Supplemental Information
Third Quarter 2015

This information is preliminary and based on company data available at the time of the earnings presentation. It speaks only as of the particular date or dates included in the accompanying pages. Bank of America does not undertake an obligation to, and disclaims any duty to, update any of the information provided. Any forward-looking statements in this information are subject to the forward-looking language contained in Bank of America's reports filed with the SEC pursuant to the Securities Exchange Act of 1934, which are available at the SEC's website (www.sec.gov) or at Bank of America's website (www.bankofamerica.com). Bank of America's future financial performance is subject to risks and uncertainties as described in its SEC filings.

Bank of America Corporation and Subsidiaries

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Bank of America Corporation and Subsidiaries

Consolidated Financial Highlights

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

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Income statement							
Net interest income	**$ 29,450**	$ 30,317	**$ 9,511**	$ 10,488	$ 9,451	$ 9,635	$ 10,219
Noninterest income	**34,551**	35,205	**11,171**	11,629	11,751	9,090	10,990
Total revenue, net of interest expense	**64,001**	65,522	**20,682**	22,117	21,202	18,725	21,209
Provision for credit losses	**2,351**	2,056	**806**	780	765	219	636
Noninterest expense	**43,320**	60,921	**13,807**	13,818	15,695	14,196	20,142
Income tax expense	**5,145**	762	**1,561**	2,199	1,385	1,260	663
Net income (loss)	**13,185**	1,783	**4,508**	5,320	3,357	3,050	(232)
Preferred stock dividends	**1,153**	732	**441**	330	382	312	238
Net income (loss) applicable to common shareholders	**12,032**	1,051	**4,067**	4,990	2,975	2,738	(470)
Diluted earnings (loss) per common share [1]	**1.09**	0.10	**0.37**	0.45	0.27	0.25	(0.04)
Average diluted common shares issued and outstanding [1]	**11,234,125**	10,587,841	**11,197,203**	11,238,060	11,266,511	11,273,773	10,515,790
Dividends paid per common share	**$ 0.15**	$ 0.07	**$ 0.05**	$ 0.05	$ 0.05	$ 0.05	$ 0.05
Performance ratios							
Return on average assets	**0.82%**	0.11%	**0.82%**	0.99%	0.64%	0.57%	n/m
Return on average common shareholders' equity	**7.04**	0.63	**6.97**	8.75	5.35	4.84	n/m
Return on average tangible common shareholders' equity [2]	**10.29**	0.94	**10.11**	12.78	7.88	7.15	n/m
Return on average tangible shareholders' equity [2]	**9.90**	1.45	**9.84**	11.93	7.85	7.08	n/m
At period end							
Book value per share of common stock	**$ 22.41**	$ 20.99	**$ 22.41**	$ 21.91	$ 21.66	$ 21.32	$ 20.99
Tangible book value per share of common stock [2]	**15.50**	14.09	**15.50**	15.02	14.79	14.43	14.09
Market price per share of common stock:							
Closing price	**$ 15.58**	$ 17.05	**$ 15.58**	$ 17.02	$ 15.39	$ 17.89	$ 17.05
High closing price for the period	**18.45**	17.92	**18.45**	17.67	17.90	18.13	17.18
Low closing price for the period	**15.15**	14.51	**15.26**	15.41	15.15	15.76	14.98
Market capitalization	**162,457**	179,296	**162,457**	178,231	161,909	188,141	179,296
Number of financial centers - U.S.	**4,741**	4,947	**4,741**	4,789	4,835	4,855	4,947
Number of branded ATMs - U.S.	**16,062**	15,671	**16,062**	15,992	15,903	15,834	15,671
Full-time equivalent employees	**215,193**	229,538	**215,193**	216,679	219,658	223,715	229,538

[1] The diluted earnings (loss) per common share excludes the effect of any equity instruments that are antidilutive to earnings per share. There were no potential common shares that were dilutive in the third quarter of 2014 because of the net loss applicable to common shareholders.

[2] Tangible equity ratios and tangible book value per share of common stock are non-GAAP financial measures. We believe the use of these non-GAAP financial measures provides additional clarity in assessing the results of the Corporation. Other companies may define or calculate non-GAAP financial measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 45-48.)

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries

Supplemental Financial Data

(Dollars in millions)

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

	Nine Months Ended September 30		Third Quarter 2015	Second Quarter 2015	First Quarter 2015	Fourth Quarter 2014	Third Quarter 2014
	2015	2014					
Net interest income	**$ 30,128**	$ 30,956	**$ 9,742**	$ 10,716	$ 9,670	$ 9,865	$ 10,444
Total revenue, net of interest expense	**64,679**	66,161	**20,913**	22,345	21,421	18,955	21,434
Net interest yield	**2.21%**	2.27%	**2.10%**	2.37%	2.17%	2.18%	2.29%
Efficiency ratio	**66.98**	92.08	**66.03**	61.84	73.27	74.90	93.97

[1] FTE basis is a non-GAAP financial measure. FTE basis is a performance measure used by management in operating the business that management believes provides investors with a more accurate picture of the interest margin for comparative purposes. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 45-48.)

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

Bank of America Corporation and Subsidiaries

Consolidated Statement of Income

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

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Interest income							
Loans and leases	**$ 24,019**	$ 25,930	**$ 8,005**	$ 7,978	$ 8,036	$ 8,377	$ 8,535
Debt securities	**6,796**	6,346	**1,839**	3,070	1,887	1,675	2,225
Federal funds sold and securities borrowed or purchased under agreements to resell	**774**	801	**275**	268	231	238	239
Trading account assets	**3,291**	3,463	**1,134**	1,074	1,083	1,098	1,111
Other interest income	**2,222**	2,194	**754**	742	726	764	748
Total interest income	**37,102**	38,734	**12,007**	13,132	11,963	12,152	12,858
Interest expense							
Deposits	**650**	843	**214**	216	220	237	270
Short-term borrowings	**1,868**	1,963	**597**	686	585	615	591
Trading account liabilities	**1,071**	1,225	**342**	335	394	351	392
Long-term debt	**4,063**	4,386	**1,343**	1,407	1,313	1,314	1,386
Total interest expense	**7,652**	8,417	**2,496**	2,644	2,512	2,517	2,639
Net interest income	**29,450**	30,317	**9,511**	10,488	9,451	9,635	10,219
Noninterest income							
Card income	**4,381**	4,334	**1,510**	1,477	1,394	1,610	1,500
Service charges	**5,519**	5,599	**1,898**	1,857	1,764	1,844	1,907
Investment and brokerage services	**10,101**	9,887	**3,336**	3,387	3,378	3,397	3,327
Investment banking income	**4,300**	4,524	**1,287**	1,526	1,487	1,541	1,351
Equity investment income (loss)	**84**	1,150	**(31)**	88	27	(20)	9
Trading account profits	**5,510**	6,198	**1,616**	1,647	2,247	111	1,899
Mortgage banking income	**2,102**	1,211	**407**	1,001	694	352	272
Gains on sales of debt securities	**821**	1,191	**385**	168	268	163	432
Other income	**1,733**	1,111	**763**	478	492	92	293
Total noninterest income	**34,551**	35,205	**11,171**	11,629	11,751	9,090	10,990
Total revenue, net of interest expense	**64,001**	65,522	**20,682**	22,117	21,202	18,725	21,209
Provision for credit losses	**2,351**	2,056	**806**	780	765	219	636
Noninterest expense							
Personnel	**25,333**	26,094	**7,829**	7,890	9,614	7,693	8,039
Occupancy	**3,082**	3,264	**1,028**	1,027	1,027	996	1,070
Equipment	**1,511**	1,594	**499**	500	512	531	514
Marketing	**1,330**	1,338	**445**	445	440	491	446
Professional fees	**1,588**	1,795	**673**	494	421	677	611
Amortization of intangibles	**632**	708	**207**	212	213	228	234
Data processing	**2,298**	2,348	**731**	715	852	796	754
Telecommunications	**583**	1,005	**210**	202	171	254	311
Other general operating	**6,963**	22,775	**2,185**	2,333	2,445	2,530	8,163
Total noninterest expense	**43,320**	60,921	**13,807**	13,818	15,695	14,196	20,142
Income before income taxes	**18,330**	2,545	**6,069**	7,519	4,742	4,310	431
Income tax expense	**5,145**	762	**1,561**	2,199	1,385	1,260	663
Net income (loss)	**$ 13,185**	$ 1,783	**$ 4,508**	$ 5,320	$ 3,357	$ 3,050	$ (232)
Preferred stock dividends	**1,153**	732	**441**	330	382	312	238
Net income (loss) applicable to common shareholders	**$ 12,032**	$ 1,051	**$ 4,067**	$ 4,990	$ 2,975	$ 2,738	$ (470)
Per common share information							
Earnings (loss)	**$ 1.15**	$ 0.10	**$ 0.39**	$ 0.48	$ 0.28	$ 0.26	$ (0.04)
Diluted earnings (loss) [1]	**1.09**	0.10	**0.37**	0.45	0.27	0.25	(0.04)
Dividends paid	**0.15**	0.07	**0.05**	0.05	0.05	0.05	0.05
Average common shares issued and outstanding	**10,483,466**	10,531,688	**10,444,291**	10,488,137	10,518,790	10,516,334	10,515,790
Average diluted common shares issued and outstanding [1]	**11,234,125**	10,587,841	**11,197,203**	11,238,060	11,266,511	11,273,773	10,515,790

[1] The diluted earnings (loss) per common share excludes the effect of any equity instruments that are antidilutive to earnings per share. There were no potential common shares that were dilutive in the third quarter of 2014 because of the net loss applicable to common shareholders.

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

Bank of America Corporation and Subsidiaries

Consolidated Statement of Comprehensive Income

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Net income (loss)	**$ 13,185**	$ 1,783	**$ 4,508**	$ 5,320	$ 3,357	$ 3,050	$ (232)
Other comprehensive income (loss), net-of-tax:							
Net change in available-for-sale debt and marketable equity securities	**217**	2,600	**1,418**	(2,537)	1,336	2,021	(994)
Net change in derivatives	**416**	411	**127**	246	43	205	196
Employee benefit plan adjustments	**77**	64	**27**	25	25	(1,007)	8
Net change in foreign currency translation adjustments	**(84)**	(133)	**(76)**	43	(51)	(24)	(14)
Other comprehensive income (loss)	**626**	2,942	**1,496**	(2,223)	1,353	1,195	(804)
Comprehensive income (loss)	**$ 13,811**	$ 4,725	**$ 6,004**	$ 3,097	$ 4,710	$ 4,245	$ (1,036)

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

Bank of America Corporation and Subsidiaries

Consolidated Balance Sheet

(Dollars in millions)

	September 30 2015	June 30 2015	September 30 2014
Assets			
Cash and due from banks	**$ 27,886**	$ 29,974	$ 28,332
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks	**142,540**	133,540	100,327
Cash and cash equivalents	**170,426**	163,514	128,659
Time deposits placed and other short-term investments	**6,485**	7,996	7,859
Federal funds sold and securities borrowed or purchased under agreements to resell	**206,681**	199,903	223,310
Trading account assets	**180,018**	189,106	188,489
Derivative assets	**55,226**	50,977	49,092
Debt securities:			
Carried at fair value	**325,078**	332,307	307,949
Held-to-maturity, at cost	**66,573**	60,072	60,175
Total debt securities	**391,651**	392,379	368,124
Loans and leases	**887,689**	886,449	891,315
Allowance for loan and lease losses	**(12,657)**	(13,068)	(15,106)
Loans and leases, net of allowance	**875,032**	873,381	876,209
Premises and equipment, net	**9,554**	9,700	9,987
Mortgage servicing rights	**3,043**	3,521	4,243
Goodwill	**69,761**	69,775	69,784
Intangible assets	**3,973**	4,188	4,849
Loans held-for-sale	**8,842**	6,914	7,909
Customer and other receivables	**63,443**	64,505	67,092
Other assets	**108,871**	113,175	118,007
Total assets	**$ 2,153,006**	$ 2,149,034	$ 2,123,613

Assets of consolidated variable interest entities included in total assets above (isolated to settle the liabilities of the variable interest entities)			
Trading account assets	**$ 5,514**	$ 4,863	$ 7,533
Loans and leases	**79,121**	85,467	96,565
Allowance for loan and lease losses	**(1,595)**	(1,711)	(2,002)
Loans and leases, net of allowance	**77,526**	83,756	94,563
Loans held-for-sale	**338**	413	555
All other assets	**2,424**	3,681	2,746
Total assets of consolidated variable interest entities	**$ 85,802**	$ 92,713	$ 105,397

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

Bank of America Corporation and Subsidiaries

Consolidated Balance Sheet (continued)

(Dollars in millions)

	September 30 2015	June 30 2015	September 30 2014
Liabilities			
Deposits in U.S. offices:			
Noninterest-bearing	**$ 417,837**	$ 411,862	$ 386,575
Interest-bearing	**676,812**	668,447	654,726
Deposits in non-U.S. offices:			
Noninterest-bearing	**8,519**	8,294	7,339
Interest-bearing	**58,841**	60,957	63,341
Total deposits	**1,162,009**	1,149,560	1,111,981
Federal funds purchased and securities loaned or sold under agreements to repurchase	**199,238**	213,024	217,925
Trading account liabilities	**74,252**	72,596	76,867
Derivative liabilities	**45,862**	43,583	44,237
Short-term borrowings	**34,518**	39,903	33,275
Accrued expenses and other liabilities (includes **$661**, $588 and $529 of reserve for unfunded lending commitments)	**143,934**	135,295	150,532
Long-term debt	**237,288**	243,414	250,115
Total liabilities	**1,897,101**	1,897,375	1,884,932
Shareholders' equity			
Preferred stock, $0.01 par value; authorized – **100,000,000** shares; issued and outstanding – **3,767,790**, 3,767,790 and 3,591,790 shares	**22,273**	22,273	17,913
Common stock and additional paid-in capital, $0.01 par value; authorized – **12,800,000,000** shares; issued and outstanding – **10,427,305,035**, 10,471,836,636 and 10,515,893,904 shares	**151,841**	152,638	153,472
Retained earnings	**85,485**	81,938	72,811
Accumulated other comprehensive income (loss)	**(3,694)**	(5,190)	(5,515)
Total shareholders' equity	**255,905**	251,659	238,681
Total liabilities and shareholders' equity	**$ 2,153,006**	$ 2,149,034	$ 2,123,613

Liabilities of consolidated variable interest entities included in total liabilities above			
Short-term borrowings	**$ 567**	$ 358	$ 985
Long-term debt	**12,922**	14,471	15,904
All other liabilities	**103**	109	137
Total liabilities of consolidated variable interest entities	**$ 13,592**	$ 14,938	$ 17,026

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

Bank of America Corporation and Subsidiaries

Capital Management

(Dollars in millions)

	Basel 3 Standardized Transition				
	September 30 2015	June 30 2015	March 31 2015	December 31 2014	September 30 2014
Risk-based capital metrics [1, 2]:					
Common equity tier 1 capital	**$ 161,649**	$ 158,326	$ 155,438	$ 155,361	$ 152,444
Tier 1 capital	**178,830**	176,247	173,155	168,973	163,040
Total capital	**219,901**	217,538	214,481	208,670	200,759
Risk-weighted assets	**1,391,672**	1,407,891	1,405,267	1,261,544	1,271,723
Common equity tier 1 capital ratio	**11.6%**	11.2%	11.1%	12.3%	12.0%
Tier 1 capital ratio	**12.9**	12.5	12.3	13.4	12.8
Total capital ratio	**15.8**	15.5	15.3	16.5	15.8
Tier 1 leverage ratio	**8.5**	8.5	8.4	8.2	7.9
Tangible equity ratio [3]	**8.8**	8.6	8.6	8.4	8.1
Tangible common equity ratio [3]	**7.8**	7.6	7.5	7.5	7.2

(1) Regulatory capital ratios are preliminary.

(2) Common equity tier 1 capital ratios at September 30, 2015, June 30, 2015 and March 31, 2015 reflect the migration of the risk-weighted assets calculation from the general risk-based approach to the Basel 3 Standardized approach, and Common equity tier 1 capital includes the 2015 phase-in of regulatory capital transition provisions.

(3) Tangible equity ratio equals period-end tangible shareholders' equity divided by period-end tangible assets. Tangible common equity ratio equals period-end tangible common shareholders' equity divided by period-end tangible assets. Tangible shareholders' equity and tangible assets are non-GAAP financial measures. We believe the use of these non-GAAP financial measures provides additional clarity in assessing the results of the Corporation. Other companies may define or calculate non-GAAP financial measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliation to GAAP Financial Measures on pages 45-48.)

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

Bank of America Corporation and Subsidiaries

Regulatory Capital Reconciliations [1, 2, 3]

(Dollars in millions)

	September 30 2015	June 30 2015	March 31 2015	December 31 2014	September 30 2014
Regulatory capital – Basel 3 transition to fully phased-in					
Common equity tier 1 capital (transition) [4]	**$ 161,649**	$ 158,326	$ 155,438	$ 155,361	$ 152,444
Deferred tax assets arising from net operating loss and tax credit carryforwards phased in during transition	**(5,554)**	(5,706)	(6,031)	(8,905)	(10,502)
Accumulated OCI phased in during transition	**(1,018)**	(1,884)	(378)	(1,592)	(2,399)
Intangibles phased in during transition	**(1,654)**	(1,751)	(1,821)	(2,556)	(2,697)
Defined benefit pension fund assets phased in during transition	**(470)**	(476)	(459)	(599)	(664)
DVA related to liabilities and derivatives phased in during transition	**228**	384	498	925	974
Other adjustments and deductions phased in during transition	**(92)**	(587)	(48)	(1,417)	(2,050)
Common equity tier 1 capital (fully phased-in)	**$ 153,089**	$ 148,306	$ 147,199	$ 141,217	$ 135,106
Risk-weighted assets – As reported to Basel 3 (fully phased-in)					
As reported risk-weighted assets [4]	**$ 1,391,672**	$ 1,407,891	$ 1,405,267	$ 1,261,544	$ 1,271,723
Change in risk-weighted assets from reported to fully phased-in	**22,989**	25,460	25,394	153,722	146,516
Basel 3 Standardized approach risk-weighted assets (fully phased-in)	**1,414,661**	1,433,351	1,430,661	1,415,266	1,418,239
Change in risk-weighted assets for advanced models	**(17,157)**	(5,963)	30,529	50,213	(8,375)
Basel 3 Advanced approaches risk-weighted assets (fully phased-in)	**$ 1,397,504**	$ 1,427,388	$ 1,461,190	$ 1,465,479	$ 1,409,864
Regulatory capital ratios					
Basel 3 Standardized approach Common equity tier 1 (transition) [4]	**11.6%**	11.2%	11.1%	12.3%	12.0%
Basel 3 Standardized approach Common equity tier 1 (fully phased-in)	**10.8**	10.3	10.3	10.0	9.5
Basel 3 Advanced approaches Common equity tier 1 (fully phased-in)	**11.0**	10.4	10.1	9.6	9.6

(1) Regulatory capital ratios are preliminary.

(2) Bank of America received approval to begin using the Advanced approaches capital framework to determine risk-based capital requirements beginning in the fourth quarter of 2015. As previously disclosed, with the approval to exit parallel, U.S. banking regulators requested modifications to certain internal analytical models including the wholesale (e.g., commercial) credit models, which will increase our risk-weighted assets in the fourth quarter of 2015. Including these modifications, the estimated pro-forma risk-weighted assets and Common equity tier 1 capital ratio under the Basel 3 Advanced approaches on a fully phased-in basis would be $1,570 billion and 9.7 percent at September 30, 2015.

(3) Fully phased-in estimates are non-GAAP financial measures. For reconciliations to GAAP financial measures, see above. Basel 3 fully phased-in Advanced approaches estimates assume approval by U.S. banking regulators of our internal analytical models, including approval of the internal models methodology. As of September 30, 2015, we had not received internal models methodology approval.

(4) Common equity tier 1 capital ratios at September 30,2015, June 30, 2015 and March 31, 2015 reflect the migration of the risk-weighted assets calculation from the general risk-based approach to the Basel 3 Standardized approach, and Common equity tier 1 capital includes the 2015 phase-in of regulatory capital transition provisions.

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

Bank of America Corporation and Subsidiaries

Net Interest Income Excluding Trading-related Net Interest Income

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Net interest income (FTE basis)							
As reported	**$ 30,128**	$ 30,956	**$ 9,742**	$ 10,716	$ 9,670	$ 9,865	$ 10,444
Impact of trading-related net interest income	**(2,870)**	(2,672)	**(1,034)**	(920)	(916)	(938)	(906)
Net interest income excluding trading-related net interest income [1]	**$ 27,258**	$ 28,284	**$ 8,708**	$ 9,796	$ 8,754	$ 8,927	$ 9,538
Average earning assets							
As reported	**$1,822,720**	$ 1,819,247	**$1,847,396**	$1,815,892	$ 1,804,399	$ 1,802,121	$ 1,813,482
Impact of trading-related earning assets	**(419,711)**	(449,249)	**(421,639)**	(419,241)	(418,214)	(435,408)	(441,661)
Average earning assets excluding trading-related earning assets [1]	**$1,403,009**	$ 1,369,998	**$1,425,757**	$1,396,651	$ 1,386,185	$ 1,366,713	$ 1,371,821
Net interest yield contribution (FTE basis) [2]							
As reported	**2.21%**	2.27%	**2.10%**	2.37%	2.17%	2.18%	2.29%
Impact of trading-related activities	**0.39**	0.48	**0.33**	0.44	0.39	0.42	0.48
Net interest yield on earning assets excluding trading-related activities [1]	**2.60%**	2.75%	**2.43%**	2.81%	2.56%	2.60%	2.77%

[1] Represents a non-GAAP financial measure.
[2] Calculated on an annualized basis.

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Third Quarter 2015			Second Quarter 2015			Third Quarter 2014		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Earning assets									
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks	**$ 145,174**	**$ 96**	**0.26%**	$ 125,762	$ 81	0.26%	$ 110,876	$ 77	0.28%
Time deposits placed and other short-term investments	**11,503**	**38**	**1.33**	8,183	34	1.64	10,457	41	1.54
Federal funds sold and securities borrowed or purchased under agreements to resell	**210,127**	**275**	**0.52**	214,326	268	0.50	223,978	239	0.42
Trading account assets	**140,484**	**1,170**	**3.31**	137,137	1,114	3.25	143,282	1,147	3.18
Debt securities [1]	**394,420**	**1,853**	**1.88**	386,357	3,082	3.21	359,653	2,236	2.48
Loans and leases [2]:									
Residential mortgage	**193,791**	**1,690**	**3.49**	207,356	1,782	3.44	235,272	2,083	3.54
Home equity	**79,715**	**730**	**3.64**	82,640	769	3.73	88,590	836	3.76
U.S. credit card	**88,201**	**2,033**	**9.15**	87,460	1,980	9.08	88,866	2,093	9.34
Non-U.S. credit card	**10,244**	**267**	**10.34**	10,012	264	10.56	11,784	304	10.25
Direct/Indirect consumer	**85,975**	**515**	**2.38**	83,698	504	2.42	82,669	523	2.51
Other consumer	**1,980**	**15**	**3.01**	1,885	15	3.14	2,110	19	3.44
Total consumer	**459,906**	**5,250**	**4.54**	473,051	5,314	4.50	509,291	5,858	4.58
U.S. commercial	**251,908**	**1,743**	**2.75**	244,540	1,705	2.80	230,891	1,660	2.86
Commercial real estate	**53,605**	**384**	**2.84**	50,478	382	3.03	46,069	347	2.98
Commercial lease financing	**25,425**	**199**	**3.12**	24,723	180	2.92	24,325	212	3.48
Non-U.S. commercial	**91,997**	**514**	**2.22**	88,623	479	2.17	88,665	555	2.48
Total commercial	**422,935**	**2,840**	**2.67**	408,364	2,746	2.70	389,950	2,774	2.83
Total loans and leases	**882,841**	**8,090**	**3.64**	881,415	8,060	3.67	899,241	8,632	3.82
Other earning assets	**62,847**	**716**	**4.52**	62,712	721	4.60	65,995	710	4.27
Total earning assets [3]	**1,847,396**	**12,238**	**2.64**	1,815,892	13,360	2.95	1,813,482	13,082	2.87
Cash and due from banks	**27,730**			30,751			25,120		
Other assets, less allowance for loan and lease losses	**293,867**			305,323			297,507		
Total assets	**$ 2,168,993**			$ 2,151,966			$ 2,136,109		

[1] Yields on debt securities excluding the impact of market-related adjustments were 2.50, 2.48 and 2.55 percent for the three months ended September 30, 2015, June 30, 2015 and September 30, 2014. Yields on debt securities excluding the impact of market-related adjustments are a non-GAAP financial measure. The Corporation believes the use of this non-GAAP financial measure provides additional clarity in assessing its results.

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

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

	Third Quarter 2015	Second Quarter 2015	Third Quarter 2014
Federal funds sold and securities borrowed or purchased under agreements to resell	**$ 20**	$ 13	$ 10
Debt securities	**(11)**	(3)	(27)
U.S. commercial loans and leases	**(17)**	(18)	(13)
Net hedge expense on assets	**$ (8)**	$ (8)	$ (30)

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Third Quarter 2015			Second Quarter 2015			Third Quarter 2014		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Interest-bearing liabilities									
U.S. interest-bearing deposits:									
Savings	**$ 46,297**	**$ 2**	**0.02%**	$ 47,381	$ 2	0.02%	$ 46,803	$ 1	0.01%
NOW and money market deposit accounts	**545,741**	**67**	**0.05**	536,201	71	0.05	517,043	78	0.06
Consumer CDs and IRAs	**53,174**	**38**	**0.29**	55,832	42	0.30	65,579	59	0.35
Negotiable CDs, public funds and other deposits	**30,631**	**26**	**0.33**	29,904	22	0.30	31,806	27	0.34
Total U.S. interest-bearing deposits	**675,843**	**133**	**0.08**	669,318	137	0.08	661,231	165	0.10
Non-U.S. interest-bearing deposits:									
Banks located in non-U.S. countries	**4,196**	**7**	**0.71**	5,162	9	0.67	8,022	21	1.05
Governments and official institutions	**1,654**	**1**	**0.33**	1,239	1	0.38	1,706	1	0.14
Time, savings and other	**53,793**	**73**	**0.53**	55,030	69	0.51	61,331	83	0.54
Total non-U.S. interest-bearing deposits	**59,643**	**81**	**0.54**	61,431	79	0.52	71,059	105	0.59
Total interest-bearing deposits	**735,486**	**214**	**0.12**	730,749	216	0.12	732,290	270	0.15
Federal funds purchased, securities loaned or sold under agreements to repurchase and short-term borrowings	**257,323**	**597**	**0.92**	252,088	686	1.09	255,111	590	0.92
Trading account liabilities	**77,443**	**342**	**1.75**	77,772	335	1.73	84,989	392	1.83
Long-term debt	**240,520**	**1,343**	**2.22**	242,230	1,407	2.33	251,772	1,386	2.19
Total interest-bearing liabilities [1]	**1,310,772**	**2,496**	**0.76**	1,302,839	2,644	0.81	1,324,162	2,638	0.79
Noninterest-bearing sources:									
Noninterest-bearing deposits	**423,745**			416,040			395,198		
Other liabilities	**180,583**			182,033			178,709		
Shareholders' equity	**253,893**			251,054			238,040		
Total liabilities and shareholders' equity	**$ 2,168,993**			$ 2,151,966			$ 2,136,109		
Net interest spread			**1.88%**			2.14%			2.08%
Impact of noninterest-bearing sources			**0.22**			0.23			0.21
Net interest income/yield on earning assets		**$ 9,742**	**2.10%**		$ 10,716	2.37%		$ 10,444	2.29%

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

	Third Quarter 2015	Second Quarter 2015	Third Quarter 2014
NOW and money market deposit accounts	**$ —**	$ (1)	$ —
Consumer CDs and IRAs	**5**	6	6
Negotiable CDs, public funds and other deposits	**3**	4	3
Banks located in non-U.S. countries	**2**	1	9
Federal funds purchased, securities loaned or sold under agreements to repurchase and short-term borrowings	**232**	247	260
Long-term debt	**(832)**	(766)	(880)
Net hedge income on liabilities	**$ (590)**	$ (509)	$ (602)

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Nine Months Ended September 30					
	2015			2014		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate
Earning assets						
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks	**$ 132,445**	**$ 261**	**0.26%**	$ 115,670	$ 234	0.27%
Time deposits placed and other short-term investments	**9,366**	**105**	**1.50**	11,602	129	1.49
Federal funds sold and securities borrowed or purchased under agreements to resell	**212,781**	**774**	**0.49**	224,001	801	0.48
Trading account assets	**138,861**	**3,406**	**3.28**	146,205	3,575	3.27
Debt securities [1]	**388,007**	**6,833**	**2.36**	345,194	6,375	2.45
Loans and leases [2]:						
Residential mortgage	**205,315**	**5,323**	**3.46**	242,034	6,516	3.59
Home equity	**82,404**	**2,269**	**3.68**	90,676	2,531	3.73
U.S. credit card	**88,117**	**6,040**	**9.17**	88,820	6,227	9.37
Non-U.S. credit card	**10,087**	**793**	**10.51**	11,700	920	10.51
Direct/Indirect consumer	**83,481**	**1,510**	**2.42**	82,170	1,577	2.57
Other consumer	**1,904**	**45**	**3.14**	2,029	54	3.56
Total consumer	**471,308**	**15,980**	**4.53**	517,429	17,825	4.60
U.S. commercial	**243,848**	**5,093**	**2.79**	229,822	4,982	2.90
Commercial real estate	**50,792**	**1,113**	**2.93**	47,703	1,072	3.00
Commercial lease financing	**24,884**	**595**	**3.19**	24,485	639	3.48
Non-U.S. commercial	**88,089**	**1,478**	**2.24**	90,921	1,669	2.45
Total commercial	**407,613**	**8,279**	**2.71**	392,931	8,362	2.84
Total loans and leases	**878,921**	**24,259**	**3.69**	910,360	26,187	3.84
Other earning assets	**62,339**	**2,142**	**4.59**	66,215	2,071	4.18
Total earning assets [3]	**1,822,720**	**37,780**	**2.77**	1,819,247	39,372	2.89
Cash and due from banks	**28,726**			26,907		
Other assets, less allowance for loan and lease losses	**301,843**			302,144		
Total assets	**$ 2,153,289**			$ 2,148,298		

[1] Yields on debt securities excluding the impact of market-related adjustments were 2.49 and 2.67 percent for the nine months ended September 30, 2015 and 2014. Yields on debt securities excluding the impact of market-related adjustments are a non-GAAP financial measure. The Corporation believes the use of this non-GAAP financial measure provides additional clarity in assessing its results.

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

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

	2015	2014
Federal funds sold and securities borrowed or purchased under agreements to resell	**$ 45**	$ 37
Debt securities	**(22)**	(42)
U.S. commercial loans and leases	**(50)**	(43)
Net hedge expense on assets	**$ (27)**	$ (48)

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Nine Months Ended September 30					
	2015			2014		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate
Interest-bearing liabilities						
U.S. interest-bearing deposits:						
Savings	**$ 46,634**	**$ 6**	**0.02%**	$ 46,489	$ 2	0.01%
NOW and money market deposit accounts	**537,974**	**205**	**0.05**	519,870	240	0.06
Consumer CDs and IRAs	**55,883**	**125**	**0.30**	68,455	212	0.41
Negotiable CDs, public funds and other deposits	**29,784**	**70**	**0.32**	31,693	85	0.36
Total U.S. interest-bearing deposits	**670,275**	**406**	**0.08**	666,507	539	0.11
Non-U.S. interest-bearing deposits:						
Banks located in non-U.S. countries	**4,633**	**24**	**0.70**	9,866	52	0.70
Governments and official institutions	**1,426**	**3**	**0.31**	1,772	2	0.13
Time, savings and other	**54,364**	**217**	**0.53**	61,974	250	0.54
Total non-U.S. interest-bearing deposits	**60,423**	**244**	**0.54**	73,612	304	0.55
Total interest-bearing deposits	**730,698**	**650**	**0.12**	740,119	843	0.15
Federal funds purchased, securities loaned or sold under agreements to repurchase and other short-term borrowings	**251,231**	**1,868**	**0.99**	259,786	1,963	1.01
Trading account liabilities	**77,996**	**1,071**	**1.84**	90,177	1,225	1.82
Long-term debt	**240,960**	**4,063**	**2.25**	255,084	4,385	2.30
Total interest-bearing liabilities [1]	**1,300,885**	**7,652**	**0.79**	1,345,166	8,416	0.84
Noninterest-bearing sources:						
Noninterest-bearing deposits	**414,988**			384,658		
Other liabilities	**187,156**			181,668		
Shareholders' equity	**250,260**			236,806		
Total liabilities and shareholders' equity	**$ 2,153,289**			$ 2,148,298		
Net interest spread			**1.98%**			2.05%
Impact of noninterest-bearing sources			**0.23**			0.22
Net interest income/yield on earning assets		**$ 30,128**	**2.21%**		$ 30,956	2.27%

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

	2015	2014
NOW and money market deposit accounts	**$ (1)**	$ (1)
Consumer CDs and IRAs	**17**	38
Negotiable CDs, public funds and other deposits	**10**	10
Banks located in non-U.S. countries	**4**	18
Federal funds purchased, securities loaned or sold under agreements to repurchase and other short-term borrowings	**728**	780
Long-term debt	**(2,439)**	(2,660)
Net hedge income on liabilities	**$ (1,681)**	$ (1,815)

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

Bank of America Corporation and Subsidiaries

Debt Securities and Available-for-Sale Marketable Equity Securities

(Dollars in millions)

	September 30, 2015			
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Available-for-sale debt securities				
Mortgage-backed securities:				
Agency	**$ 207,057**	**$ 1,854**	**$ (592)**	**$ 208,319**
Agency-collateralized mortgage obligations	**11,836**	**263**	**(24)**	**12,075**
Non-agency residential	**3,383**	**255**	**(56)**	**3,582**
Commercial	**5,422**	**115**	**(7)**	**5,530**
Total mortgage-backed securities	**227,698**	**2,487**	**(679)**	**229,506**
U.S. Treasury and agency securities	**39,422**	**711**	**(2)**	**40,131**
Non-U.S. securities	**6,356**	**26**	**(7)**	**6,375**
Corporate/Agency bonds	**231**	**4**	**(1)**	**234**
Other taxable securities, substantially all asset-backed securities	**9,769**	**18**	**(37)**	**9,750**
Total taxable securities	**283,476**	**3,246**	**(726)**	**285,996**
Tax-exempt securities	**11,685**	**31**	**(26)**	**11,690**
Total available-for-sale debt securities	**295,161**	**3,277**	**(752)**	**297,686**
Other debt securities carried at fair value	**27,457**	**161**	**(226)**	**27,392**
Total debt securities carried at fair value	**322,618**	**3,438**	**(978)**	**325,078**
Held-to-maturity debt securities, substantially all U.S. agency mortgage-backed securities	**66,573**	**495**	**(588)**	**66,480**
Total debt securities	**$ 389,191**	**$ 3,933**	**$ (1,566)**	**$ 391,558**
Available-for-sale marketable equity securities [1]	**$ 331**	**$ 24**	**$ —**	**$ 355**

	June 30, 2015			
Available-for-sale debt securities				
Mortgage-backed securities:				
Agency	$ 189,228	$ 931	$ (1,899)	$ 188,260
Agency-collateralized mortgage obligations	12,749	224	(42)	12,931
Non-agency residential	3,649	299	(62)	3,886
Commercial	5,087	54	(31)	5,110
Total mortgage-backed securities	210,713	1,508	(2,034)	210,187
U.S. Treasury and agency securities	57,699	661	(16)	58,344
Non-U.S. securities	6,124	25	(4)	6,145
Corporate/Agency bonds	252	6	(1)	257
Other taxable securities, substantially all asset-backed securities	10,389	35	(21)	10,403
Total taxable securities	285,177	2,235	(2,076)	285,336
Tax-exempt securities	10,811	15	(25)	10,801
Total available-for-sale debt securities	295,988	2,250	(2,101)	296,137
Other debt securities carried at fair value	36,452	164	(446)	36,170
Total debt securities carried at fair value	332,440	2,414	(2,547)	332,307
Held-to-maturity debt securities, substantially all U.S. agency mortgage-backed securities	60,072	160	(1,069)	59,163
Total debt securities	$ 392,512	$ 2,574	$ (3,616)	$ 391,470
Available-for-sale marketable equity securities [1]	$ 336	$ 104	$ —	$ 440

[1] Classified in other assets on the Consolidated Balance Sheet.

Other Debt Securities Carried at Fair Value

(Dollars in millions)	September 30 2015	June 30 2015
Mortgage-backed securities:		
Agency	**$ 7,944**	$ 14,885
Agency-collateralized mortgage obligations	**7**	9
Non-agency residential	**3,635**	3,787
Total mortgage-backed securities	**11,586**	18,681
Non-U.S. securities [1]	**15,529**	17,198
Other taxable securities, substantially all asset-backed securities	**277**	291
Total	**$ 27,392**	$ 36,170

[1] These securities are primarily used to satisfy certain international regulatory liquidity requirements.

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

Bank of America Corporation and Subsidiaries
Quarterly Results by Business Segment

(Dollars in millions)

	Third Quarter 2015						
	Total Corporation	**Consumer Banking**	**GWIM**	**Global Banking**	**Global Markets**	**Legacy Assets & Servicing**	**All Other**
Net interest income (FTE basis)	**$ 9,742**	**$ 5,005**	**$ 1,376**	**$ 2,345**	**$ 1,135**	**$ 383**	**$ (502)**
Card income	**1,510**	**1,248**	**44**	**132**	**18**	**—**	**68**
Service charges	**1,898**	**1,057**	**18**	**746**	**73**	**—**	**4**
Investment and brokerage services	**3,336**	**70**	**2,682**	**11**	**574**	**—**	**(1)**
Investment banking income (loss)	**1,287**	**(1)**	**55**	**752**	**521**	**—**	**(40)**
Equity investment income (loss)	**(31)**	**8**	**(3)**	**1**	**9**	**—**	**(46)**
Trading account profits (losses)	**1,616**	**—**	**43**	**100**	**1,462**	**(1)**	**12**
Mortgage banking income (loss)	**407**	**207**	**1**	**—**	**—**	**266**	**(67)**
Gains (losses) on sales of debt securities	**385**	**1**	**—**	**—**	**—**	**(1)**	**385**
Other income (loss)	**763**	**237**	**252**	**104**	**279**	**194**	**(303)**
Total noninterest income	**11,171**	**2,827**	**3,092**	**1,846**	**2,936**	**458**	**12**
Total revenue, net of interest expense (FTE basis)	**20,913**	**7,832**	**4,468**	**4,191**	**4,071**	**841**	**(490)**
Provision for credit losses	**806**	**648**	**(2)**	**179**	**42**	**6**	**(67)**
Noninterest expense	**13,807**	**4,434**	**3,447**	**2,020**	**2,683**	**1,143**	**80**
Income (loss) before income taxes (FTE basis)	**6,300**	**2,750**	**1,023**	**1,992**	**1,346**	**(308)**	**(503)**
Income tax expense (benefit) (FTE basis)	**1,792**	**991**	**367**	**715**	**338**	**(112)**	**(507)**
Net income (loss)	**$ 4,508**	**$ 1,759**	**$ 656**	**$ 1,277**	**$ 1,008**	**$ (196)**	**$ 4**
Average							
Total loans and leases	**$ 882,841**	**$ 206,337**	**$ 133,168**	**$ 310,043**	**$ 66,392**	**$ 29,074**	**$ 137,827**
Total assets [1]	**2,168,993**	**612,348**	**274,192**	**370,246**	**597,103**	**50,719**	**264,385**
Total deposits	**1,159,231**	**548,895**	**243,980**	**296,321**	**37,050**	**n/m**	**22,605**
Period end							
Total loans and leases	**$ 887,689**	**$ 208,981**	**$ 134,630**	**$ 315,224**	**$ 70,159**	**$ 27,982**	**$ 130,713**
Total assets [1]	**2,153,006**	**615,152**	**279,155**	**372,363**	**579,776**	**49,080**	**257,480**
Total deposits	**1,162,009**	**551,539**	**246,172**	**297,644**	**36,019**	**n/m**	**21,771**

	Second Quarter 2015						
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	Legacy Assets & Servicing	All Other
Net interest income (FTE basis)	$ 10,716	$ 4,910	$ 1,359	$ 2,213	$ 1,028	$ 417	$ 789
Card income	1,477	1,206	41	128	36	—	66
Service charges	1,857	1,033	19	728	73	—	4
Investment and brokerage services	3,387	68	2,749	14	556	—	—
Investment banking income (loss)	1,526	—	84	777	718	—	(53)
Equity investment income	88	—	3	3	71	—	11
Trading account profits (losses)	1,647	—	53	20	1,693	—	(119)
Mortgage banking income	1,001	256	2	—	—	682	61
Gains (losses) on sales of debt securities	168	—	(1)	—	7	—	162
Other income (loss)	478	71	264	223	85	(10)	(155)
Total noninterest income	11,629	2,634	3,214	1,893	3,239	672	(23)
Total revenue, net of interest expense (FTE basis)	22,345	7,544	4,573	4,106	4,267	1,089	766
Provision for credit losses	780	506	15	177	6	57	19
Noninterest expense	13,818	4,318	3,459	1,932	2,732	961	416
Income before income taxes (FTE basis)	7,747	2,720	1,099	1,997	1,529	71	331
Income tax expense (benefit) (FTE basis)	2,427	1,014	410	746	537	26	(306)
Net income	$ 5,320	$ 1,706	$ 689	$ 1,251	$ 992	$ 45	$ 637
Average							
Total loans and leases	$ 881,415	$ 201,703	$ 130,270	$ 300,631	$ 61,908	$ 30,897	$ 156,006
Total assets [1]	2,151,966	608,919	268,835	361,867	602,735	52,548	257,062
Total deposits	1,146,789	545,454	239,974	288,117	39,718	n/m	22,482
Period end							
Total loans and leases	$ 886,449	$ 204,380	$ 132,377	$ 307,085	$ 66,026	$ 30,024	$ 146,557
Total assets [1]	2,149,034	611,016	267,021	367,052	580,953	50,959	272,033
Total deposits	1,149,560	547,343	237,624	292,261	39,326	n/m	22,964

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

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries

Quarterly Results by Business Segment (continued)

(Dollars in millions)

	Third Quarter 2014						
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	Legacy Assets & Servicing	All Other
Net interest income (FTE basis)	$ 10,444	$ 5,081	$ 1,459	$ 2,450	$ 999	$ 387	$ 68
Card income	1,500	1,219	52	119	18	—	92
Service charges	1,907	1,085	19	730	67	—	6
Investment and brokerage services	3,327	62	2,713	13	533	—	6
Investment banking income (loss)	1,351	—	111	727	577	—	(64)
Equity investment income (loss)	9	—	—	6	29	—	(26)
Trading account profits	1,899	—	48	58	1,786	1	6
Mortgage banking income (loss)	272	205	1	—	—	152	(86)
Gains on sales of debt securities	432	14	1	—	7	—	410
Other income (loss)	293	83	262	242	145	16	(455)
Total noninterest income	10,990	2,668	3,207	1,895	3,162	169	(111)
Total revenue, net of interest expense (FTE basis)	21,434	7,749	4,666	4,345	4,161	556	(43)
Provision for credit losses	636	668	(15)	(64)	45	267	(265)
Noninterest expense	20,142	4,462	3,405	2,016	3,357	6,648	254
Income (loss) before income taxes (FTE basis)	656	2,619	1,276	2,393	759	(6,359)	(32)
Income tax expense (benefit) (FTE basis)	888	950	464	872	388	(1,245)	(541)
Net income (loss)	$ (232)	$ 1,669	$ 812	$ 1,521	$ 371	$ (5,114)	$ 509
Average							
Total loans and leases	$ 899,241	$ 197,374	$ 121,002	$ 283,264	$ 62,959	$ 35,238	$ 199,404
Total assets [1]	2,136,109	578,846	266,324	364,565	599,977	53,843	272,554
Total deposits	1,127,488	514,549	239,352	291,927	39,345	n/m	29,879
Period end							
Total loans and leases	$ 891,315	$ 198,467	$ 122,395	$ 284,908	$ 62,705	$ 34,484	$ 188,356
Total assets [1]	2,123,613	580,372	266,240	354,944	598,804	56,908	266,345
Total deposits	1,111,981	515,580	238,710	282,325	39,133	n/m	25,419

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

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries
Year-to-Date Results by Business Segment

(Dollars in millions)

	Nine Months Ended September 30, 2015						
	Total Corporation	**Consumer Banking**	**GWIM**	**Global Banking**	**Global Markets**	**Legacy Assets & Servicing**	**All Other**
Net interest income (FTE basis)	**$ 30,128**	**$ 14,786**	**$ 4,086**	**$ 6,818**	**$ 3,172**	**$ 1,228**	**$ 38**
Card income	**4,381**	**3,621**	**134**	**360**	**63**	**—**	**203**
Service charges	**5,519**	**3,056**	**55**	**2,184**	**211**	**—**	**13**
Investment and brokerage services	**10,101**	**203**	**8,154**	**43**	**1,703**	**—**	**(2)**
Investment banking income (loss)	**4,300**	**(1)**	**211**	**2,381**	**1,869**	**—**	**(160)**
Equity investment income (loss)	**84**	**7**	**—**	**13**	**98**	**—**	**(34)**
Trading account profits (losses)	**5,510**	**—**	**151**	**184**	**5,282**	**1**	**(108)**
Mortgage banking income (loss)	**2,102**	**751**	**4**	**—**	**—**	**1,409**	**(62)**
Gains (losses) on sales of debt securities	**821**	**2**	**—**	**—**	**10**	**(1)**	**810**
Other income (loss)	**1,733**	**401**	**763**	**584**	**553**	**207**	**(775)**
Total noninterest income	**34,551**	**8,040**	**9,472**	**5,749**	**9,789**	**1,616**	**(115)**
Total revenue, net of interest expense (FTE basis)	**64,679**	**22,826**	**13,558**	**12,567**	**12,961**	**2,844**	**(77)**
Provision for credit losses	**2,351**	**1,870**	**36**	**452**	**69**	**154**	**(230)**
Noninterest expense	**43,320**	**13,141**	**10,366**	**5,952**	**8,556**	**3,307**	**1,998**
Income (loss) before income taxes (FTE basis)	**19,008**	**7,815**	**3,156**	**6,163**	**4,336**	**(617)**	**(1,845)**
Income tax expense (benefit) (FTE basis)	**5,823**	**2,875**	**1,161**	**2,268**	**1,392**	**(227)**	**(1,646)**
Net income (loss)	**$ 13,185**	**$ 4,940**	**$ 1,995**	**$ 3,895**	**$ 2,944**	**$ (390)**	**$ (199)**
Average							
Total loans and leases	**$ 878,921**	**$ 202,565**	**$ 129,881**	**$ 300,141**	**$ 61,798**	**$ 30,782**	**$ 153,754**
Total assets [1]	**2,153,289**	**605,418**	**272,715**	**364,659**	**599,472**	**51,994**	**259,031**
Total deposits	**1,145,686**	**541,969**	**242,507**	**290,327**	**38,813**	**n/m**	**21,508**
Period end							
Total loans and leases	**$ 887,689**	**$ 208,981**	**$ 134,630**	**$ 315,224**	**$ 70,159**	**$ 27,982**	**$ 130,713**
Total assets [1]	**2,153,006**	**615,152**	**279,155**	**372,363**	**579,776**	**49,080**	**257,480**
Total deposits	**1,162,009**	**551,539**	**246,172**	**297,644**	**36,019**	**n/m**	**21,771**

	Nine Months Ended September 30, 2014						
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	Legacy Assets & Servicing	All Other
Net interest income (FTE basis)	$ 30,956	$ 15,211	$ 4,430	$ 7,396	$ 2,968	$ 1,126	$ (175)
Card income	4,334	3,520	150	333	65	—	266
Service charges	5,599	3,118	57	2,188	216	—	20
Investment and brokerage services	9,887	186	7,959	52	1,654	—	36
Investment banking income (loss)	4,524	—	251	2,383	2,073	—	(183)
Equity investment income	1,150	—	5	63	316	—	766
Trading account profits (losses)	6,198	—	139	135	5,921	7	(4)
Mortgage banking income (loss)	1,211	620	2	—	1	812	(224)
Gains on sales of debt securities	1,191	15	1	—	10	16	1,149
Other income (loss)	1,111	379	808	743	577	81	(1,477)
Total noninterest income	35,205	7,838	9,372	5,897	10,833	916	349
Total revenue, net of interest expense (FTE basis)	66,161	23,049	13,802	13,293	13,801	2,042	174
Provision for credit losses	2,056	2,027	—	353	83	240	(647)
Noninterest expense	60,921	13,446	10,213	6,200	9,341	19,287	2,434
Income (loss) before income taxes (FTE basis)	3,184	7,576	3,589	6,740	4,377	(17,485)	(1,613)
Income tax expense (benefit) (FTE basis)	1,401	2,795	1,325	2,491	1,597	(4,748)	(2,059)
Net income (loss)	$ 1,783	$ 4,781	$ 2,264	$ 4,249	$ 2,780	$ (12,737)	$ 446
Average							
Total loans and leases	$ 910,360	$ 196,408	$ 118,505	$ 286,309	$ 63,409	$ 36,672	$ 209,057
Total assets [1]	2,148,298	575,622	267,779	361,306	606,205	54,030	283,356
Total deposits	1,124,777	511,214	240,716	286,633	40,769	n/m	33,759
Period end							
Total loans and leases	$ 891,315	$ 198,467	$ 122,395	$ 284,908	$ 62,705	$ 34,484	$ 188,356
Total assets [1]	2,123,613	580,372	266,240	354,944	598,804	56,908	266,345
Total deposits	1,111,981	515,580	238,710	282,325	39,133	n/m	25,419

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

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries

Consumer Banking Segment Results

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Net interest income (FTE basis)	**$ 14,786**	$ 15,211	**$ 5,005**	$ 4,910	$ 4,871	$ 4,967	$ 5,081
Noninterest income:							
Card income	**3,621**	3,520	**1,248**	1,206	1,167	1,324	1,219
Service charges	**3,056**	3,118	**1,057**	1,033	966	1,042	1,085
Mortgage banking income	**751**	620	**207**	256	288	193	205
All other income	**612**	580	**315**	139	158	232	159
Total noninterest income	**8,040**	7,838	**2,827**	2,634	2,579	2,791	2,668
Total revenue, net of interest expense (FTE basis)	**22,826**	23,049	**7,832**	7,544	7,450	7,758	7,749
Provision for credit losses	**1,870**	2,027	**648**	506	716	653	668
Noninterest expense	**13,141**	13,446	**4,434**	4,318	4,389	4,418	4,462
Income before income taxes (FTE basis)	**7,815**	7,576	**2,750**	2,720	2,345	2,687	2,619
Income tax expense (FTE basis)	**2,875**	2,795	**991**	1,014	870	1,033	950
Net income	**$ 4,940**	$ 4,781	**$ 1,759**	$ 1,706	$ 1,475	$ 1,654	$ 1,669
Net interest yield (FTE basis)	**3.47%**	3.77%	**3.45%**	3.44%	3.54%	3.61%	3.71%
Return on average allocated capital [1]	**23**	21	**24**	24	21	22	22
Efficiency ratio (FTE basis)	**57.57**	58.34	**56.62**	57.24	58.90	56.94	57.58
Balance Sheet							
Average							
Total loans and leases	**$ 202,565**	$ 196,408	**$ 206,337**	$ 201,703	$ 199,581	$ 199,215	$ 197,374
Total earning assets [2]	**569,136**	539,601	**576,226**	572,278	558,713	545,609	542,776
Total assets [2]	**605,418**	575,622	**612,348**	608,919	594,795	582,004	578,846
Total deposits	**541,969**	511,214	**548,895**	545,454	531,365	517,580	514,549
Allocated capital [1]	**29,000**	30,000	**29,000**	29,000	29,000	30,000	30,000
Period end							
Total loans and leases	**$ 208,981**	$ 198,467	**$ 208,981**	$ 204,380	$ 200,153	$ 202,000	$ 198,467
Total earning assets [2]	**578,702**	544,907	**578,702**	575,178	576,762	551,945	544,907
Total assets [2]	**615,152**	580,372	**615,152**	611,016	613,024	588,875	580,372
Total deposits	**551,539**	515,580	**551,539**	547,343	549,489	524,413	515,580

[1] Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Allocated capital and the related return are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 45-48.)

[2] Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity.

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

Bank of America Corporation and Subsidiaries

Consumer Banking Year-to-Date Results

(Dollars in millions)

	Nine Months Ended September 30, 2015		
	Total Consumer Banking	**Deposits**	**Consumer Lending**
Net interest income (FTE basis)	**$ 14,786**	**$ 7,126**	**$ 7,660**
Noninterest income:			
Card income	**3,621**	**8**	**3,613**
Service charges	**3,056**	**3,055**	**1**
Mortgage banking income	**751**	**—**	**751**
All other income	**612**	**354**	**258**
Total noninterest income	**8,040**	**3,417**	**4,623**
Total revenue, net of interest expense (FTE basis)	**22,826**	**10,543**	**12,283**
Provision for credit losses	**1,870**	**145**	**1,725**
Noninterest expense	**13,141**	**7,303**	**5,838**
Income before income taxes (FTE basis)	**7,815**	**3,095**	**4,720**
Income tax expense (FTE basis)	**2,875**	**1,138**	**1,737**
Net income	**$ 4,940**	**$ 1,957**	**$ 2,983**
Net interest yield (FTE basis)	**3.47%**	**1.75%**	**5.14%**
Return on average allocated capital [1]	**23**	**22**	**23**
Efficiency ratio (FTE basis)	**57.57**	**69.27**	**47.53**
Balance Sheet			
Average			
Total loans and leases	**$ 202,565**	**$ 5,827**	**$ 196,738**
Total earning assets [2]	**569,136**	**545,804**	**199,212**
Total assets [2]	**605,418**	**572,797**	**208,501**
Total deposits	**541,969**	**540,849**	**n/m**
Allocated capital [1]	**29,000**	**12,000**	**17,000**
Period end			
Total loans and leases	**$ 208,981**	**$ 5,820**	**$ 203,161**
Total earning assets [2]	**578,702**	**555,258**	**205,415**
Total assets [2]	**615,152**	**582,195**	**214,928**
Total deposits	**551,539**	**550,238**	**n/m**

	Nine Months Ended September 30, 2014		
	Total Consumer Banking	Deposits	Consumer Lending
Net interest income (FTE basis)	$ 15,211	$ 7,125	$ 8,086
Noninterest income:			
Card income	3,520	8	3,512
Service charges	3,118	3,117	1
Mortgage banking income	620	—	620
All other income	580	295	285
Total noninterest income	7,838	3,420	4,418
Total revenue, net of interest expense (FTE basis)	23,049	10,545	12,504
Provision for credit losses	2,027	207	1,820
Noninterest expense	13,446	7,406	6,040
Income before income taxes (FTE basis)	7,576	2,932	4,644
Income tax expense (FTE basis)	2,795	1,080	1,715
Net income	$ 4,781	$ 1,852	$ 2,929
Net interest yield (FTE basis)	3.77%	1.85%	5.59%
Return on average allocated capital [1]	21	23	21
Efficiency ratio (FTE basis)	58.34	70.23	48.31
Balance Sheet			
Average			
Total loans and leases	$ 196,408	$ 6,090	$ 190,318
Total earning assets [2]	539,601	514,581	193,294
Total assets [2]	575,622	541,223	202,673
Total deposits	511,214	510,388	n/m
Allocated capital [1]	30,000	11,000	19,000
Period end			
Total loans and leases	$ 198,467	$ 6,038	$ 192,429
Total earning assets [2]	544,907	518,854	195,728
Total assets [2]	580,372	545,287	204,760
Total deposits	515,580	514,437	n/m

For footnotes see page 22.

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

Bank of America Corporation and Subsidiaries

Consumer Banking Quarterly Results

(Dollars in millions)

	Third Quarter 2015		
	Total Consumer Banking	Deposits	Consumer Lending
Net interest income (FTE basis)	$ 5,005	$ 2,440	$ 2,565
Noninterest income:			
Card income	1,248	2	1,246
Service charges	1,057	1,056	1
Mortgage banking income	207	—	207
All other income	315	131	184
Total noninterest income	2,827	1,189	1,638
Total revenue, net of interest expense (FTE basis)	7,832	3,629	4,203
Provision for credit losses	648	58	590
Noninterest expense	4,434	2,484	1,950
Income before income taxes (FTE basis)	2,750	1,087	1,663
Income tax expense (FTE basis)	991	392	599
Net income	$ 1,759	$ 695	$ 1,064
Net interest yield (FTE basis)	3.45%	1.75%	5.01%
Return on average allocated capital [1]	24	23	25
Efficiency ratio (FTE basis)	56.62	68.48	46.37
Balance Sheet			
Average			
Total loans and leases	$ 206,337	$ 5,813	$ 200,524
Total earning assets [2]	576,226	552,639	203,013
Total assets [2]	612,348	579,690	212,084
Total deposits	548,895	547,726	n/m
Allocated capital [1]	29,000	12,000	17,000
Period end			
Total loans and leases	$ 208,981	$ 5,820	$ 203,161
Total earning assets [2]	578,702	555,258	205,415
Total assets [2]	615,152	582,195	214,928
Total deposits	551,539	550,238	n/m

	Second Quarter 2015		
	Total Consumer Banking	Deposits	Consumer Lending
Net interest income (FTE basis)	$ 4,910	$ 2,389	$ 2,521
Noninterest income:			
Card income	1,206	3	1,203
Service charges	1,033	1,033	—
Mortgage banking income	256	—	256
All other income	139	120	19
Total noninterest income	2,634	1,156	1,478
Total revenue, net of interest expense (FTE basis)	7,544	3,545	3,999
Provision for credit losses	506	24	482
Noninterest expense	4,318	2,365	1,953
Income before income taxes (FTE basis)	2,720	1,156	1,564
Income tax expense (FTE basis)	1,014	430	584
Net income	$ 1,706	$ 726	$ 980
Net interest yield (FTE basis)	3.44%	1.75%	5.09%
Return on average allocated capital [1]	24	24	23
Efficiency ratio (FTE basis)	57.24	66.73	48.83
Balance Sheet			
Average			
Total loans and leases	$ 201,703	$ 5,789	$ 195,914
Total earning assets [2]	572,278	549,152	198,501
Total assets [2]	608,919	576,317	207,977
Total deposits	545,454	544,340	n/m
Allocated capital [1]	29,000	12,000	17,000
Period end			
Total loans and leases	$ 204,380	$ 5,834	$ 198,546
Total earning assets [2]	575,178	551,599	201,319
Total assets [2]	611,016	578,121	210,635
Total deposits	547,343	546,169	n/m

For footnotes see page 22.

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

Bank of America Corporation and Subsidiaries

Consumer Banking Quarterly Results (continued)

(Dollars in millions)

	Third Quarter 2014		
	Total Consumer Banking	Deposits	Consumer Lending
Net interest income (FTE basis)	$ 5,081	$ 2,389	$ 2,692
Noninterest income:			
Card income	1,219	2	1,217
Service charges	1,085	1,085	—
Mortgage banking income	205	—	205
All other income	159	116	43
Total noninterest income	2,668	1,203	1,465
Total revenue, net of interest expense (FTE basis)	7,749	3,592	4,157
Provision for credit losses	668	93	575
Noninterest expense	4,462	2,480	1,982
Income before income taxes (FTE basis)	2,619	1,019	1,600
Income tax expense (FTE basis)	950	368	582
Net income	$ 1,669	$ 651	$ 1,018
Net interest yield (FTE basis)	3.71%	1.83%	5.51%
Return on average allocated capital [1]	22	23	21
Efficiency ratio (FTE basis)	57.58	69.04	47.67
Balance Sheet			
Average			
Total loans and leases	$ 197,374	$ 6,076	$ 191,298
Total earning assets [2]	542,776	518,038	193,970
Total assets [2]	578,846	544,537	203,541
Total deposits	514,549	513,668	n/m
Allocated capital [1]	30,000	11,000	19,000
Period end			
Total loans and leases	$ 198,467	$ 6,038	$ 192,429
Total earning assets [2]	544,907	518,854	195,728
Total assets [2]	580,372	545,287	204,760
Total deposits	515,580	514,437	n/m

[1] Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Allocated capital and the related return are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 45-48.)

[2] For presentation purposes, in segments or businesses where the total of liabilities and equity exceeds assets, the Corporation allocates assets from *All Other* to match the segments' and businesses' liabilities and allocated shareholders' equity. As a result, total earning assets and total assets of the businesses may not equal total *Consumer Banking*.

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries

Consumer Banking Key Indicators

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Average deposit balances							
Checking	**$ 256,949**	$ 234,416	**$ 261,469**	$ 259,007	$ 250,248	$ 241,254	$ 238,133
Savings	**44,999**	44,833	**44,721**	45,748	44,525	43,972	45,124
MMS	**186,104**	166,977	**191,358**	186,750	180,078	172,992	168,815
CDs and IRAs	**51,195**	62,212	**48,644**	51,178	53,820	56,476	59,666
Non-U.S. and other	**2,722**	2,776	**2,703**	2,771	2,694	2,886	2,811
Total average deposit balances	**$ 541,969**	$ 511,214	**$ 548,895**	$ 545,454	$ 531,365	$ 517,580	$ 514,549
Deposit spreads (excludes noninterest costs)							
Checking	**2.03%**	2.07%	**2.03%**	2.04%	2.03%	2.08%	2.08%
Savings	**2.30**	2.31	**2.29**	2.29	2.31	2.32	2.32
MMS	**1.22**	1.17	**1.23**	1.22	1.23	1.21	1.19
CDs and IRAs	**0.58**	0.50	**0.62**	0.58	0.54	0.52	0.50
Non-U.S. and other	**0.45**	0.49	**0.48**	0.45	0.42	0.40	0.40
Total deposit spreads	**1.63**	1.59	**1.64**	1.63	1.62	1.63	1.61
Client brokerage assets	**$ 117,210**	$ 108,533	**$ 117,210**	$ 121,961	$ 118,492	$ 113,763	$ 108,533
Online banking active accounts (units in thousands)	**31,627**	30,822	**31,627**	31,365	31,523	30,904	30,822
Mobile banking active accounts (units in thousands) [1]	**18,398**	16,107	**18,398**	17,626	17,092	16,539	16,107
Financial centers	**4,741**	4,947	**4,741**	4,789	4,835	4,855	4,947
ATMs	**16,062**	15,671	**16,062**	15,992	15,903	15,834	15,671
Total U.S. credit card [2]							
Loans							
Average credit card outstandings	**$ 88,117**	$ 88,820	**$ 88,201**	$ 87,460	$ 88,695	$ 89,381	$ 88,866
Ending credit card outstandings	**88,339**	89,026	**88,339**	88,403	87,288	91,879	89,026
Credit quality							
Net charge-offs	**$ 1,751**	$ 2,026	**$ 546**	$ 584	$ 621	$ 612	$ 625
	2.66%	3.05%	**2.46%**	2.68%	2.84%	2.71%	2.79%
30+ delinquency	**$ 1,514**	$ 1,702	**$ 1,514**	$ 1,486	$ 1,581	$ 1,701	$ 1,702
	1.71%	1.91%	**1.71%**	1.68%	1.81%	1.85%	1.91%
90+ delinquency	**$ 721**	$ 831	**$ 721**	$ 742	$ 795	$ 866	$ 831
	0.82%	0.93%	**0.82%**	0.84%	0.91%	0.94%	0.93%
Other Total U.S. credit card indicators [2]							
Gross interest yield	**9.17%**	9.37%	**9.15%**	9.09%	9.27%	9.26%	9.34%
Risk-adjusted margin	**9.17**	9.26	**9.54**	8.92	9.05	9.96	9.33
New accounts (in thousands)	**3,713**	3,357	**1,257**	1,295	1,161	1,184	1,202
Purchase volumes	**$ 162,625**	$ 156,231	**$ 56,471**	$ 55,976	$ 50,178	$ 55,857	$ 53,784
Debit card data							
Purchase volumes	**$ 206,941**	$ 203,372	**$ 69,289**	$ 70,754	$ 66,898	$ 69,204	$ 67,990

For footnotes see page 24.

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

Bank of America Corporation and Subsidiaries

Consumer Banking Key Indicators (continued)

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Loan production [3]:							
Total [4]							
First mortgage	**$ 43,386**	$ 31,674	**$ 13,711**	$ 15,962	$ 13,713	$ 11,616	$ 11,725
Home equity	**9,566**	7,813	**3,140**	3,209	3,217	3,420	3,225
Consumer Banking							
First mortgage	**$ 31,146**	$ 24,024	**$ 10,027**	$ 11,265	$ 9,854	$ 8,316	$ 8,861
Home equity	**8,797**	7,156	**2,841**	2,939	3,017	3,129	2,970
Mortgage banking income							
Consumer Lending:							
Core production revenue	**$ 794**	$ 661	**$ 221**	$ 273	$ 300	$ 214	$ 239
Representations and warranties provision	**9**	14	**2**	1	6	(4)	(15)
Other consumer mortgage banking income [5]	**(52)**	(55)	**(16)**	(18)	(18)	(17)	(19)
Total Consumer Lending mortgage banking income	**751**	620	**207**	256	288	193	205
Legacy Assets & Servicing mortgage banking income [6]	**1,409**	812	**266**	682	461	241	152
Eliminations [7]	**(58)**	(221)	**(66)**	63	(55)	(82)	(85)
Total consolidated mortgage banking income	**$ 2,102**	$ 1,211	**$ 407**	$ 1,001	$ 694	$ 352	$ 272

(1) Beginning in the first quarter of 2015, mobile users include Merrill Edge and MyMerrill users of approximately 150 thousand.
(2) In addition to the U.S. credit card portfolio in *Consumer Banking*, the remaining U.S. credit card portfolio is in *GWIM*.
(3) The above loan production amounts represent the unpaid principal balance of loans and in the case of home equity, the principal amount of the total line of credit.
(4) In addition to loan production in *Consumer Banking*, there is also first mortgage and home equity loan production in *GWIM*.
(5) Primarily intercompany charge for loan servicing activities provided by *Legacy Assets & Servicing*.
(6) Amounts for *Legacy Assets & Servicing* are included in this *Consumer Banking* table to show the components of consolidated mortgage banking income.
(7) Includes the effect of transfers of mortgage loans from *Consumer Banking* to the ALM portfolio included in *All Other*, intercompany charges for loan servicing and net gains or losses on intercompany trades related to mortgage servicing rights risk management.

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

Bank of America Corporation and Subsidiaries

Global Wealth & Investment Management Segment Results

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Net interest income (FTE basis)	**$ 4,086**	$ 4,430	**$ 1,376**	$ 1,359	$ 1,351	$ 1,406	$ 1,459
Noninterest income:							
Investment and brokerage services	**8,154**	7,959	**2,682**	2,749	2,723	2,763	2,713
All other income	**1,318**	1,413	**410**	465	443	434	494
Total noninterest income	**9,472**	9,372	**3,092**	3,214	3,166	3,197	3,207
Total revenue, net of interest expense (FTE basis)	**13,558**	13,802	**4,468**	4,573	4,517	4,603	4,666
Provision for credit losses	**36**	—	**(2)**	15	23	14	(15)
Noninterest expense	**10,366**	10,213	**3,447**	3,459	3,460	3,442	3,405
Income before income taxes (FTE basis)	**3,156**	3,589	**1,023**	1,099	1,034	1,147	1,276
Income tax expense (FTE basis)	**1,161**	1,325	**367**	410	384	442	464
Net income	**$ 1,995**	$ 2,264	**$ 656**	$ 689	$ 650	$ 705	$ 812
Net interest yield (FTE basis)	**2.14%**	2.38%	**2.12%**	2.17%	2.13%	2.24%	2.33%
Return on average allocated capital [1]	**22**	25	**22**	23	22	23	27
Efficiency ratio (FTE basis)	**76.46**	73.99	**77.14**	75.64	76.61	74.80	72.98
Balance Sheet							
Average							
Total loans and leases	**$ 129,881**	$ 118,505	**$ 133,168**	$ 130,270	$ 126,129	$ 123,544	$ 121,002
Total earning assets [2]	**255,498**	249,102	**257,344**	251,528	257,625	248,614	248,223
Total assets [2]	**272,715**	267,779	**274,192**	268,835	275,130	266,717	266,324
Total deposits	**242,507**	240,716	**243,980**	239,974	243,561	238,835	239,352
Allocated capital [1]	**12,000**	12,000	**12,000**	12,000	12,000	12,000	12,000
Period end							
Total loans and leases	**$ 134,630**	$ 122,395	**$ 134,630**	$ 132,377	$ 127,556	$ 125,431	$ 122,395
Total earning assets [2]	**262,870**	248,072	**262,870**	250,720	255,840	256,519	248,072
Total assets [2]	**279,155**	266,240	**279,155**	267,021	272,777	274,887	266,240
Total deposits	**246,172**	238,710	**246,172**	237,624	244,080	245,391	238,710

[1] Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Allocated capital and the related return are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 45-48.)

[2] Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity.

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

Bank of America Corporation and Subsidiaries

Global Wealth & Investment Management Key Indicators

(Dollars in millions, except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Revenue by Business							
Merrill Lynch Global Wealth Management	**$ 11,234**	$ 11,429	**$ 3,694**	$ 3,792	$ 3,748	$ 3,827	$ 3,874
U.S. Trust	**2,271**	2,326	**756**	764	751	759	775
Other [1]	**53**	47	**18**	17	18	17	17
Total revenue, net of interest expense (FTE basis)	**$ 13,558**	$ 13,802	**$ 4,468**	$ 4,573	$ 4,517	$ 4,603	$ 4,666
Client Balances by Business, at period end							
Merrill Lynch Global Wealth Management	**$ 1,942,623**	$ 2,004,391	**$ 1,942,623**	$ 2,051,514	$ 2,043,447	$ 2,033,801	$ 2,004,391
U.S. Trust	**375,751**	381,054	**375,751**	388,829	391,105	387,491	381,054
Other [1]	**78,110**	76,640	**78,110**	81,318	75,295	76,705	76,640
Total client balances	**$ 2,396,484**	$ 2,462,085	**$ 2,396,484**	$ 2,521,661	$ 2,509,847	$ 2,497,997	$ 2,462,085
Client Balances by Type, at period end							
Long-term assets under management [2]	**$ 798,887**	$ 811,403	**$ 798,887**	$ 849,046	$ 841,966	$ 826,171	$ 811,403
Liquidity assets under management [3]	**78,106**	76,603	**78,106**	81,314	75,291	76,701	76,603
Assets under management	**876,993**	888,006	**876,993**	930,360	917,257	902,872	888,006
Brokerage assets	**1,026,355**	1,073,858	**1,026,355**	1,079,084	1,076,277	1,081,434	1,073,858
Assets in custody	**109,196**	135,886	**109,196**	138,774	141,273	139,555	135,886
Deposits	**246,172**	238,710	**246,172**	237,624	244,080	245,391	238,710
Loans and leases [4]	**137,768**	125,625	**137,768**	135,819	130,960	128,745	125,625
Total client balances	**$ 2,396,484**	$ 2,462,085	**$ 2,396,484**	$ 2,521,661	$ 2,509,847	$ 2,497,997	$ 2,462,085
Assets Under Management Rollforward							
Assets under management, beginning balance	**$ 902,872**	$ 821,449	**$ 930,360**	$ 917,257	$ 902,872	$ 888,006	$ 878,741
Net long-term client flows	**27,695**	40,420	**4,448**	8,593	14,654	9,380	11,168
Net liquidity client flows	**1,320**	3,616	**(3,210)**	6,023	(1,493)	(255)	5,910
Market valuation/other	**(54,894)**	22,521	**(54,605)**	(1,513)	1,224	5,741	(7,813)
Total assets under management, ending balance	**$ 876,993**	$ 888,006	**$ 876,993**	$ 930,360	$ 917,257	$ 902,872	$ 888,006
Associates, at period end [5]							
Number of financial advisors	**16,605**	15,867	**16,605**	16,419	16,175	16,035	15,867
Total wealth advisors	**18,037**	17,039	**18,037**	17,798	17,508	17,231	17,039
Total client-facing professionals	**20,535**	19,727	**20,535**	20,312	20,018	19,750	19,727
Merrill Lynch Global Wealth Management Metrics							
Financial advisor productivity [6] (in thousands)	**$ 1,027**	$ 1,064	**$ 1,000**	$ 1,041	$ 1,041	$ 1,070	$ 1,077
U.S. Trust Metrics, at period end							
Client-facing professionals	**2,178**	2,135	**2,178**	2,155	2,157	2,155	2,135

(1) Includes the results of BofA Global Capital Management, the cash management division of Bank of America, and certain administrative items.
(2) Defined as assets under advisory and discretion of *GWIM* in which the duration of the investment strategy is longer than one year.
(3) Defined as assets under advisory and discretion of *GWIM* in which the investment strategy seeks current income, while maintaining liquidity and capital preservation. The duration of these strategies is primarily less than one year.
(4) Includes margin receivables which are classified in customer and other receivables on the Consolidated Balance Sheet.
(5) Includes financial advisors in the *Consumer Banking* segment of 2,042, 2,049, 1,992, 1,950 and 1,868 at September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, respectively.
(6) Financial advisor productivity is defined as annualized Merrill Lynch Global Wealth Management total revenue divided by the total number of financial advisors (excluding financial advisors in the *Consumer Banking* segment). Total revenue excludes corporate allocation of net interest income related to certain ALM activities.

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

Bank of America Corporation and Subsidiaries

Global Banking Segment Results

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Net interest income (FTE basis)	**$ 6,818**	$ 7,396	**$ 2,345**	$ 2,213	$ 2,260	$ 2,415	$ 2,450
Noninterest income:							
Service charges	**2,184**	2,188	**746**	728	710	712	730
Investment banking fees	**2,381**	2,383	**752**	777	852	830	727
All other income	**1,184**	1,326	**348**	388	448	357	438
Total noninterest income	**5,749**	5,897	**1,846**	1,893	2,010	1,899	1,895
Total revenue, net of interest expense (FTE basis)	**12,567**	13,293	**4,191**	4,106	4,270	4,314	4,345
Provision for credit losses	**452**	353	**179**	177	96	(31)	(64)
Noninterest expense	**5,952**	6,200	**2,020**	1,932	2,000	1,969	2,016
Income before income taxes (FTE basis)	**6,163**	6,740	**1,992**	1,997	2,174	2,376	2,393
Income tax expense (FTE basis)	**2,268**	2,491	**715**	746	807	856	872
Net income	**$ 3,895**	$ 4,249	**$ 1,277**	$ 1,251	$ 1,367	$ 1,520	$ 1,521
Net interest yield (FTE basis)	**2.85%**	3.13%	**2.86%**	2.80%	2.89%	2.99%	3.03%
Return on average allocated capital [1]	**15**	17	**14**	14	16	18	18
Efficiency ratio (FTE basis)	**47.36**	46.65	**48.17**	47.06	46.86	45.63	46.39
Balance Sheet							
Average							
Total loans and leases	**$ 300,141**	$ 286,309	**$ 310,043**	$ 300,631	$ 289,522	$ 287,003	$ 283,264
Total earnings assets [2]	**319,899**	315,713	**325,740**	316,912	316,949	320,341	320,931
Total assets [2]	**364,659**	361,306	**370,246**	361,867	361,771	365,143	364,565
Total deposits	**290,327**	286,633	**296,321**	288,117	286,434	292,096	291,927
Allocated capital [1]	**35,000**	33,500	**35,000**	35,000	35,000	33,500	33,500
Period end							
Total loans and leases	**$ 315,224**	$ 284,908	**$ 315,224**	$ 307,085	$ 295,653	$ 288,905	$ 284,908
Total earnings assets [2]	**327,313**	310,962	**327,313**	322,977	318,775	308,419	310,962
Total assets [2]	**372,363**	354,944	**372,363**	367,052	365,024	353,637	354,944
Total deposits	**297,644**	282,325	**297,644**	292,261	290,422	279,792	282,325

[1] Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Allocated capital and the related return are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 45-48.)

[2] Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity.

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

Bank of America Corporation and Subsidiaries

Global Banking Key Indicators

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Investment Banking fees [1]							
Advisory [2]	**$ 999**	$ 782	**$ 365**	$ 247	$ 387	$ 316	$ 291
Debt issuance	**1,031**	1,153	**325**	371	335	379	318
Equity issuance	**351**	448	**62**	159	130	135	118
Total Investment Banking fees [3]	**$ 2,381**	$ 2,383	**$ 752**	$ 777	$ 852	$ 830	$ 727
Business Lending							
Corporate	**$ 2,413**	$ 2,620	**$ 816**	$ 708	$ 889	$ 800	$ 878
Commercial	**2,900**	2,951	**984**	1,004	912	991	934
Business Banking	**263**	272	**89**	87	87	92	91
Total Business Lending revenue	**$ 5,576**	$ 5,843	**$ 1,889**	$ 1,799	$ 1,888	$ 1,883	$ 1,903
Global Transaction Services							
Corporate	**$ 2,079**	$ 2,245	**$ 715**	$ 706	$ 658	$ 746	$ 766
Commercial	**1,954**	2,154	**673**	636	645	700	719
Business Banking	**517**	532	**181**	170	166	184	179
Total Global Transaction Services revenue	**$ 4,550**	$ 4,931	**$ 1,569**	$ 1,512	$ 1,469	$ 1,630	$ 1,664
Average deposit balances							
Interest-bearing	**$ 65,478**	$ 81,551	**$ 64,960**	$ 65,504	$ 65,982	$ 71,148	$ 79,127
Noninterest-bearing	**224,849**	205,082	**231,361**	222,613	220,452	220,948	212,800
Total average deposits	**$ 290,327**	$ 286,633	**$ 296,321**	$ 288,117	$ 286,434	$ 292,096	$ 291,927
Loan spread	**1.63%**	1.74%	**1.61%**	1.60%	1.68%	1.69%	1.70%
Provision for credit losses	**$ 452**	$ 353	**$ 179**	$ 177	$ 96	$ (31)	$ (64)
Credit quality [4, 5]							
Reservable utilized criticized exposure	**$ 11,786**	$ 10,314	**$ 11,786**	$ 11,411	$ 10,471	$ 9,662	$ 10,314
	3.46%	3.32%	**3.46%**	3.44%	3.28%	3.07%	3.32%
Nonperforming loans, leases and foreclosed properties	**$ 899**	$ 1,080	**$ 899**	$ 1,179	$ 979	$ 892	$ 1,080
	0.29%	0.38%	**0.29%**	0.38%	0.33%	0.31%	0.38%
Average loans and leases by product							
U.S. commercial	**$ 162,179**	$ 151,271	**$ 167,692**	$ 162,580	$ 156,137	$ 153,256	$ 150,918
Commercial real estate	**44,395**	43,783	**46,904**	44,066	42,163	41,445	41,818
Commercial lease financing	**25,889**	25,238	**26,486**	25,728	25,442	25,105	25,127
Non-U.S. commercial	**67,663**	65,997	**68,947**	68,241	65,763	67,178	65,381
Other	**15**	20	**14**	16	17	19	20
Total average loans and leases	**$ 300,141**	$ 286,309	**$ 310,043**	$ 300,631	$ 289,522	$ 287,003	$ 283,264
Total Corporation Investment Banking fees							
Advisory [2]	**$ 1,095**	$ 865	**$ 391**	$ 276	$ 428	$ 341	$ 316
Debt issuance	**2,416**	2,701	**748**	887	781	883	784
Equity issuance	**950**	1,142	**188**	417	345	348	315
Total investment banking fees including self-led deals	**4,461**	4,708	**1,327**	1,580	1,554	1,572	1,415
Self-led deals	**(161)**	(184)	**(40)**	(54)	(67)	(31)	(64)
Total Investment Banking fees	**$ 4,300**	$ 4,524	**$ 1,287**	$ 1,526	$ 1,487	$ 1,541	$ 1,351

(1) Investment banking fees represent total investment banking fees for *Global Banking* inclusive of self-led deals and fees included within Business Lending.
(2) Advisory includes fees on debt and equity advisory and mergers and acquisitions.
(3) Investment banking fees represent only the fee component in *Global Banking* and do not include certain less significant items shared with the Investment Banking Group under internal revenue sharing agreements.
(4) Criticized exposure corresponds to the Special Mention, Substandard and Doubtful asset categories defined by regulatory authorities. The reservable criticized exposure is on an end-of-period basis and is also shown as a percentage of total commercial utilized reservable criticized exposure, including loans and leases, standby letters of credit, financial guarantees, commercial letters of credit and bankers' acceptances.
(5) Nonperforming loans, leases and foreclosed properties are on an end-of-period basis. The nonperforming ratio is nonperforming assets divided by loans, leases and foreclosed properties.

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

Bank of America Corporation and Subsidiaries

Investment Banking Product Rankings

	Nine Months Ended September 30, 2015			
	Global		U.S.	
	Product Ranking	Market Share	Product Ranking	Market Share
Net investment banking revenue	3	6.2%	3	8.9%
Announced mergers and acquisitions	4	21.8	5	23.3
Equity capital markets	5	5.8	2	9.6
Debt capital markets	2	6.3	2	10.4
High-yield corporate debt	3	7.9	2	9.6
Leveraged loans	2	8.8	2	11.7
Mortgage-backed securities	4	8.7	4	9.3
Asset-backed securities	1	11.5	1	15.9
Convertible debt	2	8.8	2	14.3
Common stock underwriting	5	5.5	7	8.8
Investment-grade corporate debt	2	6.6	2	12.2
Syndicated loans	2	8.5	2	12.3

Source: Dealogic data as of October 5, 2015. Figures above include self-led transactions.

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

Highlights

Global top 3 rankings in:

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

U.S. top 3 rankings in:

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

Top 3 rankings excluding self-led deals:

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

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

Bank of America Corporation and Subsidiaries

Global Markets Segment Results

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Net interest income (FTE basis)	**$ 3,172**	$ 2,968	**$ 1,135**	$ 1,028	$ 1,009	$ 1,036	$ 999
Noninterest income:							
Investment and brokerage services	**1,703**	1,654	**574**	556	573	551	533
Investment banking fees	**1,869**	2,073	**521**	718	630	670	577
Trading account profits	**5,282**	5,921	**1,462**	1,693	2,127	76	1,786
All other income	**935**	1,185	**379**	272	284	54	266
Total noninterest income	**9,789**	10,833	**2,936**	3,239	3,614	1,351	3,162
Total revenue, net of interest expense (FTE basis) [1]	**12,961**	13,801	**4,071**	4,267	4,623	2,387	4,161
Provision for credit losses	**69**	83	**42**	6	21	26	45
Noninterest expense	**8,556**	9,341	**2,683**	2,732	3,141	2,522	3,357
Income (loss) before income taxes (FTE basis)	**4,336**	4,377	**1,346**	1,529	1,461	(161)	759
Income tax expense (benefit) (FTE basis)	**1,392**	1,597	**338**	537	517	(86)	388
Net income (loss)	**$ 2,944**	$ 2,780	**$ 1,008**	$ 992	$ 944	$ (75)	$ 371
Return on average allocated capital [2]	**11%**	11%	**11%**	11%	11%	n/m	4%
Efficiency ratio (FTE basis)	**66.01**	67.68	**65.91**	64.01	67.95	105.63%	80.70
Balance Sheet							
Average							
Total trading-related assets [3]	**$ 439,267**	$ 447,887	**$ 431,477**	$ 442,509	$ 443,951	$ 455,536	$ 446,491
Total loans and leases	**61,798**	63,409	**66,392**	61,908	56,992	58,108	62,959
Total earning assets [3]	**436,970**	464,306	**439,859**	436,081	434,916	451,937	457,836
Total assets	**599,472**	606,205	**597,103**	602,735	598,594	611,829	599,977
Total deposits	**38,813**	40,769	**37,050**	39,718	39,699	40,941	39,345
Allocated capital [2]	**35,000**	34,000	**35,000**	35,000	35,000	34,000	34,000
Period end							
Total trading-related assets [3]	**$ 407,493**	$ 433,597	**$ 407,493**	$ 406,404	$ 424,996	$ 418,860	$ 433,597
Total loans and leases	**70,159**	62,705	**70,159**	66,026	63,019	59,388	62,705
Total earning assets [3]	**421,909**	443,423	**421,909**	408,857	421,520	421,799	443,423
Total assets	**579,776**	598,804	**579,776**	580,953	586,843	579,594	598,804
Total deposits	**36,019**	39,133	**36,019**	39,326	38,668	40,746	39,133
Trading-related assets (average)							
Trading account securities	**$ 195,842**	$ 201,986	**$ 196,884**	$ 197,116	$ 193,491	$ 201,868	$ 201,964
Reverse repurchases	**109,415**	115,343	**103,422**	109,626	115,328	118,286	116,853
Securities borrowed	**78,520**	86,455	**75,786**	81,091	78,713	81,071	83,369
Derivative assets	**55,490**	44,103	**55,385**	54,676	56,419	54,311	44,305
Total trading-related assets [3]	**$ 439,267**	$ 447,887	**$ 431,477**	$ 442,509	$ 443,951	$ 455,536	$ 446,491

[1] Substantially all of *Global Markets* total revenue is sales and trading revenue and investment banking fees, with a small portion related to certain revenue sharing agreements with other business segments. For additional sales and trading revenue information, see page 31.

[2] Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Allocated capital and the related return are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 45-48.)

[3] Trading-related assets include derivative assets, which are considered non-earning assets.

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries

Global Markets Key Indicators

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Sales and trading revenue [1]							
Fixed income, currency and commodities	**$ 7,277**	$ 7,856	**$ 2,285**	$ 2,236	$ 2,756	$ 886	$ 2,387
Equities	**3,555**	3,343	**1,191**	1,199	1,165	862	1,105
Total sales and trading revenue	**$ 10,832**	$ 11,199	**$ 3,476**	$ 3,435	$ 3,921	$ 1,748	$ 3,492
Sales and trading revenue, excluding net debit valuation adjustment and funding valuation adjustment [2]							
Fixed income, currency and commodities	**$ 6,912**	$ 7,587	**$ 2,007**	$ 2,153	$ 2,752	$ 1,463	$ 2,254
Equities	**3,486**	3,226	**1,156**	1,180	1,150	911	1,033
Total sales and trading revenue, excluding net debit valuation adjustment and funding valuation adjustment	**$ 10,398**	$ 10,813	**$ 3,163**	$ 3,333	$ 3,902	$ 2,374	$ 3,287
Sales and trading revenue breakdown							
Net interest income	**$ 2,883**	$ 2,696	**$ 1,039**	$ 924	$ 920	$ 942	$ 912
Commissions	**1,686**	1,640	**569**	550	567	546	528
Trading	**5,263**	5,919	**1,462**	1,676	2,125	76	1,784
Other	**1,000**	944	**406**	285	309	184	268
Total sales and trading revenue	**$ 10,832**	$ 11,199	**$ 3,476**	$ 3,435	$ 3,921	$ 1,748	$ 3,492

(1) Includes *Global Banking* sales and trading revenue of $295 million and $221 million for the nine months ended September 30, 2015 and 2014; $86 million, $134 million and $75 million for the third, second and first quarters of 2015, and $163 million and $67 million for the fourth and third quarters of 2014, respectively.

(2) For this presentation, sales and trading revenue excludes net debit valuation adjustment (DVA) gains (losses) which include net DVA on derivatives and structured liabilities. Sales and trading revenue excluding net DVA gains (losses) represents a non-GAAP financial measure. In the fourth quarter of 2014, the Corporation adopted a funding valuation adjustment on uncollateralized derivatives in the Corporation's *Global Markets* business. This methodology seeks to account for the value of funding costs today rather than accruing the cost over the life of the derivatives. The adoption resulted in a one-time transitional charge of $497 million recorded in the fourth quarter of 2014.

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

Bank of America Corporation and Subsidiaries

Legacy Assets & Servicing Segment Results

(Dollars in millions, except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Net interest income (FTE basis)	**$ 1,228**	$ 1,126	**$ 383**	$ 417	$ 428	$ 390	$ 387
Noninterest income:							
Mortgage banking income	**1,409**	812	**266**	682	461	241	152
All other income (loss)	**207**	104	**192**	(10)	25	7	17
Total noninterest income	**1,616**	916	**458**	672	486	248	169
Total revenue, net of interest expense (FTE basis)	**2,844**	2,042	**841**	1,089	914	638	556
Provision for credit losses	**154**	240	**6**	57	91	(113)	267
Noninterest expense	**3,307**	19,287	**1,143**	961	1,203	1,362	6,648
Income (loss) before income taxes (FTE basis)	**(617)**	(17,485)	**(308)**	71	(380)	(611)	(6,359)
Income tax expense (benefit) (FTE basis)	**(227)**	(4,748)	**(112)**	26	(141)	(231)	(1,245)
Net income (loss)	**$ (390)**	$ (12,737)	**$ (196)**	$ 45	$ (239)	$ (380)	$ (5,114)
Net interest yield (FTE basis)	**3.94%**	3.90%	**3.69%**	3.94%	4.18%	4.21%	3.77%
Return on average allocated capital [1]	**n/m**	n/m	**n/m**	1	n/m	n/m	n/m
Efficiency ratio (FTE basis)	**n/m**	n/m	**n/m**	88.26	n/m	n/m	n/m
Balance Sheet							
Average							
Total loans and leases	**$ 30,782**	$ 36,672	**$ 29,074**	$ 30,897	$ 32,411	$ 33,772	$ 35,238
Total earning assets [2]	**41,678**	38,625	**41,179**	42,367	41,492	36,693	40,718
Total assets [2]	**51,994**	54,030	**50,719**	52,548	52,737	48,669	53,843
Allocated capital [1]	**24,000**	17,000	**24,000**	24,000	24,000	17,000	17,000
Period end							
Total loans and leases	**$ 27,982**	$ 34,484	**$ 27,982**	$ 30,024	$ 31,690	$ 33,055	$ 34,484
Total earning assets [2]	**40,187**	44,925	**40,187**	40,905	42,696	33,923	44,925
Total assets [2]	**49,080**	56,908	**49,080**	50,959	53,644	45,958	56,908
Period end (in billions)							
Mortgage serviced portfolio [3]	**$ 580.0**	$ 722.0	**$ 580.0**	$ 610.0	$ 669.0	$ 693.0	$ 722.0

[1] Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Allocated capital and the related return are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 45-48.)

[2] Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity

[3] Includes servicing of residential mortgage loans, home equity lines of credit and home equity loans.

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

Bank of America Corporation and Subsidiaries

Legacy Assets & Servicing Key Indicators

(Dollars in millions, except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Mortgage servicing rights at fair value rollforward:							
Balance, beginning of period	**$ 3,271**	$ 5,042	**$ 3,201**	$ 3,108	$ 3,271	$ 3,986	$ 4,134
Net additions	**(16)**	202	**53**	(174)	105	73	140
Amortization of expected cash flows [1]	**(564)**	(620)	**(179)**	(187)	(198)	(198)	(201)
Other changes in mortgage servicing rights fair value [2]	**8**	(638)	**(376)**	454	(70)	(590)	(87)
Balance, end of period [3]	**$ 2,699**	$ 3,986	**$ 2,699**	$ 3,201	$ 3,108	$ 3,271	$ 3,986
Capitalized mortgage servicing rights (% of loans serviced for investors)	**69 bps**	81 bps	**69 bps**	78 bps	68 bps	69 bps	81 bps
Mortgage loans serviced for investors (in billions)	**$ 391**	$ 491	**$ 391**	$ 409	$ 459	$ 474	$ 491
Mortgage banking income							
Servicing income:							
Servicing fees	**$ 1,167**	$ 1,496	**$ 345**	$ 392	$ 430	$ 461	$ 471
Amortization of expected cash flows [1]	**(564)**	(620)	**(179)**	(187)	(198)	(198)	(201)
Fair value changes of mortgage servicing rights, net of risk management activities used to hedge certain market risks [4]	**526**	152	**83**	193	250	142	(19)
Other servicing-related revenue	**—**	8	**—**	—	—	—	—
Total net servicing income	**1,129**	1,036	**249**	398	482	405	251
Representations and warranties provision	**37**	(447)	**(77)**	204	(90)	(246)	(152)
Other mortgage banking income [5]	**243**	223	**94**	80	69	82	53
Total Legacy Assets & Servicing mortgage banking income	**$ 1,409**	$ 812	**$ 266**	$ 682	$ 461	$ 241	$ 152

[1] Represents the net change in fair value of the mortgage servicing rights asset due to the recognition of modeled cash flows.
[2] These amounts reflect the changes in modeled mortgage servicing rights fair value primarily due to observed changes in interest rates, volatility, spreads and the shape of the forward swap curve and periodic adjustments to valuation based on third-party price discovery. In addition, these amounts reflect periodic adjustments to the valuation model to reflect changes in the modeled relationship between inputs and their impact on projected cash flows, changes in certain cash flow assumptions such as cost to service and ancillary income per loan and the impact of periodic recalibrations of the model to reflect changes in the relationship between market interest rate spreads and projected cash flows.
[3] Does not include certain non-U.S. residential mortgage MSR balances, which are recorded in *Global Markets*.
[4] Includes gains and losses on sales of mortgage servicing rights.
[5] Consists primarily of revenue from sales of repurchased loans that had returned to performing status.

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

Bank of America Corporation and Subsidiaries

All Other Results [1]

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Net interest income (FTE basis)	**$ 38**	$ (175)	**$ (502)**	$ 789	$ (249)	$ (349)	$ 68
Noninterest income:							
Card income	**203**	266	**68**	66	69	90	92
Equity investment income (loss)	**(34)**	766	**(46)**	11	1	(37)	(26)
Gains on sales of debt securities	**810**	1,149	**385**	162	263	161	410
All other income (loss)	**(1,094)**	(1,832)	**(395)**	(262)	(437)	(610)	(587)
Total noninterest income	**(115)**	349	**12**	(23)	(104)	(396)	(111)
Total revenue, net of interest expense (FTE basis)	**(77)**	174	**(490)**	766	(353)	(745)	(43)
Provision for credit losses	**(230)**	(647)	**(67)**	19	(182)	(330)	(265)
Noninterest expense	**1,998**	2,434	**80**	416	1,502	483	254
Income (loss) before income taxes (FTE basis)	**(1,845)**	(1,613)	**(503)**	331	(1,673)	(898)	(32)
Income tax expense (benefit) (FTE basis)	**(1,646)**	(2,059)	**(507)**	(306)	(833)	(524)	(541)
Net income (loss)	**$ (199)**	$ 446	**$ 4**	$ 637	$ (840)	$ (374)	$ 509
Balance Sheet							
Average							
Total loans and leases	**$ 153,754**	$ 209,057	**$ 137,827**	$ 156,006	$ 167,758	$ 183,091	$ 199,404
Total assets [2]	**259,031**	283,356	**264,385**	257,062	255,547	263,189	272,554
Total deposits	**21,508**	33,759	**22,605**	22,482	19,406	22,163	29,879
Period end							
Total loans and leases	**$ 130,713**	$ 188,356	**$ 130,713**	$ 146,557	$ 159,885	$ 172,612	$ 188,356
Total equity investments	**4,378**	5,001	**4,378**	4,670	4,716	4,886	5,001
Total assets [3]	**257,480**	266,345	**257,480**	272,033	252,233	261,583	266,345
Total deposits	**21,771**	25,419	**21,771**	22,964	19,467	19,242	25,419

[1] *All Other* consists of ALM activities, equity investments, the international consumer card business, liquidating businesses, residual expense allocations and other. ALM activities encompass residential mortgages, debt securities, interest rate and foreign currency risk management activities including the residual net interest income allocation, the impact of certain allocation methodologies and accounting hedge ineffectiveness. Beginning with new originations in 2014, we retain certain residential mortgages in *Consumer Banking*, consistent with where the overall relationship is managed; previously such mortgages were in *All Other*. Additionally, certain residential mortgage loans that are managed by *Legacy Assets & Servicing* are held in *All Other*. The results of certain ALM activities are allocated to our business segments. Equity investments include our merchant services joint venture as well as Global Principal Investments which is comprised of a portfolio of equity, real estate and other alternative investments.

[2] Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of $496.3 billion and $480.1 billion for the nine months ended September 30, 2015 and 2014; $494.3 billion, $493.0 billion, $501.7 billion, $483.2 billion and $490.6 billion for the third, second and first quarters of 2015, and the fourth and third quarters of 2014, respectively.

[3] Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of $493.7 billion, $488.5 billion, $512.5 billion, $474.6 billion and $483.4 billion at September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, respectively.

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

Bank of America Corporation and Subsidiaries

Outstanding Loans and Leases

(Dollars in millions)

	September 30 2015	June 30 2015	September 30 2014
Consumer			
Residential mortgage [1]	**$ 187,939**	$ 198,825	$ 224,728
Home equity	**78,030**	81,006	87,508
U.S. credit card	**88,339**	88,403	89,026
Non-U.S. credit card	**10,066**	10,276	11,433
Direct/Indirect consumer [2]	**87,314**	84,754	83,118
Other consumer [3]	**2,012**	2,000	2,152
Total consumer loans excluding loans accounted for under the fair value option	**453,700**	465,264	497,965
Consumer loans accounted for under the fair value option [4]	**1,944**	1,971	2,129
Total consumer	**455,644**	467,235	500,094
Commercial			
U.S. commercial [5]	**257,032**	248,296	228,996
Commercial real estate [6]	**55,629**	52,344	47,023
Commercial lease financing	**25,680**	25,342	24,498
Non-U.S. commercial	**88,470**	87,574	84,650
Total commercial loans excluding loans accounted for under the fair value option	**426,811**	413,556	385,167
Commercial loans accounted for under the fair value option [4]	**5,234**	5,658	6,054
Total commercial	**432,045**	419,214	391,221
Total loans and leases	**$ 887,689**	$ 886,449	$ 891,315

(1) Includes pay option loans of $2.4 billion, $2.6 billion and $3.3 billion at September 30, 2015, June 30, 2015 and September 30, 2014, respectively. The Corporation no longer originates pay option loans.

(2) Includes auto and specialty lending loans of $41.7 billion, $39.6 billion and $37.9 billion, unsecured consumer lending loans of $999 million, $1.1 billion and $1.7 billion, U.S. securities-based lending loans of $39.2 billion, $38.6 billion and $34.6 billion, non-U.S. consumer loans of $3.9 billion, $4.0 billion and $4.3 billion, student loans of $581 million, $596 million and $3.6 billion and other consumer loans of $834 million, $809 million and $894 million at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(3) Includes consumer finance loans of $591 million, $618 million and $1.0 billion, consumer leases of $1.2 billion, $1.2 billion and $937 million, consumer overdrafts of $189 million, $227 million and $173 million and other non-U.S. consumer loans of $2 million, $3 million and $3 million at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(4) Consumer loans accounted for under the fair value option were residential mortgage loans of $1.7 billion, $1.8 billion and $2.0 billion and home equity loans of $225 million, $208 million and $179 million at September 30, 2015, June 30, 2015 and September 30, 2014, respectively. Commercial loans accounted for under the fair value option were U.S. commercial loans of $2.2 billion, $2.3 billion and $1.3 billion and non-U.S. commercial loans of $3.0 billion, $3.4 billion and $4.8 billion at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(5) Includes U.S. small business commercial loans, including card-related products, of $13.1 billion, $13.2 billion and $13.5 billion at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(6) Includes U.S. commercial real estate loans of $51.8 billion, $48.6 billion and $45.1 billion and non-U.S. commercial real estate loans of $3.8 billion, $3.7 billion and $2.0 billion at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

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

Bank of America Corporation and Subsidiaries

Quarterly Average Loans and Leases by Business Segment

(Dollars in millions)

	Third Quarter 2015						
	Total Corporation	**Consumer Banking**	**GWIM**	**Global Banking**	**Global Markets**	**Legacy Assets & Servicing**	**All Other**
Consumer							
Residential mortgage	**$ 193,791**	**$ 17,465**	**$ 54,277**	**$ 5**	**$ —**	**$ 865**	**$ 121,179**
Home equity	**79,715**	**43,688**	**5,689**	**4**	**209**	**28,190**	**1,935**
U.S. credit card	**88,201**	**85,163**	**3,038**	**—**	**—**	**—**	**—**
Non-U.S. credit card	**10,244**	**—**	**—**	**—**	**—**	**—**	**10,244**
Direct/Indirect consumer	**85,975**	**41,860**	**43,469**	**4**	**(13)**	**—**	**655**
Other consumer	**1,980**	**1,367**	**5**	**1**	**(1)**	**1**	**607**
Total consumer	**459,906**	**189,543**	**106,478**	**14**	**195**	**29,056**	**134,620**
Commercial							
U.S. commercial	**251,908**	**16,772**	**24,343**	**167,692**	**38,649**	**18**	**4,434**
Commercial real estate	**53,605**	**22**	**2,110**	**46,904**	**4,427**	**—**	**142**
Commercial lease financing	**25,425**	**—**	**4**	**26,486**	**311**	**—**	**(1,376)**
Non-U.S. commercial	**91,997**	**—**	**233**	**68,947**	**22,810**	**—**	**7**
Total commercial	**422,935**	**16,794**	**26,690**	**310,029**	**66,197**	**18**	**3,207**
Total loans and leases	**$ 882,841**	**$ 206,337**	**$ 133,168**	**$ 310,043**	**$ 66,392**	**$ 29,074**	**$ 137,827**

	Second Quarter 2015						
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	Legacy Assets & Servicing	All Other
Consumer							
Residential mortgage	$ 207,356	$ 13,928	$ 52,944	$ 7	$ 3	$ 900	$ 139,574
Home equity	82,640	44,662	5,919	4	206	29,977	1,872
U.S. credit card	87,460	84,385	3,075	—	—	—	—
Non-U.S. credit card	10,012	—	—	—	—	—	10,012
Direct/Indirect consumer	83,698	40,539	42,464	4	—	—	691
Other consumer	1,885	1,243	8	1	—	—	633
Total consumer	473,051	184,757	104,410	16	209	30,877	152,782
Commercial							
U.S. commercial	244,540	16,923	23,608	162,580	36,993	20	4,416
Commercial real estate	50,478	24	2,049	44,066	4,173	—	166
Commercial lease financing	24,723	—	4	25,728	373	—	(1,382)
Non-U.S. commercial	88,623	(1)	199	68,241	20,160	—	24
Total commercial	408,364	16,946	25,860	300,615	61,699	20	3,224
Total loans and leases	$ 881,415	$ 201,703	$ 130,270	$ 300,631	$ 61,908	$ 30,897	$ 156,006

	Third Quarter 2014						
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	Legacy Assets & Servicing	All Other
Consumer							
Residential mortgage	$ 235,272	$ 7,523	$ 49,610	$ 6	$ —	$ 950	$ 177,183
Home equity	88,590	46,093	6,412	9	165	34,259	1,652
U.S. credit card	88,866	85,674	3,192	—	—	—	—
Non-U.S. credit card	11,784	—	—	—	—	—	11,784
Direct/Indirect consumer	82,669	39,763	38,555	4	17	—	4,330
Other consumer	2,110	1,042	5	1	—	(1)	1,063
Total consumer	509,291	180,095	97,774	20	182	35,208	196,012
Commercial							
U.S. commercial	230,891	17,247	21,283	150,918	36,894	30	4,519
Commercial real estate	46,069	31	1,797	41,818	2,201	—	222
Commercial lease financing	24,325	—	4	25,127	644	—	(1,450)
Non-U.S. commercial	88,665	1	144	65,381	23,038	—	101
Total commercial	389,950	17,279	23,228	283,244	62,777	30	3,392
Total loans and leases	$ 899,241	$ 197,374	$ 121,002	$ 283,264	$ 62,959	$ 35,238	$ 199,404

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Commercial Utilized			Total Commercial Committed		
	September 30 2015	June 30 2015	September 30 2014	**September 30 2015**	June 30 2015	September 30 2014
Diversified financials	**$ 75,761**	$ 68,976	$ 68,739	**$ 119,248**	$ 114,441	$ 112,957
Real estate [4]	**60,927**	58,006	51,006	**82,983**	78,965	70,739
Retailing	**38,080**	36,731	34,129	**63,931**	63,136	56,326
Capital goods	**31,985**	30,566	29,116	**58,400**	55,057	52,469
Healthcare equipment and services	**33,478**	33,232	32,415	**56,728**	50,548	55,847
Banking	**44,302**	42,764	42,772	**51,638**	48,942	48,204
Government and public education	**43,969**	43,055	41,648	**51,425**	50,582	48,786
Energy	**21,779**	22,473	20,338	**46,089**	47,341	41,454
Materials	**23,753**	24,382	23,378	**45,943**	46,661	43,443
Consumer services	**23,091**	21,635	21,486	**36,215**	34,310	34,067
Food, beverage and tobacco	**17,867**	17,796	15,460	**35,221**	35,664	33,897
Commercial services and supplies	**18,550**	19,132	18,808	**32,056**	31,892	30,819
Transportation	**18,997**	18,391	16,149	**27,491**	26,006	23,307
Utilities	**11,071**	11,161	9,528	**26,751**	25,601	25,772
Media	**12,667**	12,181	11,886	**23,993**	27,153	22,971
Individuals and trusts	**17,467**	17,614	16,107	**22,538**	22,375	20,238
Software and services	**7,566**	5,607	5,641	**18,287**	14,451	12,783
Pharmaceuticals and biotechnology	**5,448**	6,049	4,433	**16,715**	13,054	15,066
Technology hardware and equipment	**6,957**	6,187	5,387	**14,798**	13,792	12,041
Consumer durables and apparel	**5,907**	6,110	5,690	**10,657**	10,633	10,015
Insurance, including monolines	**4,587**	4,404	5,023	**10,611**	10,154	11,169
Automobiles and components	**4,108**	4,799	3,768	**10,492**	10,185	9,420
Telecommunication services	**4,373**	3,934	3,702	**9,953**	9,990	9,008
Food and staples retailing	**3,917**	3,831	3,742	**7,410**	7,286	7,214
Religious and social organizations	**4,718**	4,700	4,978	**6,269**	6,257	6,586
Other	**5,907**	5,754	5,253	**14,562**	13,838	9,373
Total commercial credit exposure by industry	**$ 547,232**	$ 529,470	$ 500,582	**$ 900,404**	$ 868,314	$ 823,971
Net credit default protection purchased on total commitments [5]				**$ (6,494)**	$ (5,584)	$ (6,878)

(1) Includes loans and leases, standby letters of credit and financial guarantees, derivative assets, assets held-for-sale, commercial letters of credit, bankers' acceptances, securitized assets, foreclosed properties and other collateral acquired. Derivative assets are carried at fair value, reflect the effects of legally enforceable master netting agreements and have been reduced by the amount of cash collateral applied of $46.2 billion, $39.7 billion and $45.4 billion at September 30, 2015, June 30, 2015 and September 30, 2014, respectively. Not reflected in utilized and committed exposure is additional non-cash derivative collateral held of $24.1 billion, $22.6 billion and $20.7 billion, which consists primarily of other marketable securities at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(2) Total commercial utilized and total commercial committed exposure include loans and letters of credit accounted for under the fair value option and are comprised of loans outstanding of $5.2 billion, $5.7 billion and $6.1 billion and issued letters of credit at notional value of $240 million, $246 million and $518 million at September 30, 2015, June 30, 2015 and September 30, 2014, respectively. In addition, total commercial committed exposure includes unfunded loan commitments at notional value of $7.9 billion at both September 30, 2015 and June 30, 2015, and $8.5 billion at September 30, 2014.

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

(4) Industries are viewed from a variety of perspectives to best isolate the perceived risks. For purposes of this table, the real estate industry is defined based on the borrowers' or counterparties' primary business activity using operating cash flows and primary source of repayment as key factors.

(5) Represents net notional credit protection purchased.

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

Bank of America Corporation and Subsidiaries

Net Credit Default Protection by Maturity Profile [1]

	September 30 2015	June 30 2015
Less than or equal to one year	**33%**	35%
Greater than one year and less than or equal to five years	**62**	63
Greater than five years	**5**	2
Total net credit default protection	**100%**	100%

[1] To mitigate the cost of purchasing credit protection, credit exposure can be added by selling credit protection. The distribution of maturities for net credit default protection purchased is shown in this table.

Net Credit Default Protection by Credit Exposure Debt Rating [1]

(Dollars in millions)

	September 30, 2015		June 30, 2015	
Ratings [2, 3]	**Net Notional** [4]	**Percent of Total**	Net Notional [4]	Percent of Total
A	**$ (959)**	**14.8%**	$ (622)	11.1%
BBB	**(2,368)**	**36.5**	(2,196)	39.3
BB	**(2,196)**	**33.8**	(1,908)	34.2
B	**(872)**	**13.4**	(762)	13.6
CCC and below	**(76)**	**1.2**	(70)	1.3
NR [5]	**(23)**	**0.3**	(26)	0.5
Total net credit default protection	**$ (6,494)**	**100.0%**	$ (5,584)	100.0%

[1] To mitigate the cost of purchasing credit protection, credit exposure can be added by selling credit protection. The distribution of debt rating for net notional credit default protection purchased is shown as a negative and the net notional credit protection sold is shown as a positive amount.
[2] Ratings are refreshed on a quarterly basis.
[3] Ratings of BBB- or higher are considered to meet the definition of investment grade.
[4] Represents net credit default protection (purchased) sold.
[5] NR is comprised of index positions held and any names that have not been rated.

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

Bank of America Corporation and Subsidiaries

Top 20 Non-U.S. Countries Exposure

(Dollars in millions)

	Funded Loans and Loan Equivalents [1]	Unfunded Loan Commitments	Net Counterparty Exposure [2]	Securities/ Other Investments [3]	Country Exposure at September 30 2015	Hedges and Credit Default Protection [4]	**Net Country Exposure at September 30 2015 [5]**	Increase (Decrease) from June 30 2015
United Kingdom	$ 28,155	$ 13,745	$ 8,315	$ 5,498	$ 55,713	$ (4,159)	**$ 51,554**	$ 1,885
Canada	6,268	6,674	2,080	4,344	19,366	(1,136)	**18,230**	404
Brazil	10,147	384	859	4,026	15,416	(253)	**15,163**	(317)
Japan	12,428	538	4,046	1,067	18,079	(3,099)	**14,980**	(86)
Germany	6,065	5,406	3,297	2,342	17,110	(4,546)	**12,564**	(3,318)
India	7,534	279	369	3,725	11,907	(274)	**11,633**	1,079
China	9,875	625	679	1,311	12,490	(1,139)	**11,351**	66
France	2,819	4,580	1,493	5,429	14,321	(3,621)	**10,700**	(1,362)
Hong Kong	7,469	295	1,391	656	9,811	(26)	**9,785**	(29)
Netherlands	3,007	3,028	864	2,465	9,364	(1,204)	**8,160**	(64)
Australia	3,256	2,868	780	1,559	8,463	(441)	**8,022**	708
South Korea	4,134	991	1,009	2,225	8,359	(642)	**7,717**	(272)
Switzerland	2,876	3,168	454	680	7,178	(1,343)	**5,835**	(1,257)
Italy	2,714	1,486	1,627	1,249	7,076	(1,888)	**5,188**	(300)
Mexico	2,913	1,051	221	544	4,729	(316)	**4,413**	940
Singapore	2,274	79	700	1,223	4,276	(54)	**4,222**	(172)
Israel	236	3,375	15	185	3,811	(20)	**3,791**	3,313
Spain	2,098	581	281	1,029	3,989	(587)	**3,402**	(302)
Turkey	3,152	75	42	50	3,319	(131)	**3,188**	133
United Arab Emirates	1,865	107	1,094	34	3,100	(110)	**2,990**	113
Total top 20 non-U.S. countries exposure	$ 119,285	$ 49,335	$ 29,616	$ 39,641	$ 237,877	$ (24,989)	**$ 212,888**	$ 1,162

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

[2] Net counterparty exposure includes the fair value of derivatives, including the counterparty risk associated with credit default swaps, and secured financing transactions. Derivative exposures are presented net of $32.9 billion in collateral, which is predominantly cash, pledged under legally enforceable master netting agreements. Secured financing transaction exposures are presented net of eligible cash or securities pledged as collateral. The notional amount of reverse repurchase transactions was $102.5 billion. Counterparty exposure is not presented net of hedges or credit default protection.

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

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

[5] Represents country exposure less hedges and credit default protection purchased, net of credit default protection sold.

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

Bank of America Corporation and Subsidiaries

Nonperforming Loans, Leases and Foreclosed Properties

(Dollars in millions)

	September 30 2015	June 30 2015	March 31 2015	December 31 2014	September 30 2014
Residential mortgage	**$ 5,242**	$ 5,985	$ 6,421	$ 6,889	$ 8,118
Home equity	**3,429**	3,563	3,759	3,901	4,026
Direct/Indirect consumer	**25**	26	28	28	30
Other consumer	**1**	1	1	1	14
Total consumer	**8,697**	9,575	10,209	10,819	12,188
U.S. commercial	**836**	869	680	701	757
Commercial real estate	**108**	126	132	321	445
Commercial lease financing	**17**	19	16	3	7
Non-U.S. commercial	**56**	80	79	1	45
	1,017	1,094	907	1,026	1,254
U.S. small business commercial	**85**	78	89	87	98
Total commercial	**1,102**	1,172	996	1,113	1,352
Total nonperforming loans and leases	**9,799**	10,747	11,205	11,932	13,540
Foreclosed properties [1]	**537**	818	896	697	692
Total nonperforming loans, leases and foreclosed properties [2, 3, 4]	**$ 10,336**	$ 11,565	$ 12,101	$ 12,629	$ 14,232
Fully-insured home loans past due 30 days or more and still accruing	**$ 10,467**	$ 11,871	$ 12,743	$ 14,617	$ 16,280
Consumer credit card past due 30 days or more and still accruing	**1,662**	1,650	1,749	1,884	1,903
Other loans past due 30 days or more and still accruing	**3,419**	3,429	3,532	3,953	4,326
Total loans past due 30 days or more and still accruing [3, 5, 6]	**$ 15,548**	$ 16,950	$ 18,024	$ 20,454	$ 22,509
Fully-insured home loans past due 90 days or more and still accruing	**$ 7,616**	$ 8,917	$ 9,912	$ 11,407	$ 13,045
Consumer credit card past due 90 days or more and still accruing	**799**	828	883	961	935
Other loans past due 90 days or more and still accruing	**203**	195	173	286	609
Total loans past due 90 days or more and still accruing [3, 5, 6]	**$ 8,618**	$ 9,940	$ 10,968	$ 12,654	$ 14,589
Nonperforming loans, leases and foreclosed properties/Total assets [7]	**0.48%**	0.54%	0.57%	0.60%	0.67%
Nonperforming loans, leases and foreclosed properties/Total loans, leases and foreclosed properties [7]	**1.17**	1.31	1.39	1.45	1.61
Nonperforming loans and leases/Total loans and leases [7]	**1.11**	1.22	1.29	1.37	1.53
Commercial utilized reservable criticized exposure [8]	**$ 13,571**	$ 13,312	$ 12,303	$ 11,570	$ 11,766
Commercial utilized reservable criticized exposure/Commercial utilized reservable exposure [8]	**2.94%**	2.97%	2.85%	2.74%	2.79%
Total commercial utilized criticized exposure/Commercial utilized exposure [8]	**2.94**	3.08	2.99	2.97	2.97

(1) Foreclosed property balances do not include properties insured by certain government-guaranteed loans, principally FHA-insured loans, that entered foreclosure of $1.3 billion, $1.3 billion, $1.2 billion, $1.1 billion and $1.1 billion at September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, respectively.

(2) Balances do not include past due consumer credit card, consumer loans secured by real estate where repayments are insured by the Federal Housing Administration and individually insured long-term stand-by agreements (fully-insured home loans), and in general, other consumer and commercial loans not secured by real estate.

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

(4) Balances do not include the following:	**September 30 2015**	June 30 2015	March 31 2015	December 31 2014	September 30 2014
Nonperforming loans held-for-sale	**$ 274**	$ 298	$ 344	$ 219	$ 255
Nonperforming loans accounted for under the fair value option	**321**	339	380	392	436
Nonaccruing troubled debt restructured loans removed from the purchased credit-impaired portfolio prior to January 1, 2010	**49**	72	86	102	101

(5) Balances do not include loans held-for-sale past due 30 days or more and still accruing of $73 million, $42 million, $125 million, $475 million and $42 million at September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, respectively, and loans held-for-sale past due 90 days or more and still accruing of $0, $0, $44 million, $249 million and $0 at September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, respectively. At September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, there were $142 million, $141 million, $132 million, $147 million and $147 million, respectively, of loans accounted for under the fair value option past due 30 days or more and still accruing interest.

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

(7) Total assets and total loans and leases do not include loans accounted for under the fair value option of $7.2 billion, $7.6 billion, $8.5 billion, $8.7 billion and $8.2 billion at September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, respectively.

(8) Criticized exposure corresponds to the Special Mention, Substandard and Doubtful asset categories defined by regulatory authorities. The reservable criticized exposure excludes loans held-for-sale, exposure accounted for under the fair value option and other nonreservable exposure.

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

Bank of America Corporation and Subsidiaries

Nonperforming Loans, Leases and Foreclosed Properties Activity [1]

(Dollars in millions)

	Third Quarter 2015	Second Quarter 2015	First Quarter 2015	Fourth Quarter 2014	Third Quarter 2014
Nonperforming Consumer Loans and Leases:					
Balance, beginning of period	**$ 9,575**	$ 10,209	$ 10,819	$ 12,188	$ 13,460
Additions to nonperforming loans and leases:					
New nonperforming loans and leases	**1,029**	1,424	1,469	1,709	1,516
Reductions to nonperforming loans and leases:					
Paydowns and payoffs	**(262)**	(289)	(253)	(310)	(522)
Sales	**(447)**	(542)	(371)	(1,347)	(957)
Returns to performing status [2]	**(722)**	(631)	(867)	(728)	(810)
Charge-offs [3]	**(375)**	(484)	(460)	(533)	(431)
Transfers to foreclosed properties	**(101)**	(112)	(128)	(160)	(183)
Transfers from loans held-for-sale	**—**	—	—	—	115
Total net reductions to nonperforming loans and leases	**(878)**	(634)	(610)	(1,369)	(1,272)
Total nonperforming consumer loans and leases, end of period	**8,697**	9,575	10,209	10,819	12,188
Foreclosed properties	**479**	553	632	630	614
Nonperforming consumer loans, leases and foreclosed properties, end of period	**$ 9,176**	$ 10,128	$ 10,841	$ 11,449	$ 12,802
Nonperforming Commercial Loans and Leases [4]:					
Balance, beginning of period	**$ 1,172**	$ 996	$ 1,113	$ 1,352	$ 1,216
Additions to nonperforming loans and leases:					
New nonperforming loans and leases	**205**	419	287	214	477
Advances	**11**	15	2	6	33
Reductions to nonperforming loans and leases:					
Paydowns	**(145)**	(103)	(110)	(202)	(161)
Sales	**—**	(65)	(16)	(81)	(12)
Return to performing status [5]	**(47)**	(27)	(24)	(77)	(80)
Charge-offs	**(93)**	(56)	(51)	(95)	(116)
Transfers to foreclosed properties	**(1)**	(7)	(205)	(4)	(5)
Total net additions (reductions) to nonperforming loans and leases	**(70)**	176	(117)	(239)	136
Total nonperforming commercial loans and leases, end of period	**1,102**	1,172	996	1,113	1,352
Foreclosed properties	**58**	265	264	67	78
Nonperforming commercial loans, leases and foreclosed properties, end of period	**$ 1,160**	$ 1,437	$ 1,260	$ 1,180	$ 1,430

[1] For amounts excluded from nonperforming loans, leases and foreclosed properties, see footnotes to Nonperforming Loans, Leases and Foreclosed Properties table on page 40.

[2] Consumer loans and leases may be returned to performing status when all principal and interest is current and full repayment of the remaining contractual principal and interest is expected, or when the loan otherwise becomes well-secured and is in the process of collection. Certain troubled debt restructurings are classified as nonperforming at the time of restructuring and may only be returned to performing status after considering the borrower's sustained repayment performance for a reasonable period, generally six months.

[3] Our policy is not to classify consumer credit card and non-bankruptcy related consumer loans not secured by real estate as nonperforming; therefore, the charge-offs on these loans have no impact on nonperforming activity and, accordingly, are excluded from this table.

[4] Includes U.S. small business commercial activity. Small business card loans are excluded as they are not classified as nonperforming.

[5] Commercial loans and leases may be returned to performing status when all principal and interest is current and full repayment of the remaining contractual principal and interest is expected, or when the loan otherwise becomes well-secured and is in the process of collection. Troubled debt restructurings are generally classified as performing after a sustained period of demonstrated payment performance.

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Third Quarter 2015		Second Quarter 2015		First Quarter 2015		Fourth Quarter 2014		Third Quarter 2014	
Net Charge-offs	**Amount**	**Percent**	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Residential mortgage [3]	**$ 26**	**0.05%**	$ 177	0.35%	$ 197	0.37%	$ (259)	(0.46)%	$ 53	0.09%
Home equity	**120**	**0.60**	151	0.73	172	0.82	277	1.27	89	0.40
U.S. credit card	**546**	**2.46**	584	2.68	621	2.84	612	2.71	625	2.79
Non-U.S. credit card	**47**	**1.83**	51	2.03	44	1.80	52	1.90	67	2.26
Direct/Indirect consumer	**25**	**0.12**	24	0.11	34	0.17	44	0.21	34	0.17
Other consumer	**57**	**11.21**	33	7.00	49	10.88	68	13.31	56	10.48
Total consumer	**821**	**0.71**	1,020	0.87	1,117	0.95	794	0.64	924	0.72
U.S. commercial [4]	**52**	**0.09**	(1)	—	7	0.01	19	0.04	58	0.11
Commercial real estate	**(10)**	**(0.08)**	(4)	(0.03)	5	0.04	(8)	(0.07)	(6)	(0.05)
Commercial lease financing	**3**	**0.06**	—	—	5	0.09	1	0.02	(3)	(0.05)
Non-U.S. commercial	**9**	**0.04**	2	0.01	(2)	(0.01)	2	0.01	1	—
	54	**0.05**	(3)	—	15	0.02	14	0.02	50	0.05
U.S. small business commercial	**57**	**1.72**	51	1.56	62	1.90	71	2.10	69	2.03
Total commercial	**111**	**0.11**	48	0.05	77	0.08	85	0.09	119	0.12
Total net charge-offs	**$ 932**	**0.42**	$ 1,068	0.49	$ 1,194	0.56	$ 879	0.40	$ 1,043	0.46
By Business Segment										
Consumer Banking	**$ 715**	**1.37%**	$ 726	1.44%	$ 806	1.64%	$ 832	1.66 %	$ 815	1.64%
Global Wealth & Investment Management	**17**	**0.05**	17	0.05	18	0.06	36	0.12	6	0.02
Global Banking	**53**	**0.07**	(2)	—	6	0.01	2	—	52	0.07
Legacy Assets & Servicing	**74**	**1.05**	99	1.32	122	1.56	199	2.40	42	0.48
All Other	**73**	**0.21**	228	0.59	242	0.59	(190)	(0.41)	128	0.26
Total net charge-offs	**$ 932**	**0.42**	$ 1,068	0.49	$ 1,194	0.56	$ 879	0.40	$ 1,043	0.46

(1) Net charge-off ratios are calculated as annualized net charge-offs divided by average outstanding loans and leases excluding loans accounted for under the fair value option during the period for each loan and lease category. Excluding the purchased credit-impaired loan portfolio, total annualized net charge-offs as a percentage of total average loans and leases outstanding were 0.43, 0.50, 0.57, 0.41 and 0.48 for the three months ended September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, respectively.

(2) Excludes write-offs of purchased credit-impaired loans of $148 million, $290 million, $288 million, $13 million and $246 million for the three months ended September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, respectively. Including the write-offs of purchased credit-impaired loans, total annualized net charge-offs and purchased credit-impaired write-offs as a percentage of total average loans and leases outstanding were 0.49, 0.62, 0.70, 0.40 and 0.57 for the three months ended September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, respectively.

(3) Includes nonperforming loan sales recoveries and other recoveries of $57 million, $22 million, $40 million, $314 million and $39 million for the three months ended September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014, respectively.

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

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

Bank of America Corporation and Subsidiaries

Year-to-Date Net Charge-offs and Net Charge-off Ratios [1, 2]

(Dollars in millions)

	Nine Months Ended September 30			
	2015		2014	
Net Charge-offs	**Amount**	**Percent**	Amount	Percent
Residential mortgage [3]	**$ 400**	**0.26%**	$ 145	0.08%
Home equity	**443**	**0.72**	630	0.93
U.S. credit card	**1,751**	**2.66**	2,026	3.05
Non-U.S. credit card	**142**	**1.88**	190	2.17
Direct/Indirect consumer	**83**	**0.13**	125	0.20
Other consumer	**139**	**9.72**	161	10.58
Total consumer	**2,958**	**0.84**	3,277	0.85
U.S. commercial [4]	**58**	**0.03**	69	0.04
Commercial real estate	**(9)**	**(0.02)**	(75)	(0.21)
Commercial lease financing	**8**	**0.04**	(10)	(0.05)
Non-U.S. commercial	**9**	**0.01**	32	0.05
	66	**0.02**	16	0.01
U.S. small business commercial	**170**	**1.73**	211	2.11
Total commercial	**236**	**0.08**	227	0.08
Total net charge-offs	**$ 3,194**	**0.49**	$ 3,504	0.52
By Business Segment				
Consumer Banking	**$ 2,247**	**1.48%**	$ 2,665	1.81%
Global Wealth & Investment Management	**52**	**0.05**	35	0.04
Global Banking	**57**	**0.03**	29	0.01
Global Markets	**—**	**—**	2	0.01
Legacy Assets & Servicing	**295**	**1.32**	428	1.60
All Other	**543**	**0.48**	345	0.22
Total net charge-offs	**$ 3,194**	**0.49**	$ 3,504	0.52

(1) Net charge-off ratios are calculated as annualized net charge-offs divided by average outstanding loans and leases excluding loans accounted for under the fair value option during the period for each loan and lease category. Excluding the purchased credit-impaired loan portfolio, total annualized net charge-offs as a percentage of total average loans and leases outstanding were 0.50 and 0.53 for the nine months ended September 30, 2015 and 2014.

(2) Excludes write-offs of purchased credit-impaired loans of $726 million and $797 million for the nine months ended September 30, 2015 and 2014. Including the write-offs of purchased credit-impaired loans, total annualized net charge-offs and purchased credit-impaired write-offs as a percentage of total average loans and leases outstanding were 0.60 and 0.64 for the nine months ended September 30, 2015 and 2014.

(3) Includes nonperforming loan sales recoveries and other recoveries of $119 million and $224 million for the nine months ended September 30, 2015 and 2014.

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

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

Bank of America Corporation and Subsidiaries

Allocation of the Allowance for Credit Losses by Product Type

(Dollars in millions)

	September 30, 2015			June 30, 2015			September 30, 2014		
Allowance for loan and lease losses	**Amount**	**Percent of Total**	**Percent of Loans and Leases Outstanding [1, 2]**	Amount	Percent of Total	Percent of Loans and Leases Outstanding [1, 2]	Amount	Percent of Total	Percent of Loans and Leases Outstanding [1, 2]
Residential mortgage	**$ 1,755**	**13.87%**	**0.93%**	$ 1,997	15.28%	1.00%	$ 3,022	20.01%	1.34%
Home equity	**2,645**	**20.90**	**3.39**	2,744	21.00	3.39	3,454	22.87	3.95
U.S. credit card	**2,973**	**23.49**	**3.37**	3,060	23.42	3.46	3,395	22.47	3.81
Non-U.S. credit card	**299**	**2.36**	**2.97**	339	2.59	3.30	388	2.57	3.39
Direct/Indirect consumer	**234**	**1.85**	**0.27**	254	1.94	0.30	331	2.19	0.40
Other consumer	**46**	**0.36**	**2.33**	49	0.37	2.45	84	0.55	3.90
Total consumer	**7,952**	**62.83**	**1.75**	8,443	64.60	1.81	10,674	70.66	2.14
U.S. commercial [3]	**2,749**	**21.72**	**1.07**	2,694	20.62	1.08	2,587	17.12	1.13
Commercial real estate	**1,084**	**8.56**	**1.95**	1,041	7.97	1.99	1,030	6.82	2.19
Commercial lease financing	**160**	**1.26**	**0.62**	157	1.20	0.62	157	1.04	0.64
Non-U.S. commercial	**712**	**5.63**	**0.80**	733	5.61	0.84	658	4.36	0.78
Total commercial [4]	**4,705**	**37.17**	**1.10**	4,625	35.40	1.12	4,432	29.34	1.15
Allowance for loan and lease losses	**12,657**	**100.00%**	**1.44**	13,068	100.00%	1.49	15,106	100.00%	1.71
Reserve for unfunded lending commitments	**661**			588			529		
Allowance for credit losses	**$ 13,318**			$ 13,656			$ 15,635		

Asset Quality Indicators

Allowance for loan and lease losses/Total loans and leases [2]	**1.44%**	1.49%	1.71%
Allowance for loan and lease losses (excluding the valuation allowance for purchased credit-impaired loans)/Total loans and leases (excluding purchased credit-impaired loans) [2, 5]	**1.36**	1.39	1.57
Allowance for loan and lease losses/Total nonperforming loans and leases [6]	**129**	122	112
Allowance for loan and lease losses (excluding the valuation allowance for purchased credit-impaired loans)/Total nonperforming loans and leases [5]	**120**	111	100
Ratio of the allowance for loan and lease losses/Annualized net charge-offs [7]	**3.42**	3.05	3.65
Ratio of the allowance for loan and lease losses (excluding the valuation allowance for purchased credit-impaired loans)/Annualized net charge-offs [5, 7]	**3.18**	2.79	3.27
Ratio of the allowance for loan and lease losses/Annualized net charge-offs and purchased credit-impaired write-offs	**2.95**	2.40	2.95

(1) Ratios are calculated as allowance for loan and lease losses as a percentage of loans and leases outstanding excluding loans accounted for under the fair value option. Consumer loans accounted for under the fair value option included residential mortgage loans of $1.7 billion, $1.8 billion and $2.0 billion and home equity loans of $225 million, $208 million and $179 million at September 30, 2015, June 30, 2015 and September 30, 2014, respectively. Commercial loans accounted for under the fair value option included U.S. commercial loans of $2.2 billion, $2.3 billion and $1.3 billion and non-U.S. commercial loans of $3.0 billion, $3.4 billion and $4.8 billion at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(2) Total loans and leases do not include loans accounted for under the fair value option of $7.2 billion, $7.6 billion and $8.2 billion at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(3) Includes allowance for loan and lease losses for U.S. small business commercial loans of $520 million, $525 million and $530 million at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(4) Includes allowance for loan and lease losses for impaired commercial loans of $154 million, $156 million and $188 million at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(5) Excludes valuation allowance on purchased credit-impaired loans of $886 million, $1.1 billion and $1.6 billion at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(6) Allowance for loan and lease losses includes $4.7 billion, $5.1 billion and $6.0 billion allocated to products (primarily the Consumer Lending portfolios within *Consumer Banking* and purchased credit-impaired loans) that are excluded from nonperforming loans and leases at September 30, 2015, June 30, 2015 and September 30, 2014, respectively. Excluding these amounts, allowance for loan and lease losses as a percentage of total nonperforming loans and leases was 81 percent, 75 percent and 67 percent at September 30, 2015, June 30, 2015 and September 30, 2014, respectively.

(7) Net charge-offs exclude $148 million, $290 million and $246 million of write-offs in the purchased credit-impaired loan portfolio at September 30, 2015, June 30, 2015 and September 30, 2014. These write-offs decreased the purchased credit-impaired valuation allowance included as part of the allowance for loan and lease losses.

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

Exhibit A: Non-GAAP Reconciliations

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

The Corporation evaluates its business based on a fully taxable-equivalent basis, a non-GAAP financial measure. The Corporation believes managing the business with net interest income on a fully taxable-equivalent basis provides a more accurate picture of the interest margin for comparative purposes. Total revenue, net of interest expense, includes net interest income on a fully taxable-equivalent basis and noninterest income. The Corporation views related ratios and analyses (i.e., efficiency ratios and net interest yield) on a fully taxable-equivalent basis. To derive the fully taxable-equivalent basis, net interest income is adjusted to reflect tax-exempt income on an equivalent before-tax basis with a corresponding increase in income tax expense. For purposes of this calculation, the Corporation uses the federal statutory tax rate of 35 percent. This measure ensures comparability of net interest income arising from taxable and tax-exempt sources. The efficiency ratio measures the costs expended to generate a dollar of revenue, and net interest yield measures the basis points the Corporation earns over the cost of funds.

The Corporation also evaluates its business based on the following ratios that utilize tangible equity, a non-GAAP financial measure. Tangible equity represents an adjusted shareholders' equity or common shareholders' equity amount which has been reduced by goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. Return on average tangible common shareholders' equity measures the Corporation's earnings contribution as a percentage of adjusted average common shareholders' equity. The tangible common equity ratio represents adjusted ending common shareholders' equity divided by total assets less goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. Return on average tangible shareholders' equity measures the Corporation's earnings contribution as a percentage of adjusted average total shareholders' equity. The tangible equity ratio represents adjusted ending shareholders' equity divided by total assets less goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. Tangible book value per common share represents adjusted ending common shareholders' equity divided by ending common shares outstanding. These measures are used to evaluate the Corporation's use of equity. In addition, profitability, relationship and investment models all use return on average tangible shareholders' equity as key measures to support our overall growth goals.

In addition, the Corporation periodically reviews capital allocated to its businesses and allocates capital annually during the strategic and capital planning processes. We utilize a methodology that considers the effect of regulatory capital requirements in addition to internal risk-based capital models. The Corporation's internal risk-based capital models use a risk-adjusted methodology incorporating each segment's credit, market, interest rate, business and operational risk components. Return on average allocated capital is calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital. Allocated capital and the related return both represent non-GAAP financial measures. Allocated capital is reviewed periodically and refinements are made based on multiple considerations that include, but are not limited to, risk-weighted assets measured under Basel 3 Standardized and Advanced approaches, business segment exposures and risk profile, and strategic plans. As part of this process, in 2015, the Corporation adjusted the amount of capital being allocated to its business segments, primarily *Legacy Assets & Servicing*.

See the tables below and on pages 46-48 for reconciliations of these non-GAAP financial measures to financial measures defined by GAAP for the nine months ended September 30, 2015 and 2014 and the three months ended September 30, 2015, June 30, 2015, March 31, 2015, December 31, 2014 and September 30, 2014. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the Corporation. Other companies may define or calculate supplemental financial data differently.

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Reconciliation of net interest income to net interest income on a fully taxable-equivalent basis							
Net interest income	**$ 29,450**	$ 30,317	**$ 9,511**	$ 10,488	$ 9,451	$ 9,635	$ 10,219
Fully taxable-equivalent adjustment	**678**	639	**231**	228	219	230	225
Net interest income on a fully taxable-equivalent basis	**$ 30,128**	$ 30,956	**$ 9,742**	$ 10,716	$ 9,670	$ 9,865	$ 10,444
Reconciliation of total revenue, net of interest expense to total revenue, net of interest expense on a fully taxable-equivalent basis							
Total revenue, net of interest expense	**$ 64,001**	$ 65,522	**$ 20,682**	$ 22,117	$ 21,202	$ 18,725	$ 21,209
Fully taxable-equivalent adjustment	**678**	639	**231**	228	219	230	225
Total revenue, net of interest expense on a fully taxable-equivalent basis	**$ 64,679**	$ 66,161	**$ 20,913**	$ 22,345	$ 21,421	$ 18,955	$ 21,434
Reconciliation of income tax expense to income tax expense on a fully taxable-equivalent basis							
Income tax expense	**$ 5,145**	$ 762	**$ 1,561**	$ 2,199	$ 1,385	$ 1,260	$ 663
Fully taxable-equivalent adjustment	**678**	639	**231**	228	219	230	225
Income tax expense on a fully taxable-equivalent basis	**$ 5,823**	$ 1,401	**$ 1,792**	$ 2,427	$ 1,604	$ 1,490	$ 888
Reconciliation of average common shareholders' equity to average tangible common shareholders' equity							
Common shareholders' equity	**$ 228,609**	$ 222,598	**$ 231,620**	$ 228,780	$ 225,357	$ 224,479	$ 222,374
Goodwill	**(69,775)**	(69,818)	**(69,774)**	(69,775)	(69,776)	(69,782)	(69,792)
Intangible assets (excluding mortgage servicing rights)	**(4,307)**	(5,232)	**(4,099)**	(4,307)	(4,518)	(4,747)	(4,992)
Related deferred tax liabilities	**1,885**	2,114	**1,811**	1,885	1,959	2,019	2,077
Tangible common shareholders' equity	**$ 156,412**	$ 149,662	**$ 159,558**	$ 156,583	$ 153,022	$ 151,969	$ 149,667
Reconciliation of average shareholders' equity to average tangible shareholders' equity							
Shareholders' equity	**$ 250,260**	$ 236,806	**$ 253,893**	$ 251,054	$ 245,744	$ 243,454	$ 238,040
Goodwill	**(69,775)**	(69,818)	**(69,774)**	(69,775)	(69,776)	(69,782)	(69,792)
Intangible assets (excluding mortgage servicing rights)	**(4,307)**	(5,232)	**(4,099)**	(4,307)	(4,518)	(4,747)	(4,992)
Related deferred tax liabilities	**1,885**	2,114	**1,811**	1,885	1,959	2,019	2,077
Tangible shareholders' equity	**$ 178,063**	$ 163,870	**$ 181,831**	$ 178,857	$ 173,409	$ 170,944	$ 165,333

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

Exhibit A: Non-GAAP Reconciliations (continued)

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Reconciliation of period-end common shareholders' equity to period-end tangible common shareholders' equity							
Common shareholders' equity	**$ 233,632**	$ 220,768	**$ 233,632**	$ 229,386	$ 227,915	$ 224,162	$ 220,768
Goodwill	**(69,761)**	(69,784)	**(69,761)**	(69,775)	(69,776)	(69,777)	(69,784)
Intangible assets (excluding mortgage servicing rights)	**(3,973)**	(4,849)	**(3,973)**	(4,188)	(4,391)	(4,612)	(4,849)
Related deferred tax liabilities	**1,762**	2,019	**1,762**	1,813	1,900	1,960	2,019
Tangible common shareholders' equity	**$ 161,660**	$ 148,154	**$ 161,660**	$ 157,236	$ 155,648	$ 151,733	$ 148,154
Reconciliation of period-end shareholders' equity to period-end tangible shareholders' equity							
Shareholders' equity	**$ 255,905**	$ 238,681	**$ 255,905**	$ 251,659	$ 250,188	$ 243,471	$ 238,681
Goodwill	**(69,761)**	(69,784)	**(69,761)**	(69,775)	(69,776)	(69,777)	(69,784)
Intangible assets (excluding mortgage servicing rights)	**(3,973)**	(4,849)	**(3,973)**	(4,188)	(4,391)	(4,612)	(4,849)
Related deferred tax liabilities	**1,762**	2,019	**1,762**	1,813	1,900	1,960	2,019
Tangible shareholders' equity	**$ 183,933**	$ 166,067	**$ 183,933**	$ 179,509	$ 177,921	$ 171,042	$ 166,067
Reconciliation of period-end assets to period-end tangible assets							
Assets	**$2,153,006**	$2,123,613	**$2,153,006**	$2,149,034	$2,143,545	$2,104,534	$2,123,613
Goodwill	**(69,761)**	(69,784)	**(69,761)**	(69,775)	(69,776)	(69,777)	(69,784)
Intangible assets (excluding mortgage servicing rights)	**(3,973)**	(4,849)	**(3,973)**	(4,188)	(4,391)	(4,612)	(4,849)
Related deferred tax liabilities	**1,762**	2,019	**1,762**	1,813	1,900	1,960	2,019
Tangible assets	**$2,081,034**	$2,050,999	**$2,081,034**	$2,076,884	$2,071,278	$2,032,105	$2,050,999

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

Exhibit A: Non-GAAP Reconciliations (continued)

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2015	2014	**2015**	2015	2015	2014	2014
Reconciliation of return on average allocated capital [1]							
Consumer Banking							
Reported net income	**$ 4,940**	$ 4,781	**$ 1,759**	$ 1,706	$ 1,475	$ 1,654	$ 1,669
Adjustment related to intangibles [2]	**3**	3	**1**	1	1	1	1
Adjusted net income	**$ 4,943**	$ 4,784	**$ 1,760**	$ 1,707	$ 1,476	$ 1,655	$ 1,670
Average allocated equity [3]	**$ 59,330**	$ 60,401	**$ 59,312**	$ 59,330	$ 59,347	$ 60,366	$ 60,385
Adjustment related to goodwill and a percentage of intangibles	**(30,330)**	(30,401)	**(30,312)**	(30,330)	(30,347)	(30,366)	(30,385)
Average allocated capital	**$ 29,000**	$ 30,000	**$ 29,000**	$ 29,000	$ 29,000	$ 30,000	$ 30,000
Global Wealth & Investment Management							
Reported net income	**$ 1,995**	$ 2,264	**$ 656**	$ 689	$ 650	$ 705	$ 812
Adjustment related to intangibles [2]	**9**	10	**3**	3	3	3	3
Adjusted net income	**$ 2,004**	$ 2,274	**$ 659**	$ 692	$ 653	$ 708	$ 815
Average allocated equity [3]	**$ 22,135**	$ 22,223	**$ 22,132**	$ 22,106	$ 22,168	$ 22,186	$ 22,204
Adjustment related to goodwill and a percentage of intangibles	**(10,135)**	(10,223)	**(10,132)**	(10,106)	(10,168)	(10,186)	(10,204)
Average allocated capital	**$ 12,000**	$ 12,000	**$ 12,000**	$ 12,000	$ 12,000	$ 12,000	$ 12,000
Global Banking							
Reported net income	**$ 3,895**	$ 4,249	**$ 1,277**	$ 1,251	$ 1,367	$ 1,520	$ 1,521
Adjustment related to intangibles [2]	**1**	1	**1**	—	—	—	—
Adjusted net income	**$ 3,896**	$ 4,250	**$ 1,278**	$ 1,251	$ 1,367	$ 1,520	$ 1,521
Average allocated equity [3]	**$ 58,934**	$ 57,432	**$ 58,947**	$ 58,978	$ 58,877	$ 57,420	$ 57,421
Adjustment related to goodwill and a percentage of intangibles	**(23,934)**	(23,932)	**(23,947)**	(23,978)	(23,877)	(23,920)	(23,921)
Average allocated capital	**$ 35,000**	$ 33,500	**$ 35,000**	$ 35,000	$ 35,000	$ 33,500	$ 33,500
Global Markets							
Reported net income (loss)	**$ 2,944**	$ 2,780	**$ 1,008**	$ 992	$ 944	$ (75)	$ 371
Adjustment related to intangibles [2]	**9**	7	**5**	2	2	2	2
Adjusted net income (loss)	**$ 2,953**	$ 2,787	**$ 1,013**	$ 994	$ 946	$ (73)	$ 373
Average allocated equity [3]	**$ 40,405**	$ 39,394	**$ 40,351**	$ 40,432	$ 40,432	$ 39,395	$ 39,401
Adjustment related to goodwill and a percentage of intangibles	**(5,405)**	(5,394)	**(5,351)**	(5,432)	(5,432)	(5,395)	(5,401)
Average allocated capital	**$ 35,000**	$ 34,000	**$ 35,000**	$ 35,000	$ 35,000	$ 34,000	$ 34,000

For footnotes see page 48.

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

Exhibit A: Non-GAAP Reconciliations (continued)

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	Third Quarter
	2015	2014	**2015**	2015	2014
Consumer Banking					
Deposits					
Reported net income	**$ 1,957**	$ 1,852	**$ 695**	$ 726	$ 651
Adjustment related to intangibles [2]	**—**	—	**—**	—	—
Adjusted net income	**$ 1,957**	$ 1,852	**$ 695**	$ 726	$ 651
Average allocated equity [3]	**$ 30,422**	$ 29,426	**$ 30,421**	$ 30,422	$ 29,427
Adjustment related to goodwill and a percentage of intangibles	**(18,422)**	(18,426)	**(18,421)**	(18,422)	(18,427)
Average allocated capital	**$ 12,000**	$ 11,000	**$ 12,000**	$ 12,000	$ 11,000
Consumer Lending					
Reported net income	**$ 2,983**	$ 2,929	**$ 1,064**	$ 980	$ 1,018
Adjustment related to intangibles [2]	**3**	3	**1**	1	1
Adjusted net income	**$ 2,986**	$ 2,932	**$ 1,065**	$ 981	$ 1,019
Average allocated equity [3]	**$ 28,907**	$ 30,975	**$ 28,891**	$ 28,907	$ 30,958
Adjustment related to goodwill and a percentage of intangibles	**(11,907)**	(11,975)	**(11,891)**	(11,907)	(11,958)
Average allocated capital	**$ 17,000**	$ 19,000	**$ 17,000**	$ 17,000	$ 19,000

[1] There are no adjustments to reported net income (loss) or average allocated equity for *Legacy Assets & Servicing*.
[2] Represents cost of funds, earnings credits and certain expenses related to intangibles.
[3] Average allocated equity is comprised of average allocated capital plus capital for the portion of goodwill and intangibles specifically assigned to the business segment.

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