-	-
Other Unusual Items	-	-	-	-	-	-	-	-	-	-	-
EBT Incl. Unusual Items	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	28,342.00
Income Tax Expense	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	1,827.00
Earnings from Cont. Ops.	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	26,515.00
Extraord. Item & Account. Change	-	-	-	-	-	-	-	-	-	-	-
Minority Int. in Earnings	-	-	-	-	-	-	-	-	-	-	-
Net Income	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	26,515.00
Pref. Dividends	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	1,649.00
Other Adj	2.00	-	-	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	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	24,866.00
Abnormal Losses (Gains)	7,828.00	16,640.00	1,889.00	1,438.00	1,181.00	821.00	903.00	218.00	218.00	1,180.00	755.00
Tax Effect on Abnormal Items	(2,739.80)	(5,824.00)	(661.15)	(503.30)	2,486.65	(172.41)	(189.63)	(200.76)	(45.78)	(247.80)	(158.55)
NI to Common Excl. Extra Items	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	25,462.45
Per Share Items											
Basic EPS	0.94	0.43	1.37	1.57	1.63	2.64	2.77	1.88	3.60	3.21	3.10
Basic EPS Excl. Extra Items	0.94	0.43	1.37	1.57	1.63	2.64	2.77	1.88	3.60	3.21	3.10
Weighted Avg. Basic Shares Out.	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	8,028.60
Diluted EPS	0.90	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57	3.19	3.08
Diluted EPS Excl. Extra Items	0.90	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57	3.19	3.08
Weighted Avg. Diluted Shares Out.	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	8,080.50
Normalized Basic EPS	1.16	1.31	1.38	1.45	1.85	2.63	2.75	1.87	3.57	3.19	3.42
Normalized Diluted EPS	1.34	1.44	1.42	1.57	1.90	2.67	2.83	1.96	3.59	3.30	3.15
Dividends per Share	-	-	-	-	-	-	-	-	-	-	-
Payout Ratio %	4.25	28.22	14.57	15.93	23.93	20.42	23.84	38.26	21.68	26.82	29.70
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	6.45
Normalized Net Income	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	25,462.45
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
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

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:	31/12/2013	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	31/12/2023
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	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	27,892.00
Short Term Investments	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	554,206.00
Total Cash & ST Investments	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	582,098.00
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	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	582,098.00
Net Property, Plant & Equipment	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	11,855.00
Long-term Investments	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	594,555.00
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	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	351,100.00
Total Assets	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	1,539,608.00
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	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	413,462.00
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	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	241,177.00
Total Current Liabilities	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	654,639.00
Long-Term Debt	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	310,039.00
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities	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	964,678.00
Pref. Stock, Non-Redeem.	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	28,397.00
Total Pref. Equity	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	28,397.00
Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Additional Paid In Capital	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	56,365.00
Retained Earnings	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	224,672.00
Treasury Stock	-	-	-	-	-	-	-	-	-	-	-
Comprehensive Inc. and Other	(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)	(17,788.00)
Total Common Equity	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	263,249.00
Total Equity	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	291,646.00
Total Liabilities And Equity	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	1,256,324.00
Supplemental Items											
Total Shares Out. on Filing Date	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	7,895.46
Total Shares Out. on Balance Sheet Date	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	7,895.46
Book Value/Share	20.71	21.32	22.53	23.97	23.80	25.13	27.91	28.72	30.37	30.61	33.34
Tangible Book Value	143,915.00	149,773.00	160,374.00	169,017.00	173,560.00	172,797.00	170,797.00	177,312.00	174,183.00	173,703.00	192,231.00
Tangible Book Value/Share	13.59	14.24	15.45	16.81	16.87	17.82	19.74	20.50	21.56	21.72	24.35
Total Debt	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	723,501.00
Net Debt	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	101,458.00
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	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	212,985.00

Ticker:	BAC US EQUITY	Sort	Ascend	Currency Selection	☒ Reporting	☐ Change	USD
Period Type	Annuals	Consolidated	Yes	Accounting Standard	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
Cash Flow											
For the Fiscal Period Ending	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	31/12/2023
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Net Income	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	26,515.00
Depreciation & Amort., Total	2,683.00	2,522.00	2,389.00	2,241.00	2,103.00	2,063.00	1,729.00	1,843.00	1,898.00	1,978.00	2,057.00
Other Non-Cash Adj	7,023.00	(39,512.00)	(35,168.00)	(21,972.00)	(24,335.00)	(24,201.00)	(14,333.00)	(11,787.00)	(31,239.00)	(17,999.00)	(6,974.00)
Changes in Non-Cash Capital	68,124.00	59,990.00	42,129.00	16,673.00	10,468.00	30,229.00	43,361.00	18,723.00	(5,236.00)	(20,377.00)	18,990.00
Cash from Ops.	89,261.00	28,520.00	25,186.00	14,764.00	6,468.00	36,238.00	58,187.00	26,673.00	(2,599.00)	(8,870.00)	40,588.00
Capital Expenditure	(521.00)	-	-	-	-	-	-	-	-	-	-
Sale of Property, Plant, and Equipment	-	-	-	-	-	-	-	-	-	-	-
Cash Acquisitions	(190,371.00)	(261,176.00)	(255,987.00)	(228,960.00)	(192,063.00)	(112,620.00)	(189,897.00)	(452,412.00)	(601,134.00)	(159,058.00)	(291,057.00)
Proceeds from Investment	217,857.00	215,569.00	243,272.00	198,816.00	183,880.00	102,419.00	165,890.00	262,443.00	291,389.00	243,161.00	286,819.00
Divestitures	-	-	-	-	-	-	-	-	-	-	-
Invest. in Marketable & Equity Securt.	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activities	2.00	(2,504.00)	(39.00)	107.00	11,996.00	21,365.00	12,201.00	13,351.00	10,396.00	26,757.00	11,081.00
Cash from Investing	26,967.00	(48,111.00)	(12,754.00)	(30,037.00)	3,813.00	11,164.00	(11,806.00)	(176,618.00)	(299,349.00)	110,860.00	6,843.00
Net Short Term Debt Issued/Repaid	(79,144.00)	(11,656.00)	(30,060.00)	(8,014.00)	15,562.00	(2,408.00)	(17,875.00)	321.00	26,438.00	6,485.00	93,414.00
Long-Term Debt Issued	45,658.00	51,573.00	43,670.00	35,537.00	53,486.00	64,278.00	52,420.00	57,013.00	76,675.00	65,910.00	65,396.00
Long-Term Debt Repaid	(65,602.00)	(53,749.00)	(40,365.00)	(51,849.00)	(49,480.00)	(53,046.00)	(50,794.00)	(47,948.00)	(46,826.00)	(34,055.00)	(44,571.00)
Total Debt Issued/Repaid	(99,088.00)	(13,832.00)	(26,755.00)	(24,326.00)	19,568.00	8,824.00	(16,249.00)	9,386.00	56,287.00	38,340.00	114,239.00
Pref. Dividends Paid	(1,677.00)	(2,306.00)	(3,574.00)	(4,194.00)	(5,700.00)	(6,895.00)	(5,934.00)	(7,727.00)	(8,055.00)	(8,576.00)	(9,087.00)
Total Dividends Paid	(1,677.00)	(2,306.00)	(3,574.00)	(4,194.00)	(5,700.00)	(6,895.00)	(5,934.00)	(7,727.00)	(8,055.00)	(8,576.00)	(9,087.00)
Increase in Capital Stocks	1,020.00	5,991.00	2,980.00	2,947.00	-	4,515.00	3,643.00	2,181.00	2,169.00	4,426.00	-
Decrease in Capital Stocks	(3,220.00)	(1,675.00)	(2,374.00)	(5,112.00)	(12,814.00)	(20,094.00)	(28,144.00)	(8,097.00)	(27,097.00)	(5,727.00)	(4,576.00)
Special Dividend Paid	-	-	-	-	-	-	-	-	-	-	-
Incr(Decr) in Deposits	14,010.00	(335.00)	78,347.00	63,675.00	48,611.00	71,931.00	53,327.00	360,677.00	268,966.00	(134,190.00)	(6,514.00)
Incr(Decr) Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activities	(8,350.00)	(3,111.00)	(636.00)	177.00	1,708.00	(6,363.00)	(3,634.00)	2,155.00	(4,028.00)	(3,435.00)	(787.00)
Cash from Financing	(97,305.00)	(15,268.00)	47,988.00	33,167.00	51,373.00	51,918.00	3,009.00	358,575.00	288,242.00	(109,162.00)	93,275.00
Net Change in Cash	18,923.00	(34,859.00)	60,420.00	17,894.00	61,654.00	99,320.00	49,390.00	208,630.00	(13,706.00)	(7,172.00)	140,706.00
Supplemental Items											
Cash Interest Paid	12,912.00	11,082.00	10,623.00	10,510.00	12,852.00	19,087.00	22,196.00	8,662.00	4,506.00	18,526.00	69,604.00
Cash Taxes Paid	1,315.00	2,414.00	2,175.00	1,043.00	3,235.00	2,470.00	4,359.00	2,894.00	2,760.00	2,288.00	3,405.00
Free Cash Flow	-	-	-	-	-	-	-	-	-	-	-
Change in Net Working Capital	-	-	-	-	-	-	-	-	-	-	-

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

Y		-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Multiples												
		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	31/12/2023
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	11.6x	12.4x	11.9x	14.0x	15.5x	9.2x	12.5x	15.5x	12.4x	10.0x	10.7x
	Average	10.7x	12.2x	11.5x	10.9x	15.7x	15.6x	11.1x	9.3x	20.6x	10.4x	9.1x
	High	12.7x	13.5x	12.8x	16.3x	19.0x	17.3x	13.3x	15.5x	24.7x	13.8x	11.1x
	Low	8.8x	10.8x	10.5x	7.9x	14.0x	9.2x	9.2x	6.4x	12.4x	8.3x	7.6x
Price / Book Value	Close	0.8x	0.8x	0.7x	0.9x	1.2x	1.0x	1.3x	1.1x	1.5x	1.1x	1.0x
	Average	0.7x	0.8x	0.8x	0.7x	1.0x	1.2x	1.2x	0.9x	1.4x	1.2x	1.0x
	High	0.8x	0.9x	0.9x	1.0x	1.2x	1.4x	1.4x	1.3x	1.7x	1.6x	1.2x
	Low	0.5x	0.7x	0.7x	0.5x	0.9x	1.0x	1.0x	0.6x	1.0x	1.0x	0.8x
Price / Tangible Book Value	Close	1.1x	1.3x	1.1x	1.3x	1.7x	1.4x	1.8x	1.5x	2.1x	1.5x	1.4x
	Average	1.0x	1.2x	1.2x	1.0x	1.5x	1.8x	1.7x	1.3x	2.0x	1.7x	1.4x
	High	1.2x	1.3x	1.3x	1.5x	1.8x	1.9x	2.0x	1.8x	2.4x	2.3x	1.7x
	Low	0.8x	1.1x	1.1x	0.7x	1.3x	1.3x	1.4x	0.9x	1.4x	1.4x	1.2x
Price / Cash Flow	Close	1.8x	6.1x	6.2x	12.4x	30.5x	6.3x	5.4x	7.0x	--	--	6.0x
	Average	1.8x	1.9x	5.7x	5.7x	13.9x	30.6x	7.5x	4.0x	9.3x	--	6.0x
	High	1.8x	6.1x	6.3x	12.4x	30.5x	33.9x	9.1x	7.0x	11.1x	--	6.0x
	Low	1.8x	1.7x	5.2x	4.1x	12.4x	6.3x	5.4x	2.7x	6.8x	--	6.0x
TEV / LTM FCF	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
Dividend Yield	Close	0.3	0.7	1.2	1.1	1.3	2.2	1.9	2.4	1.8	2.6	2.7
	Average	0.3	0.2	0.7	1.3	1.0	1.3	1.8	2.6	1.8	2.1	2.9
	High	0.4	0.7	1.2	1.8	1.3	2.2	2.2	3.7	2.4	2.6	3.4
	Low	0.3	0.2	0.7	0.9	0.8	1.2	1.5	1.9	1.5	1.6	2.3

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

Y	-10Q	-9Q	-8Q	-7Q	-6Q	-5Q	-4Q	-3Q	-2Q	-1Q	0Q
Ratio											
For the Fiscal Period Ending	30/09/2021	31/12/2021	31/03/2022	30/06/2022	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023	31/12/2023	31/03/2024
Profitability											
Return on Assets	1.0%	1.1%	1.0%	0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	0.9%	0.8%
Return on Capital	3.4%	3.8%	3.5%	3.2%	3.1%	3.2%	3.0%	3.2%	3.2%	2.8%	2.4%
Return on Equity	11.7%	12.4%	12.1%	10.8%	10.6%	10.6%	11.0%	11.4%	11.6%	9.8%	9.0%
Margin Analysis											
Gross Margin	--	--	--	--	--	--	--	--	--	--	--
SG&A Margin	--	--	--	--	--	--	--	--	--	--	--
EBITDA Margin	--	--	--	--	--	--	--	--	--	--	--
EBT Margin	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops Margin	37.3%	33.7%	32.1%	27.3%	27.3%	22.6%	22.5%	18.5%	18.2%	7.2%	15.1%
Net Income Margin	33.8%	31.8%	30.4%	27.5%	28.3%	29.1%	31.1%	29.4%	31.0%	14.3%	25.9%
Normalized Net Income Margin	32.2%	30.7%	28.5%	27.3%	28.5%	29.1%	29.4%	29.4%	29.2%	13.7%	24.3%
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	8.4%	8.6%	8.7%	8.9%	9.4%	10.1%	11.4%	13.1%	14.7%	14.7%	15.7%
Accounts Receivable Turnover	--	--	--	--	--	--	--	--	--	--	--
Inventory Turnover	--	--	--	--	--	--	--	--	--	--	--
Quick Term Liquidity											
Current Ratio	--	--	--	--	--	--	--	--	--	--	--
Quick Ratio	--	--	--	--	--	--	--	--	--	--	--
Cash from Ops. To Fixed Inv.	--	--	--	--	--	--	--	--	--	--	--
Acc. Fixed Assets Paid	--	--	--	--	--	--	--	--	--	--	--
Acc. Fixed Investments Paid	--	--	--	--	--	--	--	--	--	--	--
Acc. Cash Payments Paid	--	--	--	--	--	--	--	--	--	--	--
Lower Term Solvency											
Total Debt/Equity	277.0%	276.0%	258.9%	252.4%	256.1%	254.7%	266.7%	261.8%	265.7%	268.1%	265.4%
Total Debt/Total Capital	49.4%	49.4%	46.7%	46.7%	46.8%	46.8%	47.7%	47.1%	47.7%	47.1%	47.4%
LT Debt/Equity	111.9%	117.8%	116.4%	114.4%	117.0%	116.3%	117.7%	117.3%	117.5%	117.8%	111.8%
LT Debt/Total Capital	51.9%	52.9%	50.9%	51.5%	51.0%	51.0%	52.4%	51.6%	51.6%	51.6%	47.6%
Total Liabilities/Total Assets	--	--	--	--	--	--	--	--	--	--	--
EBIT / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
EBITDA / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
EBITDA / BP&E / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
Total Debt/EBITDA	--	--	--	--	--	--	--	--	--	--	--
Net Debt/EBITDA	--	--	--	--	--	--	--	--	--	--	--
Adjusted Y Growth	--	--	--	--	--	--	--	--	--	--	--
Growth Over Nine Year											
Total Revenue	10.7%	8.4%	7.3%	11.5%	36.4%	50.5%	68.8%	77.1%	46.3%	35.0%	18.8%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBTA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	57.8%	28.7%	112.3%	123.3%	17.9%	1.7%	15.4%	18.6%	10.7%	105.9%	118.7%
Net Income	57.4%	11.7%	112.3%	112.3%	17.9%	1.7%	15.5%	18.6%	10.7%	105.9%	118.7%
Normalized Net Income	45.4%	--	112.3%	112.3%	18.4%	1.8%	16.4%	19.4%	10.7%	107.9%	118.7%
Diluted EPS before Extra	66.7%	98.0%	17.0%	178.1%	18.7%	1.7%	17.5%	30.5%	11.1%	108.8%	118.1%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	17.0%	11.0%	0.7%	7.5%	4.1%	6.7%	8.7%	6.1%	6.3%	9.0%	1.6%
Total Assets	17.7%	11.0%	0.0%	7.7%	10.4%	17.5%	11.3%	0.4%	7.6%	4.7%	7.5%
Tangible Book Value	7.7%	6.7%	0.4%	17.3%	17.3%	0.7%	8.6%	10.0%	17.5%	17.1%	8.9%
Common Equity	1.5%	1.7%	1.4%	1.4%	1.4%	1.7%	5.1%	6.7%	7.6%	7.5%	6.7%
Cash from Ops.	110.0%	118.7%	112.3%	165.8%	54.9%	150.6%	175.1%	151.4%	110.5%	5.6%	77.5%
Capital Expenditures	--	--	--	--	--	--	--	--	--	--	--
Invested Free Cash Flow	--	--	--	--	--	--	--	--	--	--	--
Unlevered Free Cash Flow	117.1%	178.1%	112.3%	176.4%	27.1%	17.9%	171.4%	172.6%	114.1%	5.6%	27.9%
Dividend per Share	16.7%	16.7%	16.7%	16.7%	4.8%	4.8%	4.8%	4.8%	4.1%	0.1%	0.1%
F&B Over Nine Years											
Total Revenue	18.9%	17.0%	18.7%	7.5%	18.9%	39.0%	39.8%	58.5%	56.0%	37.1%	59.9%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBTA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	15.4%	0.1%	53.8%	51.0%	30.5%	14.7%	0.7%	150.4%	0.7%	131.0%	17.8%
Net Income	15.4%	0.1%	53.8%	51.0%	30.5%	14.7%	0.7%	150.4%	0.7%	131.0%	17.8%
Normalized Net Income	17.7%	11.1%	41.7%	40.4%	36.0%	30.0%	4.5%	17.8%	3.9%	134.7%	17.5%
Diluted EPS before Extra	21.7%	5.9%	41.4%	40.1%	36.0%	30.0%	4.5%	17.8%	3.9%	134.7%	17.5%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	0.4%	1.3%	0.1%	1.9%	1.3%	4.3%	4.3%	6.1%	4.6%	4.6%	0.5%
Total Assets	17.8%	11.4%	11.3%	6.5%	5.9%	4.0%	5.7%	1.5%	1.1%	0.8%	0.5%
Tangible Book Value	6.1%	6.4%	5.0%	5.0%	5.4%	5.6%	4.4%	5.9%	6.4%	6.3%	6.7%
Common Equity	0.4%	0.8%	10.1%	10.1%	11.4%	10.7%	0.7%	1.9%	5.6%	5.6%	5.7%
Cash from Ops.	--	111.1%	--	79.6%	--	124.6%	153.5%	--	4.6%	114.4%	141.5%
Capital Expenditures	--	--	--	--	--	--	--	--	--	--	--
Invested Free Cash Flow	--	--	--	--	--	--	--	--	--	--	--
Unlevered Free Cash Flow	--	111.1%	--	79.7%	--	124.6%	153.5%	--	10.4%	115.4%	140.4%
Dividend per Share	8.0%	8.0%	8.0%	8.0%	10.6%	10.6%	10.6%	10.6%	6.9%	6.9%	6.9%
F&B Over Three Years											
Total Revenue	18.0%	18.1%	15.7%	18.7%	7.1%	8.8%	18.8%	21.8%	27.0%	27.0%	36.0%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBTA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	9.4%	11.9%	11.1%	16.3%	9.0%	0.7%	16.7%	16.0%	14.9%	116.8%	16.1%
Net Income	7.4%	11.7%	11.1%	15.1%	7.0%	0.7%	16.7%	16.0%	14.9%	116.8%	16.1%
Normalized Net Income	7.1%	11.7%	11.1%	15.1%	6.8%	1.0%	17.1%	17.4%	17.4%	117.4%	16.1%
Diluted EPS before Extra	8.8%	14.4%	4.4%	10.1%	11.1%	4.7%	11.0%	11.4%	30.8%	116.0%	16.0%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	5.1%	5.0%	1.8%	1.4%	1.9%	3.4%	2.8%	2.7%	2.7%	2.5%	1.4%
Total Assets	0.7%	0.4%	10.4%	0.1%	8.7%	7.8%	6.8%	4.4%	4.8%	4.1%	1.1%
Tangible Book Value	8.0%	6.4%	4.7%	5.7%	5.7%	5.4%	4.8%	5.5%	6.6%	5.9%	5.9%
Common Equity	1.5%	0.3%	10.1%	10.1%	11.4%	10.7%	1.4%	1.9%	5.6%	5.6%	5.7%
Cash from Ops.	120.7%	124.7%	124.4%	14.1%	123.7%	114.4%	118.4%	120.7%	171.7%	115.7%	133.9%
Capital Expenditures	--	--	--	--	--	--	--	--	--	--	--
Invested Free Cash Flow	--	--	--	--	--	--	--	--	--	--	--
Unlevered Free Cash Flow	124.4%	124.7%	124.4%	14.1%	123.0%	114.4%	118.4%	120.7%	174.7%	116.7%	130.9%
Dividend per Share	11.9%	11.9%	11.9%	11.9%	6.9%	6.9%	6.9%	6.9%	10.1%	10.1%	10.1%
F&B Over Five Years											
Total Revenue	10.0%	0.4%	10.1%	10.6%	1.7%	7.8%	8.1%	4.9%	10.0%	0.9%	10.8%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBTA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	0.2%	0.1%	5.8%	4.1%	5.5%	24.7%	3.4%	3.8%	1.7%	115.5%	11.8%
Net Income	0.2%	0.1%	5.8%	4.1%	5.5%	24.7%	3.4%	3.8%	1.7%	115.5%	11.8%
Normalized Net Income	0.3%	0.8%	5.4%	4.5%	6.7%	6.7%	3.4%	2.1%	1.4%	116.1%	12.1%
Diluted EPS before Extra	15.7%	16.0%	12.2%	5.2%	12.0%	35.6%	8.7%	6.9%	6.4%	122.9%	1.7%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	3.2%	3.5%	3.0%	4.3%	4.4%	4.5%	4.5%	4.2%	4.1%	3.7%	3.0%
Total Assets	7.0%	7.4%	7.6%	6.7%	6.1%	6.0%	6.5%	6.4%	6.2%	6.2%	6.6%
Tangible Book Value	4.9%	5.1%	4.0%	5.0%	4.3%	5.2%	6.2%	6.4%	6.7%	6.4%	6.3%
Common Equity	0.2%	0.4%	10.2%	10.2%	10.2%	10.2%	1.5%	1.5%	1.5%	1.6%	1.6%
Cash from Ops.	6.7%	121.6%	28.5%	187.3%	18.0%	124.3%	177.5%	122.6%	19.7%	121.6%	120.6%
Capital Expenditures	--	--	--	--	--	--	--	--	--	--	--
Invested Free Cash Flow	--	--	--	--	--	--	--	--	--	--	--
Unlevered Free Cash Flow	18.0%	121.3%	27.3%	195.6%	18.8%	122.2%	181.2%	120.7%	12.0%	124.2%	120.6%
Dividend per Share	22.9%	22.9%	22.9%	22.9%	12.9%	12.9%	12.9%	12.9%	9.9%	9.9%	9.9%

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

	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
WACC					
For the Fiscal Period Ending	31/03/2023	30/06/2023	30/09/2023	31/12/2023	31/03/2024
	%	%	%	%	%
Equity					
Cost of Equity	9.4%	10.5%	10.7%	11.6%	10.3%
Weight of Equity	22.7%	23.5%	22.2%	26.1%	27.0%
+ Debt					
Cost of Debt	4.5%	5.3%	6.0%	5.1%	5.6%
Weight of Debt	74.5%	73.6%	75.0%	71.1%	70.5%
+ Preferred Equity					
Cost of Pref Equity	5.5%	5.4%	5.5%	5.8%	5.9%
Weight of Pref Equity	2.8%	2.9%	2.9%	2.8%	2.6%
WACC	5.7%	6.5%	7.0%	6.8%	6.9%

Capital Structure											
For the Fiscal Period Ending		31/03/2023		30/06/2023		30/09/2023		31/12/2023		31/03/2024	
Currency		USD		USD		USD		USD		USD	
	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	
Net Market Cap	463,396.0	46.2%	427,462.0	44.1%	443,719.0	45.3%	413,462.0	40.6%	482,879.0	43.7%	
LT Borrowings	283,873.0	28.3%	286,073.0	29.5%	290,359.0	29.6%	310,039.0	30.5%	296,346.0	26.8%	
Pref Equiv	28,397.0	2.8%	28,397.0	2.9%	28,397.0	2.9%	28,397.0	2.8%	28,397.0	2.6%	
Total Capital	1,003,677.7	100.0%	970,119.7	100.0%	979,416.5	100.0%	1,017,738.1	100.0%	1,105,933.6	100.0%	

Debt Summary Data											
For the Fiscal Period Ending		31/03/2023		30/06/2023		30/09/2023		31/12/2023		31/03/2024	
Currency		USD		USD		USD		USD		USD	
	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	
Total Commercial Paper	--	--	--	--	--	--	--	--	--	--	
Total Revolving Credit	--	--	--	--	--	--	--	--	--	--	
Total Capital Leases	--	--	--	--	--	--	0.0	0.0%	--	--	
General/Other Borrowings	--	--	--	--	734,078.0	100.0%	--	--	779,225.0	100.0%	
Total Principal Due	747,269.0	100.0%	713,535.0	100.0%	734,078.0	100.0%	723,501.0	100.0%	779,225.0	100.0%	
Total Debt Outstanding	747,269.0		713,535.0		734,078.0		723,501.0		779,225.0		

Additional Totals										
Total Cash & ST Investments	674,296.0	90.2%	657,775.0	92.2%	660,975.0	90.0%	622,043.0	86.0%	637,356.0	81.8%
Net Debt	72,973.0	9.8%	55,760.0	7.8%	73,103.0	10.0%	101,458.0	14.0%	141,869.0	18.2%
Total Short-Term Borrowings	463,396.0	62.0%	427,462.0	59.9%	443,719.0	60.4%	413,462.0	57.1%	482,879.0	62.0%
Curr. Port. of LT Debt/Cap. Leases	--	--	--	--	--	--	1,947.0	0.3%	--	--
Long-Term Debt (incl. Cap. Leases)	283,873.0	38.0%	286,073.0	40.1%	290,359.0	39.6%	310,039.0	42.9%	296,346.0	38.0%
Total Secured Debt	--	--	--	--	--	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--	--	--	--	--	--

Credit Ratios					
Net Debt/EBITDA	--	--	--	--	--
Total Debt/EBITDA	--	--	--	--	--
Overstated Income/Total Debt	--	--	--	--	--
LTM FCF/Total Debt	--	--	--	--	--
LTM FCF/Total Debt	0.0x	0.1x	0.1x	0.1x	0.1x
FRIT/Interest Expense	--	--	--	--	--
FRIT/Total Interest Expense	--	--	--	--	--
Debt of Financial Leverage	--	--	--	--	--
EBITDA-CAPEX/Interest Expense	--	--	--	--	--
EBITDA/Total Interest Expense	--	--	--	--	--

Debt Schedule										
Debt Schedule in Yr 1	9,782.0	3.4%	7,935.0	2.8%	3,270.0	1.1%	26,737.0	8.8%	19,330.0	6.5%
Debt Schedule in Yr 2	33,820.0	11.9%	30,094.0	10.5%	31,001.0	10.7%	39,314.0	13.0%	37,816.0	12.8%
Debt Schedule in Yr 3	35,497.0	12.5%	35,571.0	12.4%	37,998.0	13.1%	41,187.0	13.6%	40,898.0	13.8%
Debt Schedule in Yr 4	33,470.0	11.8%	34,579.0	12.1%	37,636.0	13.0%	36,491.0	8.8%	27,341.0	9.2%
Debt Schedule in Yr 5	24,288.0	8.6%	23,936.0	8.4%	25,747.0	8.9%	33,722.0	11.2%	33,053.0	11.2%
Debt Schedule - Years 2 - 3	69,317.0	24.4%	65,665.0	23.0%	68,999.0	23.8%	80,501.0	26.6%	78,714.0	26.6%
Debt Schedule - Years 4 - 5	57,758.0	20.3%	58,515.0	20.5%	63,383.0	21.8%	60,213.0	19.9%	60,394.0	20.4%
Debt Schedule - Years 2 - 5	127,075.0	44.8%	124,180.0	43.4%	132,382.0	45.6%	140,714.0	46.6%	139,108.0	46.9%
Debt Schedule Beyond Yr 5	147,016.0	51.8%	153,958.0	53.8%	154,707.0	53.3%	134,753.0	44.6%	137,908.0	46.5%
Debt Schedule - Total Debt	283,873.0	100.0%	286,073.0	100.0%	290,359.0	100.0%	302,204.0	100.0%	296,346.0	100.0%

Capital Lease Schedule										
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	--	--

Operational Leases (Rental Expense) Schedule										
Rental Expense - Year 1	--	--	--	--	--	--	1,947.0	10.3%	--	--
Rental Expense - Year 2	--	--	--	--	--	--	1,734.0	9.2%	--	--
Rental Expense - Year 3	--	--	--	--	--	--	1,515.0	8.0%	--	--
Rental Expense - Year 4	--	--	--	--	--	--	1,308.0	6.9%	--	--
Rental Expense - Year 5	--	--	--	--	--	--	1,027.0	5.5%	--	--
Rental Expense - Years 2 - 3	--	--	--	--	--	--	3,249.0	17.2%	--	--
Rental Expense - Years 4 - 5	--	--	--	--	--	--	2,335.0	12.4%	--	--
Rental Expense - Years 2 - 5	--	--	--	--	--	--	5,584.0	29.6%	--	--
Rental Expense Beyond Year 5	--	--	--	--	--	--	11,307.0	60.0%	--	--
Total Sublease Income	--	--	--	--	--	--	--	--	--	--
Future Min Oper Lease Obligations	--	--	--	--	--	--	18,838.0	100.0%	--	--

Contractual Obligation Schedule										
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	--	--	--	--	--	--	--	--	--	--
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Interest Rate Data					
W/Ave. Interest Rate - Long-term Debt	--	--	--	--	--

Bank of America Corp
 Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

GROSS PROFIT BEF TAX
OPERATING PROFIT BEF TAX

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	31/12/2013	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	31/12/2023
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Pension Net Periodic Cost											
Service Cost	33.00	30.00	27.00	25.00	25.00	20.00	18.00	21.00	28.00	29.00	27.00
Interest Cost	841.00	907.00	836.00	847.00	795.00	733.00	771.00	639.00	526.00	565.00	807.00
Expected Return on Plan Assets	(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)	(1,360.00)
Pension Expense (Income)	(99.00)	(200.00)	(196.00)	(215.00)	(290.00)	(381.00)	(314.00)	(391.00)	(458.00)	(509.00)	(391.00)
Other Postretirement Cost											
Service Cost	9.00	8.00	8.00	7.00	6.00	6.00	5.00	5.00	5.00	4.00	2.00
Interest Cost	54.00	58.00	48.00	47.00	43.00	36.00	38.00	32.00	24.00	25.00	36.00
Expected Return on Plan Assets	(5.00)	(4.00)	(1.00)	-	-	(6.00)	(5.00)	(4.00)	(3.00)	(2.00)	(2.00)
Other Postretirement Benefits Expense (I	26.00	(23.00)	13.00	(23.00)	32.00	6.00	12.00	60.00	46.00	18.00	(42.00)
Pension Funded Status											
Fair Value of Plan Assets	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	21,260.00
Actual Return (Loss) on Plan Assets	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)	1,556.00
Employer Contribution	229.00	181.00	155.00	152.00	121.00	113.00	111.00	109.00	111.00	(105.00)	108.00
Benefits Paid	(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)	(1,362.00)
Projected Benefit Obligation	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	15,835.00
Over(Under) Funded Pension	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	5,425.00
Accumulated Benefit Obligation	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	15,763.00
Pension Funding Ratio	118.48	111.99	116.98	114.33	117.66	119.02	121.12	121.39	128.54	135.17	134.26
Other Postretirement Funded Status											
Fair Value of Plan Assets	72.00	28.00	-	-	300.00	252.00	199.00	143.00	117.00	107.00	98.00
Actual Return (Loss) on Plan Assets	9.00	6.00	-	-	-	5.00	5.00	1.00	-	2.00	5.00
Employer Contribution	61.00	53.00	79.00	104.00	393.00	43.00	24.00	--	38.00	45.00	43.00
Benefits Paid	(138.00)	(129.00)	(127.00)	(125.00)	(125.00)	(115.00)	(103.00)	--	(171.00)	(161.00)	(160.00)
Projected Benefit Obligation	1,356.00	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
Over(Under) Funded Post Ret Benefits	(1,284.00)	(1,318.00)	(1,152.00)	(1,125.00)	(756.00)	(676.00)	(790.00)	(864.00)	(811.00)	(593.00)	(574.00)
Other Post-Retirement Funding Ratio	5.31	2.08	-	-	28.41	27.16	20.12	14.20	12.61	15.29	14.58
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	6.50	6.00	5.58	5.59	6.00	6.00	6.00	6.00	5.75	5.75	3.25
Discount Rate used on Plan Liabilities	4.00	4.85	3.97	4.38	4.16	3.68	4.32	3.32	2.57	2.86	5.54
Rate of Compensation Increase	--	--	1.19	1.01	4.51	4.31	4.49	4.10	4.11	4.46	4.33
Other Postretirement Benefits											
Expected Return on Plan Assets	6.50	6.00	6.00	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	3.65	4.50	3.75	4.32	3.99	3.58	4.26	3.27	2.48	2.85	5.56
Health Care Cost Trend Projected(next y	6.50	11.52	7.00	7.00	4.73	4.37	4.13	2.00	2.00	2.00	2.00
Pension Plan Asset Allocation											
Fair Value of Plan Assets	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	21,260.00
Asset Category - Equities %	43.11	35.62	35.65	34.60	31.51	26.19	24.37	21.25	22.78	25.03	23.64
Asset Category - Debt %	38.20	42.16	45.16	49.91	49.20	56.12	61.11	65.74	64.23	58.14	69.37
Asset Category - Real Estate %	2.51	3.17	3.77	3.83	3.69	3.89	3.69	--	--	--	--
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	11.98	15.84	13.04	7.46	12.59	9.36	6.54	4.99	4.83	6.37	4.76
Asset Category - Other %	4.52	3.34	2.38	4.21	4.19	4.53	5.07	2.58	2.38	2.08	2.23
Expected Pension Payments											
Year 1	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	1,217.00
Year 2	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	1,253.00
Year 3	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	1,247.00
Year 4	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	1,226.00
Year 5	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	1,209.00
Beyond Year 5	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	5,660.00
Expected Postretirement Benefits											
Year 1	159.00	144.00	134.00	124.00	92.00	85.00	83.00	--	78.00	73.00	66.00
Year 2	157.00	140.00	128.00	120.00	87.00	82.00	80.00	--	74.00	70.00	63.00
Year 3	154.00	136.00	124.00	114.00	84.00	79.00	77.00	--	71.00	67.00	61.00
Year 4	149.00	130.00	117.00	111.00	81.00	77.00	74.00	--	67.00	64.00	59.00
Year 5	144.00	124.00	113.00	107.00	78.00	74.00	72.00	--	64.00	61.00	56.00
Beyond Year 5	634.00	553.00	502.00	474.00	343.00	323.00	313.00	--	275.00	263.00	248.00

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

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