BANK OF AMERICA

Supplemental Information
Second Quarter 2026

Current-period 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 Corporation (the Corporation) 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 the Corporation'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 the Corporation's website (www.bankofamerica.com*). The Corporation's future financial performance is subject to risks and uncertainties as described in its SEC filings.

* Website content is not incorporated by reference into this Supplemental Information.

Bank of America Corporation and Subsidiaries

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Key Performance Indicators

The Corporation presents certain key financial and nonfinancial performance indicators that management uses when assessing consolidated and/or segment results. The Corporation believes this information is useful because it provides management with information about underlying operational performance and trends. Key performance indicators are presented in Consolidated Financial Highlights on page 2 and on the Key Indicators pages for each segment.

Business Segment Operations

The Corporation reports the results of operations of its four business segments and *All Other* on a fully taxable-equivalent (FTE) basis. Additionally, the results for the total Corporation as presented on pages 11 - 13 are reported on an FTE basis.

Bank of America Corporation and Subsidiaries

Consolidated Financial Highlights

(In millions, except per share information)

	Six Months Ended June 30		Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
	2026	2025	**2026**	2026	2025	2025	2025
Income statement							
Net interest income	**$ 31,742**	$ 29,113	**$ 15,997**	$ 15,745	$ 15,750	$ 15,233	$ 14,670
Noninterest income	**30,088**	26,577	**15,561**	14,527	12,617	13,807	12,773
Total revenue, net of interest expense	**61,830**	55,690	**31,558**	30,272	28,367	29,040	27,443
Provision for credit losses	**2,703**	3,072	**1,366**	1,337	1,308	1,295	1,592
Noninterest expense	**37,158**	34,953	**18,627**	18,531	17,437	17,337	17,183
Income before income taxes	**21,969**	17,665	**11,565**	10,404	9,622	10,408	8,668
Pretax, pre-provision income [1]	**24,672**	20,737	**12,931**	11,741	10,930	11,703	10,260
Income tax expense	**4,311**	3,135	**2,491**	1,820	1,975	2,076	1,498
Net income	**17,658**	14,530	**9,074**	8,584	7,647	8,332	7,170
Preferred stock dividends	**755**	697	**326**	429	328	429	291
Net income applicable to common shareholders	**16,903**	13,833	**8,748**	8,155	7,319	7,903	6,879
Diluted earnings per common share	**2.31**	1.79	**1.21**	1.11	0.98	1.04	0.90
Average diluted common shares issued and outstanding	**7,356.2**	7,711.2	**7,294.2**	7,417.5	7,546.9	7,627.1	7,651.6
Dividends paid per common share	**$ 0.56**	$ 0.52	**$ 0.28**	$ 0.28	$ 0.28	$ 0.28	$ 0.26
Performance ratios							
Return on average assets	**1.01 %**	0.86 %	**1.03 %**	0.99 %	0.89 %	0.96 %	0.84 %
Return on average common shareholders' equity	**12.33**	10.24	**12.71**	11.95	10.45	11.40	10.12
Return on average shareholders' equity	**11.80**	9.94	**12.09**	11.51	9.98	11.01	9.74
Return on average tangible common shareholders' equity [2]	**16.52**	13.79	**17.03**	16.00	13.97	15.29	13.61
Return on average tangible shareholders' equity [2]	**15.37**	13.04	**15.76**	14.98	12.97	14.35	12.77
Efficiency ratio	**60.10**	62.76	**59.02**	61.22	61.47	59.70	62.61
At period end							
Book value per share of common stock	**$ 39.34**	$ 36.92	**$ 39.34**	$ 38.66	$ 38.44	$ 37.72	$ 36.92
Tangible book value per share of common stock [2]	**29.37**	27.49	**29.37**	28.84	28.73	28.16	27.49
Market capitalization	**399,884**	351,904	**399,884**	347,583	396,686	378,125	351,904
Number of financial centers - U.S.	**3,530**	3,664	**3,530**	3,540	3,628	3,649	3,664
Number of branded ATMs - U.S.	**14,939**	14,904	**14,939**	14,902	14,909	14,920	14,904
Headcount	**211,304**	213,388	**211,304**	212,134	213,207	213,384	213,388

[1] Pretax, pre-provision income (PTPI) is a non-GAAP financial measure calculated by adjusting pretax income to add back provision for credit losses. Management believes that PTPI is a useful financial measure because it enables an assessment of the Corporation's ability to generate earnings to cover credit losses through a credit cycle. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on page 31.)

[2] Tangible equity ratios and tangible book value per share of common stock are non-GAAP financial measures. We believe the use of ratios that utilize tangible equity provides additional useful information because they present measures of those assets that can generate income. Tangible book value per share provides additional useful information about the level of tangible assets in relation to outstanding shares of common stock. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on page 31.)

Bank of America Corporation and Subsidiaries

Consolidated Statement of Income

(In millions, except per share information)

	Six Months Ended June 30		Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
	2026	2025	**2026**	2026	2025	2025	2025
Net interest income							
Interest income	**$ 67,191**	$ 68,939	**$ 33,832**	$ 33,359	$ 34,261	$ 35,366	$ 34,873
Interest expense	**35,449**	39,826	**17,835**	17,614	18,511	20,133	20,203
Net interest income	**31,742**	29,113	**15,997**	15,745	15,750	15,233	14,670
Noninterest income							
Fees and commissions	**21,629**	18,884	**11,080**	10,549	10,181	10,337	9,469
Market making and similar activities	**7,814**	6,737	**4,177**	3,637	2,074	3,203	3,153
Other income	**645**	956	**304**	341	362	267	151
Total noninterest income	**30,088**	26,577	**15,561**	14,527	12,617	13,807	12,773
Total revenue, net of interest expense	**61,830**	55,690	**31,558**	30,272	28,367	29,040	27,443
Provision for credit losses	**2,703**	3,072	**1,366**	1,337	1,308	1,295	1,592
Noninterest expense							
Compensation and benefits	**22,321**	21,221	**10,987**	11,334	10,602	10,523	10,332
Information processing and communications	**3,942**	3,713	**1,924**	2,018	1,913	1,827	1,819
Occupancy and equipment	**3,814**	3,692	**1,914**	1,900	1,884	1,872	1,836
Product delivery and transaction related	**2,453**	1,888	**1,327**	1,126	1,011	1,025	974
Professional fees	**1,156**	1,292	**573**	583	682	606	640
Marketing	**1,269**	1,069	**736**	533	563	572	563
Other general operating	**2,203**	2,078	**1,166**	1,037	782	912	1,019
Total noninterest expense	**37,158**	34,953	**18,627**	18,531	17,437	17,337	17,183
Income before income taxes	**21,969**	17,665	**11,565**	10,404	9,622	10,408	8,668
Income tax expense	**4,311**	3,135	**2,491**	1,820	1,975	2,076	1,498
Net income	**$ 17,658**	$ 14,530	**$ 9,074**	$ 8,584	$ 7,647	$ 8,332	$ 7,170
Preferred stock dividends	**755**	697	**326**	429	328	429	291
Net income applicable to common shareholders	**$ 16,903**	$ 13,833	**$ 8,748**	$ 8,155	$ 7,319	$ 7,903	$ 6,879
Per common share information							
Earnings	**$ 2.35**	$ 1.81	**$ 1.22**	$ 1.12	$ 0.99	$ 1.06	$ 0.91
Diluted earnings	**2.31**	1.79	**1.21**	1.11	0.98	1.04	0.90
Average common shares issued and outstanding	**7,203.5**	7,629.5	**7,151.2**	7,256.1	7,364.9	7,466.0	7,581.2
Average diluted common shares issued and outstanding	**7,356.2**	7,711.2	**7,294.2**	7,417.5	7,546.9	7,627.1	7,651.6

Consolidated Statement of Comprehensive Income

(Dollars in millions)

	Six Months Ended June 30		Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
	2026	2025	**2026**	2026	2025	2025	2025
Net income	**$ 17,658**	$ 14,530	**$ 9,074**	$ 8,584	$ 7,647	$ 8,332	$ 7,170
Other comprehensive income (loss), net-of-tax:							
Net change in debt securities	**(477)**	51	**52**	(529)	667	438	(315)
Net change in debit valuation adjustments	**259**	144	**(401)**	660	(168)	(305)	(153)
Net change in derivatives	**(1,378)**	2,509	**(751)**	(627)	445	636	1,196
Employee benefit plan adjustments	**71**	53	**36**	35	282	(16)	26
Net change in foreign currency translation adjustments	**18**	24	**9**	9	(7)	6	13
Other comprehensive income (loss)	**(1,507)**	2,781	**(1,055)**	(452)	1,219	759	767
Comprehensive income	**$ 16,151**	$ 17,311	**$ 8,019**	$ 8,132	$ 8,866	$ 9,091	$ 7,937

Bank of America Corporation and Subsidiaries

Net Interest Income and Noninterest Income

(Dollars in millions)

	Six Months Ended June 30		Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025	Second Quarter 2025
	2026	2025					
Net interest income							
Interest income							
Loans and leases	**$ 31,346**	$ 30,874	**$ 15,863**	$ 15,483	$ 16,015	$ 16,191	$ 15,651
Debt securities	**12,323**	13,680	**6,032**	6,291	6,755	6,958	6,913
Federal funds sold and securities borrowed or purchased under agreements to resell	**8,042**	7,868	**4,185**	3,857	3,763	3,802	4,094
Trading account assets	**6,261**	6,065	**3,063**	3,198	2,979	3,195	3,057
Other interest income	**9,219**	10,452	**4,689**	4,530	4,749	5,220	5,158
Total interest income	**67,191**	68,939	**33,832**	33,359	34,261	35,366	34,873
Interest expense							
Deposits	**14,673**	17,313	**7,372**	7,301	8,268	8,932	8,681
Short-term borrowings	**13,117**	14,398	**6,607**	6,510	6,472	7,172	7,435
Trading account liabilities	**1,501**	1,383	**756**	745	602	672	676
Long-term debt	**6,158**	6,732	**3,100**	3,058	3,169	3,357	3,411
Total interest expense	**35,449**	39,826	**17,835**	17,614	18,511	20,133	20,203
Net interest income	**$ 31,742**	$ 29,113	**$ 15,997**	$ 15,745	$ 15,750	$ 15,233	$ 14,670
Noninterest income							
Fees and commissions							
Card income							
Interchange fees [1]	**$ 1,812**	$ 1,952	**$ 947**	$ 865	$ 934	$ 990	$ 1,036
Other card income	**1,264**	1,212	**636**	628	632	639	610
Total card income	**3,076**	3,164	**1,583**	1,493	1,566	1,629	1,646
Service charges							
Deposit-related fees	**2,642**	2,493	**1,336**	1,306	1,284	1,267	1,265
Lending-related fees	**738**	683	**370**	368	365	365	350
Total service charges	**3,380**	3,176	**1,706**	1,674	1,649	1,632	1,615
Investment and brokerage services							
Asset management fees	**8,739**	7,436	**4,427**	4,312	4,193	3,972	3,698
Brokerage fees	**2,455**	2,157	**1,226**	1,229	1,107	1,091	1,082
Total investment and brokerage services	**11,194**	9,593	**5,653**	5,541	5,300	5,063	4,780
Investment banking fees							
Underwriting income	**2,171**	1,576	**1,220**	951	752	992	806
Syndication fees	**697**	658	**360**	337	324	438	289
Financial advisory services	**1,111**	717	**558**	553	590	583	333
Total investment banking fees	**3,979**	2,951	**2,138**	1,841	1,666	2,013	1,428
Total fees and commissions	**21,629**	18,884	**11,080**	10,549	10,181	10,337	9,469
Market making and similar activities	**7,814**	6,737	**4,177**	3,637	2,074	3,203	3,153
Other income (loss)	**645**	956	**304**	341	362	267	151
Total noninterest income	**$ 30,088**	$ 26,577	**$ 15,561**	$ 14,527	$ 12,617	$ 13,807	$ 12,773

[1] Gross interchange fees and merchant income were $7.1 billion and $6.8 billion and are presented net of $5.3 billion and $4.8 billion of expenses for rewards and partner payments as well as certain other card costs for the six months ended June 30, 2026 and 2025. Gross interchange fees and merchant income were $3.7 billion, $3.4 billion, $3.6 billion, $3.4 billion and $3.5 billion and are presented net of $2.7 billion, $2.5 billion, $2.6 billion, $2.5 billion and $2.4 billion of expenses for rewards and partner payments as well as certain other card costs for the second and first quarters of 2026 and the fourth, third and second quarters of 2025, respectively.

Bank of America Corporation and Subsidiaries

Consolidated Balance Sheet

(Dollars in millions)

	June 30 2026	March 31 2026	June 30 2025
Assets			
Cash and due from banks	**$ 28,620**	$ 27,125	$ 26,661
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks	**201,125**	215,354	239,350
Cash and cash equivalents	**229,745**	242,479	266,011
Time deposits placed and other short-term investments	**9,447**	7,386	9,377
Federal funds sold and securities borrowed or purchased under agreements to resell	**412,415**	383,264	352,392
Trading account assets	**358,748**	364,221	356,584
Derivative assets	**45,101**	48,315	42,711
Debt securities:			
Carried at fair value	**363,419**	386,389	388,930
Held-to-maturity, at amortized cost	**505,799**	514,738	541,286
Total debt securities	**869,218**	901,127	930,216
Loans and leases	**1,217,619**	1,205,035	1,147,056
Allowance for loan and lease losses	**(13,114)**	(13,148)	(13,291)
Loans and leases, net of allowance	**1,204,505**	1,191,887	1,133,765
Premises and equipment, net	**12,788**	12,539	12,254
Goodwill	**69,021**	69,021	69,021
Loans held-for-sale	**6,535**	10,944	5,401
Customer and other receivables	**106,269**	96,082	93,964
Other assets	**175,164**	168,921	169,102
Total assets	**$ 3,498,956**	$ 3,496,186	$ 3,440,798
Liabilities			
Deposits in U.S. offices:			
Noninterest-bearing	**$ 529,985**	$ 529,194	$ 514,530
Interest-bearing	**1,357,513**	1,372,969	1,363,483
Deposits in non-U.S. offices:			
Noninterest-bearing	**14,358**	14,924	14,440
Interest-bearing	**123,268**	120,576	119,160
Total deposits	**2,025,124**	2,037,663	2,011,613
Federal funds purchased and securities loaned or sold under agreements to repurchase	**332,218**	353,020	399,460
Trading account liabilities	**123,162**	129,833	107,426
Derivative liabilities	**42,577**	43,938	41,693
Short-term borrowings	**59,979**	57,630	47,891
Accrued expenses and other liabilities	**274,939**	247,470	221,276
Long-term debt	**339,863**	325,964	313,418
Total liabilities	**3,197,862**	3,195,518	3,142,777
Shareholders' equity			
Preferred stock, $0.01 par value; authorized – **100,000,000** shares; issued and outstanding – **3,951,164**, 3,951,164 and 3,891,164 shares	**24,996**	24,996	23,495
Common stock and additional paid-in capital, $0.01 par value; authorized – **12,800,000,000** shares; issued and outstanding – **7,017,967,460,** 7,129,908,032 and 7,436,679,485 shares	**13,611**	18,885	36,428
Retained earnings	**274,520**	267,765	250,602
Accumulated other comprehensive income (loss)	**(12,033)**	(10,978)	(12,504)
Total shareholders' equity	**301,094**	300,668	298,021
Total liabilities and shareholders' equity	**$ 3,498,956**	$ 3,496,186	$ 3,440,798

Assets of consolidated variable interest entities included in total assets above (isolated to settle the liabilities of the variable interest entities)			
Trading account assets	**$ 7,703**	$ 7,184	$ 5,668
Loans and leases	**17,905**	16,936	18,617
Allowance for loan and lease losses	**(858)**	(855)	(917)
Loans and leases, net of allowance	**17,047**	16,081	17,700
All other assets	**889**	701	633
Total assets of consolidated variable interest entities	**$ 25,639**	$ 23,966	$ 24,001
Liabilities of consolidated variable interest entities included in total liabilities above			
Short-term borrowings	**$ 6,964**	$ 6,403	$ 4,359
Long-term debt	**7,555**	6,319	8,839
All other liabilities	**20**	21	23
Total liabilities of consolidated variable interest entities	**$ 14,539**	$ 12,743	$ 13,221

Bank of America Corporation and Subsidiaries

Capital Management

(Dollars in millions)

	June 30 2026	March 31 2026	June 30 2025
Risk-based capital metrics [1, 2]:			
Standardized Approach			
Common equity tier 1 capital	**$ 201,581**	$ 199,695	$ 201,200
Tier 1 capital	**226,568**	224,671	224,684
Total capital	**262,757**	258,316	259,508
Risk-weighted assets	**1,792,962**	1,778,126	1,748,273
Common equity tier 1 capital ratio	**11.2 %**	11.2 %	11.5 %
Tier 1 capital ratio	**12.6**	12.6	12.9
Total capital ratio	**14.7**	14.5	14.8
Advanced Approaches			
Common equity tier 1 capital	**$ 201,581**	$ 199,695	$ 201,200
Tier 1 capital	**226,568**	224,671	224,684
Total capital	**252,112**	247,594	249,000
Risk-weighted assets	**1,613,436**	1,593,984	1,546,112
Common equity tier 1 capital ratio	**12.5 %**	12.5 %	13.0 %
Tier 1 capital ratio	**14.0**	14.1	14.5
Total capital ratio	**15.6**	15.5	16.1
Leverage-based metrics [1, 2]:			
Adjusted average assets	**$ 3,452,090**	$ 3,432,747	$ 3,353,376
Tier 1 leverage ratio	**6.6 %**	6.5 %	6.7 %
Supplementary leverage exposure	**$ 4,117,829**	$ 4,086,677	$ 3,956,615
Supplementary leverage ratio	**5.5 %**	5.5 %	5.7 %
Total ending equity to total ending assets ratio	**8.6**	8.6	8.7
Common equity ratio	**7.9**	7.9	8.0
Tangible equity ratio [3]	**6.7**	6.7	6.8
Tangible common equity ratio [3]	**6.0**	6.0	6.1

[1] Effective in the fourth quarter of 2025, the Corporation elected to change its accounting methods for certain tax-related equity investments and applied those changes retrospectively through cumulative adjustment to retained earnings. Under applicable bank regulatory rules, the Corporation is not required to revise previously-filed regulatory capital ratios and, accordingly, did not revise regulatory capital information as of June 30, 2025.

[2] Regulatory capital ratios at June 30, 2026 are preliminary. The Corporation reports regulatory capital ratios under both the Standardized and Advanced approaches. Capital adequacy is evaluated against the lower of the Standardized or Advanced approaches compared to their respective regulatory capital ratio requirements. The Corporation's binding ratio was the Tier 1 capital ratio under the Standardized approach at June 30, 2026 and the Total capital ratio under the Standardized approach at March 31, 2026 and June 30, 2025.

[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 ratios that utilize tangible equity provides additional useful information because they present measures of those assets that can generate income. (See Exhibit A: Non-GAAP Reconciliations - Reconciliation to GAAP Financial Measures on page 31.)

Bank of America Corporation and Subsidiaries

Capital Composition under Basel 3

(Dollars in millions)

	June 30 2026	March 31 2026	June 30 2025
Total common shareholders' equity	**$ 276,098**	275,672	$ 274,526
Impact of change in accounting method [1]	**—**	—	1,578
Goodwill, net of related deferred tax liabilities	**(68,651)**	(68,651)	(68,649)
Deferred tax assets arising from net operating loss and tax credit carryforwards	**(8,561)**	(8,739)	(8,452)
Intangibles, other than mortgage servicing rights, net of related deferred tax liabilities	**(1,357)**	(1,371)	(1,410)
Defined benefit pension plan net assets, net-of-tax	**(886)**	(876)	(817)
Cumulative unrealized net (gain) loss related to changes in fair value of financial liabilities attributable to own creditworthiness, net-of-tax	**1,541**	1,090	1,349
Accumulated net (gain) loss on certain cash flow hedges [2]	**3,413**	2,657	3,094
Other	**(16)**	(87)	(19)
Common equity tier 1 capital	**201,581**	199,695	201,200
Qualifying preferred stock, net of issuance cost	**24,995**	24,995	23,494
Other	**(8)**	(19)	(10)
Tier 1 capital	**226,568**	224,671	224,684
Tier 2 capital instruments	**22,348**	19,518	20,634
Qualifying allowance for credit losses	**14,318**	14,359	14,499
Other	**(477)**	(232)	(309)
Total capital under the Standardized approach	**262,757**	258,316	259,508
Adjustment in qualifying allowance for credit losses under the Advanced approaches	**(10,645)**	(10,722)	(10,508)
Total capital under the Advanced approaches	**$ 252,112**	$ 247,594	$ 249,000

[1] Represents the decrease in retained earnings due to the Corporation's election to change accounting methods for certain tax-related equity investments in the fourth quarter of 2025. Under applicable bank regulatory rules, the Corporation is not required to revise previously-filed regulatory capital ratios and, accordingly, did not revise regulatory capital information as of June 30, 2025.

[2] Includes amounts in accumulated other comprehensive income related to the hedging of items that are not recognized at fair value on the Consolidated Balance Sheet.

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Second Quarter 2026			First Quarter 2026			Second Quarter 2025		
	Average Balance	**Interest Income/ Expense [1]**	**Yield/ Rate**	Average Balance	Interest Income/ Expense [1]	Yield/ Rate	Average Balance	Interest Income/ Expense [1]	Yield/ Rate
Earning assets									
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks	**$ 254,700**	**$ 2,215**	**3.49 %**	$ 244,128	$ 2,087	3.47 %	$ 274,839	$ 2,843	4.15 %
Time deposits placed and other short-term investments	**11,839**	**93**	**3.15**	10,470	77	2.98	10,405	89	3.43
Federal funds sold and securities borrowed or purchased under agreements to resell	**373,297**	**4,185**	**4.50**	346,289	3,857	4.52	353,331	4,094	4.65
Trading account assets	**240,768**	**3,097**	**5.16**	258,038	3,232	5.08	234,282	3,081	5.27
Debt securities	**880,724**	**6,051**	**2.74**	914,990	6,307	2.77	933,065	6,932	2.96
Loans and leases [2]									
Residential mortgage	**236,187**	**2,106**	**3.57**	236,089	2,084	3.54	235,130	2,031	3.46
Home equity	**27,099**	**370**	**5.48**	26,884	352	5.31	26,190	379	5.80
Credit card	**103,640**	**2,794**	**10.81**	103,087	2,822	11.10	100,013	2,846	11.41
Direct/Indirect and other consumer	**116,455**	**1,484**	**5.11**	114,167	1,453	5.17	108,955	1,484	5.47
Total consumer	**483,381**	**6,754**	**5.60**	480,227	6,711	5.65	470,288	6,740	5.74
U.S. commercial	**482,510**	**6,034**	**5.01**	466,097	5,776	5.02	427,194	5,709	5.36
Non-U.S. commercial	**164,502**	**1,940**	**4.73**	158,080	1,851	4.75	149,044	2,016	5.42
Commercial real estate	**70,280**	**985**	**5.62**	68,829	963	5.67	65,847	1,023	6.23
Commercial lease financing	**15,846**	**200**	**5.06**	16,295	233	5.74	16,080	214	5.33
Total commercial	**733,138**	**9,159**	**5.01**	709,301	8,823	5.04	658,165	8,962	5.46
Total loans and leases	**1,216,519**	**15,913**	**5.24**	1,189,528	15,534	5.29	1,128,453	15,702	5.58
Other earning assets	**128,879**	**2,441**	**7.60**	136,534	2,427	7.20	115,831	2,277	7.89
Total earning assets	**3,106,726**	**33,995**	**4.39**	3,099,977	33,521	4.38	3,050,206	35,018	4.60
Cash and due from banks	**26,656**			25,877			24,781		
Other assets, less allowance for loan and lease losses	**398,186**			386,636			355,293		
Total assets	**$3,531,568**			$ 3,512,490			$ 3,430,280		
Interest-bearing liabilities									
U.S. interest-bearing deposits									
Demand and money market deposits	**$1,108,939**	**$ 5,042**	**1.82 %**	$ 1,109,607	$ 4,940	1.81 %	$ 1,078,771	$ 5,739	2.13 %
Time and savings deposits	**254,022**	**1,661**	**2.62**	251,937	1,689	2.72	259,261	1,998	3.09
Total U.S. interest-bearing deposits	**1,362,961**	**6,703**	**1.97**	1,361,544	6,629	1.97	1,338,032	7,737	2.32
Non-U.S. interest-bearing deposits	**126,738**	**669**	**2.11**	129,047	672	2.11	121,921	944	3.11
Total interest-bearing deposits	**1,489,699**	**7,372**	**1.98**	1,490,591	7,301	1.99	1,459,953	8,681	2.38
Federal funds purchased and securities loaned or sold under agreements to repurchase	**353,243**	**4,135**	**4.70**	384,213	4,287	4.52	414,655	4,946	4.78
Short-term borrowings and other interest-bearing liabilities	**228,651**	**2,472**	**4.34**	198,232	2,223	4.55	183,008	2,489	5.45
Trading account liabilities	**57,026**	**756**	**5.32**	52,927	745	5.71	53,805	676	5.04
Long-term debt	**256,197**	**3,100**	**4.85**	253,997	3,058	4.86	249,104	3,411	5.49
Total interest-bearing liabilities	**2,384,816**	**17,835**	**3.00**	2,379,960	17,614	3.00	2,360,525	20,203	3.43
Noninterest-bearing sources									
Noninterest-bearing deposits	**533,251**			526,338			513,808		
Other liabilities [3]	**312,517**			303,691			260,618		
Shareholders' equity	**300,984**			302,501			295,329		
Total liabilities and shareholders' equity	**$3,531,568**			$ 3,512,490			$ 3,430,280		
Net interest spread			**1.39 %**			1.38 %			1.17 %
Impact of noninterest-bearing sources			**0.69**			0.69			0.77
Net interest income/yield on earning assets [4]		**$ 16,160**	**2.08 %**		$ 15,907	2.07 %		$ 14,815	1.94 %

[1] Includes the impact of interest rate risk management contracts.
[2] Nonperforming loans are included in the respective average loan balances. Income on these nonperforming loans is generally recognized on a cost recovery basis.
[3] Includes $84.6 billion, $77.3 billion and $58.8 billion of structured notes and liabilities for the second and first quarters of 2026 and the second quarter of 2025, respectively.
[4] Net interest income includes FTE adjustments of $163 million, $162 million and $145 million for the second and first quarters of 2026 and the second quarter of 2025, respectively.

Bank of America Corporation and Subsidiaries

Debt Securities

(Dollars in millions)

	June 30, 2026			
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Available-for-sale debt securities				
Mortgage-backed securities:				
Agency	$ 41,870	$ 125	$ (1,154)	$ 40,841
Agency-collateralized mortgage obligations	17,204	85	(141)	17,148
Commercial	44,281	260	(484)	44,057
Non-agency residential	75	1	(24)	52
Total mortgage-backed securities	103,430	471	(1,803)	102,098
U.S. Treasury and government agencies	195,191	128	(916)	194,403
Non-U.S. securities	37,718	12	(63)	37,667
Other taxable securities	7,399	2	(54)	7,347
Tax-exempt securities	7,176	8	(159)	7,025
Total available-for-sale debt securities	350,914	621	(2,995)	348,540
Other debt securities carried at fair value [1]	14,928	121	(170)	14,879
Total debt securities carried at fair value	365,842	742	(3,165)	363,419
Held-to-maturity debt securities				
Agency mortgage-backed securities	379,169	—	(68,332)	310,837
U.S. Treasury and government agencies	121,262	—	(13,011)	108,251
Other taxable securities	5,397	1	(752)	4,646
Total held-to-maturity debt securities	505,828	1	(82,095)	423,734
Total debt securities	$ 871,670	$ 743	$ (85,260)	$ 787,153

	March 31, 2026			
Available-for-sale debt securities				
Mortgage-backed securities:				
Agency	$ 44,544	$ 72	$ (1,170)	$ 43,446
Agency-collateralized mortgage obligations	18,365	47	(137)	18,275
Commercial	44,212	181	(452)	43,941
Non-agency residential	270	54	(61)	263
Total mortgage-backed securities	107,391	354	(1,820)	105,925
U.S. Treasury and government agencies	215,210	103	(866)	214,447
Non-U.S. securities	33,455	4	(47)	33,412
Other taxable securities	6,185	3	(57)	6,131
Tax-exempt securities	9,203	14	(169)	9,048
Total available-for-sale debt securities	371,444	478	(2,959)	368,963
Other debt securities carried at fair value [1]	17,492	118	(184)	17,426
Total debt securities carried at fair value	388,936	596	(3,143)	386,389
Held-to-maturity debt securities				
Agency mortgage-backed securities	387,880	—	(67,766)	320,114
U.S. Treasury and government agencies	121,252	—	(12,640)	108,612
Other taxable securities	5,631	2	(748)	4,885
Total held-to-maturity debt securities	514,763	2	(81,154)	433,611
Total debt securities	$ 903,699	$ 598	$ (84,297)	$ 820,000

[1] Primarily includes non-U.S. securities used to satisfy certain international regulatory requirements.

Bank of America Corporation and Subsidiaries

Supplemental Financial Data

(Dollars in millions)

	Six Months Ended June 30		Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025	Second Quarter 2025
	2026	2025					
FTE basis data [1]							
Net interest income	**$ 32,067**	$ 29,403	**$ 16,160**	$15,907	$ 15,915	$ 15,387	$ 14,815
Total revenue, net of interest expense	**62,155**	55,980	**31,721**	30,434	28,532	29,194	27,588
Net interest yield	**2.08 %**	1.96 %	**2.08 %**	2.07 %	2.08 %	2.01 %	1.94 %
Efficiency ratio	**59.78**	62.44	**58.72**	60.89	61.11	59.39	62.28

[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 meaningful information on the interest margin for comparative purposes. The Corporation believes that this presentation allows for comparison of amounts from both taxable and tax-exempt sources and is consistent with industry practices. Net interest income includes FTE adjustments of $325 million and $290 million for the six months ended June 30, 2026 and 2025, $163 million and $162 million for the second and first quarters of 2026, and $165 million, $154 million and $145 million for the fourth, third and second quarters of 2025, respectively.

Bank of America Corporation and Subsidiaries

Quarterly Results by Business Segment and All Other

(Dollars in millions)

	Second Quarter 2026					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income	$ 16,160	$ 9,206	$ 1,888	$ 3,198	$ 1,911	$ (43)
Noninterest income						
Fees and commissions:						
Card income	1,583	1,346	5	216	16	—
Service charges	1,706	639	30	932	102	3
Investment and brokerage services	5,653	106	4,793	29	729	(4)
Investment banking fees	2,138	—	88	1,154	965	(69)
Total fees and commissions	11,080	2,091	4,916	2,331	1,812	(70)
Market making and similar activities	4,177	7	32	59	4,422	(343)
Other income (loss)	304	32	35	648	(123)	(288)
Total noninterest income (loss)	15,561	2,130	4,983	3,038	6,111	(701)
Total revenue, net of interest expense	31,721	11,336	6,871	6,236	8,022	(744)
Provision for credit losses	1,366	1,160	11	215	(11)	(9)
Noninterest expense	18,627	5,801	4,976	3,199	4,484	167
Income (loss) before income taxes	11,728	4,375	1,884	2,822	3,549	(902)
Income tax expense (benefit)	2,654	1,094	471	776	923	(610)
Net income (loss)	$ 9,074	$ 3,281	$ 1,413	$ 2,046	$ 2,626	$ (292)
Average						
Total loans and leases	$ 1,216,519	$ 321,056	$ 270,257	$ 413,364	$ 204,994	$ 6,848
Total assets [1]	3,531,568	1,041,292	328,688	754,368	1,120,548	286,672
Total deposits	2,022,950	956,957	281,593	651,867	38,129	94,404
Period end						
Total loans and leases	$ 1,217,619	$ 322,271	$ 276,980	$ 412,294	$ 198,678	$ 7,396
Total assets [1]	3,498,956	1,039,051	327,667	761,395	1,106,764	264,079
Total deposits	2,025,124	953,195	278,155	662,867	38,146	92,761

	First Quarter 2026					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income	$ 15,907	$ 8,993	$ 1,862	$ 3,230	$ 1,861	$ (39)
Noninterest income						
Fees and commissions:						
Card income	1,493	1,273	2	202	16	—
Service charges	1,674	638	32	904	100	—
Investment and brokerage services	5,541	102	4,671	11	760	(3)
Investment banking fees	1,841	—	82	1,047	762	(50)
Total fees and commissions	10,549	2,013	4,787	2,164	1,638	(53)
Market making and similar activities	3,637	7	31	81	3,721	(203)
Other income (loss)	341	36	32	812	(111)	(428)
Total noninterest income (loss)	14,527	2,056	4,850	3,057	5,248	(684)
Total revenue, net of interest expense	30,434	11,049	6,712	6,287	7,109	(723)
Provision for credit losses	1,337	1,132	2	185	27	(9)
Noninterest expense	18,531	5,837	4,938	3,223	4,370	163
Income (loss) before income taxes	10,566	4,080	1,772	2,879	2,712	(877)
Income tax expense (benefit)	1,982	1,020	443	792	705	(978)
Net income	$ 8,584	$ 3,060	$ 1,329	$ 2,087	$ 2,007	$ 101
Average						
Total loans and leases	$ 1,189,528	$ 322,164	$ 262,150	$ 396,988	$ 201,237	$ 6,989
Total assets [1]	3,512,490	1,034,670	333,409	749,898	1,101,576	292,937
Total deposits	2,016,929	950,809	286,578	647,583	39,752	92,207
Period end						
Total loans and leases	$ 1,205,035	$ 321,196	$ 264,070	$ 406,982	$ 205,941	$ 6,846
Total assets [1]	3,496,186	1,058,618	336,511	745,299	1,091,745	264,013
Total deposits	2,037,663	973,306	287,719	647,018	38,012	91,608

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

Bank of America Corporation and Subsidiaries

Quarterly Results by Business Segment and All Other (continued)

(Dollars in millions)

	Second Quarter 2025					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income	$ 14,815	$ 8,726	$ 1,762	$ 3,081	$ 1,267	$ (21)
Noninterest income						
Fees and commissions:						
Card income	1,646	1,415	10	207	19	(5)
Service charges	1,615	627	28	864	94	2
Investment and brokerage services	4,780	85	4,033	23	642	(3)
Investment banking fees	1,428	—	65	767	666	(70)
Total fees and commissions	9,469	2,127	4,136	1,861	1,421	(76)
Market making and similar activities	3,153	6	28	68	3,300	(249)
Other income (loss)	151	(46)	11	679	(6)	(487)
Total noninterest income (loss)	12,773	2,087	4,175	2,608	4,715	(812)
Total revenue, net of interest expense	27,588	10,813	5,937	5,689	5,982	(833)
Provision for credit losses	1,592	1,282	20	277	22	(9)
Noninterest expense	17,183	5,567	4,593	3,070	3,806	147
Income (loss) before income taxes	8,813	3,964	1,324	2,342	2,154	(971)
Income tax expense (benefit)	1,643	991	331	644	625	(948)
Net income (loss)	$ 7,170	$ 2,973	$ 993	$ 1,698	$ 1,529	$ (23)
Average						
Total loans and leases	$ 1,128,453	$ 319,142	$ 237,377	$ 387,864	$ 176,368	$ 7,702
Total assets [1]	3,430,280	1,033,776	320,224	703,326	1,022,955	349,999
Total deposits	1,973,761	951,986	276,825	603,410	38,040	103,500
Period end						
Total loans and leases	$ 1,147,056	$ 320,908	$ 241,142	$ 390,691	$ 187,357	$ 6,958
Total assets [1]	3,440,798	1,037,407	320,820	739,214	1,017,594	325,763
Total deposits	2,011,613	954,373	275,778	643,529	38,232	99,701

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

Bank of America Corporation and Subsidiaries

Year-to-Date by Business Segment and All Other

(Dollars in millions)

	Six Months Ended June 30, 2026					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income	$ 32,067	$ 18,199	$ 3,750	$ 6,428	$ 3,772	$ (82)
Noninterest income						
Fees and commissions:						
Card income	3,076	2,619	7	418	32	—
Service charges	3,380	1,277	62	1,836	202	3
Investment and brokerage services	11,194	208	9,464	40	1,489	(7)
Investment banking fees	3,979	—	170	2,201	1,727	(119)
Total fees and commissions	21,629	4,104	9,703	4,495	3,450	(123)
Market making and similar activities	7,814	14	63	140	8,143	(546)
Other income (loss)	645	68	67	1,460	(234)	(716)
Total noninterest income (loss)	30,088	4,186	9,833	6,095	11,359	(1,385)
Total revenue, net of interest expense	62,155	22,385	13,583	12,523	15,131	(1,467)
Provision for credit losses	2,703	2,292	13	400	16	(18)
Noninterest expense	37,158	11,638	9,914	6,422	8,854	330
Income (loss) before income taxes	22,294	8,455	3,656	5,701	6,261	(1,779)
Income tax expense (benefit)	4,636	2,114	914	1,568	1,628	(1,588)
Net income (loss)	$ 17,658	$ 6,341	$ 2,742	$ 4,133	$ 4,633	$ (191)
Average						
Total loans and leases	$ 1,203,098	$ 321,607	$ 266,226	$ 405,222	$ 203,126	$ 6,917
Total assets [1]	3,522,082	1,038,000	331,035	752,145	1,111,115	289,787
Total deposits	2,019,955	953,900	284,072	649,737	38,936	93,310
Period end						
Total loans and leases	$ 1,217,619	$ 322,271	$ 276,980	$ 412,294	$ 198,678	$ 7,396
Total assets [1]	3,498,956	1,039,051	327,667	761,395	1,106,764	264,079
Total deposits	2,025,124	953,195	278,155	662,867	38,146	92,761

	Six Months Ended June 30, 2025					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income	$ 29,403	$ 17,231	$ 3,527	$ 6,232	$ 2,456	$ (43)
Noninterest income						
Fees and commissions:						
Card income	3,164	2,712	20	409	33	(10)
Service charges	3,176	1,245	55	1,690	183	3
Investment and brokerage services	9,593	168	8,122	41	1,269	(7)
Investment banking fees	2,951	—	134	1,614	1,347	(144)
Total fees and commissions	18,884	4,125	8,331	3,754	2,832	(158)
Market making and similar activities	6,737	14	62	134	6,922	(395)
Other income (loss)	956	(64)	33	1,561	357	(931)
Total noninterest income (loss)	26,577	4,075	8,426	5,449	10,111	(1,484)
Total revenue, net of interest expense	55,980	21,306	11,953	11,681	12,567	(1,527)
Provision for credit losses	3,072	2,574	34	431	50	(17)
Noninterest expense	34,953	11,393	9,252	6,254	7,617	437
Income (loss) before income taxes	17,955	7,339	2,667	4,996	4,900	(1,947)
Income tax expense (benefit)	3,425	1,835	667	1,374	1,421	(1,872)
Net income (loss)	$ 14,530	$ 5,504	$ 2,000	$ 3,622	$ 3,479	$ (75)
Average						
Total loans and leases	$ 1,111,191	$ 317,101	$ 234,866	$ 383,324	$ 168,043	$ 7,857
Total assets [1]	3,389,870	1,031,560	325,387	688,686	996,267	347,970
Total deposits	1,966,089	949,780	281,586	589,375	38,423	106,925
Period end						
Total loans and leases	$ 1,147,056	$ 320,908	$ 241,142	$ 390,691	$ 187,357	$ 6,958
Total assets [1]	3,440,798	1,037,407	320,820	739,214	1,017,594	325,763
Total deposits	2,011,613	954,373	275,778	643,529	38,232	99,701

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

Bank of America Corporation and Subsidiaries

Consumer Banking Segment Results

(Dollars in millions)

	Six Months Ended June 30		Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025	Second Quarter 2025
	2026	2025					
Net interest income	**$18,199**	$ 17,231	**$ 9,206**	$ 8,993	$ 9,090	$ 8,988	$ 8,726
Noninterest income:							
Card income	**2,619**	2,712	**1,346**	1,273	1,341	1,403	1,415
Service charges	**1,277**	1,245	**639**	638	638	645	627
All other income	**290**	118	**145**	145	132	130	45
Total noninterest income	**4,186**	4,075	**2,130**	2,056	2,111	2,178	2,087
Total revenue, net of interest expense	**22,385**	21,306	**11,336**	11,049	11,201	11,166	10,813
Provision for credit losses	**2,292**	2,574	**1,160**	1,132	1,066	1,009	1,282
Noninterest expense	**11,638**	11,393	**5,801**	5,837	5,729	5,575	5,567
Income before income taxes	**8,455**	7,339	**4,375**	4,080	4,406	4,582	3,964
Income tax expense	**2,114**	1,835	**1,094**	1,020	1,102	1,145	991
Net income	**$ 6,341**	$ 5,504	**$ 3,281**	$ 3,060	$ 3,304	$ 3,437	$ 2,973
Net interest yield	**3.67 %**	3.49 %	**3.68 %**	3.66 %	3.64 %	3.59 %	3.51 %
Efficiency ratio	**51.99**	53.48	**51.18**	52.82	51.15	49.92	51.48
Return on average allocated capital [1]	**28**	25	**29**	27	30	31	27
Balance Sheet							
Average							
Total loans and leases	**$321,607**	$317,101	**$321,056**	$322,164	$322,678	$320,297	$319,142
Total earning assets [2]	**999,632**	994,233	**1,002,799**	996,431	989,897	992,007	996,193
Total assets [2]	**1,038,000**	1,031,560	**1,041,292**	1,034,670	1,027,783	1,029,529	1,033,776
Total deposits	**953,900**	949,780	**956,957**	950,809	945,394	947,414	951,986
Allocated capital [1]	**45,500**	44,000	**45,500**	45,500	44,000	44,000	44,000
Period end							
Total loans and leases	**$322,271**	$320,908	**$322,271**	$321,196	$325,871	$321,905	$320,908
Total earning assets [2]	**999,457**	999,094	**999,457**	1,019,832	998,969	994,931	999,094
Total assets [2]	**1,039,051**	1,037,407	**1,039,051**	1,058,618	1,039,346	1,032,826	1,037,407
Total deposits	**953,195**	954,373	**953,195**	973,306	956,265	949,100	954,373

[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. Other companies may define or calculate these measures differently.

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

Bank of America Corporation and Subsidiaries

Consumer Banking Key Indicators

(Dollars in millions)

	Six Months Ended June 30		Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
	2026	2025	**2026**	2026	2025	2025	2025
Average deposit balances							
Checking	**$564,111**	$553,804	**$567,531**	$560,652	$555,202	$553,438	$556,030
Savings	**51,533**	53,031	**51,807**	51,256	50,843	51,840	53,077
MMS	**229,254**	239,845	**229,194**	229,315	228,437	232,892	238,285
CDs and IRAs	**105,358**	99,498	**104,768**	105,954	107,364	105,633	100,957
Other	**3,644**	3,602	**3,657**	3,632	3,548	3,611	3,637
Total average deposit balances	**$953,900**	$949,780	**$956,957**	$950,809	$945,394	$947,414	$951,986
Deposit spreads (excludes noninterest costs)							
Checking	**3.11 %**	2.85 %	**3.15 %**	3.07 %	3.02 %	2.96 %	2.90 %
Savings	**3.42**	3.17	**3.46**	3.39	3.33	3.28	3.21
MMS	**3.62**	3.42	**3.64**	3.59	3.56	3.52	3.45
CDs and IRAs	**1.28**	1.53	**1.31**	1.24	1.25	1.37	1.49
Other	**3.63**	4.22	**3.57**	3.68	4.27	4.13	4.18
Total deposit spreads	**3.05**	2.88	**3.08**	3.01	2.97	2.94	2.91
Consumer investment assets [1]	**$639,517**	$539,727	**$639,517**	$573,254	$599,110	$580,391	$539,727
Active digital banking users (in thousands) [2]	**49,834**	48,998	**49,834**	49,986	49,323	49,198	48,998
Active mobile banking users (in thousands) [3]	**42,056**	40,840	**42,056**	41,766	41,427	41,258	40,840
Financial centers	**3,530**	3,664	**3,530**	3,540	3,628	3,649	3,664
ATMs	**14,939**	14,904	**14,939**	14,902	14,909	14,920	14,904
Total credit card [4]							
Loans							
Average credit card outstandings	**$103,365**	$100,092	**$103,640**	$103,087	$102,992	$100,966	$100,013
Ending credit card outstandings	**105,659**	101,209	**105,659**	102,833	106,027	102,109	101,209
Credit quality							
Net charge-offs	**$ 1,843**	$ 1,955	**$ 919**	$ 924	$ 882	$ 880	$ 954
	3.59 %	3.94 %	**3.55 %**	3.64 %	3.40 %	3.46 %	3.82 %
30+ delinquency	**$ 2,352**	$ 2,388	**$ 2,352**	$ 2,512	$ 2,604	$ 2,464	$ 2,388
	2.23 %	2.36 %	**2.23 %**	2.44 %	2.46 %	2.41 %	2.36 %
90+ delinquency	**$ 1,241**	$ 1,257	**$ 1,241**	$ 1,341	$ 1,352	$ 1,259	$ 1,257
	1.17 %	1.24 %	**1.17 %**	1.30 %	1.27 %	1.23 %	1.24 %
Other total credit card indicators [4]							
Gross interest yield	**11.49 %**	12.09 %	**11.36 %**	11.64 %	11.76 %	12.17 %	12.06 %
Risk-adjusted margin	**6.58**	6.88	**6.47**	6.69	7.02	7.48	7.07
New accounts (in thousands)	**1,883**	1,747	**999**	884	855	929	834
Purchase volumes	**$194,849**	$183,022	**$101,877**	$ 92,972	$ 99,622	$ 95,116	$ 94,814
Debit card data							
Purchase volumes	**$316,123**	$289,485	**$164,189**	$151,934	$155,070	$150,048	$149,288
Loan production [5]							
Consumer Banking:							
First mortgage	**$ 6,563**	$ 4,909	**$ 3,497**	$ 3,066	$ 4,176	$ 3,052	$ 3,052
Home equity	**4,404**	4,075	**2,404**	2,000	2,159	2,326	2,241
Total [6]:							
First mortgage	**$14,691**	$ 11,112	**$ 8,259**	$ 6,432	$ 8,463	$ 6,751	$ 6,604
Home equity	**5,361**	4,980	**2,899**	2,462	2,620	2,800	2,766

(1) Includes client brokerage assets, deposit sweep balances, brokered certificates of deposit (CDs), and assets under management (AUM) in Consumer Banking.
(2) Represents mobile and/or online active users over the past 90 days.
(3) Represents mobile active users over the past 90 days.
(4) In addition to the credit card portfolio in *Consumer Banking*, the remaining credit card portfolio is in *GWIM*.
(5) 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.
(6) In addition to loan production in *Consumer Banking*, there is also first mortgage and home equity loan production in *GWIM*.

Bank of America Corporation and Subsidiaries

Global Wealth & Investment Management Segment Results

(Dollars in millions)

	Six Months Ended June 30		Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
	2026	2025	**2026**	2026	2025	2025	2025
Net interest income	**$ 3,750**	$ 3,527	**$ 1,888**	$ 1,862	$ 1,870	$ 1,800	$ 1,762
Noninterest income:							
Investment and brokerage services	**9,464**	8,122	**4,793**	4,671	4,563	4,334	4,033
All other income	**369**	304	**190**	179	185	178	142
Total noninterest income	**9,833**	8,426	**4,983**	4,850	4,748	4,512	4,175
Total revenue, net of interest expense	**13,583**	11,953	**6,871**	6,712	6,618	6,312	5,937
Provision for credit losses	**13**	34	**11**	2	(3)	4	20
Noninterest expense	**9,914**	9,252	**4,976**	4,938	4,747	4,622	4,593
Income before income taxes	**3,656**	2,667	**1,884**	1,772	1,874	1,686	1,324
Income tax expense	**914**	667	**471**	443	469	421	331
Net income	**$ 2,742**	$ 2,000	**$ 1,413**	$ 1,329	$ 1,405	$ 1,265	$ 993
Net interest yield	**2.39 %**	2.28 %	**2.42 %**	2.37 %	2.39 %	2.33 %	2.31 %
Efficiency ratio	**72.99**	77.40	**72.41**	73.58	71.75	73.22	77.36
Return on average allocated capital [1]	**25**	21	**26**	24	28	26	20
Balance Sheet							
Average							
Total loans and leases	**$266,226**	$234,866	**$270,257**	$262,150	$256,968	$245,523	$237,377
Total earning assets [2]	**316,294**	311,660	**313,639**	318,978	309,916	306,384	306,490
Total assets [2]	**331,035**	325,387	**328,688**	333,409	324,446	320,484	320,224
Total deposits	**284,072**	281,586	**281,593**	286,578	279,456	276,534	276,825
Allocated capital [1]	**22,250**	19,750	**22,250**	22,250	19,750	19,750	19,750
Period end							
Total loans and leases	**$276,980**	$241,142	**$276,980**	$264,070	$261,303	$252,986	$241,142
Total earning assets [2]	**311,564**	305,793	**311,564**	321,554	320,899	310,732	305,793
Total assets [2]	**327,667**	320,820	**327,667**	336,511	335,495	325,605	320,820
Total deposits	**278,155**	275,778	**278,155**	287,719	289,854	278,931	275,778

[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. Other companies may define or calculate these measures differently.

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

Bank of America Corporation and Subsidiaries

Global Wealth & Investment Management Key Indicators

(Dollars in millions)

	Six Months Ended June 30		Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
	2026	2025	**2026**	2026	2025	2025	2025
Revenue by Business							
Merrill Wealth Management	**$ 11,290**	$ 9,961	**$ 5,711**	$ 5,579	$ 5,494	$ 5,261	$ 4,942
Bank of America Private Bank	**2,293**	1,992	**1,160**	1,133	1,124	1,051	995
Total revenue, net of interest expense	**$ 13,583**	$ 11,953	**$ 6,871**	$ 6,712	$ 6,618	$ 6,312	$ 5,937
Client Balances by Business, at period end							
Merrill Wealth Management	**$4,132,451**	$3,695,213	**$4,132,451**	$3,815,389	$3,992,312	$3,896,124	$3,695,213
Bank of America Private Bank	**801,945**	700,018	**801,945**	757,017	759,082	744,675	700,018
Total client balances	**$4,934,396**	$4,395,231	**$4,934,396**	$4,572,406	$4,751,394	$4,640,799	$4,395,231
Client Balances by Type, at period end							
Assets under management [1]	**$2,327,766**	$1,986,523	**$2,327,766**	$2,115,782	$2,177,708	$2,109,946	$1,986,523
Brokerage and other assets	**2,094,157**	1,932,182	**2,094,157**	1,946,617	2,067,937	2,040,748	1,932,182
Deposits	**278,155**	275,778	**278,155**	287,719	289,854	278,931	275,778
Loans and leases [2]	**279,618**	243,409	**279,618**	266,657	263,819	255,381	243,409
Less: Managed deposits in assets under management	**(45,300)**	(42,661)	**(45,300)**	(44,369)	(47,924)	(44,207)	(42,661)
Total client balances	**$4,934,396**	$4,395,231	**$4,934,396**	$4,572,406	$4,751,394	$4,640,799	$4,395,231
Assets Under Management Rollforward							
Assets under management, beginning balance	**$2,177,708**	$1,882,211	**$2,115,782**	$2,177,708	$2,109,946	$1,986,523	$1,855,657
Net client flows	**34,045**	38,271	**13,673**	20,372	20,209	23,517	14,314
Market valuation/other	**116,013**	66,041	**198,311**	(82,298)	47,553	99,906	116,552
Total assets under management, ending balance	**$2,327,766**	$1,986,523	**$2,327,766**	$2,115,782	$2,177,708	$2,109,946	$1,986,523

[1] Defined as managed assets under advisory and/or discretion of *GWIM*.
[2] Includes margin receivables, which are classified in customer and other receivables on the Consolidated Balance Sheet.

Bank of America Corporation and Subsidiaries

Global Banking Segment Results

(Dollars in millions)

	Six Months Ended June 30		Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025	Second Quarter 2025
	2026	2025					
Net interest income	**$ 6,428**	$ 6,232	**$ 3,198**	$ 3,230	$ 3,238	$ 3,141	$ 3,081
Noninterest income:							
Service charges	**1,836**	1,690	**932**	904	885	863	864
Investment banking fees	**2,201**	1,614	**1,154**	1,047	973	1,155	767
All other income	**2,058**	2,145	**952**	1,106	1,142	1,030	977
Total noninterest income	**6,095**	5,449	**3,038**	3,057	3,000	3,048	2,608
Total revenue, net of interest expense	**12,523**	11,681	**6,236**	6,287	6,238	6,189	5,689
Provision for credit losses	**400**	431	**215**	185	243	269	277
Noninterest expense	**6,422**	6,254	**3,199**	3,223	3,118	3,044	3,070
Income before income taxes	**5,701**	4,996	**2,822**	2,879	2,877	2,876	2,342
Income tax expense	**1,568**	1,374	**776**	792	791	791	644
Net income	**$ 4,133**	$ 3,622	**$ 2,046**	$ 2,087	$ 2,086	$ 2,085	$ 1,698
Net interest yield	**1.88 %**	2.02 %	**1.86 %**	1.91 %	1.86 %	1.87 %	1.94 %
Efficiency ratio	**51.29**	53.55	**51.30**	51.27	50.01	49.16	53.98
Return on average allocated capital [1]	**15**	14	**15**	16	16	16	13
Balance Sheet							
Average							
Total loans and leases	**$405,222**	$383,324	**$413,364**	$396,988	$386,319	$388,482	$387,864
Total earning assets [2]	**687,699**	623,607	**689,980**	685,393	690,069	665,143	638,259
Total assets [2]	**752,145**	688,686	**754,368**	749,898	754,999	730,206	703,326
Total deposits	**649,737**	589,375	**651,867**	647,583	656,120	631,560	603,410
Allocated capital [1]	**54,250**	50,750	**54,250**	54,250	50,750	50,750	50,750
Period end							
Total loans and leases	**$412,294**	$390,691	**$412,294**	$406,982	$388,998	$386,828	$390,691
Total earning assets [2]	**695,499**	673,069	**695,499**	681,219	671,354	671,971	673,069
Total assets [2]	**761,395**	739,214	**761,395**	745,299	734,710	737,640	739,214
Total deposits	**662,867**	643,529	**662,867**	647,018	641,211	640,801	643,529

[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. Other companies may define or calculate these measures differently.

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

Bank of America Corporation and Subsidiaries

Global Banking Key Indicators

(Dollars in millions)

	Six Months Ended June 30		Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025	Second Quarter 2025
	2026	2025					
Investment Banking fees [1]							
Advisory [2]	**$ 1,014**	$ 630	**$ 517**	$ 497	$ 541	$ 536	$ 291
Debt issuance	**837**	755	**417**	420	321	472	346
Equity issuance	**350**	229	**220**	130	111	147	130
Total Investment Banking fees [3]	**$ 2,201**	$ 1,614	**$ 1,154**	$ 1,047	$ 973	$ 1,155	$ 767
Business Lending							
Corporate	**$ 1,985**	$ 1,955	**$ 893**	$ 1,092	$ 1,031	$ 1,045	$ 1,006
Commercial	**2,255**	2,250	**1,118**	1,137	1,181	1,135	1,141
Business Banking	**98**	109	**50**	48	51	56	55
Total Business Lending revenue	**$ 4,338**	$ 4,314	**$ 2,061**	$ 2,277	$ 2,263	$ 2,236	$ 2,202
Global Transaction Services							
Corporate	**$ 2,805**	$ 2,558	**$ 1,399**	$ 1,406	$ 1,415	$ 1,326	$ 1,270
Commercial	**2,213**	2,050	**1,118**	1,095	1,131	1,043	1,018
Business Banking	**787**	721	**403**	384	397	370	361
Total Global Transaction Services revenue	**$ 5,805**	$ 5,329	**$ 2,920**	$ 2,885	$ 2,943	$ 2,739	$ 2,649
Average deposit balances							
Interest-bearing	**$496,005**	$438,121	**$498,484**	$493,498	$502,455	$483,285	$453,768
Noninterest-bearing	**153,732**	151,254	**153,383**	154,085	153,665	148,275	149,642
Total average deposits	**$649,737**	$589,375	**$651,867**	$647,583	$656,120	$631,560	$603,410
Provision for credit losses	**$ 400**	$ 431	**$ 215**	$ 185	$ 243	$ 269	$ 277
Credit quality [4, 5]							
Reservable criticized utilized exposure	**$18,639**	$ 24,298	**$18,639**	$ 20,576	$ 21,010	$ 22,637	$ 24,298
	4.27 %	5.90 %	**4.27 %**	4.79 %	5.11 %	5.55 %	5.90 %
Nonperforming loans, leases and foreclosed properties	**$ 2,577**	$ 3,114	**$ 2,577**	$ 2,550	$ 2,620	$ 2,395	$ 3,114
	0.63 %	0.80 %	**0.63 %**	0.63 %	0.68 %	0.62 %	0.80 %
Average loans and leases by product							
U.S. commercial	**$255,209**	$238,993	**$260,750**	$249,606	$242,890	$244,131	$242,431
Non-U.S. commercial	**82,875**	79,414	**84,824**	80,905	78,363	79,811	80,672
Commercial real estate	**50,814**	48,667	**51,696**	49,922	48,313	48,256	48,397
Commercial lease financing	**16,324**	16,250	**16,094**	16,555	16,752	16,282	16,364
Other	**—**	—	**—**	—	1	2	—
Total average loans and leases	**$405,222**	$383,324	**$413,364**	$396,988	$386,319	$388,482	$387,864
Total Corporation Investment Banking fees							
Advisory [2]	**$ 1,111**	$ 717	**$ 558**	$ 553	$ 590	$ 583	$ 333
Debt issuance	**2,099**	1,779	**1,113**	986	810	1,109	837
Equity issuance	**888**	600	**535**	353	297	362	328
Total investment banking fees including self-led deals	**4,098**	3,096	**2,206**	1,892	1,697	2,054	1,498
Self-led deals	**(119)**	(145)	**(68)**	(51)	(31)	(41)	(70)
Total Investment Banking fees	**$ 3,979**	$ 2,951	**$ 2,138**	$ 1,841	$ 1,666	$ 2,013	$ 1,428

(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 other 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 reservable utilized 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 calculated as nonperforming assets divided by loans, leases and foreclosed properties.

Bank of America Corporation and Subsidiaries

Global Markets Segment Results

(Dollars in millions)

	Six Months Ended June 30		Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025	Second Quarter 2025
	2026	2025					
Net interest income	**$ 3,772**	$ 2,456	**$ 1,911**	$ 1,861	$ 1,750	$ 1,484	$ 1,267
Noninterest income:							
Investment and brokerage services	**1,489**	1,269	**729**	760	628	614	642
Investment banking fees	**1,727**	1,347	**965**	762	656	834	666
Market making and similar activities	**8,143**	6,922	**4,422**	3,721	2,001	3,141	3,300
All other income	**—**	573	**(5)**	5	269	152	107
Total noninterest income	**11,359**	10,111	**6,111**	5,248	3,554	4,741	4,715
Total revenue, net of interest expense [1]	**15,131**	12,567	**8,022**	7,109	5,304	6,225	5,982
Provision for credit losses	**16**	50	**(11)**	27	12	9	22
Noninterest expense	**8,854**	7,617	**4,484**	4,370	3,906	3,895	3,806
Income before income taxes	**6,261**	4,900	**3,549**	2,712	1,386	2,321	2,154
Income tax expense	**1,628**	1,421	**923**	705	402	673	625
Net income	**$ 4,633**	$ 3,479	**$ 2,626**	$ 2,007	$ 984	$ 1,648	$ 1,529
Efficiency ratio	**58.52 %**	60.61 %	**55.90 %**	61.47 %	73.64 %	62.58 %	63.61 %
Return on average allocated capital [2]	**17**	14	**20**	15	8	13	13
Balance Sheet							
Average							
Total trading-related assets	**$738,503**	$684,414	**$746,938**	$729,973	$666,609	$676,621	$700,413
Total loans and leases	**203,126**	168,043	**204,994**	201,237	197,822	190,994	176,368
Total earning assets	**880,124**	796,875	**885,914**	874,270	820,324	813,197	825,835
Total assets	**1,111,115**	996,267	**1,120,548**	1,101,576	1,026,282	1,024,300	1,022,955
Total deposits	**38,936**	38,423	**38,129**	39,752	37,875	37,588	38,040
Allocated capital [2]	**53,500**	49,000	**53,500**	53,500	49,000	49,000	49,000
Period end							
Total trading-related assets	**$733,475**	$670,649	**$733,475**	$727,035	$670,949	$638,176	$670,649
Total loans and leases	**198,678**	187,357	**198,678**	205,941	202,733	196,759	187,357
Total earning assets	**873,890**	806,289	**873,890**	866,402	814,196	793,246	806,289
Total assets	**1,106,764**	1,017,594	**1,106,764**	1,091,745	1,032,858	997,908	1,017,594
Total deposits	**38,146**	38,232	**38,146**	38,012	40,614	36,883	38,232
Trading-related assets (average)							
Trading account securities	**$379,481**	$345,273	**$371,536**	$387,514	$357,802	$361,610	$343,971
Reverse repurchases	**162,604**	156,405	**168,093**	157,053	132,317	138,908	169,064
Securities borrowed	**150,113**	141,872	**159,969**	140,148	135,904	135,615	146,889
Derivative assets	**46,305**	40,864	**47,340**	45,258	40,586	40,488	40,489
Total trading-related assets	**$738,503**	$684,414	**$746,938**	$729,973	$666,609	$676,621	$700,413

[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 21.

[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. Other companies may define or calculate these measures differently.

Bank of America Corporation and Subsidiaries

Global Markets Key Indicators

(Dollars in millions)

	Six Months Ended June 30		Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
	2026	2025	**2026**	2026	2025	2025	2025
Sales and trading revenue [1]							
Fixed-income, currencies and commodities	**$ 7,021**	$ 6,674	**$ 3,476**	$ 3,545	$ 2,501	$ 3,092	$ 3,195
Equities	**6,464**	4,319	**3,622**	2,842	2,015	2,270	2,133
Total sales and trading revenue	**$ 13,485**	$ 10,993	**$ 7,098**	$ 6,387	$ 4,516	$ 5,362	$ 5,328
Sales and trading revenue, excluding net debit valuation adjustment [2,3]							
Fixed-income, currencies and commodities	**$ 7,032**	$ 6,713	**$ 3,536**	$ 3,496	$ 2,517	$ 3,078	$ 3,249
Equities	**6,447**	4,312	**3,619**	2,828	2,016	2,270	2,130
Total sales and trading revenue, excluding net debit valuation adjustment	**$ 13,479**	$ 11,025	**$ 7,155**	$ 6,324	$ 4,533	$ 5,348	$ 5,379
Sales and trading revenue breakdown							
Net interest income	**$ 3,457**	$ 2,153	**$ 1,765**	$ 1,692	$ 1,612	$ 1,340	$ 1,119
Commissions	**1,488**	1,268	**728**	760	628	614	642
Trading	**8,142**	6,921	**4,421**	3,721	2,001	3,140	3,299
Other	**398**	651	**184**	214	275	268	268
Total sales and trading revenue	**$ 13,485**	$ 10,993	**$ 7,098**	$ 6,387	$ 4,516	$ 5,362	$ 5,328

(1) Includes *Global Banking* sales and trading revenue of $469 million and $175 million for the six months ended June 30, 2026 and 2025, $227 million and $242 million for the second and first quarters of 2026, and $183 million, $172 million and $212 million for the fourth, third and second quarters of 2025, respectively.

(2) For this presentation, sales and trading revenue excludes net debit valuation adjustment (DVA) gains (losses), which include net DVA on derivatives, as well as amortization of own credit portion of purchase discount and realized DVA on structured liabilities. Sales and trading revenue excluding net DVA gains (losses) represents a non-GAAP financial measure. We believe the use of this non-GAAP financial measure provides additional useful information to assess the underlying performance of these businesses and to allow better comparison of period-to-period operating performance.

(3) Net DVA gains (losses) were $6 million and $(32) million for the six months ended June 30, 2026 and 2025, $(57) million and $63 million for the second and first quarters of 2026, and $(17) million, $14 million and $(51) million for the fourth, third and second quarters of 2025, respectively. FICC net DVA gains (losses) were $(11) million and $(39) million for the six months ended June 30, 2026 and 2025, $(60) million and $49 million for the second and first quarters of 2026, and $(16) million, $14 million and $(54) million for the fourth, third, and second quarters of 2025, respectively. Equities net DVA gains (losses) were $17 million and $7 million for the six months ended June 30, 2026 and 2025, $3 million and $14 million for the second and first quarters of 2026, and $(1) million, $0 and $3 million for the fourth, third and second quarters of 2025, respectively.

Bank of America Corporation and Subsidiaries

All Other Results [1]

(Dollars in millions)

	Six Months Ended June 30		Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025	Second Quarter 2025
	2026	2025					
Net interest income	**$ (82)**	$ (43)	**$ (43)**	$ (39)	$ (33)	$ (26)	$ (21)
Noninterest income (loss)	**(1,385)**	(1,484)	**(701)**	(684)	(796)	(672)	(812)
Total revenue, net of interest expense	**(1,467)**	(1,527)	**(744)**	(723)	(829)	(698)	(833)
Provision for credit losses	**(18)**	(17)	**(9)**	(9)	(10)	4	(9)
Noninterest expense	**330**	437	**167**	163	(63)	201	147
Loss before income taxes	**(1,779)**	(1,947)	**(902)**	(877)	(756)	(903)	(971)
Income tax expense (benefit)	**(1,588)**	(1,872)	**(610)**	(978)	(624)	(800)	(948)
Net income (loss)	**$ (191)**	$ (75)	**$ (292)**	$ 101	$ (132)	$ (103)	$ (23)
Balance Sheet							
Average							
Total loans and leases	**$ 6,917**	$ 7,857	**$ 6,848**	$ 6,989	$ 7,108	$ 7,739	$ 7,702
Total assets [2]	**289,787**	347,970	**286,672**	292,937	294,281	328,928	349,999
Total deposits	**93,310**	106,925	**94,404**	92,207	93,678	98,338	103,500
Period end							
Total loans and leases	**$ 7,396**	$ 6,958	**$ 7,396**	$ 6,846	$ 6,795	$ 7,422	$ 6,958
Total assets [3]	**264,079**	325,763	**264,079**	264,013	269,329	309,170	325,763
Total deposits	**92,761**	99,701	**92,761**	91,608	90,785	96,493	99,701

[1] *All Other* primarily consists of asset and liability management (ALM) activities, liquidating businesses and certain expenses not otherwise allocated to a business segment. ALM activities encompass interest rate and foreign currency risk management activities for which substantially all of the results are allocated to our business segments.

[2] Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of $993.4 billion and $979.1 billion for the six months ended June 30, 2026 and 2025, and $984.1 billion, $1.0 trillion, $1.0 trillion, $994.4 billion and $981.6 billion for the second and first quarters of 2026, and the fourth, third and second quarters of 2025, respectively.

[3] Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of $982.1 billion for the second quarter of 2026 and $1.0 trillion for the first quarter of 2026 and the fourth, third and second quarters of 2025.

Bank of America Corporation and Subsidiaries

Outstanding Loans and Leases

(Dollars in millions)

	June 30 2026	March 31 2026	June 30 2025
Consumer			
Residential mortgage	**$ 236,316**	$ 236,176	$ 235,313
Home equity	**27,114**	26,762	26,142
Credit card	**105,659**	102,833	101,209
Direct/Indirect consumer [1]	**118,327**	113,954	109,730
Other consumer [2]	**182**	153	165
Total consumer loans excluding loans accounted for under the fair value option	**487,598**	479,878	472,559
Consumer loans accounted for under the fair value option [3]	**159**	158	214
Total consumer	**487,757**	480,036	472,773
Commercial			
U.S. commercial	**456,632**	451,951	415,423
Non-U.S. commercial	**159,894**	160,722	148,675
Commercial real estate [4]	**71,097**	69,615	65,676
Commercial lease financing	**15,402**	15,945	15,752
	703,025	698,233	645,526
U.S. small business commercial	**23,637**	23,167	22,108
Total commercial loans excluding loans accounted for under the fair value option	**726,662**	721,400	667,634
Commercial loans accounted for under the fair value option [3]	**3,200**	3,599	6,649
Total commercial	**729,862**	724,999	674,283
Total loans and leases	**$ 1,217,619**	$ 1,205,035	$ 1,147,056

(1) Includes primarily auto and specialty lending loans and leases of $52.4 billion, $53.9 billion and $54.8 billion, U.S. securities-based lending loans of $61.9 billion, $56.2 billion and $51.2 billion and non-U.S. consumer loans of $3.2 billion, $3.1 billion and $2.9 billion at June 30, 2026, March 31, 2026 and June 30, 2025, respectively.

(2) Substantially all of other consumer is consumer overdrafts.

(3) Consumer loans accounted for under the fair value option includes residential mortgage loans of $55 million, $56 million and $58 million and home equity loans of $104 million, $102 million and $156 million at June 30, 2026, March 31, 2026 and June 30, 2025, respectively. Commercial loans accounted for under the fair value option includes U.S. commercial loans of $2.2 billion, $2.5 billion and $2.5 billion and non-U.S. commercial loans of $1.0 billion, $1.1 billion and $4.1 billion at June 30, 2026, March 31, 2026 and June 30, 2025, respectively.

(4) Includes U.S. commercial real estate loans of $65.9 billion, $64.2 billion and $59.7 billion and non-U.S. commercial real estate loans of $5.2 billion, $5.5 billion and $6.0 billion at June 30, 2026, March 31, 2026 and June 30, 2025, respectively.

Bank of America Corporation and Subsidiaries

Quarterly Average Loans and Leases by Business Segment and All Other

(Dollars in millions)

	Second Quarter 2026					
	Total Corporation	**Consumer Banking**	**GWIM**	**Global Banking**	**Global Markets**	**All Other**
Consumer						
Residential mortgage	**$ 236,187**	**$ 115,760**	**$ 111,950**	**$ —**	**$ 3,050**	**$ 5,427**
Home equity	**27,099**	**23,043**	**2,970**	**—**	**94**	**992**
Credit card	**103,640**	**100,005**	**3,635**	**—**	**—**	**—**
Direct/Indirect and other consumer	**116,455**	**53,442**	**63,010**	**—**	**—**	**3**
Total consumer	**483,381**	**292,250**	**181,565**	**—**	**3,144**	**6,422**
Commercial						
U.S. commercial	**482,510**	**28,783**	**78,795**	**260,750**	**114,038**	**144**
Non-U.S. commercial	**164,502**	**—**	**675**	**84,824**	**78,491**	**512**
Commercial real estate	**70,280**	**23**	**9,222**	**51,696**	**9,321**	**18**
Commercial lease financing	**15,846**	**—**	**—**	**16,094**	**—**	**(248)**
Total commercial	**733,138**	**28,806**	**88,692**	**413,364**	**201,850**	**426**
Total loans and leases	**$ 1,216,519**	**$ 321,056**	**$ 270,257**	**$ 413,364**	**$ 204,994**	**$ 6,848**

	First Quarter 2026					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Consumer						
Residential mortgage	$ 236,089	$ 116,294	$ 111,042	$ —	$ 3,171	$ 5,582
Home equity	26,884	22,837	2,912	—	97	1,038
Credit card	103,087	99,554	3,533	—	—	—
Direct/Indirect and other consumer	114,167	54,862	59,302	—	—	3
Total consumer	480,227	293,547	176,789	—	3,268	6,623
Commercial						
U.S. commercial	466,097	28,593	75,618	249,606	112,145	135
Non-U.S. commercial	158,080	—	666	80,905	76,036	473
Commercial real estate	68,829	24	9,077	49,922	9,788	18
Commercial lease financing	16,295	—	—	16,555	—	(260)
Total commercial	709,301	28,617	85,361	396,988	197,969	366
Total loans and leases	$ 1,189,528	$ 322,164	$ 262,150	$ 396,988	$ 201,237	$ 6,989

	Second Quarter 2025					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Consumer						
Residential mortgage	$ 235,130	$ 117,551	$ 108,006	$ —	$ 3,532	$ 6,041
Home equity	26,190	22,173	2,698	—	149	1,170
Credit card	100,013	96,543	3,470	—	—	—
Direct/Indirect and other consumer	108,955	55,002	53,950	—	—	3
Total consumer	470,288	291,269	168,124	—	3,681	7,214
Commercial						
U.S. commercial	427,194	27,850	60,531	242,431	96,262	120
Non-U.S. commercial	149,044	—	726	80,672	67,012	634
Commercial real estate	65,847	23	7,996	48,397	9,413	18
Commercial lease financing	16,080	—	—	16,364	—	(284)
Total commercial	658,165	27,873	69,253	387,864	172,687	488
Total loans and leases	$ 1,128,453	$ 319,142	$ 237,377	$ 387,864	$ 176,368	$ 7,702

Bank of America Corporation and Subsidiaries

Commercial Credit Exposure by Industry [1, 2, 3, 4]

(Dollars in millions)

	Commercial Utilized			Total Commercial Committed		
	June 30 2026	March 31 2026	June 30 2025	**June 30 2026**	March 31 2026	June 30 2025
Asset managers and funds	**$ 158,737**	$ 157,305	$ 133,225	**$ 244,645**	$ 242,756	$ 210,455
Finance companies	**92,461**	95,327	87,100	**129,861**	130,766	119,835
Capital goods	**56,536**	57,647	55,105	**119,644**	112,724	104,108
Real estate[5]	**70,197**	70,282	69,699	**99,742**	97,921	96,793
Healthcare equipment and services	**39,552**	36,833	36,898	**74,237**	72,982	66,644
Individuals and trusts	**51,250**	45,685	36,754	**66,984**	60,264	50,167
Materials	**30,374**	30,743	29,640	**61,528**	62,554	62,004
Retailing	**26,404**	27,372	26,763	**56,795**	54,295	54,041
Consumer services	**29,019**	30,043	29,936	**56,212**	55,913	55,174
Food, beverage and tobacco	**24,802**	24,922	25,149	**53,498**	49,940	50,436
Government and public education	**34,112**	35,316	32,747	**50,651**	52,863	50,402
Commercial services and supplies	**27,640**	25,013	24,953	**49,700**	45,869	45,806
Utilities	**20,560**	19,604	19,280	**46,788**	44,913	43,748
Energy	**14,425**	15,544	13,771	**40,347**	42,721	35,790
Transportation	**25,826**	24,512	24,424	**38,852**	37,832	35,831
Media	**12,303**	13,868	11,343	**35,445**	46,086	23,854
Technology hardware and equipment	**14,155**	12,767	10,638	**35,373**	31,820	31,429
Software and services	**16,308**	17,555	11,326	**33,089**	34,947	30,458
Global commercial banks	**24,268**	24,815	23,509	**27,074**	27,790	27,339
Pharmaceuticals and biotechnology	**8,397**	7,359	7,301	**26,820**	24,615	22,150
Insurance	**12,432**	12,156	11,055	**25,075**	23,995	23,077
Vehicle dealers	**19,833**	19,414	18,618	**25,049**	25,081	24,496
Consumer durables and apparel	**9,838**	9,642	10,244	**21,888**	21,722	22,264
Telecommunication services	**6,784**	6,946	7,049	**17,141**	15,896	16,312
Automobiles and components	**7,348**	7,772	8,109	**16,291**	16,257	17,355
Food and staples retailing	**5,936**	5,872	6,645	**11,703**	11,157	12,488
Financial markets infrastructure (clearinghouses)	**5,013**	6,561	6,355	**8,368**	8,784	9,431
Religious and social organizations	**2,301**	2,258	2,368	**4,247**	4,302	4,057
Total commercial credit exposure by industry	**$ 846,811**	$ 843,133	$ 780,004	**$ 1,477,047**	$ 1,456,765	$ 1,345,944

(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 cash collateral of $84.0 billion, $71.8 billion and $61.6 billion at June 30, 2026, March 31, 2026 and June 30, 2025, respectively. Not reflected in utilized and committed exposure is additional non-cash derivative collateral held of $34.0 billion, $30.8 billion and $29.3 billion, which consists primarily of other marketable securities, at June 30, 2026, March 31, 2026 and June 30, 2025, respectively.

(2) Total utilized and total committed exposure includes loans of $3.2 billion, $3.6 billion and $6.6 billion and issued letters of credit with a notional amount of $64 million, $63 million and $53 million accounted for under the fair value option at June 30, 2026, March 31, 2026 and June 30, 2025, respectively. In addition, total committed exposure includes unfunded loan commitments accounted for under the fair value option with a notional amount of $3.2 billion, $2.4 billion and $2.2 billion at June 30, 2026, March 31, 2026 and June 30, 2025, respectively.

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

(4) Includes the notional amount of unfunded legally binding lending commitments net of amounts distributed (e.g., syndicated or participated) to other financial institutions.

(5) 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 primary business activity of the borrowers or the counterparties using operating cash flows and primary source of repayment as key factors.

Bank of America Corporation and Subsidiaries

Nonperforming Loans, Leases and Foreclosed Properties

(Dollars in millions)

	June 30 2026	March 31 2026	December 31 2025	September 30 2025	June 30 2025
Residential mortgage	**$ 2,049**	$ 2,103	$ 2,008	$ 1,972	$ 2,008
Home equity	**371**	391	392	386	393
Direct/Indirect consumer	**170**	186	176	173	163
Total consumer	**2,590**	2,680	2,576	2,531	2,564
U.S. commercial	**1,674**	1,488	1,404	1,131	1,277
Non-U.S. commercial	**312**	334	80	107	102
Commercial real estate	**1,068**	1,191	1,596	1,470	1,964
Commercial lease financing	**62**	85	97	59	35
	3,116	3,098	3,177	2,767	3,378
U.S. small business commercial	**45**	53	51	49	39
Total commercial	**3,161**	3,151	3,228	2,816	3,417
Total nonperforming loans and leases	**5,751**	5,831	5,804	5,347	5,981
Foreclosed properties	**119**	102	101	123	123
Total nonperforming loans, leases, and foreclosed properties [1, 2]	**$ 5,870**	$ 5,933	$ 5,905	$ 5,470	$ 6,104
Fully-insured home loans past due 30 days or more and still accruing	**$ 420**	$ 458	$ 450	$ 439	$ 419
Consumer credit card past due 30 days or more and still accruing	**2,352**	2,512	2,604	2,464	2,388
Other loans past due 30 days or more and still accruing	**3,220**	4,248	3,834	3,637	3,240
Total loans past due 30 days or more and still accruing [3, 4]	**$ 5,992**	$ 7,218	$ 6,888	$ 6,540	$ 6,047
Fully-insured home loans past due 90 days or more and still accruing	**$ 219**	$ 240	$ 207	$ 201	$ 196
Consumer credit card past due 90 days or more and still accruing	**1,241**	1,341	1,351	1,260	1,257
Other loans past due 90 days or more and still accruing	**402**	436	563	637	298
Total loans past due 90 days or more and still accruing [4]	**$ 1,862**	$ 2,017	$ 2,121	$ 2,098	$ 1,751
Nonperforming loans, leases and foreclosed properties/Total assets [5]	**0.17 %**	0.17 %	0.17 %	0.16 %	0.18 %
Nonperforming loans, leases and foreclosed properties/Total loans, leases and foreclosed properties [5]	**0.48**	0.49	0.50	0.47	0.54
Nonperforming loans and leases/Total loans and leases [5]	**0.47**	0.49	0.49	0.46	0.52
Commercial reservable criticized utilized exposure [6]	**$ 22,074**	$ 24,339	$ 24,748	$ 26,332	$ 27,904
Commercial reservable criticized utilized exposure/Commercial reservable utilized exposure [5]	**2.89 %**	3.21 %	3.37 %	3.67 %	3.98 %
Total commercial criticized utilized exposure/Commercial utilized exposure [6]	**2.90**	3.20	3.36	3.62	3.88

(1) Balances do not include past due consumer credit card, consumer loans secured by real estate where repayments are insured by the FHA 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.

(2) Balances do not include nonperforming loans held-for-sale of $358 million, $500 million, $517 million, $521 million and $481 million at June 30, 2026, March 31, 2026, December 31, 2025, September 30, 2025 and June 30, 2025, respectively.

(3) Balances do not include loans held-for-sale past due 30 days or more and still accruing of $16 million, $4 million, $9 million, $49 million and $27 million at June 30, 2026, March 31, 2026, December 31, 2025, September 30, 2025 and June 30, 2025, respectively.

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

(5) Total assets and total loans and leases do not include loans accounted for under the fair value option of $3.4 billion, $3.8 billion, $3.5 billion, $6.7 billion and $6.9 billion at June 30, 2026, March 31, 2026, December 31, 2025, September 30, 2025 and June 30, 2025, respectively.

(6) 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.

Bank of America Corporation and Subsidiaries

Nonperforming Loans, Leases and Foreclosed Properties Activity [1]

(Dollars in millions)

	Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025	Second Quarter 2025
Nonperforming Consumer Loans and Leases:					
Balance, beginning of period	**$ 2,680**	$ 2,576	$ 2,531	$ 2,564	$ 2,613
Additions	**305**	395	294	253	264
Reductions:					
Paydowns and payoffs	**(135)**	(118)	(103)	(137)	(132)
Sales	**(87)**	—	—	(1)	(1)
Returns to performing status [2]	**(156)**	(150)	(131)	(136)	(157)
Charge-offs [3]	**(12)**	(15)	(10)	(5)	(13)
Transfers to foreclosed properties	**(5)**	(8)	(5)	(7)	(10)
Total net additions (reductions) to nonperforming loans and leases	**(90)**	104	45	(33)	(49)
Total nonperforming consumer loans and leases, end of period	**2,590**	2,680	2,576	2,531	2,564
Foreclosed properties	**97**	92	90	97	94
Nonperforming consumer loans, leases and foreclosed properties, end of period	**$ 2,687**	$ 2,772	$ 2,666	$ 2,628	$ 2,658
Nonperforming Commercial Loans and Leases [4]:					
Balance, beginning of period	**$ 3,151**	$ 3,228	$ 2,816	$ 3,417	$ 3,470
Additions	**680**	665	883	550	1,105
Reductions:					
Paydowns	**(205)**	(278)	(259)	(834)	(484)
Sales	**(126)**	(225)	(30)	(19)	(107)
Returns to performing status [5]	**(71)**	(2)	(5)	(12)	(219)
Charge-offs	**(254)**	(237)	(177)	(286)	(348)
Transfers to foreclosed properties	**(14)**	—	—	—	—
Total net additions (reductions) to nonperforming loans and leases	**10**	(77)	412	(601)	(53)
Total nonperforming commercial loans and leases, end of period	**3,161**	3,151	3,228	2,816	3,417
Foreclosed properties	**22**	10	11	26	29
Nonperforming commercial loans, leases and foreclosed properties, end of period	**$ 3,183**	$ 3,161	$ 3,239	$ 2,842	$ 3,446

(1) For amounts excluded from nonperforming loans, leases and foreclosed properties, see footnotes to Nonperforming Loans, Leases and Foreclosed Properties table on page 26.

(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.

(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.

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Second Quarter 2026		First Quarter 2026		Fourth Quarter 2025		Third Quarter 2025		Second Quarter 2025	
	Amount	**Percent**	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Net Charge-offs										
Residential mortgage	**$ 1**	**— %**	$ 5	0.01 %	$ (2)	— %	$ (1)	— %	$ 2	— %
Home equity	**(6)**	**(0.09)**	(7)	(0.09)	(8)	(0.12)	(11)	(0.17)	(10)	(0.15)
Credit card	**919**	**3.55**	924	3.64	882	3.40	880	3.46	954	3.82
Direct/Indirect consumer	**56**	**0.19**	74	0.26	63	0.22	55	0.20	47	0.17
Other consumer	**70**	**n/m**	63	n/m	57	n/m	55	n/m	66	n/m
Total consumer	**1,040**	**0.86**	1,059	0.89	992	0.82	978	0.82	1,059	0.90
U.S. commercial	**180**	**0.16**	132	0.12	92	0.09	135	0.13	129	0.13
Non-U.S. commercial	**53**	**0.13**	7	0.02	24	0.06	—	—	—	—
Total commercial and industrial	**233**	**0.15**	139	0.09	116	0.08	135	0.09	129	0.09
Commercial real estate	**2**	**0.01**	56	0.33	46	0.27	120	0.72	202	1.24
Commercial lease financing	**—**	**—**	12	0.30	3	0.07	—	—	1	0.02
	235	**0.13**	207	0.12	165	0.10	255	0.16	332	0.21
U.S. small business commercial	**137**	**2.35**	143	2.55	130	2.29	134	2.41	134	2.48
Total commercial	**372**	**0.20**	350	0.20	295	0.17	389	0.23	466	0.29
Total net charge-offs	**$ 1,412**	**0.47**	$ 1,409	0.48	$ 1,287	0.44	$ 1,367	0.47	$ 1,525	0.55
By Business Segment and All Other										
Consumer Banking	**$ 1,183**	**1.48 %**	$ 1,208	1.52 %	$ 1,133	1.39 %	$ 1,122	1.39 %	$ 1,200	1.51 %
Global Wealth & Investment Management	**9**	**0.01**	13	0.02	5	0.01	8	0.01	10	0.02
Global Banking	**231**	**0.23**	164	0.17	160	0.17	250	0.26	303	0.32
Global Markets	**—**	**—**	33	0.07	—	—	(1)	—	25	0.06
All Other	**(11)**	**(0.61)**	(9)	(0.58)	(11)	(0.63)	(12)	(0.61)	(13)	(0.68)
Total net charge-offs	**$ 1,412**	**0.47**	$ 1,409	0.48	$ 1,287	0.44	$ 1,367	0.47	$ 1,525	0.55

[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.

n/m = not meaningful

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Six Months Ended June 30			
	2026		2025	
	Amount	**Percent**	Amount	Percent
Net Charge-offs				
Residential mortgage	**$ 6**	**— %**	$ 2	— %
Home equity	**(13)**	**(0.09)**	(22)	(0.17)
Credit card	**1,843**	**3.59**	1,955	3.94
Direct/Indirect consumer	**130**	**0.23**	117	0.22
Other consumer	**133**	**n/m**	126	n/m
Total consumer	**2,099**	**0.88**	2,178	0.94
U.S. commercial	**312**	**0.14**	199	0.10
Non-U.S. commercial	**60**	**0.08**	7	0.01
Total commercial and industrial	**372**	**0.12**	206	0.08
Commercial real estate	**58**	**0.17**	325	1.00
Commercial lease financing	**12**	**0.14**	1	0.01
	442	**0.13**	532	0.17
U.S. small business commercial	**280**	**2.45**	267	2.52
Total commercial	**722**	**0.20**	799	0.25
Total net charge-offs	**$ 2,821**	**0.47**	$ 2,977	0.54
By Business Segment and All Other				
Consumer Banking	**$ 2,391**	**1.50 %**	$ 2,462	1.57 %
Global Wealth & Investment Management	**22**	**0.02**	19	0.02
Global Banking	**395**	**0.20**	490	0.26
Global Markets	**33**	**0.03**	31	0.04
All Other	**(20)**	**(0.59)**	(25)	(0.65)
Total net charge-offs	**$ 2,821**	**0.47**	$ 2,977	0.54

[1] Net charge-off ratios are calculated as 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.

n/m = not meaningful

Bank of America Corporation and Subsidiaries

Allocation of the Allowance for Credit Losses by Product Type

(Dollars in millions)

	June 30, 2026		March 31, 2026		June 30, 2025	
	Amount	**Percent of Loans and Leases Outstanding [1]**	Amount	Percent of Loans and Leases Outstanding [1]	Amount	Percent of Loans and Leases Outstanding [1]
Allowance for loan and lease losses						
Residential mortgage	**$ 313**	**0.13%**	$ 303	0.13%	$ 290	0.12%
Home equity	**128**	**0.47**	114	0.43	56	0.21
Credit card	**7,060**	**6.68**	7,095	6.90	7,456	7.37
Direct/Indirect consumer	**681**	**0.58**	705	0.62	712	0.65
Other consumer	**64**	**n/m**	54	n/m	64	n/m
Total consumer	**8,246**	**1.69**	8,271	1.72	8,578	1.82
U.S. commercial [2]	**3,035**	**0.63**	3,051	0.64	2,816	0.64
Non-U.S. commercial	**868**	**0.54**	837	0.52	773	0.52
Commercial real estate	**908**	**1.28**	939	1.35	1,082	1.65
Commercial lease financing	**57**	**0.37**	50	0.32	42	0.27
Total commercial	**4,868**	**0.67**	4,877	0.68	4,713	0.71
Allowance for loan and lease losses	**13,114**	**1.08**	13,148	1.09	13,291	1.17
Reserve for unfunded lending commitments	**1,150**		1,161		1,143	
Allowance for credit losses	**$ 14,264**		$ 14,309		$ 14,434	
Asset Quality Indicators						
Allowance for loan and lease losses/Total loans and leases [1]		**1.08%**		1.09%		1.17%
Allowance for loan and lease losses/Total nonperforming loans and leases		**228**		225		222
Ratio of the allowance for loan and lease losses/Annualized net charge-offs		**2.32**		2.30		2.17

[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. For fair value option amounts, see Outstanding Loans and Leases and related footnotes on page 23.

[2] Includes allowance for loan and lease losses for U.S. small business commercial loans of $1.4 billion, $1.4 billion and $1.3 billion at June 30, 2026, March 31, 2026 and June 30, 2025, respectively.

n/m = not meaningful

Exhibit A: Non-GAAP Reconciliations

Bank of America Corporation and Subsidiaries
Reconciliations to GAAP Financial Measures

(Dollars in millions, except per share information)

The Corporation evaluates its business using certain non-GAAP financial measures, including pretax, pre-provision income and ratios that utilize tangible equity and tangible assets, each of which is a non-GAAP financial measure. Tangible equity represents shareholders' equity or common shareholders' equity reduced by goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities ("adjusted" shareholders' equity or common shareholders' equity). Return on average tangible common shareholders' equity measures the Corporation's net income applicable to common shareholders as a percentage of adjusted average common shareholders' equity. The tangible common equity ratio represents adjusted ending common shareholders' equity divided by total tangible assets (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 net income as a percentage of adjusted average total shareholders' equity. The tangible equity ratio represents adjusted ending shareholders' equity divided by total tangible assets. 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.

See the tables below for reconciliations of these non-GAAP financial measures to the most directly comparable financial measures defined by GAAP for the six months ended June 30, 2026 and 2025 and the three months ended June 30, 2026, March 31, 2026, December 31, 2025, September 30, 2025 and June 30, 2025. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in understanding its results of operations and trends. Other companies may define or calculate these non-GAAP financial measures differently.

	Six Months Ended June 30		Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025	Second Quarter 2025
	2026	2025					
Reconciliation of income before income taxes to pretax, pre-provision income							
Income before income taxes	**$ 21,969**	$ 17,665	**$ 11,565**	$ 10,404	$ 9,622	$ 10,408	$ 8,668
Provision for credit losses	**2,703**	3,072	**1,366**	1,337	1,308	1,295	1,592
Pretax, pre-provision income	**$ 24,672**	$ 20,737	**$ 12,931**	$ 11,741	$ 10,930	$ 11,703	$ 10,260
Reconciliation of average shareholders' equity to average tangible shareholders' equity and average tangible common shareholders' equity							
Shareholders' equity	**$ 301,738**	$ 294,761	**$ 300,984**	$ 302,501	$ 303,873	$ 300,381	$ 295,329
Goodwill	**(69,021)**	(69,021)	**(69,021)**	(69,021)	(69,021)	(69,021)	(69,021)
Intangible assets (excluding mortgage servicing rights)	**(1,824)**	(1,902)	**(1,815)**	(1,834)	(1,853)	(1,873)	(1,893)
Related deferred tax liabilities	**823**	848	**820**	825	827	839	846
Tangible shareholders' equity	**$ 231,716**	$ 224,686	**$ 230,968**	$ 232,471	$ 233,826	$ 230,326	$ 225,261
Preferred stock	**(25,370)**	(22,440)	**(24,996)**	(25,748)	(25,992)	(25,232)	(22,573)
Tangible common shareholders' equity	**$ 206,346**	$ 202,246	**$ 205,972**	$ 206,723	$ 207,834	$ 205,094	$ 202,688
Reconciliation of period-end shareholders' equity to period-end tangible shareholders' equity and period-end tangible common shareholders' equity							
Shareholders' equity	**$ 301,094**	$ 298,021	**$ 301,094**	$ 300,668	$ 303,243	$ 302,437	$ 298,021
Goodwill	**(69,021)**	(69,021)	**(69,021)**	(69,021)	(69,021)	(69,021)	(69,021)
Intangible assets (excluding mortgage servicing rights)	**(1,803)**	(1,880)	**(1,803)**	(1,821)	(1,841)	(1,860)	(1,880)
Related deferred tax liabilities	**816**	842	**816**	821	825	828	842
Tangible shareholders' equity	**$ 231,086**	$ 227,962	**$ 231,086**	$ 230,647	$ 233,206	$ 232,384	$ 227,962
Preferred stock	**(24,996)**	(23,495)	**(24,996)**	(24,996)	(25,992)	(25,992)	(23,495)
Tangible common shareholders' equity	**$ 206,090**	$ 204,467	**$ 206,090**	$ 205,651	$ 207,214	$ 206,392	$ 204,467
Reconciliation of period-end assets to period-end tangible assets							
Assets	**$3,498,956**	$3,440,798	**$3,498,956**	$3,496,186	$3,411,738	$3,403,149	$3,440,798
Goodwill	**(69,021)**	(69,021)	**(69,021)**	(69,021)	(69,021)	(69,021)	(69,021)
Intangible assets (excluding mortgage servicing rights)	**(1,803)**	(1,880)	**(1,803)**	(1,821)	(1,841)	(1,860)	(1,880)
Related deferred tax liabilities	**816**	842	**816**	821	825	828	842
Tangible assets	**$3,428,948**	$3,370,739	**$3,428,948**	$3,426,165	$3,341,701	$3,333,096	$3,370,739
Book value per share of common stock							
Common shareholders' equity	**$ 276,098**	$ 274,526	**$ 276,098**	$ 275,672	$ 277,251	$ 276,445	$ 274,526
Ending common shares issued and outstanding	**7,018.0**	7,436.7	**7,018.0**	7,129.9	7,212.5	7,329.4	7,436.7
Book value per share of common stock	**$ 39.34**	$ 36.92	**$ 39.34**	$ 38.66	$ 38.44	$ 37.72	$ 36.92
Tangible book value per share of common stock							
Tangible common shareholders' equity	**$ 206,090**	$ 204,467	**$ 206,090**	$ 205,651	$ 207,214	$ 206,392	$ 204,467
Ending common shares issued and outstanding	**7,018.0**	7,436.7	**7,018.0**	7,129.9	7,212.5	7,329.4	7,436.7
Tangible book value per share of common stock	**$ 29.37**	$ 27.49	**$ 29.37**	$ 28.84	$ 28.73	$ 28.16	$ 27.49