BANK OF AMERICA

Supplemental Information
Third 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)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Income statement							
Net interest income	**$ 48,191**	$ 44,346	**$ 16,449**	$ 15,997	$ 15,745	$ 15,750	$ 15,233
Noninterest income	**43,597**	40,384	**13,509**	15,561	14,527	12,617	13,807
Total revenue, net of interest expense	**91,788**	84,730	**29,958**	31,558	30,272	28,367	29,040
Provision for credit losses	**3,972**	4,367	**1,269**	1,366	1,337	1,308	1,295
Noninterest expense	**56,880**	52,290	**19,722**	18,627	18,531	17,437	17,337
Income before income taxes	**30,936**	28,073	**8,967**	11,565	10,404	9,622	10,408
Pretax, pre-provision income [1]	**34,908**	32,440	**10,236**	12,931	11,741	10,930	11,703
Income tax expense	**6,345**	5,211	**2,034**	2,491	1,820	1,975	2,076
Net income	**24,591**	22,862	**6,933**	9,074	8,584	7,647	8,332
Preferred stock dividends	**1,147**	1,126	**392**	326	429	328	429
Net income applicable to common shareholders	**23,444**	21,736	**6,541**	8,748	8,155	7,319	7,903
Diluted earnings per common share	**3.23**	2.84	**0.91**	1.21	1.11	0.98	1.04
Average diluted common shares issued and outstanding	**7,312.5**	7,724.7	**7,222.2**	7,294.2	7,417.5	7,546.9	7,627.1
Dividends paid per common share	**$ 0.88**	$ 0.80	**$ 0.32**	$ 0.28	$ 0.28	$ 0.28	$ 0.28
Performance ratios							
Return on average assets	**0.94 %**	0.90 %	**0.79 %**	1.03 %	0.99 %	0.89 %	0.96 %
Return on average common shareholders' equity	**11.35**	10.63	**9.41**	12.71	11.95	10.45	11.40
Return on average shareholders' equity	**10.91**	10.30	**9.14**	12.09	11.51	9.98	11.01
Return on average tangible common shareholders' equity [2]	**15.20**	14.30	**12.60**	17.03	16.00	13.97	15.29
Efficiency ratio	**61.97**	61.71	**65.83**	59.02	61.22	61.47	59.70
At period end							
Book value per share of common stock	**$ 39.26**	$ 37.72	**$ 39.26**	$ 39.34	$ 38.66	$ 38.44	$ 37.72
Tangible book value per share of common stock [2]	**29.14**	28.16	**29.14**	29.37	28.84	28.73	28.16
Market capitalization	**376,802**	378,125	**376,802**	399,884	347,583	396,686	378,125
Number of financial centers - U.S.	**3,531**	3,649	**3,531**	3,530	3,540	3,628	3,649
Number of branded ATMs - U.S.	**14,965**	14,920	**14,965**	14,939	14,902	14,909	14,920
Headcount	**209,911**	213,384	**209,911**	211,304	212,134	213,207	213,384

[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 common 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 common 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)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Net interest income							
Interest income	**$ 101,448**	$ 104,305	**$ 34,257**	$ 33,832	$ 33,359	$ 34,261	$ 35,366
Interest expense	**53,257**	59,959	**17,808**	17,835	17,614	18,511	20,133
Net interest income	**48,191**	44,346	**16,449**	15,997	15,745	15,750	15,233
Noninterest income							
Fees and commissions	**32,426**	29,221	**10,797**	11,080	10,549	10,181	10,337
Market making and similar activities	**10,174**	9,940	**2,360**	4,177	3,637	2,074	3,203
Other income	**997**	1,223	**352**	304	341	362	267
Total noninterest income	**43,597**	40,384	**13,509**	15,561	14,527	12,617	13,807
Total revenue, net of interest expense	**91,788**	84,730	**29,958**	31,558	30,272	28,367	29,040
Provision for credit losses	**3,972**	4,367	**1,269**	1,366	1,337	1,308	1,295
Noninterest expense							
Compensation and benefits	**33,290**	31,744	**10,969**	10,987	11,334	10,602	10,523
Information processing and communications	**5,950**	5,540	**2,008**	1,924	2,018	1,913	1,827
Occupancy and equipment	**5,781**	5,564	**1,967**	1,914	1,900	1,884	1,872
Product delivery and transaction related	**3,623**	2,913	**1,170**	1,327	1,126	1,011	1,025
Professional fees	**1,762**	1,898	**606**	573	583	682	606
Marketing	**1,938**	1,641	**669**	736	533	563	572
Other general operating	**4,536**	2,990	**2,333**	1,166	1,037	782	912
Total noninterest expense	**56,880**	52,290	**19,722**	18,627	18,531	17,437	17,337
Income before income taxes	**30,936**	28,073	**8,967**	11,565	10,404	9,622	10,408
Income tax expense	**6,345**	5,211	**2,034**	2,491	1,820	1,975	2,076
Net income	**$ 24,591**	$ 22,862	**$ 6,933**	$ 9,074	$ 8,584	$ 7,647	$ 8,332
Preferred stock dividends	**1,147**	1,126	**392**	326	429	328	429
Net income applicable to common shareholders	**$ 23,444**	$ 21,736	**$ 6,541**	$ 8,748	$ 8,155	$ 7,319	$ 7,903
Per common share information							
Earnings	**$ 3.28**	$ 2.87	**$ 0.93**	$ 1.22	$ 1.12	$ 0.99	$ 1.06
Diluted earnings	**3.23**	2.84	**0.91**	1.21	1.11	0.98	1.04
Average common shares issued and outstanding	**7,152.7**	7,574.5	**7,052.5**	7,151.2	7,256.1	7,364.9	7,466.0
Average diluted common shares issued and outstanding	**7,312.5**	7,724.7	**7,222.2**	7,294.2	7,417.5	7,546.9	7,627.1

Consolidated Statement of Comprehensive Income

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Net income	**$ 24,591**	$ 22,862	**$ 6,933**	$ 9,074	$ 8,584	$ 7,647	$ 8,332
Other comprehensive income (loss), net-of-tax:							
Net change in debt securities	**(2,348)**	489	**(1,871)**	52	(529)	667	438
Net change in debit valuation adjustments	**349**	(161)	**90**	(401)	660	(168)	(305)
Net change in derivatives	**(2,874)**	3,145	**(1,496)**	(751)	(627)	445	636
Employee benefit plan adjustments	**110**	37	**39**	36	35	282	(16)
Net change in foreign currency translation adjustments	**19**	30	**1**	9	9	(7)	6
Other comprehensive income (loss)	**(4,744)**	3,540	**(3,237)**	(1,055)	(452)	1,219	759
Comprehensive income	**$ 19,847**	$ 26,402	**$ 3,696**	$ 8,019	$ 8,132	$ 8,866	$ 9,091

Bank of America Corporation and Subsidiaries

Net Interest Income and Noninterest Income

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Net interest income							
Interest income							
Loans and leases	**$ 47,833**	$ 47,065	**$ 16,487**	$ 15,863	$ 15,483	$ 16,015	$ 16,191
Debt securities	**18,265**	20,638	**5,942**	6,032	6,291	6,755	6,958
Federal funds sold and securities borrowed or purchased under agreements to resell	**12,256**	11,670	**4,214**	4,185	3,857	3,763	3,802
Trading account assets	**9,417**	9,260	**3,156**	3,063	3,198	2,979	3,195
Other interest income	**13,677**	15,672	**4,458**	4,689	4,530	4,749	5,220
Total interest income	**101,448**	104,305	**34,257**	33,832	33,359	34,261	35,366
Interest expense							
Deposits	**22,278**	26,245	**7,605**	7,372	7,301	8,268	8,932
Short-term borrowings	**19,448**	21,570	**6,331**	6,607	6,510	6,472	7,172
Trading account liabilities	**2,298**	2,055	**797**	756	745	602	672
Long-term debt	**9,233**	10,089	**3,075**	3,100	3,058	3,169	3,357
Total interest expense	**53,257**	59,959	**17,808**	17,835	17,614	18,511	20,133
Net interest income	**$ 48,191**	$ 44,346	**$ 16,449**	$ 15,997	$ 15,745	$ 15,750	$ 15,233
Noninterest income							
Fees and commissions							
Card income							
Interchange fees [1]	**$ 2,706**	$ 2,942	**$ 894**	$ 947	$ 865	$ 934	$ 990
Other card income	**1,931**	1,851	**667**	636	628	632	639
Total card income	**4,637**	4,793	**1,561**	1,583	1,493	1,566	1,629
Service charges							
Deposit-related fees	**3,964**	3,760	**1,322**	1,336	1,306	1,284	1,267
Lending-related fees	**1,092**	1,048	**354**	370	368	365	365
Total service charges	**5,056**	4,808	**1,676**	1,706	1,674	1,649	1,632
Investment and brokerage services							
Asset management fees	**13,369**	11,408	**4,630**	4,427	4,312	4,193	3,972
Brokerage fees	**3,586**	3,248	**1,131**	1,226	1,229	1,107	1,091
Total investment and brokerage services	**16,955**	14,656	**5,761**	5,653	5,541	5,300	5,063
Investment banking fees							
Underwriting income	**3,146**	2,568	**975**	1,220	951	752	992
Syndication fees	**1,050**	1,096	**353**	360	337	324	438
Financial advisory services	**1,582**	1,300	**471**	558	553	590	583
Total investment banking fees	**5,778**	4,964	**1,799**	2,138	1,841	1,666	2,013
Total fees and commissions	**32,426**	29,221	**10,797**	11,080	10,549	10,181	10,337
Market making and similar activities	**10,174**	9,940	**2,360**	4,177	3,637	2,074	3,203
Other income (loss)	**997**	1,223	**352**	304	341	362	267
Total noninterest income	**$ 43,597**	$ 40,384	**$ 13,509**	$ 15,561	$ 14,527	$ 12,617	$ 13,807

[1] Gross interchange fees and merchant income were $10.7 billion and $10.2 billion and are presented net of $8.0 billion and $7.3 billion of expenses for rewards and partner payments as well as certain other card costs for the nine months ended September 30, 2026 and 2025. Gross interchange fees and merchant income were $3.6 billion, $3.7 billion, $3.4 billion, $3.6 billion and $3.4 billion and are presented net of $2.7 billion, $2.7 billion, $2.5 billion, $2.6 billion and $2.5 billion of expenses for rewards and partner payments as well as certain other card costs for the third, second and first quarters of 2026 and the fourth and third quarters of 2025, respectively.

Bank of America Corporation and Subsidiaries

Consolidated Balance Sheet

(Dollars in millions)

	September 30 2026	June 30 2026	September 30 2025
Assets			
Cash and due from banks	**$ 26,907**	$ 28,100	$ 25,352
Interest-bearing deposits with the Federal Reserve, non-U.S. central banks and other banks	**222,736**	201,645	221,155
Cash and cash equivalents	**249,643**	229,745	246,507
Time deposits placed and other short-term investments	**8,638**	9,447	8,212
Federal funds sold and securities borrowed or purchased under agreements to resell	**347,125**	412,415	325,800
Trading account assets	**332,475**	358,748	335,566
Derivative assets	**53,148**	45,336	42,115
Debt securities:			
Carried at fair value	**345,636**	363,419	404,636
Held-to-maturity, at amortized cost	**496,398**	505,799	531,414
Total debt securities	**842,034**	869,218	936,050
Loans and leases	**1,251,260**	1,217,619	1,165,900
Allowance for loan and lease losses	**(13,005)**	(13,114)	(13,252)
Loans and leases, net of allowance	**1,238,255**	1,204,505	1,152,648
Premises and equipment, net	**13,906**	12,788	12,348
Goodwill	**69,021**	69,021	69,021
Loans held-for-sale	**8,102**	6,535	6,831
Customer and other receivables	**91,685**	106,269	99,863
Other assets	**173,672**	175,164	168,188
Total assets	**$ 3,427,704**	$ 3,499,191	$ 3,403,149
Liabilities			
Deposits in U.S. offices:			
Noninterest-bearing	**$ 534,129**	$ 529,985	$ 510,208
Interest-bearing	**1,357,525**	1,357,513	1,354,445
Deposits in non-U.S. offices:			
Noninterest-bearing	**14,545**	14,358	14,690
Interest-bearing	**132,559**	123,268	122,865
Total deposits	**2,038,758**	2,025,124	2,002,208
Federal funds purchased and securities loaned or sold under agreements to repurchase	**315,418**	332,218	342,588
Trading account liabilities	**109,805**	123,162	117,322
Derivative liabilities	**49,246**	42,577	40,157
Short-term borrowings	**62,230**	59,979	54,200
Accrued expenses and other liabilities	**236,811**	275,174	232,753
Long-term debt	**318,687**	339,863	311,484
Total liabilities	**3,130,955**	3,198,097	3,100,712
Shareholders' equity			
Preferred stock, $0.01 par value; authorized – **100,000,000** shares; issued and outstanding – **3,950,961**, 3,951,164 and 3,991,164 shares	**24,996**	24,996	25,992
Common stock and additional paid-in capital, $0.01 par value; authorized – **12,800,000,000** shares; issued and outstanding – **6,922,695,323,** 7,017,967,460 and 7,329,421,929 shares	**8,210**	13,611	31,764
Retained earnings	**278,813**	274,520	256,426
Accumulated other comprehensive income (loss)	**(15,270)**	(12,033)	(11,745)
Total shareholders' equity	**296,749**	301,094	302,437
Total liabilities and shareholders' equity	**$ 3,427,704**	$ 3,499,191	$ 3,403,149

Assets of consolidated variable interest entities included in total assets above (isolated to settle the liabilities of the variable interest entities)			
Trading account assets	**$ 7,600**	$ 7,703	$ 6,063
Loans and leases	**17,330**	17,905	18,007
Allowance for loan and lease losses	**(849)**	(858)	(889)
Loans and leases, net of allowance	**16,481**	17,047	17,118
All other assets	**1,079**	889	614
Total assets of consolidated variable interest entities	**$ 25,160**	$ 25,639	$ 23,795
Liabilities of consolidated variable interest entities included in total liabilities above			
Short-term borrowings	**$ 7,272**	$ 6,964	$ 4,980
Long-term debt	**7,343**	7,555	8,420
All other liabilities	**19**	20	22
Total liabilities of consolidated variable interest entities	**$ 14,634**	$ 14,539	$ 13,422

Bank of America Corporation and Subsidiaries

Capital Management

(Dollars in millions)

	September 30 2026	June 30 2026	September 30 2025
Risk-based capital metrics [1, 2]:			
Standardized Approach			
Common equity tier 1 capital	**$ 198,407**	$ 201,581	$ 202,875
Tier 1 capital	**223,370**	226,568	228,829
Total capital	**259,252**	262,752	263,433
Risk-weighted assets	**1,823,896**	1,792,202	1,750,950
Common equity tier 1 capital ratio	**10.9 %**	11.2 %	11.6 %
Tier 1 capital ratio	**12.2**	12.6	13.1
Total capital ratio	**14.2**	14.7	15.0
Advanced Approaches			
Common equity tier 1 capital	**$ 198,407**	$ 201,581	$ 202,875
Tier 1 capital	**223,370**	226,568	228,829
Total capital	**248,413**	252,284	252,730
Risk-weighted assets	**1,650,419**	1,612,592	1,546,142
Common equity tier 1 capital ratio	**12.0 %**	12.5 %	13.1 %
Tier 1 capital ratio	**13.5**	14.0	14.8
Total capital ratio	**15.1**	15.6	16.3
Leverage-based metrics [1, 2]:			
Adjusted average assets	**$ 3,392,241**	$ 3,452,090	$ 3,356,512
Tier 1 leverage ratio	**6.6 %**	6.6 %	6.8 %
Supplementary leverage exposure	**$ 4,083,134**	$ 4,121,831	$ 3,976,630
Supplementary leverage ratio	**5.5 %**	5.5 %	5.8 %
Common equity ratio	**7.9**	7.9	8.1
Tangible common equity ratio [3]	**6.0**	6.0	6.2

[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 September 30, 2025.

[2] Regulatory capital ratios at September 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 Total capital ratio under the Standardized approach at September 30, 2026 and September 30, 2025, and the Tier 1 capital ratio under the Standardized approach at June 30, 2026.

[3] Tangible common equity ratio equals period-end tangible common shareholders' equity divided by period-end tangible assets. Tangible common shareholders' equity and tangible assets are non-GAAP financial measures. We believe the use of ratios that utilize tangible common 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)

	September 30 2026	June 30 2026	September 30 2025
Total common shareholders' equity	**$ 271,753**	$ 276,098	$ 276,445
Impact of change in accounting method [1]	**—**	—	1,715
Goodwill, net of related deferred tax liabilities	**(68,651)**	(68,651)	(68,653)
Deferred tax assets arising from net operating loss and tax credit carryforwards	**(8,672)**	(8,561)	(8,483)
Intangibles, other than mortgage servicing rights, net of related deferred tax liabilities	**(1,343)**	(1,357)	(1,401)
Defined benefit pension plan net assets, net-of-tax	**(905)**	(886)	(838)
Cumulative unrealized net (gain) loss related to changes in fair value of financial liabilities attributable to own creditworthiness, net-of-tax	**1,348**	1,541	1,645
Accumulated net (gain) loss on certain cash flow hedges [2]	**4,894**	3,413	2,464
Other	**(17)**	(16)	(19)
Common equity tier 1 capital	**198,407**	201,581	202,875
Qualifying preferred stock, net of issuance cost	**24,995**	24,995	25,991
Other	**(32)**	(8)	(37)
Tier 1 capital	**223,370**	226,568	228,829
Tier 2 capital instruments	**21,924**	22,348	20,502
Qualifying allowance for credit losses	**14,240**	14,318	14,420
Other	**(282)**	(482)	(318)
Total capital under the Standardized approach	**259,252**	262,752	263,433
Adjustment in qualifying allowance for credit losses under the Advanced approaches	**(10,839)**	(10,468)	(10,703)
Total capital under the Advanced approaches	**$ 248,413**	$ 252,284	$ 252,730

[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 September 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)

	Third Quarter 2026			Second Quarter 2026			Third 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	**$ 230,507**	**$ 2,080**	**3.58 %**	$ 254,700	$ 2,215	3.49 %	$ 264,233	$ 2,698	4.05 %
Time deposits placed and other short-term investments	**12,164**	**90**	**2.93**	11,839	93	3.15	9,716	88	3.59
Federal funds sold and securities borrowed or purchased under agreements to resell	**362,890**	**4,214**	**4.61**	373,297	4,185	4.50	316,603	3,802	4.76
Trading account assets	**237,502**	**3,193**	**5.34**	240,768	3,097	5.16	239,048	3,222	5.35
Debt securities	**861,088**	**5,956**	**2.75**	880,724	6,051	2.74	932,588	6,975	2.97
Loans and leases [2]									
Residential mortgage	**236,433**	**2,153**	**3.64**	236,187	2,106	3.57	235,301	2,070	3.52
Home equity	**27,370**	**385**	**5.58**	27,099	370	5.48	26,413	390	5.86
Credit card	**105,802**	**2,914**	**10.93**	103,640	2,794	10.81	100,966	2,932	11.52
Direct/Indirect and other consumer	**118,423**	**1,531**	**5.13**	116,455	1,484	5.11	110,127	1,525	5.49
Total consumer	**488,028**	**6,983**	**5.69**	483,381	6,754	5.60	472,807	6,917	5.82
U.S. commercial	**485,010**	**6,281**	**5.14**	482,510	6,034	5.01	443,274	5,953	5.33
Non-U.S. commercial	**164,025**	**2,033**	**4.92**	164,502	1,940	4.73	154,458	2,121	5.45
Commercial real estate	**73,346**	**1,038**	**5.62**	70,280	985	5.62	66,494	1,044	6.23
Commercial lease financing	**15,609**	**201**	**5.13**	15,846	200	5.06	16,002	216	5.37
Total commercial	**737,990**	**9,553**	**5.14**	733,138	9,159	5.01	680,228	9,334	5.45
Total loans and leases	**1,226,018**	**16,536**	**5.36**	1,216,519	15,913	5.24	1,153,035	16,251	5.60
Other earning assets	**128,190**	**2,349**	**7.27**	128,879	2,441	7.60	124,965	2,484	7.89
Total earning assets	**3,058,359**	**34,418**	**4.47**	3,106,726	33,995	4.39	3,040,188	35,520	4.64
Cash and due from banks	**26,266**			26,656			24,963		
Other assets, less allowance for loan and lease losses	**387,236**			398,186			368,296		
Total assets	**$3,471,861**			$ 3,531,568			$ 3,433,447		
Interest-bearing liabilities									
U.S. interest-bearing deposits									
Demand and money market deposits	**$1,103,073**	**$ 5,198**	**1.87 %**	$ 1,108,939	$ 5,042	1.82 %	$ 1,095,931	$ 6,063	2.19 %
Time and savings deposits	**249,651**	**1,662**	**2.64**	254,022	1,661	2.62	257,475	1,941	2.99
Total U.S. interest-bearing deposits	**1,352,724**	**6,860**	**2.01**	1,362,961	6,703	1.97	1,353,406	8,004	2.35
Non-U.S. interest-bearing deposits	**132,664**	**745**	**2.23**	126,738	669	2.11	125,309	928	2.94
Total interest-bearing deposits	**1,485,388**	**7,605**	**2.03**	1,489,699	7,372	1.98	1,478,715	8,932	2.40
Federal funds purchased and securities loaned or sold under agreements to repurchase	**337,187**	**4,092**	**4.81**	353,243	4,135	4.70	392,431	4,800	4.85
Short-term borrowings and other interest-bearing liabilities	**204,194**	**2,239**	**4.35**	228,651	2,472	4.34	178,368	2,372	5.28
Trading account liabilities	**60,534**	**797**	**5.22**	57,026	756	5.32	52,452	672	5.08
Long-term debt	**247,313**	**3,075**	**4.95**	256,197	3,100	4.85	247,425	3,357	5.40
Total interest-bearing liabilities	**2,334,616**	**17,808**	**3.03**	2,384,816	17,835	3.00	2,349,391	20,133	3.40
Noninterest-bearing sources									
Noninterest-bearing deposits	**536,695**			533,251			512,719		
Other liabilities [3]	**299,669**			312,517			270,956		
Shareholders' equity	**300,881**			300,984			300,381		
Total liabilities and shareholders' equity	**$3,471,861**			$ 3,531,568			$ 3,433,447		
Net interest spread			**1.44 %**			1.39 %			1.24 %
Impact of noninterest-bearing sources			**0.72**			0.69			0.77
Net interest income/yield on earning assets [4]		**$ 16,610**	**2.16 %**		$ 16,160	2.08 %		$ 15,387	2.01 %

[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 $86.7 billion, $84.6 billion and $66.2 billion of structured notes and liabilities for the third and second quarters of 2026 and the third quarter of 2025, respectively.
[4] Net interest income includes FTE adjustments of $161 million, $163 million and $154 million for the third and second quarters of 2026 and the third quarter of 2025, respectively.

Bank of America Corporation and Subsidiaries

Debt Securities

(Dollars in millions)

	September 30, 2026			
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Available-for-sale debt securities				
Mortgage-backed securities:				
Agency	$ 39,186	$ 23	$ (1,964)	$ 37,245
Agency-collateralized mortgage obligations	16,265	1	(302)	15,964
Commercial	43,318	126	(928)	42,516
Non-agency residential	75	1	(28)	48
Total mortgage-backed securities	98,844	151	(3,222)	95,773
U.S. Treasury and government agencies	175,017	71	(1,439)	173,649
Non-U.S. securities	46,315	19	(66)	46,268
Other taxable securities	6,235	2	(88)	6,149
Tax-exempt securities	7,216	7	(248)	6,975
Total available-for-sale debt securities	333,627	250	(5,063)	328,814
Other debt securities carried at fair value [1]	16,922	73	(173)	16,822
Total debt securities carried at fair value	350,549	323	(5,236)	345,636
Held-to-maturity debt securities				
Agency mortgage-backed securities	370,073	—	(87,397)	282,676
U.S. Treasury and government agencies	121,273	—	(15,621)	105,652
Other taxable securities	5,080	1	(896)	4,185
Total held-to-maturity debt securities	496,426	1	(103,914)	392,513
Total debt securities	$ 846,975	$ 324	$ (109,150)	$ 738,149

	June 30, 2026			
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

[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)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
FTE basis data [1]							
Net interest income	**$ 48,677**	$ 44,790	**$ 16,610**	$ 16,160	$ 15,907	$ 15,915	$ 15,387
Total revenue, net of interest expense	**92,274**	85,174	**30,119**	31,721	30,434	28,532	29,194
Net interest yield	**2.10 %**	1.98 %	**2.16 %**	2.08 %	2.07 %	2.08 %	2.01 %
Efficiency ratio	**61.64**	61.39	**65.48**	58.72	60.89	61.11	59.39

[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 $486 million and $444 million for the nine months ended September 30, 2026 and 2025, $161 million, $163 million and $162 million for the third, second and first quarters of 2026, and $165 million and $154 million for the fourth and third quarters of 2025, respectively.

Bank of America Corporation and Subsidiaries

Quarterly Results by Business Segment and All Other

(Dollars in millions)

	Third Quarter 2026					
	Total Corporation	**Consumer Banking**	**GWIM**	**Global Banking**	**Global Markets**	**All Other**
Net interest income	**$ 16,610**	**$ 9,431**	**$ 1,963**	**$ 3,259**	**$ 2,008**	**$ (51)**
Noninterest income						
Fees and commissions:						
Card income	**1,561**	**1,332**	**—**	**212**	**17**	**—**
Service charges	**1,676**	**641**	**31**	**930**	**74**	**—**
Investment and brokerage services	**5,761**	**108**	**4,956**	**17**	**683**	**(3)**
Investment banking fees	**1,799**	**—**	**86**	**971**	**767**	**(25)**
Total fees and commissions	**10,797**	**2,081**	**5,073**	**2,130**	**1,541**	**(28)**
Market making and similar activities	**2,360**	**7**	**33**	**69**	**2,554**	**(303)**
Other income (loss)	**352**	**53**	**49**	**747**	**(236)**	**(261)**
Total noninterest income (loss)	**13,509**	**2,141**	**5,155**	**2,946**	**3,859**	**(592)**
Total revenue, net of interest expense	**30,119**	**11,572**	**7,118**	**6,205**	**5,867**	**(643)**
Provision for credit losses	**1,269**	**1,045**	**17**	**210**	**3**	**(6)**
Noninterest expense	**19,722**	**5,833**	**5,048**	**3,250**	**4,195**	**1,396**
Income (loss) before income taxes	**9,128**	**4,694**	**2,053**	**2,745**	**1,669**	**(2,033)**
Income tax expense (benefit)	**2,195**	**1,173**	**513**	**755**	**434**	**(680)**
Net income (loss)	**$ 6,933**	**$ 3,521**	**$ 1,540**	**$ 1,990**	**$ 1,235**	**$ (1,353)**
Average						
Total loans and leases	**$ 1,226,018**	**$ 320,953**	**$ 278,642**	**$ 418,883**	**$ 200,645**	**$ 6,895**
Total assets [1]	**3,471,861**	**1,032,792**	**326,364**	**769,684**	**1,091,797**	**251,224**
Total deposits	**2,022,083**	**948,635**	**278,937**	**668,588**	**38,309**	**87,614**
Period end						
Total loans and leases	**$ 1,251,260**	**$ 321,968**	**$ 283,377**	**$ 428,146**	**$ 210,590**	**$ 7,179**
Total assets [1]	**3,427,704**	**1,034,324**	**328,816**	**784,081**	**1,052,335**	**228,148**
Total deposits	**2,038,758**	**949,142**	**279,723**	**683,867**	**38,449**	**87,577**

	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]	3,499,191	1,039,051	327,667	761,395	1,106,999	264,079
Total deposits	2,025,124	953,195	278,155	662,867	38,146	92,761

[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)

	Third Quarter 2025					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income	$ 15,387	$ 8,988	$ 1,800	$ 3,141	$ 1,484	$ (26)
Noninterest income						
Fees and commissions:						
Card income	1,629	1,403	6	204	17	(1)
Service charges	1,632	645	30	863	93	1
Investment and brokerage services	5,063	94	4,334	24	614	(3)
Investment banking fees	2,013	—	65	1,155	834	(41)
Total fees and commissions	10,337	2,142	4,435	2,246	1,558	(44)
Market making and similar activities	3,203	5	31	73	3,141	(47)
Other income (loss)	267	31	46	729	42	(581)
Total noninterest income (loss)	13,807	2,178	4,512	3,048	4,741	(672)
Total revenue, net of interest expense	29,194	11,166	6,312	6,189	6,225	(698)
Provision for credit losses	1,295	1,009	4	269	9	4
Noninterest expense	17,337	5,575	4,622	3,044	3,895	201
Income (loss) before income taxes	10,562	4,582	1,686	2,876	2,321	(903)
Income tax expense (benefit)	2,230	1,145	421	791	673	(800)
Net income (loss)	$ 8,332	$ 3,437	$ 1,265	$ 2,085	$ 1,648	$ (103)
Average						
Total loans and leases	$ 1,153,035	$ 320,297	$ 245,523	$ 388,482	$ 190,994	$ 7,739
Total assets [1]	3,433,447	1,029,529	320,484	730,206	1,024,300	328,928
Total deposits	1,991,434	947,414	276,534	631,560	37,588	98,338
Period end						
Total loans and leases	$ 1,165,900	$ 321,905	$ 252,986	$ 386,828	$ 196,759	$ 7,422
Total assets [1]	3,403,149	1,032,826	325,605	737,640	997,908	309,170
Total deposits	2,002,208	949,100	278,931	640,801	36,883	96,493

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

Bank of America Corporation and Subsidiaries

Year-to-Date Results by Business Segment and All Other

(Dollars in millions)

	Nine Months Ended September 30, 2026					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income	$ 48,677	$ 27,630	$ 5,713	$ 9,687	$ 5,780	$ (133)
Noninterest income						
Fees and commissions:						
Card income	4,637	3,951	7	630	49	—
Service charges	5,056	1,918	93	2,766	276	3
Investment and brokerage services	16,955	316	14,420	57	2,172	(10)
Investment banking fees	5,778	—	256	3,172	2,494	(144)
Total fees and commissions	32,426	6,185	14,776	6,625	4,991	(151)
Market making and similar activities	10,174	21	96	209	10,697	(849)
Other income (loss)	997	121	116	2,207	(470)	(977)
Total noninterest income (loss)	43,597	6,327	14,988	9,041	15,218	(1,977)
Total revenue, net of interest expense	92,274	33,957	20,701	18,728	20,998	(2,110)
Provision for credit losses	3,972	3,337	30	610	19	(24)
Noninterest expense	56,880	17,471	14,962	9,672	13,049	1,726
Income (loss) before income taxes	31,422	13,149	5,709	8,446	7,930	(3,812)
Income tax expense (benefit)	6,831	3,287	1,427	2,323	2,062	(2,268)
Net income (loss)	$ 24,591	$ 9,862	$ 4,282	$ 6,123	$ 5,868	$ (1,544)
Average						
Total loans and leases	$ 1,210,822	$ 321,387	$ 270,410	$ 409,825	$ 202,290	$ 6,910
Total assets [1]	3,505,158	1,036,245	329,461	758,056	1,104,606	276,790
Total deposits	2,020,672	952,126	282,341	656,090	38,725	91,390
Period end						
Total loans and leases	$ 1,251,260	$ 321,968	$ 283,377	$ 428,146	$ 210,590	$ 7,179
Total assets [1]	3,427,704	1,034,324	328,816	784,081	1,052,335	228,148
Total deposits	2,038,758	949,142	279,723	683,867	38,449	87,577

	Nine Months Ended September 30, 2025					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Net interest income	$ 44,790	$ 26,219	$ 5,327	$ 9,373	$ 3,940	$ (69)
Noninterest income						
Fees and commissions:						
Card income	4,793	4,115	26	613	50	(11)
Service charges	4,808	1,890	85	2,553	276	4
Investment and brokerage services	14,656	262	12,456	65	1,883	(10)
Investment banking fees	4,964	—	199	2,769	2,181	(185)
Total fees and commissions	29,221	6,267	12,766	6,000	4,390	(202)
Market making and similar activities	9,940	19	93	207	10,063	(442)
Other income (loss)	1,223	(33)	79	2,290	399	(1,512)
Total noninterest income (loss)	40,384	6,253	12,938	8,497	14,852	(2,156)
Total revenue, net of interest expense	85,174	32,472	18,265	17,870	18,792	(2,225)
Provision for credit losses	4,367	3,583	38	700	59	(13)
Noninterest expense	52,290	16,968	13,874	9,298	11,512	638
Income (loss) before income taxes	28,517	11,921	4,353	7,872	7,221	(2,850)
Income tax expense (benefit)	5,655	2,980	1,088	2,165	2,094	(2,672)
Net income (loss)	$ 22,862	$ 8,941	$ 3,265	$ 5,707	$ 5,127	$ (178)
Average						
Total loans and leases	$ 1,125,293	$ 318,178	$ 238,457	$ 385,062	$ 175,777	$ 7,819
Total assets [1]	3,404,555	1,030,874	323,735	702,678	1,005,714	341,554
Total deposits	1,974,630	948,983	279,883	603,591	38,141	104,032
Period end						
Total loans and leases	$ 1,165,900	$ 321,905	$ 252,986	$ 386,828	$ 196,759	$ 7,422
Total assets [1]	3,403,149	1,032,826	325,605	737,640	997,908	309,170
Total deposits	2,002,208	949,100	278,931	640,801	36,883	96,493

[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)

	Nine Months Ended September 30		Third Quarter 2026	Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025
	2026	2025	**2026**				
Net interest income	**$27,630**	$ 26,219	**$ 9,431**	$ 9,206	$ 8,993	$ 9,090	$ 8,988
Noninterest income:							
Card income	**3,951**	4,115	**1,332**	1,346	1,273	1,341	1,403
Service charges	**1,918**	1,890	**641**	639	638	638	645
All other income	**458**	248	**168**	145	145	132	130
Total noninterest income	**6,327**	6,253	**2,141**	2,130	2,056	2,111	2,178
Total revenue, net of interest expense	**33,957**	32,472	**11,572**	11,336	11,049	11,201	11,166
Provision for credit losses	**3,337**	3,583	**1,045**	1,160	1,132	1,066	1,009
Noninterest expense	**17,471**	16,968	**5,833**	5,801	5,837	5,729	5,575
Income before income taxes	**13,149**	11,921	**4,694**	4,375	4,080	4,406	4,582
Income tax expense	**3,287**	2,980	**1,173**	1,094	1,020	1,102	1,145
Net income	**$ 9,862**	$ 8,941	**$ 3,521**	$ 3,281	$ 3,060	$ 3,304	$ 3,437
Net interest yield	**3.70 %**	3.53 %	**3.76 %**	3.68 %	3.66 %	3.64 %	3.59 %
Efficiency ratio	**51.45**	52.25	**50.40**	51.18	52.82	51.15	49.92
Return on average allocated capital [1]	**29**	27	**31**	29	27	30	31
Balance Sheet							
Average							
Total loans and leases	**$321,387**	$318,178	**$320,953**	$321,056	$322,164	$322,678	$320,297
Total earning assets [2]	**997,864**	993,484	**994,343**	1,002,799	996,431	989,897	992,007
Total assets [2]	**1,036,245**	1,030,874	**1,032,792**	1,041,292	1,034,670	1,027,783	1,029,529
Total deposits	**952,126**	948,983	**948,635**	956,957	950,809	945,394	947,414
Allocated capital [1]	**45,500**	44,000	**45,500**	45,500	45,500	44,000	44,000
Period end							
Total loans and leases	**$321,968**	$321,905	**$321,968**	$322,271	$321,196	$325,871	$321,905
Total earning assets [2]	**994,547**	994,931	**994,547**	999,457	1,019,832	998,969	994,931
Total assets [2]	**1,034,324**	1,032,826	**1,034,324**	1,039,051	1,058,618	1,039,346	1,032,826
Total deposits	**949,142**	949,100	**949,142**	953,195	973,306	956,265	949,100

[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)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Average deposit balances							
Checking	**$563,092**	$553,681	**$561,088**	$567,531	$560,652	$555,202	$553,438
Savings	**51,205**	52,630	**50,561**	51,807	51,256	50,843	51,840
MMS	**228,043**	237,502	**225,660**	229,194	229,315	228,437	232,892
CDs and IRAs	**106,177**	101,566	**107,788**	104,768	105,954	107,364	105,633
Other	**3,609**	3,604	**3,538**	3,657	3,632	3,548	3,611
Total average deposit balances	**$952,126**	$948,983	**$948,635**	$956,957	$950,809	$945,394	$947,414
Deposit spreads (excludes noninterest costs)							
Checking	**3.15 %**	2.89 %	**3.22 %**	3.15 %	3.07 %	3.02 %	2.96 %
Savings	**3.46**	3.21	**3.53**	3.46	3.39	3.33	3.28
MMS	**3.65**	3.45	**3.70**	3.64	3.59	3.56	3.52
CDs and IRAs	**1.28**	1.47	**1.28**	1.31	1.24	1.25	1.37
Other	**3.63**	4.19	**3.63**	3.57	3.68	4.27	4.13
Total deposit spreads	**3.08**	2.90	**3.13**	3.08	3.01	2.97	2.94
Consumer investment assets [1]	**$664,439**	$580,391	**$664,439**	$639,517	$573,254	$599,110	$580,391
Active digital banking users (in thousands) [2]	**50,381**	49,198	**50,381**	49,834	49,986	49,323	49,198
Active mobile banking users (in thousands) [3]	**42,596**	41,258	**42,596**	42,056	41,766	41,427	41,258
Financial centers	**3,531**	3,649	**3,531**	3,530	3,540	3,628	3,649
ATMs	**14,965**	14,920	**14,965**	14,939	14,902	14,909	14,920
Total credit card [4]							
Loans							
Average credit card outstandings	**$104,187**	$100,387	**$105,802**	$103,640	$103,087	$102,992	$100,966
Ending credit card outstandings	**107,342**	102,109	**107,342**	105,659	102,833	106,027	102,109
Credit quality							
Net charge-offs	**$ 2,702**	$ 2,835	**$ 859**	$ 919	$ 924	$ 882	$ 880
	3.47 %	3.78 %	**3.22 %**	3.55 %	3.64 %	3.40 %	3.46 %
30+ delinquency	**$ 2,488**	$ 2,464	**$ 2,488**	$ 2,352	$ 2,512	$ 2,604	$ 2,464
	2.32 %	2.41 %	**2.32 %**	2.23 %	2.44 %	2.46 %	2.41 %
90+ delinquency	**$ 1,211**	$ 1,259	**$ 1,211**	$ 1,241	$ 1,341	$ 1,352	$ 1,259
	1.13 %	1.23 %	**1.13 %**	1.17 %	1.30 %	1.27 %	1.23 %
Other total credit card indicators [4]							
Gross interest yield	**11.49 %**	12.12 %	**11.47 %**	11.36 %	11.64 %	11.76 %	12.17 %
Risk-adjusted margin	**6.63**	7.08	**6.74**	6.47	6.69	7.02	7.48
New accounts (in thousands)	**2,899**	2,676	**1,016**	999	884	855	929
Purchase volumes	**$295,727**	$278,138	**$100,878**	$101,877	$ 92,972	$ 99,622	$ 95,116
Debit card data							
Purchase volumes	**$480,902**	$439,533	**$164,779**	$164,189	$151,934	$155,070	$150,048
Loan production [5]							
Consumer Banking:							
First mortgage	**$ 9,290**	$ 7,961	**$ 2,727**	$ 3,497	$ 3,066	$ 4,176	$ 3,052
Home equity	**6,857**	6,401	**2,453**	2,404	2,000	2,159	2,326
Total [6]:							
First mortgage	**$21,544**	$ 17,863	**$ 6,853**	$ 8,259	$ 6,432	$ 8,463	$ 6,751
Home equity	**8,335**	7,780	**2,974**	2,899	2,462	2,620	2,800

(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)

	Nine Months Ended September 30		Third Quarter 2026	Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025
	2026	2025	**2026**				
Net interest income	**$ 5,713**	$ 5,327	**$ 1,963**	$ 1,888	$ 1,862	$ 1,870	$ 1,800
Noninterest income:							
Investment and brokerage services	**14,420**	12,456	**4,956**	4,793	4,671	4,563	4,334
All other income	**568**	482	**199**	190	179	185	178
Total noninterest income	**14,988**	12,938	**5,155**	4,983	4,850	4,748	4,512
Total revenue, net of interest expense	**20,701**	18,265	**7,118**	6,871	6,712	6,618	6,312
Provision for credit losses	**30**	38	**17**	11	2	(3)	4
Noninterest expense	**14,962**	13,874	**5,048**	4,976	4,938	4,747	4,622
Income before income taxes	**5,709**	4,353	**2,053**	1,884	1,772	1,874	1,686
Income tax expense	**1,427**	1,088	**513**	471	443	469	421
Net income	**$ 4,282**	$ 3,265	**$ 1,540**	$ 1,413	$ 1,329	$ 1,405	$ 1,265
Net interest yield	**2.42 %**	2.30 %	**2.49 %**	2.42 %	2.37 %	2.39 %	2.33 %
Efficiency ratio	**72.27**	75.96	**70.91**	72.41	73.58	71.75	73.22
Return on average allocated capital [1]	**26**	22	**28**	26	24	28	26
Balance Sheet							
Average							
Total loans and leases	**$270,410**	$238,457	**$278,642**	$270,257	$262,150	$256,968	$245,523
Total earning assets [2]	**314,976**	309,882	**312,385**	313,639	318,978	309,916	306,384
Total assets [2]	**329,461**	323,735	**326,364**	328,688	333,409	324,446	320,484
Total deposits	**282,341**	279,883	**278,937**	281,593	286,578	279,456	276,534
Allocated capital [1]	**22,250**	19,750	**22,250**	22,250	22,250	19,750	19,750
Period end							
Total loans and leases	**$283,377**	$252,986	**$283,377**	$276,980	$264,070	$261,303	$252,986
Total earning assets [2]	**315,159**	310,732	**315,159**	311,564	321,554	320,899	310,732
Total assets [2]	**328,816**	325,605	**328,816**	327,667	336,511	335,495	325,605
Total deposits	**279,723**	278,931	**279,723**	278,155	287,719	289,854	278,931

[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)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Revenue by Business							
Merrill Wealth Management	**$ 17,195**	$ 15,222	**$ 5,905**	$ 5,711	$ 5,579	$ 5,494	$ 5,261
Bank of America Private Bank	**3,506**	3,043	**1,213**	1,160	1,133	1,124	1,051
Total revenue, net of interest expense	**$ 20,701**	$ 18,265	**$ 7,118**	$ 6,871	$ 6,712	$ 6,618	$ 6,312
Client Balances by Business, at period end							
Merrill Wealth Management	**$4,240,601**	$3,896,124	**$4,240,601**	$4,132,451	$3,815,389	$3,992,312	$3,896,124
Bank of America Private Bank	**816,186**	744,675	**816,186**	801,945	757,017	759,082	744,675
Total client balances	**$5,056,787**	$4,640,799	**$5,056,787**	$4,934,396	$4,572,406	$4,751,394	$4,640,799
Client Balances by Type, at period end							
Assets under management [1]	**$2,370,848**	$2,109,946	**$2,370,848**	$2,327,766	$2,115,782	$2,177,708	$2,109,946
Brokerage and other assets	**2,164,406**	2,040,748	**2,164,406**	2,094,157	1,946,617	2,067,937	2,040,748
Deposits	**279,723**	278,931	**279,723**	278,155	287,719	289,854	278,931
Loans and leases [2]	**286,092**	255,381	**286,092**	279,618	266,657	263,819	255,381
Less: Managed deposits in assets under management	**(44,282)**	(44,207)	**(44,282)**	(45,300)	(44,369)	(47,924)	(44,207)
Total client balances	**$5,056,787**	$4,640,799	**$5,056,787**	$4,934,396	$4,572,406	$4,751,394	$4,640,799
Assets Under Management Rollforward							
Assets under management, beginning balance	**$2,177,708**	$1,882,211	**$2,327,766**	$2,115,782	$2,177,708	$2,109,946	$1,986,523
Net client flows	**54,025**	61,788	**19,980**	13,673	20,372	20,209	23,517
Market valuation/other	**139,115**	165,947	**23,102**	198,311	(82,298)	47,553	99,906
Total assets under management, ending balance	**$2,370,848**	$2,109,946	**$2,370,848**	$2,327,766	$2,115,782	$2,177,708	$2,109,946

[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)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Net interest income	**$ 9,687**	$ 9,373	**$ 3,259**	$ 3,198	$ 3,230	$ 3,238	$ 3,141
Noninterest income:							
Service charges	**2,766**	2,553	**930**	932	904	885	863
Investment banking fees	**3,172**	2,769	**971**	1,154	1,047	973	1,155
All other income	**3,103**	3,175	**1,045**	952	1,106	1,142	1,030
Total noninterest income	**9,041**	8,497	**2,946**	3,038	3,057	3,000	3,048
Total revenue, net of interest expense	**18,728**	17,870	**6,205**	6,236	6,287	6,238	6,189
Provision for credit losses	**610**	700	**210**	215	185	243	269
Noninterest expense	**9,672**	9,298	**3,250**	3,199	3,223	3,118	3,044
Income before income taxes	**8,446**	7,872	**2,745**	2,822	2,879	2,877	2,876
Income tax expense	**2,323**	2,165	**755**	776	792	791	791
Net income	**$ 6,123**	$ 5,707	**$ 1,990**	$ 2,046	$ 2,087	$ 2,086	$ 2,085
Net interest yield	**1.87 %**	1.97 %	**1.83 %**	1.86 %	1.91 %	1.86 %	1.87 %
Efficiency ratio	**51.64**	52.03	**52.36**	51.30	51.27	50.01	49.16
Return on average allocated capital [1]	**15**	15	**15**	15	16	16	16
Balance Sheet							
Average							
Total loans and leases	**$409,825**	$385,062	**$418,883**	$413,364	$396,988	$386,319	$388,482
Total earning assets [2]	**693,506**	637,605	**704,930**	689,980	685,393	690,069	665,143
Total assets [2]	**758,056**	702,678	**769,684**	754,368	749,898	754,999	730,206
Total deposits	**656,090**	603,591	**668,588**	651,867	647,583	656,120	631,560
Allocated capital [1]	**54,250**	50,750	**54,250**	54,250	54,250	50,750	50,750
Period end							
Total loans and leases	**$428,146**	$386,828	**$428,146**	$412,294	$406,982	$388,998	$386,828
Total earning assets [2]	**719,228**	671,971	**719,228**	695,499	681,219	671,354	671,971
Total assets [2]	**784,081**	737,640	**784,081**	761,395	745,299	734,710	737,640
Total deposits	**683,867**	640,801	**683,867**	662,867	647,018	641,211	640,801

[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)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Investment Banking fees [1]							
Advisory [2]	**$ 1,436**	$ 1,166	**$ 422**	$ 517	$ 497	$ 541	$ 536
Debt issuance	**1,234**	1,227	**397**	417	420	321	472
Equity issuance	**502**	376	**152**	220	130	111	147
Total Investment Banking fees [3]	**$ 3,172**	$ 2,769	**$ 971**	$ 1,154	$ 1,047	$ 973	$ 1,155
Business Lending							
Corporate	**$ 3,002**	$ 3,000	**$ 1,017**	$ 893	$ 1,092	$ 1,031	$ 1,045
Commercial	**3,367**	3,385	**1,112**	1,118	1,137	1,181	1,135
Business Banking	**148**	165	**50**	50	48	51	56
Total Business Lending revenue	**$ 6,517**	$ 6,550	**$ 2,179**	$ 2,061	$ 2,277	$ 2,263	$ 2,236
Global Transaction Services							
Corporate	**$ 4,218**	$ 3,884	**$ 1,413**	$ 1,399	$ 1,406	$ 1,415	$ 1,326
Commercial	**3,405**	3,093	**1,192**	1,118	1,095	1,131	1,043
Business Banking	**1,222**	1,091	**435**	403	384	397	370
Total Global Transaction Services revenue	**$ 8,845**	$ 8,068	**$ 3,040**	$ 2,920	$ 2,885	$ 2,943	$ 2,739
Average deposit balances							
Interest-bearing	**$501,379**	$453,341	**$511,953**	$498,484	$493,498	$502,455	$483,285
Noninterest-bearing	**154,711**	150,250	**156,635**	153,383	154,085	153,665	148,275
Total average deposits	**$656,090**	$603,591	**$668,588**	$651,867	$647,583	$656,120	$631,560
Provision for credit losses	**$ 610**	$ 700	**$ 210**	$ 215	$ 185	$ 243	$ 269
Credit quality [4, 5]							
Reservable criticized utilized exposure	**$16,850**	$ 22,637	**$16,850**	$ 18,639	$ 20,576	$ 21,010	$ 22,637
	3.71 %	5.55 %	**3.71 %**	4.27 %	4.79 %	5.11 %	5.55 %
Nonperforming loans, leases and foreclosed properties	**$ 2,450**	$ 2,395	**$ 2,450**	$ 2,577	$ 2,550	$ 2,620	$ 2,395
	0.57 %	0.62 %	**0.57 %**	0.63 %	0.63 %	0.68 %	0.62 %
Average loans and leases by product							
U.S. commercial	**$257,115**	$240,725	**$260,864**	$260,750	$249,606	$242,890	$244,131
Non-U.S. commercial	**84,522**	79,547	**87,763**	84,824	80,905	78,363	79,811
Commercial real estate	**52,023**	48,528	**54,403**	51,696	49,922	48,313	48,256
Commercial lease financing	**16,165**	16,261	**15,853**	16,094	16,555	16,752	16,282
Other	**—**	1	**—**	—	—	1	2
Total average loans and leases	**$409,825**	$385,062	**$418,883**	$413,364	$396,988	$386,319	$388,482
Total Corporation Investment Banking fees							
Advisory [2]	**$ 1,582**	$ 1,300	**$ 471**	$ 558	$ 553	$ 590	$ 583
Debt issuance	**3,057**	2,888	**958**	1,113	986	810	1,109
Equity issuance	**1,283**	962	**395**	535	353	297	362
Total investment banking fees including self-led deals	**5,922**	5,150	**1,824**	2,206	1,892	1,697	2,054
Self-led deals	**(144)**	(186)	**(25)**	(68)	(51)	(31)	(41)
Total Investment Banking fees	**$ 5,778**	$ 4,964	**$ 1,799**	$ 2,138	$ 1,841	$ 1,666	$ 2,013

(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)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Net interest income	**$ 5,780**	$ 3,940	**$ 2,008**	$ 1,911	$ 1,861	$ 1,750	$ 1,484
Noninterest income:							
Investment and brokerage services	**2,172**	1,883	**683**	729	760	628	614
Investment banking fees	**2,494**	2,181	**767**	965	762	656	834
Market making and similar activities	**10,697**	10,063	**2,554**	4,422	3,721	2,001	3,141
All other income	**(145)**	725	**(145)**	(5)	5	269	152
Total noninterest income	**15,218**	14,852	**3,859**	6,111	5,248	3,554	4,741
Total revenue, net of interest expense [1]	**20,998**	18,792	**5,867**	8,022	7,109	5,304	6,225
Provision for credit losses	**19**	59	**3**	(11)	27	12	9
Noninterest expense	**13,049**	11,512	**4,195**	4,484	4,370	3,906	3,895
Income before income taxes	**7,930**	7,221	**1,669**	3,549	2,712	1,386	2,321
Income tax expense	**2,062**	2,094	**434**	923	705	402	673
Net income	**$ 5,868**	$ 5,127	**$ 1,235**	$ 2,626	$ 2,007	$ 984	$ 1,648
Efficiency ratio	**62.15 %**	61.26 %	**71.51 %**	55.90 %	61.47 %	73.64 %	62.58 %
Return on average allocated capital [2]	**15**	14	**9**	20	15	8	13
Balance Sheet							
Average							
Total trading-related assets	**$735,415**	$681,789	**$729,338**	$746,938	$729,973	$666,609	$676,621
Total loans and leases	**202,290**	175,777	**200,645**	204,994	201,237	197,822	190,994
Total earning assets	**876,507**	802,377	**869,392**	885,914	874,270	820,324	813,197
Total assets	**1,104,606**	1,005,714	**1,091,797**	1,120,548	1,101,576	1,026,282	1,024,300
Total deposits	**38,725**	38,141	**38,309**	38,129	39,752	37,875	37,588
Allocated capital [2]	**53,500**	49,000	**53,500**	53,500	53,500	49,000	49,000
Period end							
Total trading-related assets	**$681,904**	$638,176	**$681,904**	$733,711	$727,035	$670,949	$638,176
Total loans and leases	**210,590**	196,759	**210,590**	198,678	205,941	202,733	196,759
Total earning assets	**825,364**	793,246	**825,364**	873,890	866,402	814,196	793,246
Total assets	**1,052,335**	997,908	**1,052,335**	1,106,999	1,091,745	1,032,858	997,908
Total deposits	**38,449**	36,883	**38,449**	38,146	38,012	40,614	36,883
Trading-related assets (average)							
Trading account securities	**$373,323**	$350,777	**$361,207**	$371,536	$387,514	$357,802	$361,610
Reverse repurchases	**163,240**	150,511	**164,491**	168,093	157,053	132,317	138,908
Securities borrowed	**150,829**	139,764	**152,239**	159,969	140,148	135,904	135,615
Derivative assets	**48,023**	40,737	**51,401**	47,340	45,258	40,586	40,488
Total trading-related assets	**$735,415**	$681,789	**$729,338**	$746,938	$729,973	$666,609	$676,621

[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)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Sales and trading revenue [1]							
Fixed-income, currencies and commodities	**$ 9,586**	$ 9,766	**$ 2,565**	$ 3,476	$ 3,545	$ 2,501	$ 3,092
Equities	**8,974**	6,589	**2,510**	3,622	2,842	2,015	2,270
Total sales and trading revenue	**$ 18,560**	$ 16,355	**$ 5,075**	$ 7,098	$ 6,387	$ 4,516	$ 5,362
Sales and trading revenue, excluding net debit valuation adjustment [2,3]							
Fixed-income, currencies and commodities	**$ 9,580**	$ 9,791	**$ 2,548**	$ 3,536	$ 3,496	$ 2,517	$ 3,078
Equities	**8,954**	6,582	**2,507**	3,619	2,828	2,016	2,270
Total sales and trading revenue, excluding net debit valuation adjustment	**$ 18,534**	$ 16,373	**$ 5,055**	$ 7,155	$ 6,324	$ 4,533	$ 5,348
Sales and trading revenue breakdown							
Net interest income	**$ 5,325**	$ 3,493	**$ 1,868**	$ 1,765	$ 1,692	$ 1,612	$ 1,340
Commissions	**2,172**	1,882	**684**	728	760	628	614
Trading	**10,696**	10,061	**2,554**	4,421	3,721	2,001	3,140
Other	**367**	919	**(31)**	184	214	275	268
Total sales and trading revenue	**$ 18,560**	$ 16,355	**$ 5,075**	$ 7,098	$ 6,387	$ 4,516	$ 5,362

(1) Includes *Global Banking* sales and trading revenue of $644 million and $347 million for the nine months ended September 30, 2026 and 2025, $175 million, $227 million and $242 million for the third, second and first quarters of 2026, and $183 million and $172 million for the fourth and third and 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 $26 million and $(18) million for the nine months ended September 30, 2026 and 2025, $20 million, $(57) million and $63 million for the third, second and first quarters of 2026, and $(17) million and $14 million for the fourth and third quarters of 2025, respectively. FICC net DVA gains (losses) were $6 million and $(25) million for the nine months ended September 30, 2026 and 2025, $17 million, $(60) million and $49 million for the third, second and first quarters of 2026, and $(16) million and $14 million for the fourth and third quarters of 2025, respectively. Equities net DVA gains (losses) were $20 million and $7 million for the nine months ended September 30, 2026 and 2025, $3 million, $3 million and $14 million for the third, second and first quarters of 2026, and $(1) million and $0 for the fourth and third quarters of 2025, respectively.

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
	2026	2025	**2026**	2026	2026	2025	2025
Net interest income	**$ (133)**	$ (69)	**$ (51)**	$ (43)	$ (39)	$ (33)	$ (26)
Noninterest income (loss)	**(1,977)**	(2,156)	**(592)**	(701)	(684)	(796)	(672)
Total revenue, net of interest expense	**(2,110)**	(2,225)	**(643)**	(744)	(723)	(829)	(698)
Provision for credit losses	**(24)**	(13)	**(6)**	(9)	(9)	(10)	4
Noninterest expense	**1,726**	638	**1,396**	167	163	(63)	201
Loss before income taxes	**(3,812)**	(2,850)	**(2,033)**	(902)	(877)	(756)	(903)
Income tax expense (benefit)	**(2,268)**	(2,672)	**(680)**	(610)	(978)	(624)	(800)
Net income (loss)	**$ (1,544)**	$ (178)	**$ (1,353)**	$ (292)	$ 101	$ (132)	$ (103)
Balance Sheet							
Average							
Total loans and leases	**$ 6,910**	$ 7,819	**$ 6,895**	$ 6,848	$ 6,989	$ 7,108	$ 7,739
Total assets [2]	**276,790**	341,554	**251,224**	286,672	292,937	294,281	328,928
Total deposits	**91,390**	104,032	**87,614**	94,404	92,207	93,678	98,338
Period end							
Total loans and leases	**$ 7,179**	$ 7,422	**$ 7,179**	$ 7,396	$ 6,846	$ 6,795	$ 7,422
Total assets [3]	**228,148**	309,170	**228,148**	264,079	264,013	269,329	309,170
Total deposits	**87,577**	96,493	**87,577**	92,761	91,608	90,785	96,493

[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 $987.8 billion and $984.3 billion for the nine months ended September 30, 2026 and 2025, and $976.8 billion, $984.1 billion, $1.0 trillion, $1.0 trillion and $994.4 billion for the third, second and first quarters of 2026, and the fourth and third quarters of 2025, respectively.

[3] Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of $981.7 billion and $982.1 billion at September 30, 2026 and June 30, 2026, and $1.0 trillion at March 31, 2026, December 31, 2025 and September 30, 2025.

Bank of America Corporation and Subsidiaries

Outstanding Loans and Leases

(Dollars in millions)

	September 30 2026	June 30 2026	September 30 2025
Consumer			
Residential mortgage	**$ 236,522**	$ 236,316	$ 235,429
Home equity	**27,417**	27,114	26,482
Credit card	**107,342**	105,659	102,109
Direct/Indirect consumer [1]	**119,356**	118,327	111,412
Other consumer [2]	**156**	182	169
Total consumer loans excluding loans accounted for under the fair value option	**490,793**	487,598	475,601
Consumer loans accounted for under the fair value option [3]	**156**	159	165
Total consumer	**490,949**	487,757	475,766
Commercial			
U.S. commercial	**472,395**	456,632	429,202
Non-U.S. commercial	**170,299**	159,894	148,707
Commercial real estate [4]	**75,222**	71,097	66,986
Commercial lease financing	**15,265**	15,402	16,282
	733,181	703,025	661,177
U.S. small business commercial	**23,945**	23,637	22,428
Total commercial loans excluding loans accounted for under the fair value option	**757,126**	726,662	683,605
Commercial loans accounted for under the fair value option [3]	**3,185**	3,200	6,529
Total commercial	**760,311**	729,862	690,134
Total loans and leases	**$ 1,251,260**	$ 1,217,619	$ 1,165,900

(1) Includes primarily auto and specialty lending loans and leases of $50.9 billion, $52.4 billion and $55.1 billion, U.S. securities-based lending loans of $64.3 billion, $61.9 billion and $52.5 billion and non-U.S. consumer loans of $3.3 billion, $3.2 billion and $3.0 billion at September 30, 2026, June 30, 2026 and September 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 $52 million, $55 million and $59 million and home equity loans of $104 million, $104 million and $106 million at September 30, 2026, June 30, 2026 and September 30, 2025, respectively. Commercial loans accounted for under the fair value option includes U.S. commercial loans of $2.1 billion, $2.2 billion and $2.2 billion and non-U.S. commercial loans of $1.0 billion, $1.0 billion and $4.3 billion at September 30, 2026, June 30, 2026 and September 30, 2025, respectively.

(4) Includes U.S. commercial real estate loans of $69.0 billion, $65.9 billion and $61.1 billion and non-U.S. commercial real estate loans of $6.3 billion, $5.2 billion and $5.9 billion at September 30, 2026, June 30, 2026 and September 30, 2025, respectively.

Bank of America Corporation and Subsidiaries

Quarterly Average Loans and Leases by Business Segment and All Other

(Dollars in millions)

	Third Quarter 2026					
	Total Corporation	**Consumer Banking**	**GWIM**	**Global Banking**	**Global Markets**	**All Other**
Consumer						
Residential mortgage	**$ 236,433**	**$ 115,104**	**$ 113,112**	**$ —**	**$ 2,953**	**$ 5,264**
Home equity	**27,370**	**23,277**	**3,054**	**—**	**95**	**944**
Credit card	**105,802**	**102,097**	**3,706**	**—**	**—**	**(1)**
Direct/Indirect and other consumer	**118,423**	**51,697**	**66,722**	**—**	**—**	**4**
Total consumer	**488,028**	**292,175**	**186,594**	**—**	**3,048**	**6,211**
Commercial						
U.S. commercial	**485,010**	**28,754**	**82,371**	**260,864**	**112,824**	**197**
Non-U.S. commercial	**164,025**	**—**	**661**	**87,763**	**74,887**	**714**
Commercial real estate	**73,346**	**24**	**9,016**	**54,403**	**9,886**	**17**
Commercial lease financing	**15,609**	**—**	**—**	**15,853**	**—**	**(244)**
Total commercial	**737,990**	**28,778**	**92,048**	**418,883**	**197,597**	**684**
Total loans and leases	**$ 1,226,018**	**$ 320,953**	**$ 278,642**	**$ 418,883**	**$ 200,645**	**$ 6,895**

	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

	Third Quarter 2025					
	Total Corporation	Consumer Banking	GWIM	Global Banking	Global Markets	All Other
Consumer						
Residential mortgage	$ 235,301	$ 116,968	$ 109,023	$ 2	$ 3,395	$ 5,913
Home equity	26,413	22,404	2,783	—	101	1,125
Credit card	100,966	97,481	3,485	—	—	—
Direct/Indirect and other consumer	110,127	55,151	54,973	—	—	3
Total consumer	472,807	292,004	170,264	2	3,496	7,041
Commercial						
U.S. commercial	443,274	28,271	66,143	244,131	104,599	130
Non-U.S. commercial	154,458	—	643	79,811	73,173	831
Commercial real estate	66,494	22	8,473	48,256	9,726	17
Commercial lease financing	16,002	—	—	16,282	—	(280)
Total commercial	680,228	28,293	75,259	388,480	187,498	698
Total loans and leases	$ 1,153,035	$ 320,297	$ 245,523	$ 388,482	$ 190,994	$ 7,739

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Commercial Utilized			Total Commercial Committed		
	September 30 2026	June 30 2026	September 30 2025	**September 30 2026**	June 30 2026	September 30 2025
Asset managers and funds	**$ 168,022**	$ 158,972	$ 145,980	**$ 257,435**	$ 244,880	$ 223,876
Finance companies	**100,138**	92,461	85,106	**135,102**	129,861	121,131
Capital goods	**56,350**	56,536	54,930	**118,771**	119,644	106,394
Real estate[5]	**74,731**	70,197	69,485	**106,632**	99,742	97,680
Healthcare equipment and services	**39,308**	39,552	36,812	**72,654**	74,237	68,106
Individuals and trusts	**52,513**	51,250	42,112	**66,819**	66,984	56,245
Materials	**30,078**	30,374	29,167	**62,261**	61,528	60,707
Consumer services	**30,645**	29,019	30,481	**57,498**	56,212	55,297
Retailing	**28,014**	26,404	27,022	**57,082**	56,795	55,603
Food, beverage and tobacco	**25,614**	24,802	25,087	**55,497**	53,498	51,328
Government and public education	**33,645**	34,112	32,253	**52,585**	50,651	51,589
Commercial services and supplies	**27,566**	27,640	24,662	**50,269**	49,700	46,191
Utilities	**20,721**	20,560	19,390	**48,481**	46,788	44,483
Energy	**17,108**	14,425	12,553	**42,453**	40,347	36,055
Transportation	**25,966**	25,826	23,532	**42,173**	38,852	36,736
Media	**15,029**	12,303	10,812	**37,900**	35,445	24,995
Technology hardware and equipment	**16,042**	14,155	10,269	**36,125**	35,373	30,031
Software and services	**16,470**	16,308	14,620	**34,170**	33,089	32,158
Global commercial banks	**28,173**	24,268	24,329	**31,804**	27,074	28,344
Insurance	**13,332**	12,432	11,411	**26,667**	25,075	23,525
Pharmaceuticals and biotechnology	**9,211**	8,397	7,097	**26,528**	26,820	22,463
Vehicle dealers	**19,888**	19,833	19,113	**25,974**	25,049	24,665
Consumer durables and apparel	**9,812**	9,838	9,592	**21,861**	21,888	21,516
Automobiles and components	**7,551**	7,348	7,888	**17,514**	16,291	17,052
Telecommunication services	**8,687**	6,784	7,025	**17,184**	17,141	15,628
Food and staples retailing	**6,212**	5,936	6,103	**11,772**	11,703	11,250
Financial markets infrastructure (clearinghouses)	**6,721**	5,013	6,437	**9,767**	8,368	8,671
Religious and social organizations	**2,190**	2,301	2,407	**4,155**	4,247	4,073
Total commercial credit exposure by industry	**$ 889,737**	$ 847,046	$ 795,675	**$ 1,527,133**	$ 1,477,282	$ 1,375,792

(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 $83.6 billion, $84.0 billion and $69.3 billion at September 30, 2026, June 30, 2026 and September 30, 2025, respectively. Not reflected in utilized and committed exposure is additional non-cash derivative collateral held of $33.6 billion, $34.0 billion and $27.8 billion, which consists primarily of other marketable securities, at September 30, 2026, June 30, 2026 and September 30, 2025, respectively.

(2) Total utilized and total committed exposure includes loans of $3.2 billion, $3.2 billion and $6.5 billion and issued letters of credit with a notional amount of $85 million, $64 million and $87 million accounted for under the fair value option at September 30, 2026, June 30, 2026 and September 30, 2025, respectively. In addition, total committed exposure includes unfunded loan commitments accounted for under the fair value option with a notional amount of $3.7 billion, $3.2 billion and $2.2 billion at September 30, 2026, June 30, 2026 and September 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)

	September 30 2026	June 30 2026	March 31 2026	December 31 2025	September 30 2025
Residential mortgage	**$ 2,076**	$ 2,049	$ 2,103	$ 2,008	$ 1,972
Home equity	**366**	371	391	392	386
Direct/Indirect consumer	**168**	170	186	176	173
Total consumer	**2,610**	2,590	2,680	2,576	2,531
U.S. commercial	**1,702**	1,674	1,488	1,404	1,131
Non-U.S. commercial	**249**	312	334	80	107
Commercial real estate	**888**	1,068	1,191	1,596	1,470
Commercial lease financing	**59**	62	85	97	59
	2,898	3,116	3,098	3,177	2,767
U.S. small business commercial	**36**	45	53	51	49
Total commercial	**2,934**	3,161	3,151	3,228	2,816
Total nonperforming loans and leases	**5,544**	5,751	5,831	5,804	5,347
Foreclosed properties	**105**	119	102	101	123
Total nonperforming loans, leases, and foreclosed properties [1, 2]	**$ 5,649**	$ 5,870	$ 5,933	$ 5,905	$ 5,470
Fully-insured home loans past due 30 days or more and still accruing	**$ 415**	$ 420	$ 458	$ 450	$ 439
Consumer credit card past due 30 days or more and still accruing	**2,488**	2,352	2,512	2,604	2,464
Other loans past due 30 days or more and still accruing	**3,757**	3,220	4,248	3,834	3,637
Total loans past due 30 days or more and still accruing [3, 4]	**$ 6,660**	$ 5,992	$ 7,218	$ 6,888	$ 6,540
Fully-insured home loans past due 90 days or more and still accruing	**$ 218**	$ 219	$ 240	$ 207	$ 201
Consumer credit card past due 90 days or more and still accruing	**1,211**	1,241	1,341	1,351	1,260
Other loans past due 90 days or more and still accruing	**475**	402	436	563	637
Total loans past due 90 days or more and still accruing [4]	**$ 1,904**	$ 1,862	$ 2,017	$ 2,121	$ 2,098
Nonperforming loans, leases and foreclosed properties/Total assets [5]	**0.16 %**	0.17 %	0.17 %	0.17 %	0.16 %
Nonperforming loans, leases and foreclosed properties/Total loans, leases and foreclosed properties [5]	**0.45**	0.48	0.49	0.50	0.47
Nonperforming loans and leases/Total loans and leases [5]	**0.44**	0.47	0.49	0.49	0.46
Commercial reservable criticized utilized exposure [6]	**$ 19,906**	$ 22,074	$ 24,339	$ 24,748	$ 26,332
Commercial reservable criticized utilized exposure/Commercial reservable utilized exposure [5]	**2.49 %**	2.89 %	3.21 %	3.37 %	3.67 %
Total commercial criticized utilized exposure/Commercial utilized exposure [6]	**2.50**	2.90	3.20	3.36	3.62

(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 $334 million, $358 million, $500 million, $517 million and $521 million at September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025, respectively.

(3) Balances do not include loans held-for-sale past due 30 days or more and still accruing of $67 million, $16 million, $4 million, $9 million and $49 million at September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 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 $3.3 billion, $3.4 billion, $3.8 billion, $3.5 billion and $6.7 billion at September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 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)

	Third Quarter 2026	Second Quarter 2026	First Quarter 2026	Fourth Quarter 2025	Third Quarter 2025
Nonperforming Consumer Loans and Leases:					
Balance, beginning of period	**$ 2,590**	$ 2,680	$ 2,576	$ 2,531	$ 2,564
Additions	**291**	305	395	294	253
Reductions:					
Paydowns and payoffs	**(118)**	(135)	(118)	(103)	(137)
Sales	**—**	(87)	—	—	(1)
Returns to performing status [2]	**(133)**	(156)	(150)	(131)	(136)
Charge-offs [3]	**(15)**	(12)	(15)	(10)	(5)
Transfers to foreclosed properties	**(5)**	(5)	(8)	(5)	(7)
Total net additions (reductions) to nonperforming loans and leases	**20**	(90)	104	45	(33)
Total nonperforming consumer loans and leases, end of period	**2,610**	2,590	2,680	2,576	2,531
Foreclosed properties	**86**	97	92	90	97
Nonperforming consumer loans, leases and foreclosed properties, end of period	**$ 2,696**	$ 2,687	$ 2,772	$ 2,666	$ 2,628
Nonperforming Commercial Loans and Leases [4]:					
Balance, beginning of period	**$ 3,161**	$ 3,151	$ 3,228	$ 2,816	$ 3,417
Additions	**432**	680	665	883	550
Reductions:					
Paydowns	**(297)**	(205)	(278)	(259)	(834)
Sales	**(57)**	(126)	(225)	(30)	(19)
Returns to performing status [5]	**(79)**	(71)	(2)	(5)	(12)
Charge-offs	**(226)**	(254)	(237)	(177)	(286)
Transfers to foreclosed properties	**—**	(14)	—	—	—
Total net additions (reductions) to nonperforming loans and leases	**(227)**	10	(77)	412	(601)
Total nonperforming commercial loans and leases, end of period	**2,934**	3,161	3,151	3,228	2,816
Foreclosed properties	**19**	22	10	11	26
Nonperforming commercial loans, leases and foreclosed properties, end of period	**$ 2,953**	$ 3,183	$ 3,161	$ 3,239	$ 2,842

[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)

	Third Quarter 2026		Second Quarter 2026		First Quarter 2026		Fourth Quarter 2025		Third Quarter 2025	
	Amount	**Percent**	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Net Charge-offs										
Residential mortgage	**$ —**	**— %**	$ 1	— %	$ 5	0.01 %	$ (2)	— %	$ (1)	— %
Home equity	**(5)**	**(0.08)**	(6)	(0.09)	(7)	(0.09)	(8)	(0.12)	(11)	(0.17)
Credit card	**859**	**3.22**	919	3.55	924	3.64	882	3.40	880	3.46
Direct/Indirect consumer	**61**	**0.20**	56	0.19	74	0.26	63	0.22	55	0.20
Other consumer	**82**	**n/m**	70	n/m	63	n/m	57	n/m	55	n/m
Total consumer	**997**	**0.81**	1,040	0.86	1,059	0.89	992	0.82	978	0.82
U.S. commercial	**80**	**0.07**	180	0.16	132	0.12	92	0.09	135	0.13
Non-U.S. commercial	**36**	**0.09**	53	0.13	7	0.02	24	0.06	—	—
Total commercial and industrial	**116**	**0.07**	233	0.15	139	0.09	116	0.08	135	0.09
Commercial real estate	**105**	**0.56**	2	0.01	56	0.33	46	0.27	120	0.72
Commercial lease financing	**(1)**	**—**	—	—	12	0.30	3	0.07	—	—
	220	**0.12**	235	0.13	207	0.12	165	0.10	255	0.16
U.S. small business commercial	**132**	**2.22**	137	2.35	143	2.55	130	2.29	134	2.41
Total commercial	**352**	**0.19**	372	0.20	350	0.20	295	0.17	389	0.23
Total net charge-offs	**$ 1,349**	**0.44**	$ 1,412	0.47	$ 1,409	0.48	$ 1,287	0.44	$ 1,367	0.47
By Business Segment and All Other										
Consumer Banking	**$ 1,139**	**1.41 %**	$ 1,183	1.48 %	$ 1,208	1.52 %	$ 1,133	1.39 %	$ 1,122	1.39 %
Global Wealth & Investment Management	**13**	**0.02**	9	0.01	13	0.02	5	0.01	8	0.01
Global Banking	**209**	**0.20**	231	0.23	164	0.17	160	0.17	250	0.26
Global Markets	**—**	**—**	—	—	33	0.07	—	—	(1)	—
All Other	**(12)**	**(0.74)**	(11)	(0.61)	(9)	(0.58)	(11)	(0.63)	(12)	(0.61)
Total net charge-offs	**$ 1,349**	**0.44**	$ 1,412	0.47	$ 1,409	0.48	$ 1,287	0.44	$ 1,367	0.47

[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)

	Nine Months Ended September 30			
	2026		2025	
	Amount	**Percent**	Amount	Percent
Net Charge-offs				
Residential mortgage	**$ 6**	**— %**	$ 1	— %
Home equity	**(18)**	**(0.09)**	(33)	(0.17)
Credit card	**2,702**	**3.47**	2,835	3.78
Direct/Indirect consumer	**191**	**0.22**	172	0.21
Other consumer	**215**	**n/m**	181	n/m
Total consumer	**3,096**	**0.86**	3,156	0.90
U.S. commercial	**392**	**0.12**	334	0.11
Non-U.S. commercial	**96**	**0.08**	7	0.01
Total commercial and industrial	**488**	**0.11**	341	0.08
Commercial real estate	**163**	**0.31**	445	0.90
Commercial lease financing	**11**	**0.09**	1	0.01
	662	**0.13**	787	0.17
U.S. small business commercial	**412**	**2.37**	401	2.49
Total commercial	**1,074**	**0.20**	1,188	0.24
Total net charge-offs	**$ 4,170**	**0.46**	$ 4,344	0.52
By Business Segment and All Other				
Consumer Banking	**$ 3,530**	**1.47 %**	$ 3,584	1.51 %
Global Wealth & Investment Management	**35**	**0.02**	27	0.02
Global Banking	**604**	**0.20**	740	0.26
Global Markets	**33**	**0.02**	30	0.02
All Other	**(32)**	**(0.64)**	(37)	(0.64)
Total net charge-offs	**$ 4,170**	**0.46**	$ 4,344	0.52

[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)

	September 30, 2026		June 30, 2026		September 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%**	$ 313	0.13%	$ 321	0.14%
Home equity	**128**	**0.47**	128	0.47	87	0.33
Credit card	**7,012**	**6.53**	7,060	6.68	7,272	7.12
Direct/Indirect consumer	**663**	**0.56**	681	0.58	713	0.64
Other consumer	**54**	**n/m**	64	n/m	59	n/m
Total consumer	**8,170**	**1.66**	8,246	1.69	8,452	1.78
U.S. commercial [2]	**3,100**	**0.62**	3,035	0.63	2,896	0.64
Non-U.S. commercial	**827**	**0.49**	868	0.54	813	0.55
Commercial real estate	**854**	**1.14**	908	1.28	1,045	1.56
Commercial lease financing	**54**	**0.36**	57	0.37	46	0.28
Total commercial	**4,835**	**0.64**	4,868	0.67	4,800	0.70
Allowance for loan and lease losses	**13,005**	**1.04**	13,114	1.08	13,252	1.14
Reserve for unfunded lending commitments	**1,179**		1,150		1,109	
Allowance for credit losses	**$ 14,184**		$ 14,264		$ 14,361	
Asset Quality Indicators						
Allowance for loan and lease losses/Total loans and leases [1]		**1.04%**		1.08%		1.14%
Allowance for loan and lease losses/Total nonperforming loans and leases		**235**		228		248
Ratio of the allowance for loan and lease losses/Annualized net charge-offs		**2.43**		2.32		2.44

[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 $1.4 billion at September 30, 2026, June 30, 2026 and September 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 common equity and tangible assets, each of which is a non-GAAP financial measure. Tangible common equity represents common shareholders' equity reduced by goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities ("adjusted" 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). 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 common 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 nine months ended September 30, 2026 and 2025 and the three months ended September 30, 2026, June 30, 2026, March 31, 2026, December 31, 2025 and September 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.

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2026	2025	**2026**	2026	2026	2025	2025
Reconciliation of income before income taxes to pretax, pre-provision income							
Income before income taxes	**$ 30,936**	$ 28,073	**$ 8,967**	$ 11,565	$ 10,404	$ 9,622	$ 10,408
Provision for credit losses	**3,972**	4,367	**1,269**	1,366	1,337	1,308	1,295
Pretax, pre-provision income	**$ 34,908**	$ 32,440	**$ 10,236**	$ 12,931	$ 11,741	$ 10,930	$ 11,703
Reconciliation of average common shareholders' equity to average tangible common shareholders' equity							
Common shareholders' equity	**$ 276,205**	$ 273,274	**$ 275,885**	$ 275,988	$ 276,753	$ 277,881	$ 275,149
Goodwill	**(69,021)**	(69,021)	**(69,021)**	(69,021)	(69,021)	(69,021)	(69,021)
Intangible assets (excluding mortgage servicing rights)	**(1,815)**	(1,893)	**(1,797)**	(1,815)	(1,834)	(1,853)	(1,873)
Related deferred tax liabilities	**820**	845	**815**	820	825	827	839
Tangible common shareholders' equity	**$ 206,189**	$ 203,205	**$ 205,882**	$ 205,972	$ 206,723	$ 207,834	$ 205,094
Reconciliation of period-end common shareholders' equity to period-end tangible common shareholders' equity							
Common shareholders' equity	**$ 271,753**	$ 276,445	**$ 271,753**	$ 276,098	$ 275,672	$ 277,251	$ 276,445
Goodwill	**(69,021)**	(69,021)	**(69,021)**	(69,021)	(69,021)	(69,021)	(69,021)
Intangible assets (excluding mortgage servicing rights)	**(1,784)**	(1,860)	**(1,784)**	(1,803)	(1,821)	(1,841)	(1,860)
Related deferred tax liabilities	**812**	828	**812**	816	821	825	828
Tangible common shareholders' equity	**$ 201,760**	$ 206,392	**$ 201,760**	$ 206,090	$ 205,651	$ 207,214	$ 206,392
Reconciliation of period-end assets to period-end tangible assets							
Assets	**$3,427,704**	$3,403,149	**$3,427,704**	$3,499,191	$3,496,186	$3,411,738	$3,403,149
Goodwill	**(69,021)**	(69,021)	**(69,021)**	(69,021)	(69,021)	(69,021)	(69,021)
Intangible assets (excluding mortgage servicing rights)	**(1,784)**	(1,860)	**(1,784)**	(1,803)	(1,821)	(1,841)	(1,860)
Related deferred tax liabilities	**812**	828	**812**	816	821	825	828
Tangible assets	**$3,357,711**	$3,333,096	**$3,357,711**	$3,429,183	$3,426,165	$3,341,701	$3,333,096
Book value per share of common stock							
Common shareholders' equity	**$ 271,753**	$ 276,445	**$ 271,753**	$ 276,098	$ 275,672	$ 277,251	$ 276,445
Ending common shares issued and outstanding	**6,922.7**	7,329.4	**6,922.7**	7,018.0	7,129.9	7,212.5	7,329.4
Book value per share of common stock	**$ 39.26**	$ 37.72	**$ 39.26**	$ 39.34	$ 38.66	$ 38.44	$ 37.72
Tangible book value per share of common stock							
Tangible common shareholders' equity	**$ 201,760**	$ 206,392	**$ 201,760**	$ 206,090	$ 205,651	$ 207,214	$ 206,392
Ending common shares issued and outstanding	**6,922.7**	7,329.4	**6,922.7**	7,018.0	7,129.9	7,212.5	7,329.4
Tangible book value per share of common stock	**$ 29.14**	$ 28.16	**$ 29.14**	$ 29.37	$ 28.84	$ 28.73	$ 28.16