

Enterprise Platforms: Payments, Technology, Operations, and Digital & Marketing



Payments



Global Payments Solutions Enables Client Activity Across All Lines of Business

\$11B

2024 GPS Revenue¹

12% CAGR 2021-2024¹

\$2T

Total BofA Average Deposits²

GPS Mission

Develop and deliver a robust set of payment solutions so that individuals, companies and institutions choose us for their financial transaction and cash management needs



The Scale and Scope of Our Payments Business are a Competitive Advantage



Global Reach

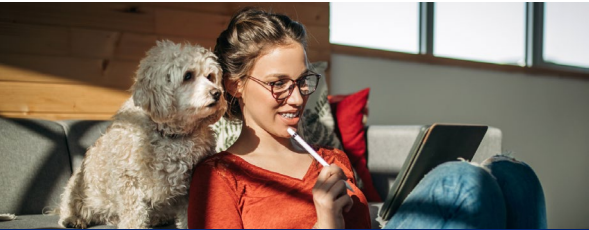
44
Countries and Jurisdictions¹

140+
Currencies

88%
Global GDP Coverage²

70%
Global Fortune 500 Served³

75+
Global Clearing Memberships⁴



Individuals

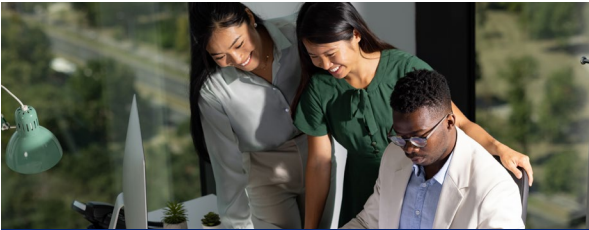
>\$4T
Payment Value⁵

20B
Transactions⁵

49MM
Digital Active Users⁶

25MM
Zelle® Active Users⁷

95MM
Debit and Credit Cards⁸



Companies & Institutions

>\$450T
Payment Value⁹

9B
Transactions⁹

33K+
Clients¹⁰

87%
U.S. Fortune 1,000 Served³

\$1T+
CashPro® App Payment Approvals¹¹



Powerful Franchise

#1
Share Leader, Corporate Cash Mgmt.¹²

#1
Digital Channels¹³

#1
Debit Spend¹⁴

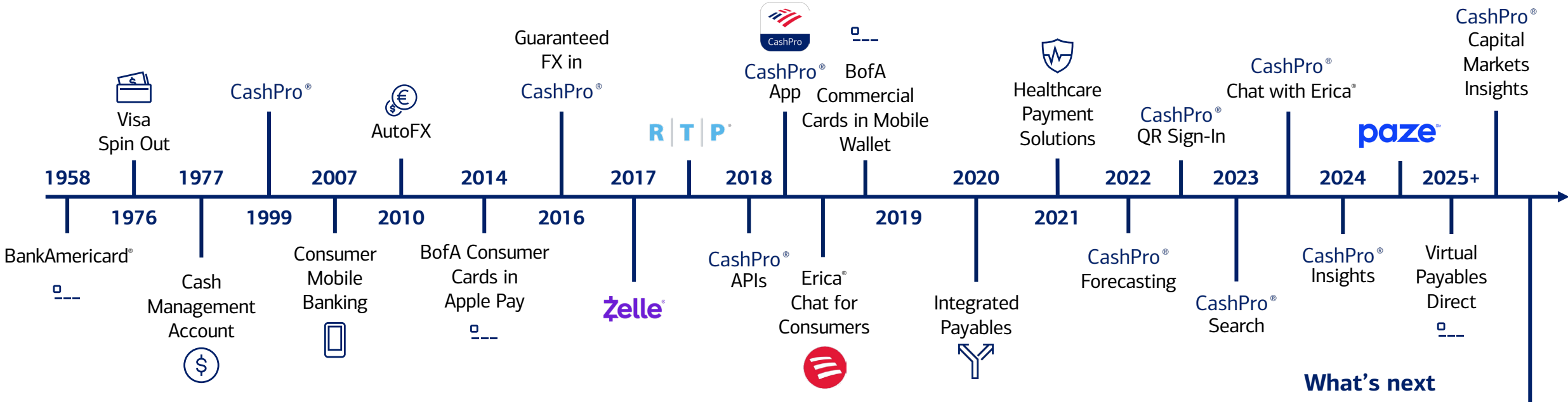
#1
Transactional FX¹⁵

#1
U.S. ACH Receiver¹⁶



Note: GDP stands for gross domestic product.
For additional information and footnotes, refer to Notes beginning on slide 7.

BofA Has a Long History of Payments Innovation¹



~\$1B
Annual Tech Investment²

Product innovation drives revenue growth

- Increases client deposit balances
- Creates new product revenue streams
- Drives product margin expansion
- Supports relationship deepening
- Attracts new clients

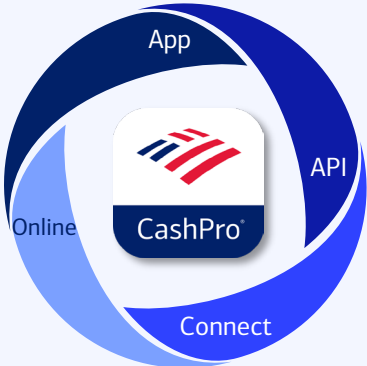
What's next

- Cross-border RTP
- Stablecoins
- Global Account Validation
- Biometric Identity Solutions
- Artificial Intelligence Expansion

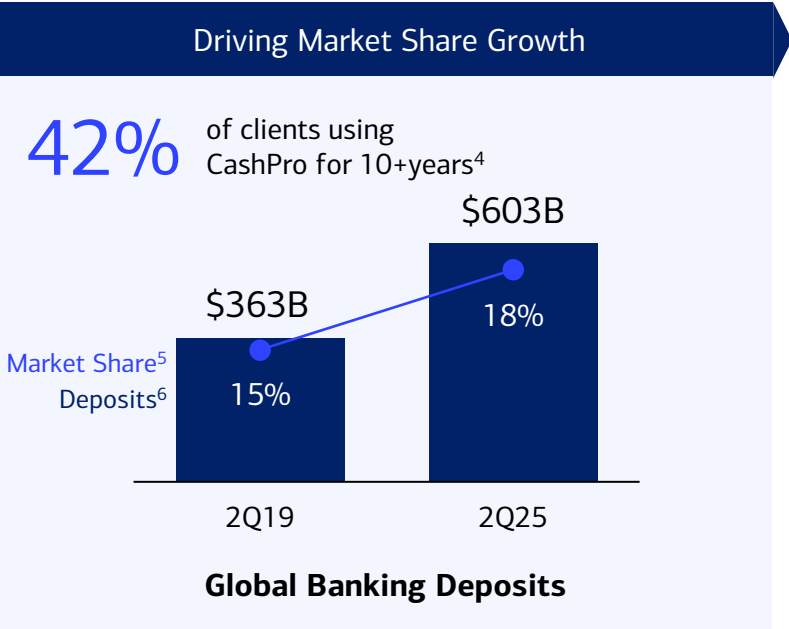
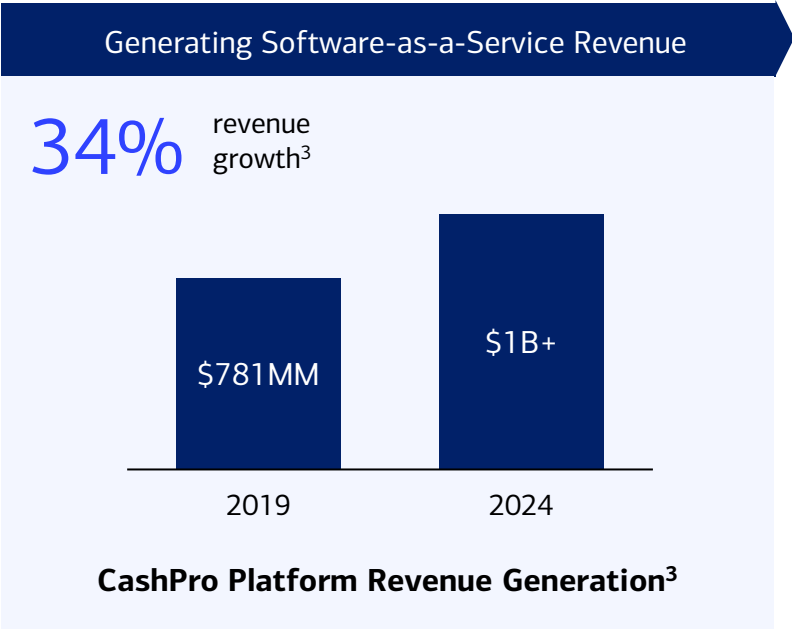
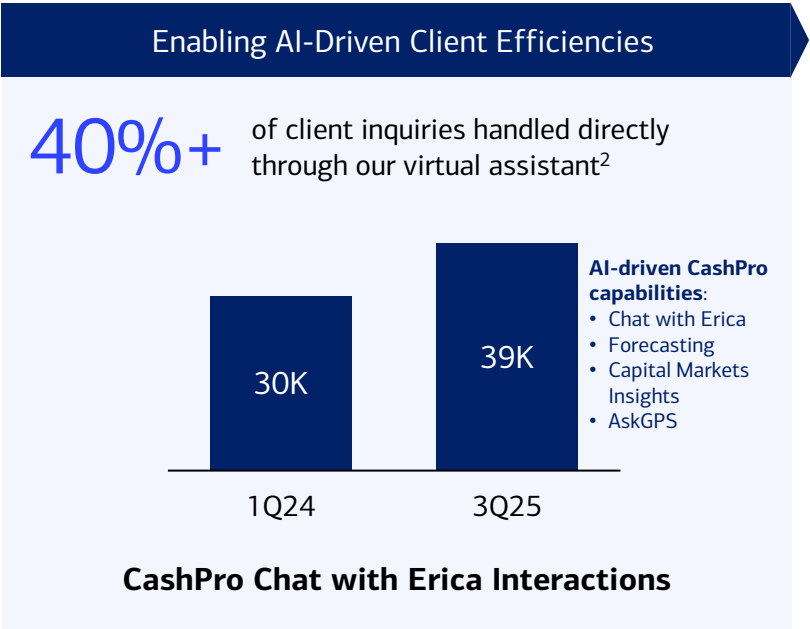
Note: RTP stands for real-time payments. All trademarks are the trademarks of their respective owners. For additional information and footnotes, refer to Notes beginning on slide 7.

CashPro is Our Premier Digital Platform and a Key Differentiator

CashPro is designed to optimize, protect, and enable the performance of our clients' global business with payments visibility, data-based insights, and proactive industry benchmarks



145+ Global Jurisdictions with Access ¹	117 Client Facing APIs ¹	185 Robust Capabilities ¹
74 TMS and ERP Integrations ¹	11 Languages ¹	6 Lines of Business ¹



Note: TMS stands for treasury management system. ERP stands for enterprise resource planning. AI stands for artificial intelligence. For additional information and footnotes, refer to Notes beginning on slide 7.

Global Payments Solutions is a Growth Driver for BofA

 **Grow deposits** – drive deposit growth and maintain primacy of operating accounts

 **Provide global access** – offer scale, reach, and capabilities (our unique value proposition)

 **Deliver client-centric innovation** – deepen client relationships and improve experiences

 **Enable digital platforms** – power client engagement, recurring revenue, and market share growth

 **Invest in technology** – enhance growth and strengthen our competitive advantage



Notes

Global Notes

1. **Forward-Looking Statements:** Investor Day presentations contain forward-looking statements, including certain operational and financial targets and expectations. These statements are based on management's current expectations and assumptions and are not guarantees of future results or performance and involve known and unknown risks and uncertainties. Actual results may vary from those set forth in the forward-looking statements. For additional information, please refer to Bank of America's "Cautionary Note on Forward-Looking Statements" in these Investor Day materials.
2. Revenue, net of interest expense.

Slide 2 — Global Payments Solutions Enables Client Activity Across All Lines of Business

1. Global Transaction Services 2024 revenue, net of interest expense which is included in Global Banking segment results.
2. BofA total deposits end of period as of September 30, 2025.

Slide 3 — The Scale and Scope of Our Payments Business are a Competitive Advantage

1. Includes branch, partner bank (IPB), and rep offices.
2. World Bank data; reflects GDP of countries where GPS has branches, partner bank relationships (IPB), and rep offices as a percentage of 2024 global GDP as of September 30, 2025.
3. Fortune 2025; client data as of July 2025.
4. Includes direct and indirect access; EURO1, TARGET2, and Target2/Euro1 are counted as unique clearing systems.
5. 2024 sent payments.
6. Represents customers that have logged on in the last three months as of September 30, 2025.
7. Represents customers that have transacted (sent or received) in the last three months as of September 30, 2025.
8. Total cards outstanding as of June 30, 2025.
9. 2024 sent and received payments.
10. As of June 30, 2025.
11. Full year 2024.
12. Share leader – corporate cash management market penetration in the U.S. (tied); 2025 Coalition Greenwich: Leaders U.S. Corporate Banking, Cash Management and FX, 1Q25.
13. Greenwich Coalition 2024 Digital Transformation Benchmarking Study, #1 (tied) score for overall leadership in Digital Channels.
14. Nilson Report issue 1284, April 2025; U.S. debit card (PIN) 2024 purchase volume.
15. Greenwich Coalition 2024 Digital Transformation Benchmarking Study, #1 (tied) score for Transactional Foreign Exchange.
16. NACHA 2024 top ACH receivers by volume.

Slide 4 — BofA Has a Long History of Payments Innovation

1. BankofAmericard, 1958; Visa spin out, 1976; Merrill Lynch launched Cash Management Account (CMA), 1977; CashPro launch, 1999; Consumer mobile banking app, 2007; AutoFX, 2010; Bank of America consumer cards launched in Apple Pay, 2014; Guaranteed FX in CashPro, 2016; Zelle® functionality with BofA Mobile Banking App, mid 2017; Real time payments (RTP) launch, November 2017; CashPro APIs, January 2018; CashPro App, March 2018; Erica Chat for Consumers, June 2018; Bank of America commercial cards enabled in mobile wallet, September 2018; Card payments added to Integrated Payables, 2020; Healthcare Payment Solutions, 2021; CashPro Forecasting, January 2022; CashPro QR Sign-In, September 2022; CashPro Search, February 2023; CashPro Chat with Erica, August 2023, CashPro Insights, January 2024; Paze full rollout, December 2024; Virtual Payables Direct rollout, 2025; CashPro Capital Market Insights, September 2025.
2. 2024 technology investment for Global Payments Solutions.

Slide 5 — CashPro is Our Premier Digital Platform and a Key Differentiator

1. As of September 30, 2025.
2. Monthly average from August 2023 through September 2025.
3. CashPro direct and enabled revenue; enabled revenue refers to additional treasury services revenue generated through client use of the CashPro platform.
4. As of September 1, 2025.
5. Share of total commercial deposits based on 2Q YTD ending balances; U.S. banks with \$1T+ assets, reflects non-retail from FFIEC Call Reports, consolidated by McKinsey & Company.
6. Bank of America Global Banking quarterly average deposits.

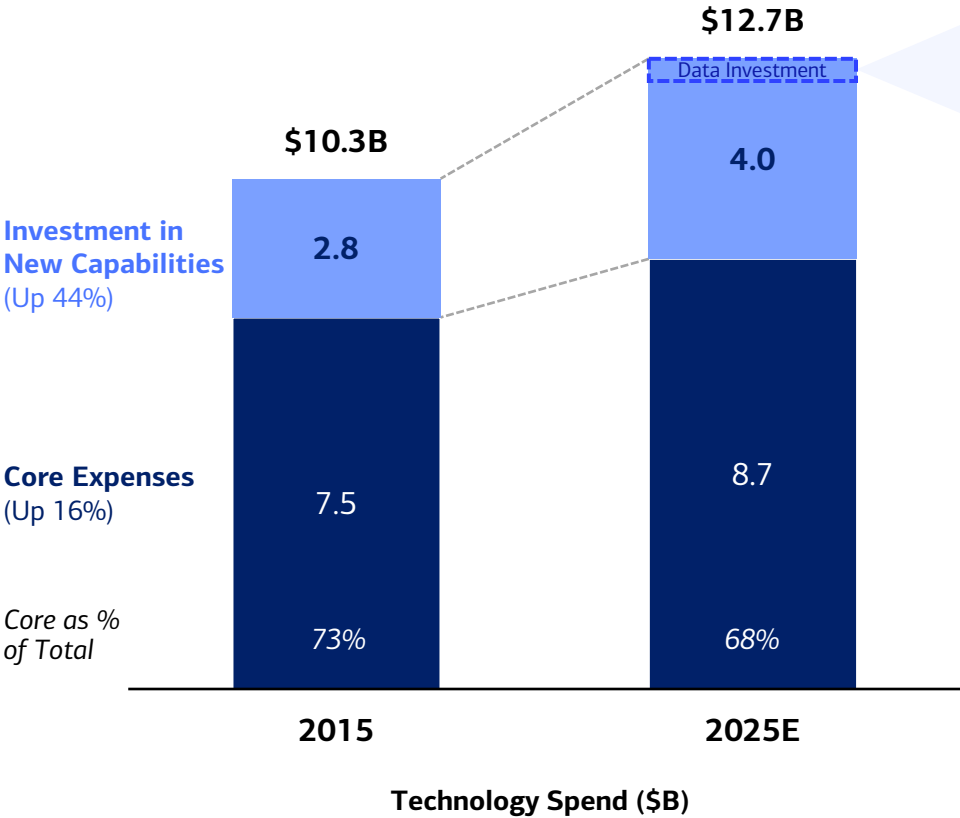


Technology

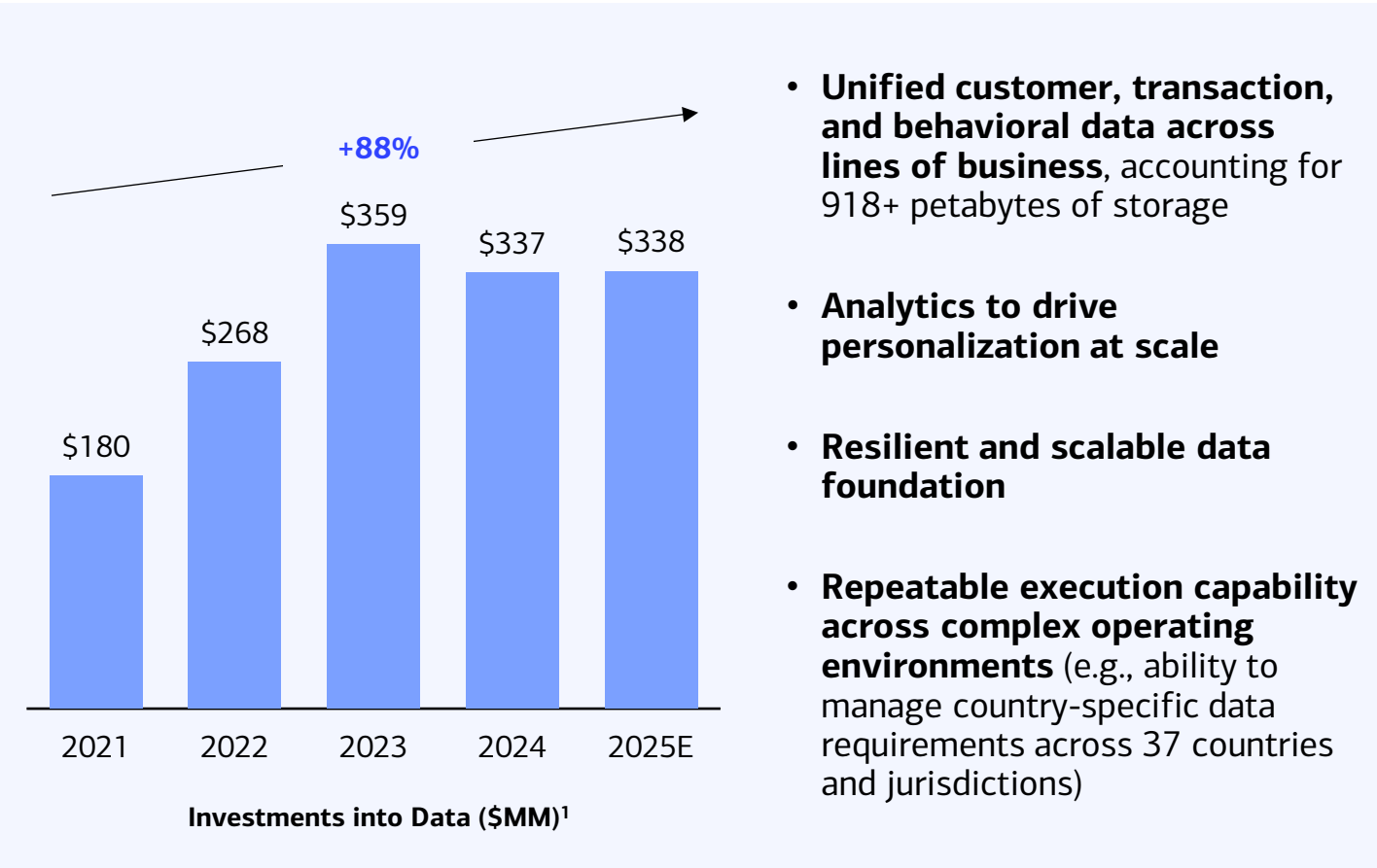


\$118B+ of Tech Spending in Past Decade to Enable Growth, Innovate, and Drive Efficiency

\$1.2B+ Increase in annual investment in new capabilities vs. a decade ago



\$1.5B+ Invested into our data capabilities since 2021



Enabling Scalable Growth across the Enterprise

Digital Growth

(2Q25 and % Change vs. 2Q23)

	Consumer Banking	59.1B Total Client Interactions ^{1,2} Up 33%	446MM Zelle® Payments Sent & Received ³ Up 47% – 3.4x more Zelle® Sent transactions than checks written (3Q25)	49MM Digital Active Users ⁴ Up 4%
	GWIM	121MM Total Client Interactions ^{1,2} Up 7%	4.7MM Zelle® Payments Sent & Received ³ Up 57%	761K Digital Households Up 6%
	Global Banking	3.9B Total Client Interactions ² Up 10%	4.6MM CashPro App Payments Up 31%	2.3MM Mobile App Sign-ins ⁵ Up 46%
	Global Markets	11.4B Total Client Interactions ² Up 30%	336MM Forwards, Futures, & Options Orders Up 119%	131MM Equity Linked Trading Transactions Up 40%

Tech Growth

(2Q25 and % Change vs. 2Q23)

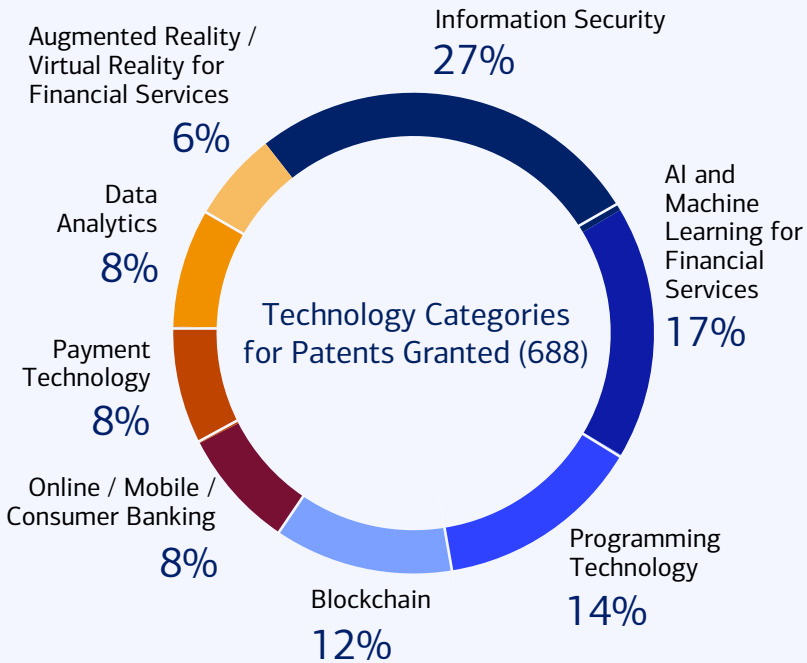
918+ Petabytes of Total Storage Up 38%
101K Total Production Deployments ⁶ Up 50%
~940K Grid CPU Cores ⁷ Up 28%
~109B Grid Compute Tasks ⁸ Up 12%



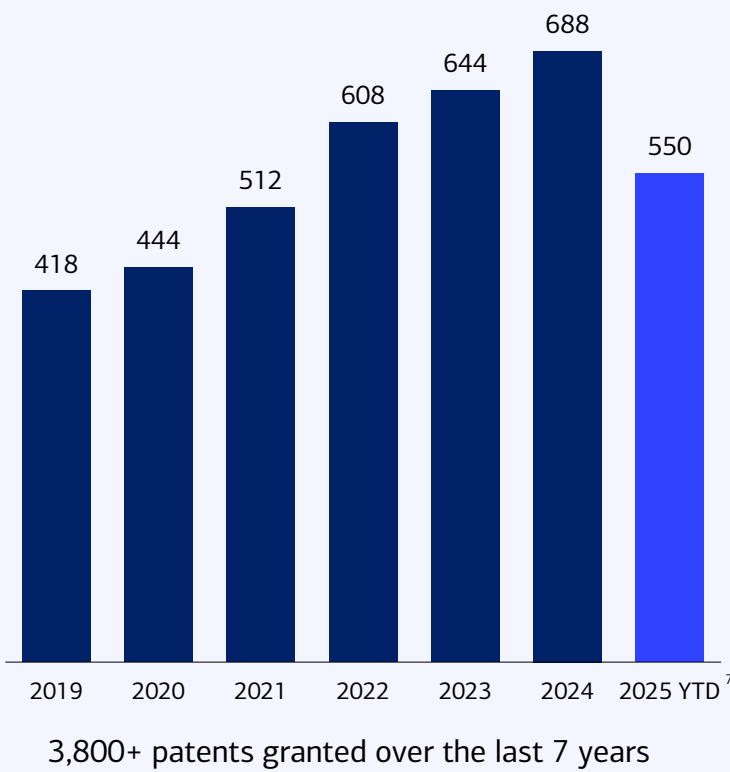
Note: GWIM stands for Global Wealth & Investment Management.
For additional information and footnotes, refer to Notes beginning on slide 8.

Established Culture of Innovation Driving Award-Winning Technology Solutions

FY24 Bank of America Patents Granted



Patents Granted



Select Technology Awards

- Enterprise**
 - Most Innovative Digital Bank¹
 - Best Consumer Digital Bank¹
 - Data & AI Impact Award²
- Consumer & Wealth**
 - No. 1 in 2025 U.S. Banking Mobile App Satisfaction³
 - Erica® awarded the best chatbot / virtual assistant in North America¹
- Global Banking**
 - No. 1 ranked mobile app for Corporate and Commercial Banking⁴
 - 2025 Model Bank Award for developing an Edge in Actionable Analytics awarded to CashPro® Data Intelligence⁵

Total patents granted in 2024 increased 7% (vs. 2023)

#1
In blockchain patents among financial services competitors⁶

121% increase
In AI / Machine Learning patent portfolio since 2022

8,200+
Total inventors across the enterprise



Note: AI stands for Artificial Intelligence.
For additional information and footnotes, refer to Notes beginning on slide 8

Building Enterprise Solutions that are Leverageable across Businesses

Erica

Enable better, more efficient client experience across lines of business with self-service and associate-assisted capabilities

Erica for Consumer

3B+ Client interactions since launch in 2018

98% Of clients find what they need without call or chat¹

Erica for Global Banking – CashPro® Chat

35% Increase in quarterly client interactions

42% Decrease in live chat volume since Erica integration in CashPro in Aug 2023

Erica for Employees

90% of employees use Erica for Employees

50%+ Reduction in calls to help desk

Customer Relationship Management (CRM) Platform

Enable full adoption of strategic platform across Consumer Banking, Global Banking, and Global Wealth & Investment Management

~90K Teammates

across Retail, Preferred & Small Business, Merrill, Private Bank, Business Banking, Global Commercial Banking, and GCIB are using primary CRM

~10MM Client Introductions

Expected across the company with ~38% close rate in 2025

Document Intelligence

Deliver a scalable, secure, and intelligent document processing platform to automate manual processes and create actionable insights using AI

 **Outbound Correspondence** **~2.5B** Statements / Correspondence Generated Annually²

 **Inbound Correspondence** **~3B** Records Received Annually²

 **Store** **~48B** Electronic Documents (Total)²

 **Document Delivery** **~5.6B** Records Searched & Retrieved Annually²

In-house Generative AI solution in production:

- ✓ 10x time reduction in processing Death Certificates
- ✓ 50% annual time saves projected for Private Bank invoice and statements processing
- ✓ 97%+ data classification accuracy



Note: GCIB stands for Global Corporate & Investment Banking.
For additional information and footnotes, refer to Notes beginning on slide 8.

Enabling AI across BofA – Agents to Summarization to Generation



AI Agent

- Erica® helps drive efficiencies through self-service across the firm
- 50MM total consumer Erica users with 3B+ interactions since launch in 2018
- CashPro® Chat used by 65% of business, commercial, and corporate clients, with Erica handling >40% of interactions
- Erica for Employees used by >90% of teammates, helping to reduce calls to service desk by ~50%



Search & Summarization

- Generative-AI platform used by Global Markets and Global Corporate and Investment Banking to search, summarize, and synthesize internal research and market commentary
- askGPS enables rapid access to proprietary enterprise payments product and process knowledge to all 2,400 GPS associates
- ask MERRILL and ask PRIVATE BANK tools designed to efficiently find resources and curate information for advisors, with ~23MM interactions per year



Content Generation

- Generative AI tools being made broadly accessible to employees across the firm; over 110K associates enabled and more than 3MM prompts generated
- AI tools help to standardize and streamline banker preparation for client meetings
- AI tools provide guided assistance to customer service specialists



Operations & Code Generation

- AI-powered assistant available to software developers, helping to drive 20%+ efficiency gains
- AI-powered chatbot used across Global Markets, Operations, and Technology to automate previously manual tasks
- >50 AI-enabled fraud detection models designed to help detect fraudulent activity more quickly, accurately, and at scale

Continuous
Innovation¹

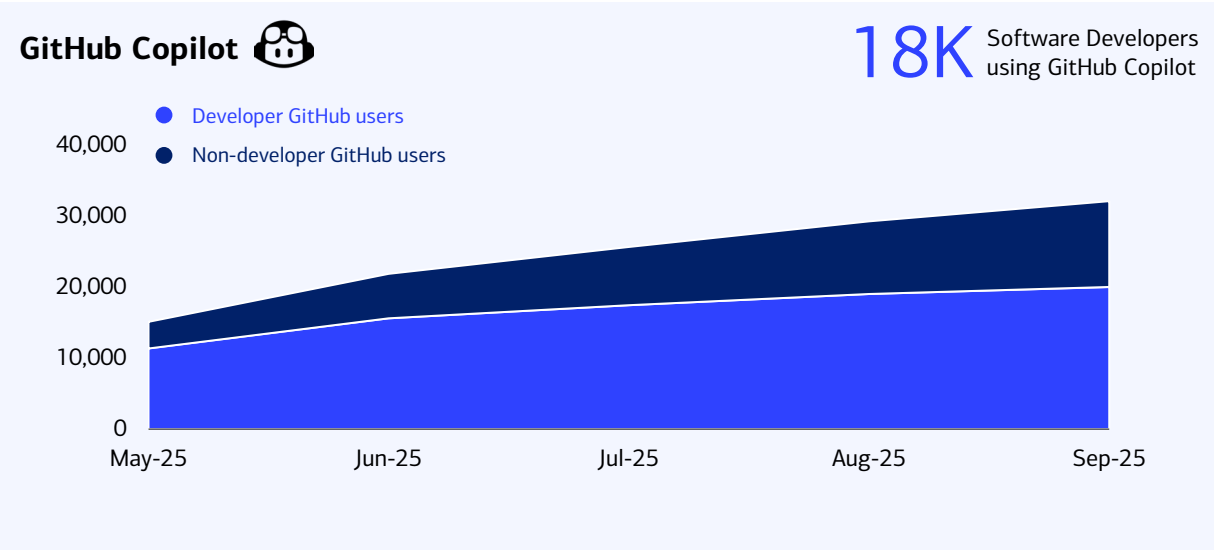
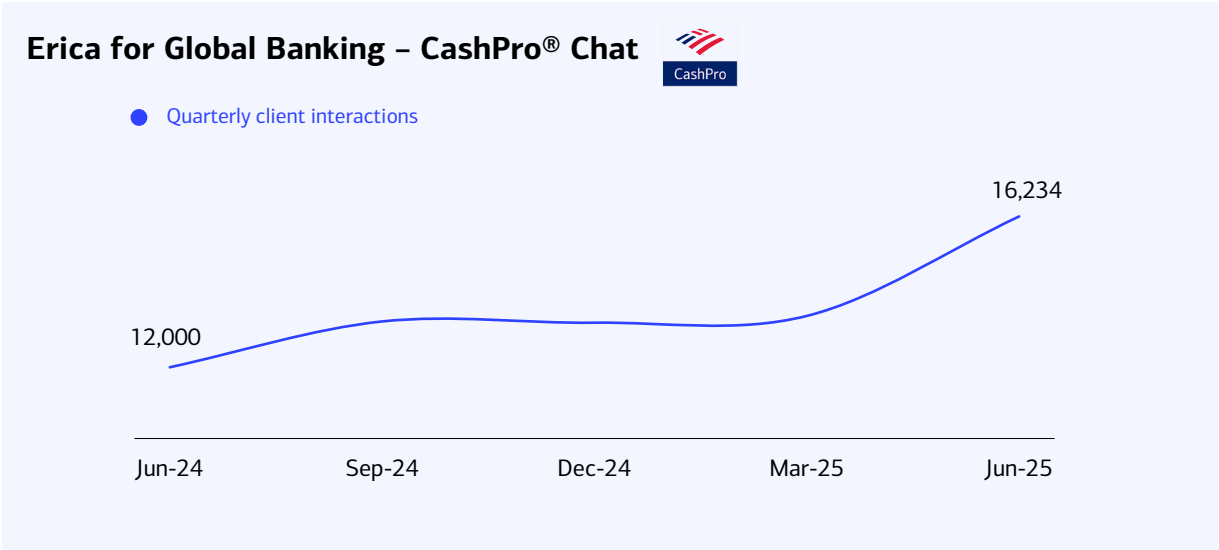
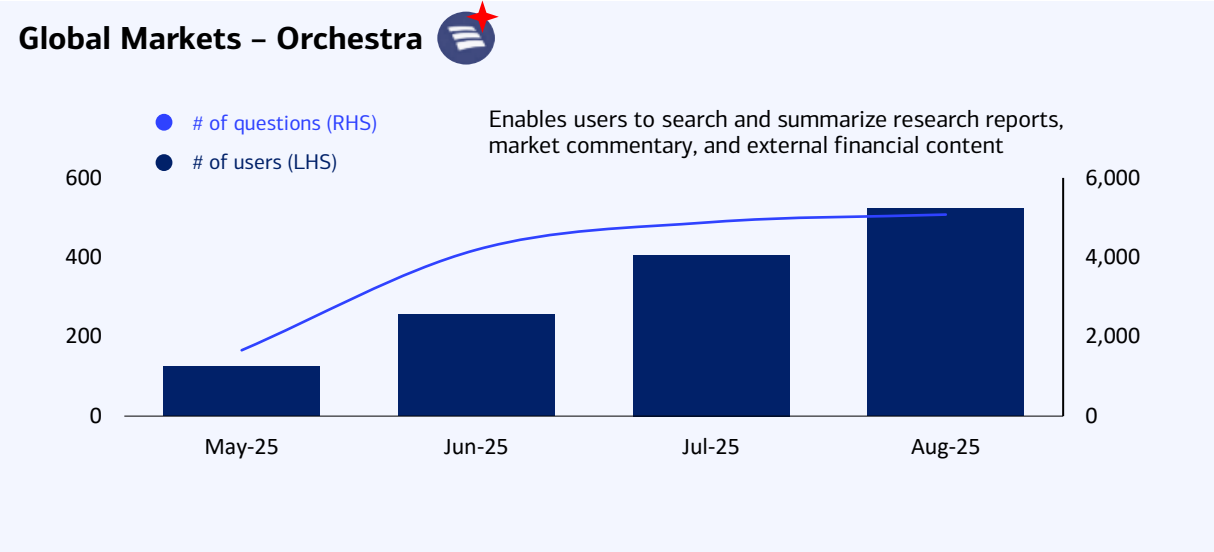
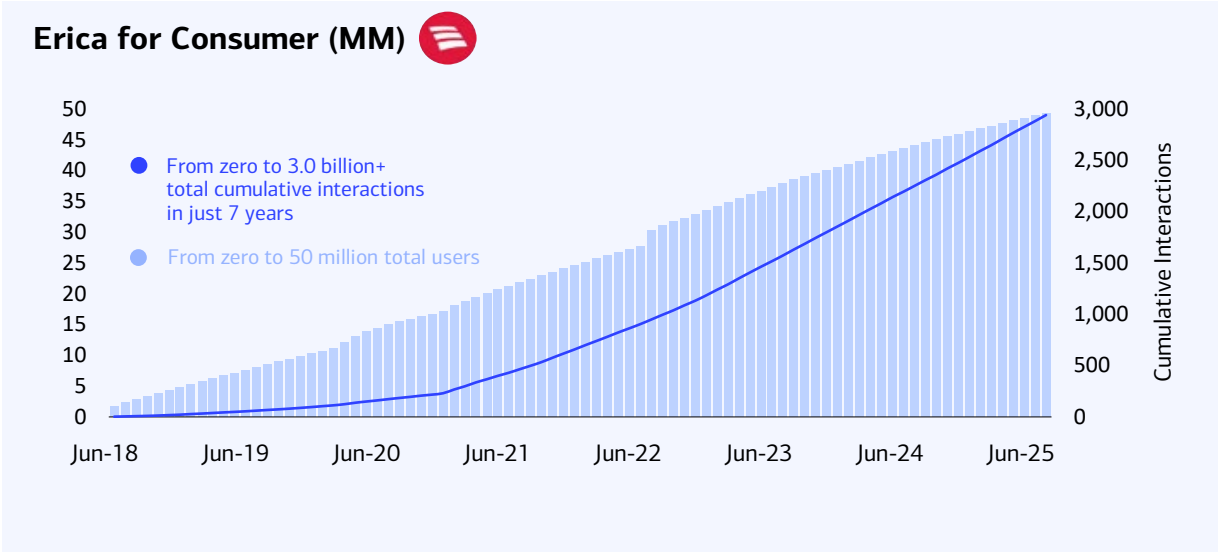
~8,000 total patents
granted & pending

~1,500 AI / machine learning patents granted & pending
>270 AI & machine learning models

18,000 software
developers



Already Deployed AI Solutions at Scale – Better Client Experience, More Efficient



Notes

Global Notes

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2. "E" stands for estimate.

Slide 2 — \$118B+ of Tech Spending in Past Decade to Enable Growth, Innovate, and Drive Efficiency

1. Represents both Enterprise Strategic Data and Data Management Technology.

Slide 3 — Enabling Scalable Growth across the Enterprise

1. Includes financial aggregator traffic.
2. Represents tracked customer interactions with technology to conduct daily financial activity either directly or indirectly. Includes tracked transactions / interactions such as: customer logins, payments & transfers, trades, account / card / loan opening and maintenance, withdrawals & deposits, and merchant authorizations.
3. Includes person-to-person payments sent and received through e-mail or mobile identification.
4. Active digital users represents Consumer and Merrill mobile and / or online 90-day active users.
5. Includes CashPro, BA360, and Global Card Access.
6. Total Deployments measures successful deployments of software updates or releases made to our live systems.
7. Represents dedicated hardware assigned to distributed computing and High-Performance Computing (HPC) technology at BofA.
8. Represents a unit of computation that executes on a grid to leverage parallel processing of jobs to complete processing more quickly than a single server could on its own.

Slide 4 — Established Culture of Innovation Driving Award-Winning Technology Solutions

1. Global Finance, 2025.
2. Forrester, 2025.
3. J.D. Power, 2025.
4. Coalition Greenwich's annual Digital Transformation Benchmarking Study, 2025.
5. Celent, 2025.
6. Innography, June 20, 2025.
7. Year-to-date as of September 30, 2025.

Slide 5 — Building Enterprise Solutions that are Leverageable across Businesses

1. % of clients that are able to self-serve and get the answer they need through Erica without having to transfer to a call or chat, as of September 2025.
2. As of March 2025.

Slide 6 — Enabling "AI Everywhere" – Agents to Summarization to Generation

1. As of September 30, 2025.



Operations



Global Operations and What We Enable Everyday for Clients

 A check	✓ We process it	 A legal order	✓ We fulfill it	 An ACH payroll file (Automated Clearing House)	✓ We pay it
 A credit card A prepaid card	✓ We produce it ✓ We service it	 A stock trade	✓ We settle it	 A sanctioned transaction	✓ We screen it
 A home, auto, or securities loan	✓ We service it ✓ We help clients in need	 Foreign currency	✓ We trade it ✓ We fulfill it	 A bill	✓ We pay it
 A small business	✓ We support it	 A derivative	✓ We maintain it	 A wire	✓ We process it
 A client / Financial Center / Brokerage Branch employee need	✓ We support it	 A digital banking experience for a business	✓ We set it up	 A brokerage, retirement, or 529 account	✓ We service it
 A futures trade	✓ We clear it	 A service request for a global banking client	✓ We take care of it	 A client document	✓ We produce it
 The loss of a loved one	✓ We are there for it	 A credit need for a company	✓ We book it and fund it	 Client due diligence	✓ We complete it
 A commodity price risk	✓ We mitigate it	 A healthcare payment	✓ We process it	 A cash need	✓ We service it ✓ We provide it



Our Operations are Expansive and Scalable

34,000 people¹ | 32 countries and jurisdictions² | 6,564 metrics³ | 447 processes³

\$4.8B in annual expenses⁴	\$5.5T servicing corporate and commercial loans and leases⁵	\$3.8T in Wealth Management trades supported annually⁶	\$1.9T in wire payments processed daily (~680,000 transactions)⁷	\$3T or greater in daily securities settlement activity⁸
\$473B in cash transported annually (Financial Centers, ATMs, vaults)⁹	\$191B fulfilling letters of credit, supply chain and trade finance loans¹⁰	\$131B Treasury Funding support across 31 currencies daily¹¹	\$29B Global Banking & Global Market client revenue cases refreshed annually¹²	\$21B in 401(k) contributions supported annually¹³
\$15B fees processed annually for Wealth Management¹⁴	\$10.5B in international ACH payments processed daily (~954,000 transactions)¹⁵	\$5.6B in tax withholding payments remitted to IRS and states annually¹⁶	1.6B checks and items processed annually¹⁷	1.1B statements delivered annually¹⁸
72.6MM Consumer, Global Banking, & Global Market clients monitored daily¹⁹	79.8MM in Global Markets transactions supported daily²⁰	30MM ACH payments valued at \$105 billion daily²¹	91MM servicing emails delivered annually²²	4MM home and vehicle loan payments processed each month²³



Our Enterprise Single Process Inventory is a Strategic Enabler



1 Process Owner Portal
+ 44 connected systems



All ~3,700 Processes
documented and mapped



~55,000 Activities
within the processes



~2,200 Process owners
manage their processes



55 Data elements
for each process

Our **Single Process Inventory** gives us a deep understanding of the work

SUSTAINABLE INNOVATION happens when deep knowledge of the work meets technology expertise

Our understanding of new technologies identifies strategic opportunities to streamline work



Data Transformation

- Optical character recognition
- Speech / text
- Sentiment analysis



Information Retrieval

- Search / semantic search
- Info interaction
- Conversational / Q&A



Data Processing

- Data extraction
- Reconciliation
- Contextual data validation



Decision Support

- Prediction / forecasting
- Recommendation systems
- Workflow optimization



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2. All data presented as of 3Q25, unless otherwise noted.

Slide 3 - Our Operations are Expansive and Scalable

1. As of September 30, 2025.
2. As of April 2025.
3. Global Operations processes within the Enterprise Single Process Inventory as of October 7, 2025.
4. Annual expense based on nine months of actuals and forecasted results for remaining three months of 2025.
5. Total commitment of Loan Syndicates where BofA is the agent bank as of October 8, 2025.
6. Reflects annual trading during 2024.
7. Value of average daily global wires processed year to date through August 2025.
8. Average daily securities settlement activity year to date through September 2025.
9. Value of cash transported across the BofA footprint during 2024.
10. Fulfilling letters of credit reflects the transaction value aligned with transactions processed over a 12-month period (Mar '24 – Feb '25).
11. Daily Average Gross Funding Value year-to-date through September 30, 2025.
12. Revenue from clients that had a refresh performed during 2024.
13. Based on 401k contributions supported during 2024.
14. Fees processed annually for Wealth Management based on 2024 fees disclosed in 2024 10-K.
15. Based on the value of average daily international ACHs processed year-to-date through August 2025.
16. Tax payments withheld in 2024 and remitted to taxing authorities.
17. Number of checks and items processed during 2024.
18. Statements delivered from October 2024 – September 2025.
19. Client monitoring queue as of October 14, 2025.
20. Average number of daily markets transactions year-to-date through September 30, 2025.
21. Based on the average daily amount and value of U.S. ACHs processed year to date through August 2025.
22. Number of servicing emails delivered over the course of 2024.
23. Based on number of home and vehicle loan payments processed as of September 30, 2025.



Digital & Marketing



Digital & Marketing Platform

Amplify the growth potential of every line of business – delivering effectiveness and efficiency, utilizing our vast data, driving digital engagement even deeper, and leveraging one of the strongest brands in the world.



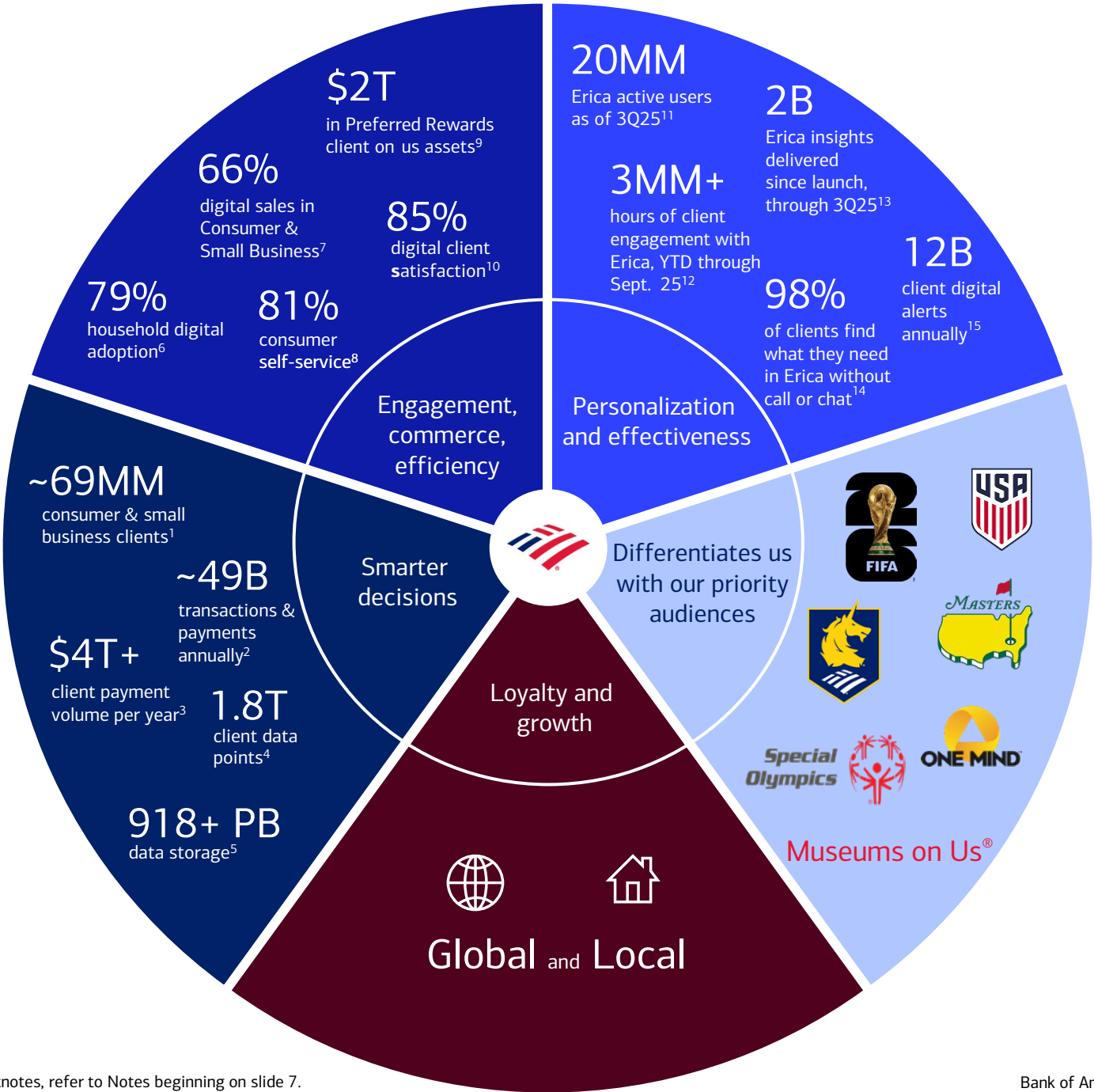
How We Do It...

2

Digital Experiences

1

Data Capabilities



3

AI and Marketing

4

Partnerships

5

Global Brand Strategy



For additional information and footnotes, refer to Notes beginning on slide 7.

Our Leadership with our AI-powered Erica Platform Sets Us Apart and Drives Growth

20MM

Active users as of 3Q25¹

3MM+

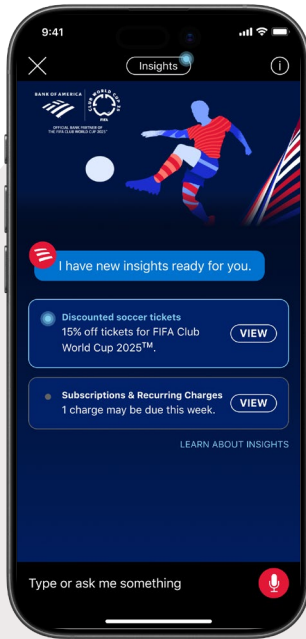
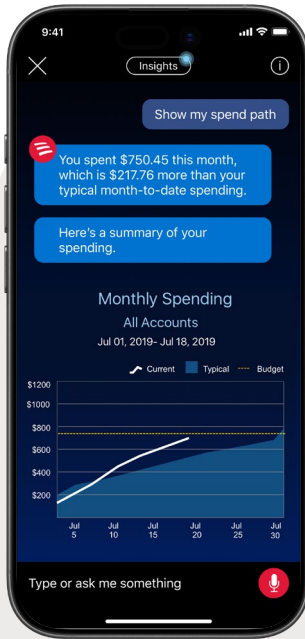
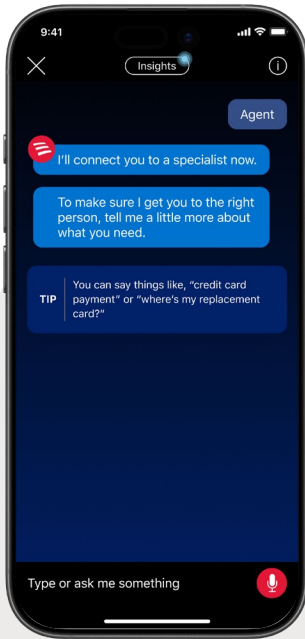
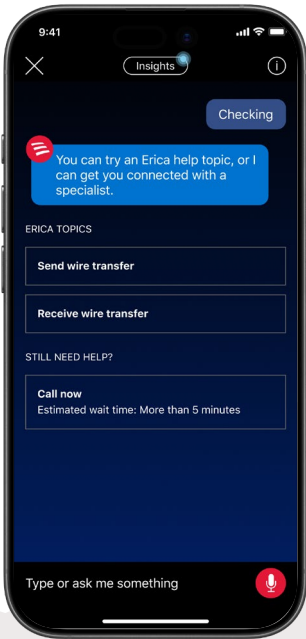
Hours of engagement with Erica by clients, YTD through Sept. 2025²

2B

Insights delivered since launch, through 3Q25³

98%

Of clients find what they need without call or chat⁴



2018-2019
Core features & launch

2020-2021
Drive adoption & engagement

2022-2025+
Gateway to digital sales & service



Note: Graph is illustrative of growth in Erica interactions.
For additional information and footnotes, refer to Notes beginning on slide 7.

Strategic Partnerships Help Differentiate Us with Our Priority Audiences

Global reach¹
3B people



FIFA World Cup



The equivalent of **104 Super Bowls** in one month. **6B global** and **180MM U.S. viewers**. **83% of all U.S. viewers** are Bank of America prospects.³

National reach²
125MM people



Museums on Us[®]



Brand Strength Drives Lasting Loyalty and Sustainable Growth

Our simulators allow us to optimize our investment across message, product, channel, and geography to drive favorability

Message

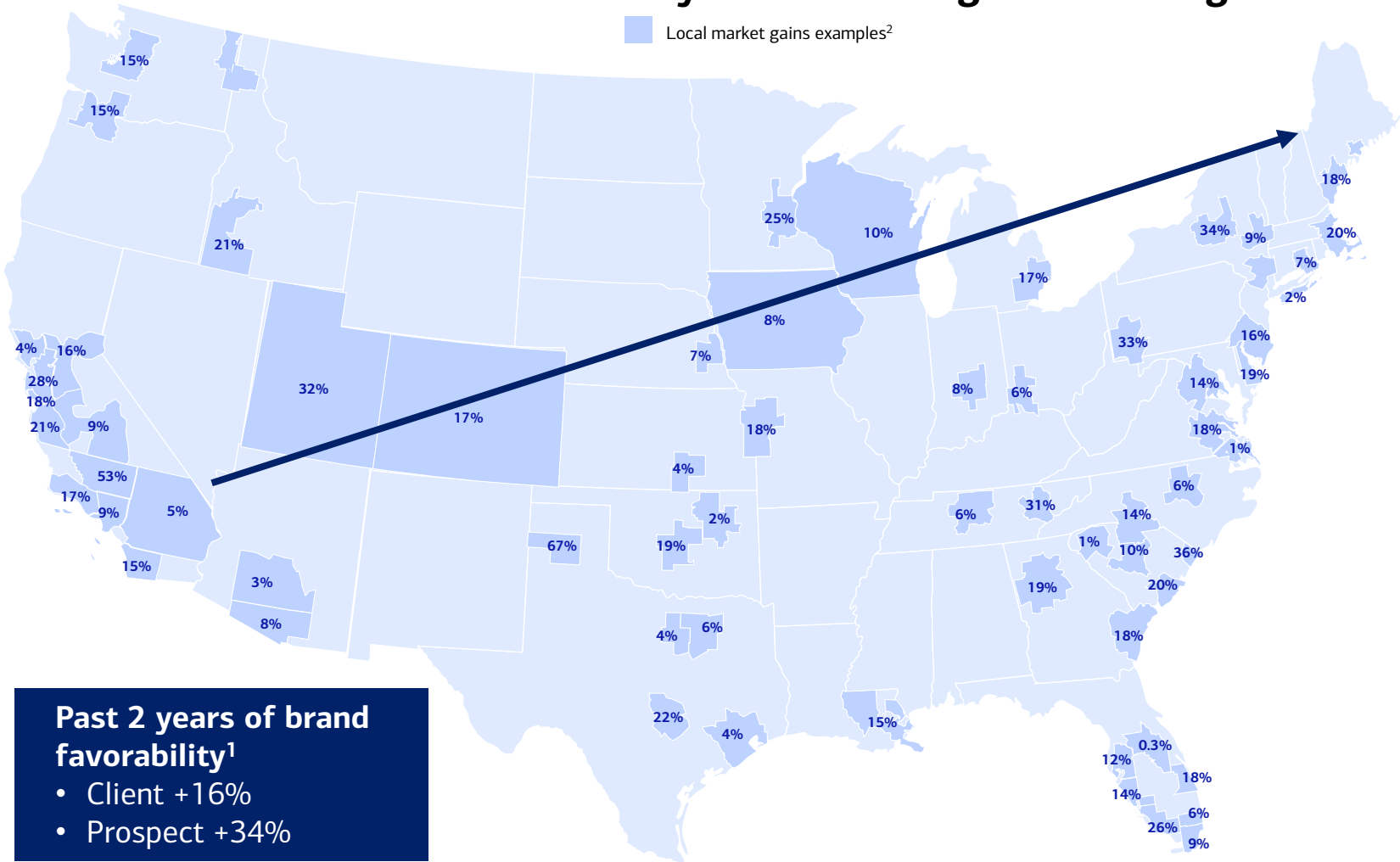
Product

Channel

Geography

Favorability = Increased sales and revenue, faster sales time, and decreased attrition

Local Brand Favorability¹ Gains Driving National Highs



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Slide 3 – How We Do It...

1. Number of Consumer and Small Business clients.
2. Transactions & payments represents client interactions (logins, visits, calls) and associated transactions occurring in channels during engagement activities initiated by the client in 2024.
3. Total client payment volume in 2024.
4. Includes data points from Epsilon TotalSourcePlus database, as well as additional third-party databases.
5. Amount of data stored across firm as of 3Q25.
6. Household adoption represents households with consumer bank login activities in a 90-day period, as of August 2025.
7. % of Digitally-enabled sales initiated and / or booked via our digital platforms out of total sales in 3Q25. Includes Consumer and Small Business.
8. Consumer Self-Servicing % is defined as the number of clients who exclusively interacted with Digital, Interactive Voice Response (IVR) and ATM channels over the total number clients that had an interaction with us, includes Retail & Preferred, excludes Wealth, as of September 2025.
9. Preferred Rewards client on-us assets includes in Consumer, Small Business, and GWIM, as of August 2025.
10. Digital Consumer Composite comprised of both online and mobile satisfaction scores, as of September 2025. Satisfaction scores represent top 2 box scores on 10-point scale.
11. Represents 90-day active Erica users.
12. Number of hours clients have chatted within an Erica session year-to-date through September, 2025.
13. Insights represents proactive personalized messages delivered to clients through Erica since launch in 2018, through 3Q25.
14. % of clients that are able to self-serve and get the answer they need through Erica without having to transfer to a call or chat, as of September 2025.
15. Annual Alerts are digital communications sent to clients via SMS, push, and email notifications in 2024.

Slide 4 – Our Leadership with Our AI-Powered Erica Platform Sets Us Apart and Drives Growth

1. Represents 90-day active Erica users.
2. Number of hours clients have chatted within an Erica session year-to-date through September 2025.
3. Insights represents proactive personalized messages delivered to clients through Erica since launch in 2018, through 3Q25.
4. % of clients that are able to self-serve and get the answer they need through Erica without having to transfer to a call or chat, as of September 2025.

Slide 5 – Strategic Partnerships Help Differentiate Us with Our Priority Audiences

1. Global Reach: GWI Events and Team Fandom, 3Q24-2Q25; MRI-Simmons Sports Interest, Summer 2025; FIFA Media Release 9/9/2025; Golf NIL Central (ANWA), Chicago Tribune (Shamrock Shuffle), FIFA, Nielsen, American Alliance of Museums.
2. National Reach: GWI Events and Team Fandom, 3Q24-2Q25; Museums on Us map & locator web visitors 2025 YTD.
3. WC26 Estimated Global Viewership 6B and 104 Super Bowls: FIFA interview 4/1/2025; WC26 Estimated U.S. Viewership 180M: Nielsen NPower and Publicis Sports; 83% prospects: MRI 2025 July Sports Fan Study.

Slide 6 – Brand Strength Drives Lasting Loyalty and Sustainable Growth

1. Brand Tracker - Customer Brand Favorability since 3Q23 (3-month rolling period), as of September 2025.
2. Brand Tracker - Customer Brand Favorability since 3Q23 (3-month rolling period). Map examples as of June 2025.



Cautionary Note on Forward-Looking Statements

Bank of America Corporation (Corporation) and its management may make certain statements that constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts. Forward-looking statements often use words such as “anticipates,” “targets,” “expects,” “hopes,” “estimates,” “intends,” “plans,” “goals,” “outlook,” “believes,” “continue” and other similar expressions or future or conditional verbs such as “will,” “may,” “might,” “should,” “would” and “could.” Forward-looking statements represent the Corporation’s current expectations, goals, targets, plans or forecasts of its future results, revenue, annuitized revenue, operating leverage, efficiency ratio, earnings per share, capital and liquidity positions, dividends, share count, return on tangible common equity, liquidity, net interest income, net interest yield, provision for credit losses, net charge-off rates, expenses (including noninterest expense), net income, capital measures and priorities, spending, strategy, deposits, assets (including loans, mortgages, mortgage-backed securities and U.S. Treasuries), introductions (including business, client and enterprise), expansion markets, fixed asset repricing, asset sensitivity, market opportunities, close rate, artificial intelligence (AI) engagement, data capabilities, local brand favorability, strategic partnerships and relationships, deposit growth, global access, innovation, digital platforms, digital client adoption, balances, investments in technology, profits, return on average allocated capital, client relationships, countries per client relationship, products per client relationship, client growth, subsidiary growth, strategic investments, market share, margin (including pre-tax margin), growth opportunities in Corporate Banking and Investment Banking (including internationally), client share, client count, client satisfaction, fees, fee recovery, fee rankings, fee share, deal count, data center growth, growth of private capital markets, forecasts with respect to our technology and data investments and capabilities, our use of AI to drive innovation and improve productivity, solutions per relationship, employee headcount, users, wealth balances, growth opportunities, business relationships, percentage of digital sales, loans (including mortgage, vehicle and home equity), share of client segments, consumer headcount, client experience rating, private client advisors, assets under management, endowment and foundation prospects, asset growth, advised client flows, organic growth, net new assets, program participants, and related growth metrics of any of the foregoing, and future business and economic conditions more generally, and other future matters. These statements are not guarantees of future results or performance and involve certain known and unknown risks, uncertainties and assumptions that are difficult to predict and are often beyond the Corporation’s control. Actual outcomes and results may differ materially from those expressed in, or implied by, any of these forward-looking statements. Throughout the Investor Day materials, “near-term” refers to <3 years, “medium-term” refers to approximately 3-5 years and “long-term” refers to >5 years.

You should not place undue reliance on any forward-looking statement and should consider the following uncertainties and risks, as well as the risks and uncertainties more fully discussed under Item 1A. Risk Factors of the Corporation’s 2024 Annual Report on Form 10-K and in any of the Corporation’s subsequent U.S. Securities and Exchange Commission filings: the Corporation’s potential judgments, orders, settlements, penalties, fines and reputational damage, which are inherently difficult to predict, resulting from pending, threatened or future litigation and regulatory inquiries, demands, requests, investigations, proceedings and enforcement actions, which the Corporation is subject to in the ordinary course of business, including matters related to our processing of unemployment benefits for California and certain other states, the features of our automatic credit card payment service, the adequacy of the Corporation’s anti-money laundering and economic sanctions programs and the processing of electronic payments, including through the Zelle network, and related fraud, which are in various stages; in connection with ongoing litigation, the impact of certain changes to Visa’s and Mastercard’s respective card payment network rules and reductions in interchange fees for U.S.-based merchants; the possibility that the Corporation’s future liabilities may be in excess of its recorded liability and estimated range of possible loss for litigation, and regulatory and government actions; the Corporation’s ability to resolve representations and warranties repurchase and related claims; the impact of U.S. and global interest rates (including the potential for ongoing fluctuations in interest rates), inflation, currency exchange rates, economic conditions, trade policies and tensions, including changes in, or the imposition of, tariffs and / or trade barriers and the economic impacts, volatility and uncertainty resulting therefrom, which may have varying effects across industries and geographies and geopolitical instability; the risks related to the discontinuation of reference rates, including increased expenses and litigation and the effectiveness of hedging strategies; uncertainties about the financial stability and growth rates of non-U.S. jurisdictions, the risk that those jurisdictions may face difficulties servicing their sovereign debt, and related stresses on financial markets, currencies and trade, and the Corporation’s exposures to such risks, including direct, indirect and operational; the impact of the interest rate, inflationary, macroeconomic, banking and regulatory environment on the Corporation’s assets, business, financial condition and results of operations; the impact of adverse developments affecting the U.S. or global banking industry, including bank failures and liquidity concerns, resulting in worsening economic and market volatility, and regulatory responses thereto; the possibility that future credit losses may be higher than currently expected due to changes in economic assumptions, which may include unemployment rates, real estate prices, gross domestic product levels and corporate bond spreads, customer behavior, adverse developments with respect to U.S. or global economic conditions and other uncertainties, including the impact of trade policies, supply chain disruptions, inflationary pressures and labor shortages on economic conditions and our business; potential losses related to the Corporation’s concentration of credit risk; the Corporation’s ability to achieve its expense targets and expectations regarding revenue, net interest income, provision for credit losses, net charge-offs, effective tax rate, loan growth or other projections; variances to the underlying assumptions and judgments used in estimating banking book net interest income sensitivity; adverse changes to the Corporation’s credit ratings from the major credit rating agencies; an inability to access capital markets or maintain deposits or borrowing costs; estimates of the fair value and other accounting values, subject to impairment assessments, of certain of the Corporation’s assets and liabilities; the estimated or actual impact of changes in accounting standards or assumptions in applying those standards; uncertainty regarding the content, timing and impact of regulatory capital and liquidity requirements; the impact of adverse changes to total loss-absorbing capacity requirements, stress capital buffer requirements and / or global systemically important bank surcharges; the potential impact of actions of the Board of Governors of the Federal Reserve System on the Corporation’s capital plans; the effect of changes in or interpretations of income tax laws and regulations, including impacts from the 2025 budget reconciliation legislation; the impact of implementation and compliance with U.S. and international laws, regulations and regulatory interpretations, including recovery and resolution planning requirements, Federal Deposit Insurance Corporation assessments, the Volcker Rule, fiduciary standards, derivatives regulations and potential changes to loss allocations between financial institutions and customers, including for losses incurred from the use of our products and services, including electronic payments and payment of checks, that were authorized by the customer but induced by fraud; the impact of failures or disruptions in or breaches of the Corporation’s operations or information systems, or those of various third parties, including regulators and federal and state governments, such as from cybersecurity incidents; the risks related to the development, implementation, use and management of emerging technologies, including AI and machine learning; the risks related to the transition and physical impacts of climate change; our ability to achieve environmental goals or the impact of any changes in the Corporation’s sustainability or human capital management strategy or goals; the impact of uncertain or changing political conditions, federal government shutdowns and uncertainty regarding the federal government’s debt limit or changes in fiscal, monetary, trade or regulatory policy; the emergence of widespread health emergencies or pandemics; the impact of natural disasters, extreme weather events, military conflicts (including the Russia / Ukraine conflict, the conflicts in the Middle East, the possible expansion of such conflicts and potential geopolitical consequences), civil unrest, terrorism or other geopolitical events; and other matters.

Forward-looking statements speak only as of the date they are made, and the Corporation undertakes no obligation to update any forward-looking statement to reflect the impact of circumstances or events that arise after the date the forward-looking statement was made.

