Supplemental Information
Third Quarter 2013

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

Bank of America Corporation and Subsidiaries

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Bank of America Corporation and Subsidiaries

Consolidated Financial Highlights

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

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Income statement							
Net interest income	**$ 31,479**	$ 30,332	**$ 10,266**	$ 10,549	$ 10,664	$ 10,324	$ 9,938
Noninterest income	**35,975**	34,342	**11,264**	12,178	12,533	8,336	10,490
Total revenue, net of interest expense	**67,454**	64,674	**21,530**	22,727	23,197	18,660	20,428
Provision for credit losses	**3,220**	5,965	**296**	1,211	1,713	2,204	1,774
Noninterest expense	**51,907**	53,733	**16,389**	16,018	19,500	18,360	17,544
Income tax expense (benefit)	**4,335**	1,520	**2,348**	1,486	501	(2,636)	770
Net income	**7,992**	3,456	**2,497**	4,012	1,483	732	340
Preferred stock dividends	**1,093**	1,063	**279**	441	373	365	373
Net income (loss) applicable to common shareholders	**6,899**	2,393	**2,218**	3,571	1,110	367	(33)
Diluted earnings per common share [1]	**0.62**	0.22	**0.20**	0.32	0.10	0.03	0.00
Average diluted common shares issued and outstanding [1]	**11,523,649**	10,826,503	**11,482,226**	11,524,510	11,154,778	10,884,921	10,776,173
Dividends paid per common share	**$ 0.03**	$ 0.03	**$ 0.01**	$ 0.01	$ 0.01	$ 0.01	$ 0.01
Performance ratios							
Return on average assets	**0.49%**	0.21%	**0.47%**	0.74%	0.27%	0.13%	0.06%
Return on average common shareholders' equity	**4.23**	1.48	**4.06**	6.55	2.06	0.67	n/m
Return on average tangible common shareholders' equity [2]	**6.40**	2.26	**6.15**	9.88	3.12	1.01	n/m
Return on average tangible shareholders' equity [2]	**6.67**	2.89	**6.32**	9.98	3.69	1.77	0.84
At period end							
Book value per share of common stock	**$ 20.50**	$ 20.40	**$ 20.50**	$ 20.18	$ 20.19	$ 20.24	$ 20.40
Tangible book value per share of common stock [2]	**13.62**	13.48	**13.62**	13.32	13.36	13.36	13.48
Market price per share of common stock:							
Closing price	**$ 13.80**	$ 8.83	**$ 13.80**	$ 12.86	$ 12.18	$ 11.61	$ 8.83
High closing price for the period	**14.95**	9.93	**14.95**	13.83	12.78	11.61	9.55
Low closing price for the period	**11.03**	5.80	**12.83**	11.44	11.03	8.93	7.04
Market capitalization	**147,429**	95,163	**147,429**	138,156	131,817	125,136	95,163
Number of banking centers - U.S.	**5,243**	5,540	**5,243**	5,328	5,389	5,478	5,540
Number of branded ATMs - U.S.	**16,201**	16,253	**16,201**	16,354	16,311	16,347	16,253
Full-time equivalent employees	**247,943**	272,594	**247,943**	257,158	262,812	267,190	272,594

[1] Due to a net loss applicable to common shareholders for the third quarter of 2012, the impact of antidilutive equity instruments was excluded from diluted earnings per share and average diluted common shares.

[2] Tangible equity ratios and tangible book value per share of common stock are non-GAAP financial measures. We believe the use of these non-GAAP financial measures provides additional clarity in assessing the results of the Corporation. Other companies may define or calculate non-GAAP financial measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.)

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries

Supplemental Financial Data

(Dollars in millions, except per share information)

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

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Net interest income	**$ 32,125**	$ 31,002	**$ 10,479**	$ 10,771	$ 10,875	$ 10,555	$ 10,167
Total revenue, net of interest expense	**68,100**	65,344	**21,743**	22,949	23,408	18,891	20,657
Net interest yield [2]	**2.44%**	2.35%	**2.44%**	2.44%	2.43%	2.35%	2.32%
Efficiency ratio	**76.22**	82.23	**75.38**	69.80	83.31	97.19	84.93

[1] FTE basis is a non-GAAP financial measure. FTE basis is a performance measure used by management in operating the business that management believes provides investors with a more accurate picture of the interest margin for comparative purposes. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.)

[2] Calculation includes fees earned on overnight deposits placed with the Federal Reserve and, beginning in the third quarter of 2012, fees earned on deposits, primarily overnight, placed with certain non-U.S. central banks of $123 million and $147 million for the nine months ended September 30, 2013 and 2012; $50 million, $40 million and $33 million for the third, second and first quarters of 2013; and $42 million and $48 million for the fourth and third quarters of 2012, respectively. For more information, see Quarterly and Year-to-Date Average Balances and Interest Rates - Fully Taxable-equivalent Basis on pages 10-11 and 12-13.

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

Bank of America Corporation and Subsidiaries

Consolidated Statement of Income

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

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Interest income							
Loans and leases	**$ 27,384**	$ 29,514	**$ 9,146**	$ 9,060	$ 9,178	$ 9,366	$ 9,597
Debt securities	**7,302**	6,713	**2,205**	2,548	2,549	2,196	2,062
Federal funds sold and securities borrowed or purchased under agreements to resell	**925**	1,173	**291**	319	315	329	353
Trading account assets	**3,567**	3,787	**1,049**	1,181	1,337	1,307	1,189
Other interest income	**2,130**	2,242	**691**	717	722	773	775
Total interest income	**41,308**	43,429	**13,382**	13,825	14,101	13,971	13,976
Interest expense							
Deposits	**1,082**	1,552	**334**	366	382	438	484
Short-term borrowings	**2,241**	2,717	**683**	809	749	855	893
Trading account liabilities	**1,274**	1,343	**375**	427	472	420	418
Long-term debt	**5,232**	7,485	**1,724**	1,674	1,834	1,934	2,243
Total interest expense	**9,829**	13,097	**3,116**	3,276	3,437	3,647	4,038
Net interest income	**31,479**	30,332	**10,266**	10,549	10,664	10,324	9,938
Noninterest income							
Card income	**4,323**	4,573	**1,444**	1,469	1,410	1,548	1,538
Service charges	**5,520**	5,780	**1,884**	1,837	1,799	1,820	1,934
Investment and brokerage services	**9,165**	8,504	**2,995**	3,143	3,027	2,889	2,781
Investment banking income	**4,388**	3,699	**1,297**	1,556	1,535	1,600	1,336
Equity investment income	**2,427**	1,371	**1,184**	680	563	699	238
Trading account profits	**6,193**	5,078	**1,266**	1,938	2,989	792	1,239
Mortgage banking income (loss)	**3,026**	5,290	**585**	1,178	1,263	(540)	2,019
Gains on sales of debt securities	**881**	1,491	**356**	457	68	171	339
Other income (loss)	**72**	(1,392)	**260**	(76)	(112)	(642)	(928)
Other-than-temporary impairment losses on available-for-sale debt securities:							
Total other-than-temporary impairment losses	**(21)**	(70)	**(8)**	(5)	(14)	(1)	(9)
Less: Portion of other-than-temporary impairment losses recognized in other comprehensive income	**1**	18	**1**	1	5	—	3
Net impairment losses recognized in earnings on available-for-sale debt securities	**(20)**	(52)	**(7)**	(4)	(9)	(1)	(6)
Total noninterest income	**35,975**	34,342	**11,264**	12,178	12,533	8,336	10,490
Total revenue, net of interest expense	**67,454**	64,674	**21,530**	22,727	23,197	18,660	20,428
Provision for credit losses	**3,220**	5,965	**296**	1,211	1,713	2,204	1,774
Noninterest expense							
Personnel	**26,732**	27,348	**8,310**	8,531	9,891	8,300	8,431
Occupancy	**3,359**	3,419	**1,096**	1,109	1,154	1,151	1,160
Equipment	**1,620**	1,718	**538**	532	550	551	561
Marketing	**1,377**	1,393	**511**	437	429	480	479
Professional fees	**2,045**	2,578	**702**	694	649	996	873
Amortization of intangibles	**820**	955	**270**	274	276	309	315
Data processing	**2,370**	2,188	**779**	779	812	773	640
Telecommunications	**1,217**	1,227	**397**	411	409	433	410
Other general operating	**12,367**	12,907	**3,786**	3,251	5,330	5,367	4,675
Total noninterest expense	**51,907**	53,733	**16,389**	16,018	19,500	18,360	17,544
Income (loss) before income taxes	**12,327**	4,976	**4,845**	5,498	1,984	(1,904)	1,110
Income tax expense (benefit)	**4,335**	1,520	**2,348**	1,486	501	(2,636)	770
Net income	**$ 7,992**	$ 3,456	**$ 2,497**	$ 4,012	$ 1,483	$ 732	$ 340
Preferred stock dividends	**1,093**	1,063	**279**	441	373	365	373
Net income (loss) applicable to common shareholders	**$ 6,899**	$ 2,393	**$ 2,218**	$ 3,571	$ 1,110	$ 367	$ (33)
Per common share information							
Earnings	**$ 0.64**	$ 0.22	**$ 0.21**	$ 0.33	$ 0.10	$ 0.03	$ 0.00
Diluted earnings	**0.62**	0.22	**0.20**	0.32	0.10	0.03	0.00
Dividends paid	**0.03**	0.03	**0.01**	0.01	0.01	0.01	0.01
Average common shares issued and outstanding	**10,764,216**	10,735,461	**10,718,918**	10,775,867	10,798,975	10,777,204	10,776,173
Average diluted common shares issued and outstanding [1]	**11,523,649**	10,826,503	**11,482,226**	11,524,510	11,154,778	10,884,921	10,776,173

[1] Due to a net loss applicable to common shareholders for the third quarter of 2012, the impact of antidilutive equity instruments was excluded from diluted earnings per share and average diluted common shares.

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

Bank of America Corporation and Subsidiaries

Consolidated Statement of Comprehensive Income

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Net income	**$ 7,992**	$ 3,456	**$ 2,497**	$ 4,012	$ 1,483	$ 732	$ 340
Other comprehensive income (loss), net-of-tax:							
Net change in available-for-sale debt and marketable equity securities	**(5,770)**	2,971	**(631)**	(4,233)	(906)	(1,169)	2,365
Net change in derivatives	**365**	535	**180**	13	172	381	234
Employee benefit plan adjustments	**1,513**	1,106	**1,380**	48	85	(1,171)	75
Net change in foreign currency translation adjustments	**(134)**	14	**(43)**	(49)	(42)	(27)	15
Other comprehensive income (loss)	**(4,026)**	4,626	**886**	(4,221)	(691)	(1,986)	2,689
Comprehensive income (loss)	**$ 3,966**	$ 8,082	**$ 3,383**	$ (209)	$ 792	$ (1,254)	$ 3,029

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

Bank of America Corporation and Subsidiaries

Consolidated Balance Sheet

(Dollars in millions)

	September 30 2013	June 30 2013	September 30 2012
Assets			
Cash and cash equivalents	**$ 121,233**	$ 98,828	$ 106,415
Time deposits placed and other short-term investments	**14,449**	12,916	15,950
Federal funds sold and securities borrowed or purchased under agreements to resell	**212,007**	224,168	234,034
Trading account assets	**201,206**	191,234	201,086
Derivative assets	**53,161**	56,772	57,865
Debt securities:			
Carried at fair value	**266,349**	281,481	322,051
Held-to-maturity, at cost	**54,649**	54,922	39,898
Total debt securities	**320,998**	336,403	361,949
Loans and leases	**934,392**	921,570	893,035
Allowance for loan and lease losses	**(19,432)**	(21,235)	(26,233)
Loans and leases, net of allowance	**914,960**	900,335	866,802
Premises and equipment, net	**10,703**	10,836	12,436
Mortgage servicing rights (includes **$5,058**, $5,827 and $5,087 measured at fair value)	**5,068**	5,839	5,242
Goodwill	**69,891**	69,930	69,976
Intangible assets	**5,843**	6,104	7,030
Loans held-for-sale	**15,001**	14,549	16,436
Customer and other receivables	**60,065**	67,526	66,341
Other assets	**122,068**	127,880	144,600
Total assets	**$ 2,126,653**	$ 2,123,320	$ 2,166,162

Assets of consolidated variable interest entities included in total assets above (isolated to settle the liabilities of the variable interest entities)			
Trading account assets	**$ 8,743**	$ 6,507	$ 9,959
Derivative assets	**199**	173	546
Loans and leases	**109,996**	113,045	125,043
Allowance for loan and lease losses	**(2,962)**	(3,157)	(3,811)
Loans and leases, net of allowance	**107,034**	109,888	121,232
Loans held-for-sale	**1,875**	1,876	2,165
All other assets	**4,314**	3,927	3,754
Total assets of consolidated variable interest entities	**$ 122,165**	$ 122,371	$ 137,656

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

Bank of America Corporation and Subsidiaries

Consolidated Balance Sheet (continued)

(Dollars in millions)

	September 30 2013	June 30 2013	September 30 2012
Liabilities			
Deposits in U.S. offices:			
Noninterest-bearing	**$ 374,284**	$ 352,447	$ 362,646
Interest-bearing	**657,477**	654,370	625,200
Deposits in non-U.S. offices:			
Noninterest-bearing	**7,394**	6,920	6,667
Interest-bearing	**70,963**	67,046	68,794
Total deposits	**1,110,118**	1,080,783	1,063,307
Federal funds purchased and securities loaned or sold under agreements to repurchase	**226,274**	232,609	273,900
Trading account liabilities	**82,713**	82,381	72,179
Derivative liabilities	**44,568**	48,532	51,369
Short-term borrowings	**40,769**	46,470	35,291
Accrued expenses and other liabilities (includes **$480**, $474 and $518 of reserve for unfunded lending commitments)	**134,598**	139,033	144,976
Long-term debt	**255,331**	262,480	286,534
Total liabilities	**1,894,371**	1,892,288	1,927,556
Shareholders' equity			
Preferred stock, $0.01 par value; authorized – **100,000,000** shares; issued and outstanding – 3,407,790, 3,445,843 and 3,685,410 shares	**13,315**	14,241	18,768
Common stock and additional paid-in capital, $0.01 par value; authorized – **12,800,000,000** shares; issued and outstanding – 10,683,282,112, 10,743,097,956 and 10,777,267,465 shares	**156,371**	157,192	158,066
Retained earnings	**69,419**	67,308	62,583
Accumulated other comprehensive income (loss)	**(6,823)**	(7,709)	(811)
Total shareholders' equity	**232,282**	231,032	238,606
Total liabilities and shareholders' equity	**$ 2,126,653**	$ 2,123,320	$ 2,166,162

Liabilities of consolidated variable interest entities included in total liabilities above			
Short-term borrowings	**$ 2,180**	$ 1,421	$ 3,872
Long-term debt	**24,481**	25,946	38,055
All other liabilities	**382**	390	625
Total liabilities of consolidated variable interest entities	**$ 27,043**	$ 27,757	$ 42,552

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

Bank of America Corporation and Subsidiaries

Capital Management

(Dollars in millions)

	Third Quarter 2013	Second Quarter 2013	First Quarter 2013	Fourth Quarter 2012	Third Quarter 2012
Risk-based capital [1, 2]:					
Tier 1 common capital	**$ 142,825**	$ 139,519	$ 136,119	$ 133,403	$ 136,406
Tier 1 capital	**159,008**	156,689	158,677	155,461	163,063
Total capital	**198,001**	196,752	201,211	196,680	205,172
Risk-weighted assets [3]	**1,289,444**	1,288,159	1,298,187	1,205,976	1,195,722
Tier 1 common capital ratio [3, 4]	**11.08%**	10.83%	10.49%	11.06%	11.41%
Tier 1 capital ratio	**12.33**	12.16	12.22	12.89	13.64
Total capital ratio	**15.36**	15.27	15.50	16.31	17.16
Tier 1 leverage ratio	**7.79**	7.49	7.49	7.37	7.84
Tangible equity ratio [5]	**7.73**	7.67	7.78	7.62	7.85
Tangible common equity ratio [5]	**7.08**	6.98	6.88	6.74	6.95

(1) Regulatory capital ratios are preliminary until filed with the Federal Reserve on Form Y-9C.
(2) Basel 1 includes the Market Risk Final Rule for the third, second and first quarters of 2013 (Basel 1 – 2013 Rules). Basel 1 did not include the Market Risk Final Rule for the fourth and third quarters of 2012.
(3) On a pro-forma basis, under the Basel 1 – 2013 Rules, fourth quarter 2012 risk-weighted assets and the Tier 1 common capital ratio would have been $1,284,799 million and 10.38 percent.
(4) Tier 1 common capital ratio equals Tier 1 capital excluding preferred stock, trust preferred securities, hybrid securities and minority interest divided by risk-weighted assets.
(5) Tangible equity ratio equals period-end tangible shareholders' equity divided by period-end tangible assets. Tangible common equity equals period-end tangible common shareholders' equity divided by period-end tangible assets. Tangible shareholders' equity and tangible assets are non-GAAP financial measures. We believe the use of these non-GAAP financial measures provides additional clarity in assessing the results of the Corporation. (See Exhibit A: Non-GAAP Reconciliations - Reconciliation to GAAP Financial Measures on pages 47-50.)

Basel 1 to Basel 3 (fully phased-in) Reconciliation [1, 2]

(Dollars in millions)

	September 30 2013	June 30 2013	March 31 2013	December 31 2012	September 30 2012
Regulatory capital – Basel 1 to Basel 3 (fully phased-in)					
Basel 1 Tier 1 capital	**$ 159,008**	$ 156,689	$ 158,677	$ 155,461	$ 163,063
Deduction of qualifying preferred stock and trust preferred securities	**(16,183)**	(17,170)	(22,558)	(22,058)	(26,657)
Basel 1 Tier 1 common capital	**142,825**	139,519	136,119	133,403	136,406
Deduction of defined benefit pension assets	**(935)**	(787)	(776)	(737)	(1,709)
Change in deferred tax assets and threshold deductions (deferred tax asset temporary differences, mortgage servicing rights and significant investments)	**(4,758)**	(6,761)	(4,501)	(3,020)	(1,102)
Change in all other deductions, net	**(5,319)**	(6,125)	(2,032)	(1,020)	1,040
Basel 3 (fully phased-in) Tier 1 common capital	**$ 131,813**	$ 125,846	$ 128,810	$ 128,626	$ 134,635
Risk-weighted assets – Basel 1 to Basel 3 (fully phased-in)					
Basel 1 risk-weighted assets	**$ 1,289,444**	$ 1,288,159	$ 1,298,187	$ 1,205,976	$ 1,195,722
Net change in credit and other risk-weighted assets	**37,140**	22,276	55,454	103,085	216,244
Increase due to Market Risk Final Rule	**—**	—	—	81,811	88,881
Basel 3 (fully phased-in) risk-weighted assets	**$ 1,326,584**	$ 1,310,435	$ 1,353,641	$ 1,390,872	$ 1,500,847
Tier 1 common capital ratios					
Basel 1	**11.08%**	10.83%	10.49%	11.06%	11.41%
Basel 3 (fully phased-in)	**9.94**	9.60	9.52	9.25	8.97

(1) Basel 3 (fully phased-in) estimates are based on the Advanced Approach under the final Basel 3 rules issued on July 2, 2013.
(2) Basel 1 includes the Market Risk Final Rule at September 30, 2013, June 30, 2013 and March 31, 2013. Basel 1 did not include the Market Risk Final Rule at December 31, 2012 and September 30, 2012.

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

Bank of America Corporation and Subsidiaries

Net Interest Income Excluding Trading-related Net Interest Income

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Net interest income (FTE basis)							
As reported [1]	**$ 32,125**	$ 31,002	**$ 10,479**	$ 10,771	$ 10,875	$ 10,555	$ 10,167
Impact of trading-related net interest income	**(2,817)**	(2,296)	**(888)**	(919)	(1,010)	(1,012)	(847)
Net interest income excluding trading-related net interest income [2]	**$ 29,308**	$ 28,706	**$ 9,591**	$ 9,852	$ 9,865	$ 9,543	$ 9,320
Average earning assets							
As reported	**$1,759,939**	$ 1,763,600	**$1,710,685**	$1,769,336	$ 1,800,786	$ 1,788,936	$ 1,750,275
Impact of trading-related earning assets	**(476,908)**	(438,640)	**(446,212)**	(487,345)	(497,730)	(482,366)	(446,948)
Average earning assets excluding trading-related earning assets [2]	**$1,283,031**	$ 1,324,960	**$1,264,473**	$1,281,991	$ 1,303,056	$ 1,306,570	$ 1,303,327
Net interest yield contribution (FTE basis) [3]							
As reported [1]	**2.44%**	2.35%	**2.44%**	2.44 %	2.43%	2.35%	2.32%
Impact of trading-related activities	**0.61**	0.54	**0.58**	0.64	0.62	0.56	0.53
Net interest yield on earning assets excluding trading-related activities [2]	**3.05%**	2.89%	**3.02%**	3.08 %	3.05%	2.91%	2.85%

[1] Net interest income and net interest yield include fees earned on overnight deposits placed with the Federal Reserve and, beginning in the third quarter of 2012, fees earned on deposits, primarily overnight, placed with certain non-U.S. central banks of $123 million and $147 million for the nine months ended September 30, 2013 and 2012; $50 million, $40 million and $33 million for the third, second and first quarters of 2013; and $42 million and $48 million for the fourth and third quarters of 2012, respectively.

[2] Represents a non-GAAP financial measure.

[3] Calculated on an annualized basis.

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Third Quarter 2013			Second Quarter 2013			Third Quarter 2012		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Earning assets									
Time deposits placed and other short-term investments [1]	**$ 17,256**	**$ 47**	**1.07%**	$ 15,088	$ 46	1.21%	$ 15,849	$ 58	1.47%
Federal funds sold and securities borrowed or purchased under agreements to resell	**223,434**	**291**	**0.52**	233,394	319	0.55	234,955	353	0.60
Trading account assets	**144,502**	**1,093**	**3.01**	181,620	1,224	2.70	166,192	1,243	2.98
Debt securities [2]	**327,493**	**2,211**	**2.70**	343,260	2,557	2.98	355,302	2,068	2.33
Loans and leases [3]:									
Residential mortgage	**256,297**	**2,359**	**3.68**	257,275	2,246	3.49	261,337	2,409	3.69
Home equity	**98,172**	**930**	**3.77**	101,708	951	3.74	116,308	1,100	3.77
U.S. credit card	**90,005**	**2,226**	**9.81**	89,722	2,192	9.80	93,292	2,353	10.04
Non-U.S. credit card	**10,633**	**317**	**11.81**	10,613	315	11.93	13,329	385	11.48
Direct/Indirect consumer	**83,773**	**587**	**2.78**	82,485	598	2.90	82,635	704	3.39
Other consumer	**1,867**	**19**	**3.89**	1,756	17	4.17	2,654	40	6.03
Total consumer	**540,747**	**6,438**	**4.74**	543,559	6,319	4.66	569,555	6,991	4.89
U.S. commercial	**221,542**	**1,704**	**3.05**	217,464	1,741	3.21	201,072	1,752	3.47
Commercial real estate	**43,164**	**352**	**3.24**	40,612	340	3.36	36,929	329	3.54
Commercial lease financing	**23,869**	**204**	**3.41**	23,579	205	3.48	21,545	202	3.75
Non-U.S. commercial	**94,656**	**528**	**2.22**	89,020	543	2.45	59,758	401	2.67
Total commercial	**383,231**	**2,788**	**2.89**	370,675	2,829	3.06	319,304	2,684	3.35
Total loans and leases	**923,978**	**9,226**	**3.97**	914,234	9,148	4.01	888,859	9,675	4.34
Other earning assets	**74,022**	**677**	**3.62**	81,740	713	3.50	89,118	760	3.40
Total earning assets [4]	**1,710,685**	**13,545**	**3.15**	1,769,336	14,007	3.17	1,750,275	14,157	3.22
Cash and cash equivalents [1]	**113,064**	**50**		104,486	40		122,716	48	
Other assets, less allowance for loan and lease losses	**299,681**			310,788			300,321		
Total assets	**$ 2,123,430**			$ 2,184,610			$ 2,173,312		

[1] For this presentation, fees earned on overnight deposits placed with the Federal Reserve are included in the cash and cash equivalents line, consistent with the Consolidated Balance Sheet presentation of these deposits. In addition, beginning in the third quarter of 2012, fees earned on deposits, primarily overnight, placed with certain non-U.S. central banks, which are included in the time deposits placed and other short-term investments line in prior periods, have been included in the cash and cash equivalents line. Net interest income and net interest yield are calculated excluding these fees.

[2] Yields on debt securities carried at fair value are calculated based on fair value rather than the cost basis. The use of fair value does not have a material impact on net interest yield.

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

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

	Third Quarter 2013	Second Quarter 2013	Third Quarter 2012
Federal funds sold and securities borrowed or purchased under agreements to resell	**$ 15**	$ 13	$ 23
Debt securities	**(2)**	(48)	(139)
U.S. commercial	**(14)**	(27)	(19)
Non-U.S. commercial	**—**	(1)	(1)
Net hedge expenses on assets	**$ (1)**	$ (63)	$ (136)

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Third Quarter 2013			Second Quarter 2013			Third Quarter 2012		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Interest-bearing liabilities									
U.S. interest-bearing deposits:									
Savings	**$ 43,968**	**$ 5**	**0.05%**	$ 44,897	$ 6	0.05%	$ 41,581	$ 11	0.10%
NOW and money market deposit accounts	**508,136**	**100**	**0.08**	500,628	107	0.09	465,679	173	0.15
Consumer CDs and IRAs	**81,190**	**116**	**0.56**	85,001	130	0.62	94,140	172	0.73
Negotiable CDs, public funds and other deposits	**24,079**	**25**	**0.42**	22,721	27	0.46	19,587	30	0.61
Total U.S. interest-bearing deposits	**657,373**	**246**	**0.15**	653,247	270	0.17	620,987	386	0.25
Non-U.S. interest-bearing deposits:									
Banks located in non-U.S. countries	**12,789**	**16**	**0.47**	10,832	17	0.64	13,901	19	0.55
Governments and official institutions	**1,041**	**1**	**0.25**	924	—	0.26	1,019	1	0.31
Time, savings and other	**55,446**	**71**	**0.52**	55,661	79	0.56	52,157	78	0.59
Total non-U.S. interest-bearing deposits	**69,276**	**88**	**0.50**	67,417	96	0.57	67,077	98	0.58
Total interest-bearing deposits	**726,649**	**334**	**0.18**	720,664	366	0.20	688,064	484	0.28
Federal funds purchased, securities loaned or sold under agreements to repurchase and short-term borrowings	**279,425**	**683**	**0.97**	318,028	809	1.02	325,023	893	1.09
Trading account liabilities	**84,648**	**375**	**1.76**	94,349	427	1.82	77,528	418	2.14
Long-term debt	**258,717**	**1,724**	**2.65**	270,198	1,674	2.48	291,684	2,243	3.07
Total interest-bearing liabilities [1]	**1,349,439**	**3,116**	**0.92**	1,403,239	3,276	0.94	1,382,299	4,038	1.16
Noninterest-bearing sources:									
Noninterest-bearing deposits	**363,962**			359,292			361,633		
Other liabilities	**179,637**			187,016			193,341		
Shareholders' equity	**230,392**			235,063			236,039		
Total liabilities and shareholders' equity	**$ 2,123,430**			$ 2,184,610			$ 2,173,312		
Net interest spread			**2.23%**			2.23%			2.06%
Impact of noninterest-bearing sources			**0.20**			0.20			0.25
Net interest income/yield on earning assets [2]		**$ 10,429**	**2.43%**		$ 10,731	2.43%		$ 10,119	2.31%

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

	Third Quarter 2013	Second Quarter 2013	Third Quarter 2012
NOW and money market deposit accounts	**$ —**	$ (1)	$ —
Consumer CDs and IRAs	**23**	21	16
Negotiable CDs, public funds and other deposits	**3**	4	3
Banks located in non-U.S. countries	**2**	3	3
Federal funds purchased, securities loaned or sold under agreements to repurchase and short-term borrowings	**260**	259	323
Long-term debt	**(844)**	(946)	(799)
Net hedge income on liabilities	**$ (556)**	$ (660)	$ (454)

[2] For this presentation, fees earned on overnight deposits placed with the Federal Reserve are included in the cash and cash equivalents line, consistent with the Consolidated Balance Sheet presentation of these deposits. In addition, beginning in the third quarter of 2012, fees earned on deposits, primarily overnight, placed with certain non-U.S. central banks, which are included in the time deposits placed and other short-term investments line in prior periods, have been included in the cash and cash equivalents line. Net interest income and net interest yield are calculated excluding these fees.

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Nine Months Ended September 30					
	2013			2012		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate
Earning assets						
Time deposits placed and other short-term investments [1]	**$ 16,162**	**$ 139**	**1.15%**	$ 24,877	$ 187	1.01%
Federal funds sold and securities borrowed or purchased under agreements to resell	**231,379**	**925**	**0.53**	234,058	1,173	0.67
Trading account assets	**173,312**	**3,697**	**2.85**	165,407	3,944	3.18
Debt securities [2]	**342,278**	**7,324**	**2.85**	351,348	6,730	2.55
Loans and leases [3]:						
Residential mortgage	**257,392**	**6,945**	**3.60**	266,716	7,554	3.78
Home equity	**101,911**	**2,878**	**3.77**	119,713	3,357	3.74
U.S. credit card	**90,473**	**6,667**	**9.85**	95,540	7,168	10.02
Non-U.S. credit card	**10,757**	**961**	**11.95**	13,706	1,189	11.59
Direct/Indirect consumer	**82,879**	**1,805**	**2.91**	85,042	2,238	3.52
Other consumer	**1,764**	**55**	**4.13**	2,612	121	6.23
Total consumer	**545,176**	**19,311**	**4.73**	583,329	21,627	4.95
U.S. commercial	**216,610**	**5,111**	**3.15**	198,618	5,250	3.53
Commercial real estate	**41,000**	**1,018**	**3.32**	37,912	991	3.49
Commercial lease financing	**23,662**	**645**	**3.63**	21,557	690	4.27
Non-U.S. commercial	**88,440**	**1,538**	**2.33**	59,234	1,161	2.62
Total commercial	**369,712**	**8,312**	**3.01**	317,321	8,092	3.41
Total loans and leases	**914,888**	**27,623**	**4.03**	900,650	29,719	4.41
Other earning assets	**81,920**	**2,123**	**3.46**	87,260	2,199	3.37
Total earning assets [4]	**1,759,939**	**41,831**	**3.17**	1,763,600	43,952	3.33
Cash and cash equivalents [1]	**103,539**	**123**		117,105	147	
Other assets, less allowance for loan and lease losses	**309,686**			304,269		
Total assets	**$ 2,173,164**			$ 2,184,974		

[1] For this presentation, fees earned on overnight deposits placed with the Federal Reserve are included in the cash and cash equivalents line, consistent with the Consolidated Balance Sheet presentation of these deposits. In addition, beginning in the third quarter of 2012, fees earned on deposits, primarily overnight, placed with certain non-U.S. central banks, which are included in the time deposits placed and other short-term investments line in prior periods, have been included in the cash and cash equivalents line. Net interest income and net interest yield are calculated excluding these fees.

[2] Yields on debt securities carried at fair value are calculated based on fair value rather than the cost basis. The use of fair value does not have a material impact on net interest yield.

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

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

	2013	2012
Federal funds sold and securities borrowed or purchased under agreements to resell	**$ 39**	$ 110
Debt securities	**(172)**	(665)
U.S. commercial	**(70)**	(51)
Non-U.S. commercial	**(2)**	(2)
Net hedge expenses on assets	**$ (205)**	$ (608)

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Nine Months Ended September 30					
	2013			2012		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate
Interest-bearing liabilities						
U.S. interest-bearing deposits:						
Savings	**$ 43,937**	**$ 17**	**0.05%**	$ 41,506	$ 39	0.12%
NOW and money market deposit accounts	**503,339**	**324**	**0.09**	461,720	547	0.16
Consumer CDs and IRAs	**84,829**	**384**	**0.60**	97,003	537	0.74
Negotiable CDs, public funds and other deposits	**22,572**	**78**	**0.46**	21,273	101	0.63
Total U.S. interest-bearing deposits	**654,677**	**803**	**0.16**	621,502	1,224	0.26
Non-U.S. interest-bearing deposits:						
Banks located in non-U.S. countries	**11,928**	**52**	**0.58**	15,666	72	0.62
Governments and official institutions	**956**	**2**	**0.25**	1,067	3	0.37
Time, savings and other	**55,237**	**225**	**0.55**	53,206	253	0.63
Total non-U.S. interest-bearing deposits	**68,121**	**279**	**0.55**	69,939	328	0.63
Total interest-bearing deposits	**722,798**	**1,082**	**0.20**	691,441	1,552	0.30
Federal funds purchased, securities loaned or sold under agreements to repurchase and other short-term borrowings	**311,486**	**2,241**	**0.96**	312,376	2,717	1.16
Trading account liabilities	**90,321**	**1,274**	**1.89**	78,041	1,343	2.30
Long-term debt	**267,582**	**5,232**	**2.61**	329,320	7,485	3.03
Total interest-bearing liabilities [1]	**1,392,187**	**9,829**	**0.94**	1,411,178	13,097	1.24
Noninterest-bearing sources:						
Noninterest-bearing deposits	**359,207**			346,169		
Other liabilities	**187,644**			192,901		
Shareholders' equity	**234,126**			234,726		
Total liabilities and shareholders' equity	**$ 2,173,164**			$ 2,184,974		
Net interest spread			**2.23%**			2.09%
Impact of noninterest-bearing sources			**0.20**			0.24
Net interest income/yield on earning assets [2]		**$ 32,002**	**2.43%**		$ 30,855	2.33%

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

	2013	2012
NOW and money market deposit accounts	**$ (1)**	$ (1)
Consumer CDs and IRAs	**57**	72
Negotiable CDs, public funds and other deposits	**10**	10
Banks located in non-U.S. countries	**8**	10
Federal funds purchased, securities loaned or sold under agreements to repurchase and other short-term borrowings	**779**	955
Long-term debt	**(2,687)**	(2,749)
Net hedge income on liabilities	**$ (1,834)**	$ (1,703)

[2] For this presentation, fees earned on overnight deposits placed with the Federal Reserve are included in the cash and cash equivalents line, consistent with the Consolidated Balance Sheet presentation of these deposits. In addition, beginning in the third quarter of 2012, fees earned on deposits, primarily overnight, placed with certain non-U.S. central banks, which are included in the time deposits placed and other short-term investments line in prior periods, have been included in the cash and cash equivalents line. Net interest income and net interest yield are calculated excluding these fees.

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

Bank of America Corporation and Subsidiaries

Debt Securities and Available-for-Sale Marketable Equity Securities

(Dollars in millions)

	September 30, 2013			
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Available-for-sale debt securities				
U.S. Treasury and agency securities	**$ 2,872**	**$ 127**	**$ (28)**	**$ 2,971**
Mortgage-backed securities:				
Agency	**170,911**	**1,311**	**(3,197)**	**169,025**
Agency-collateralized mortgage obligations	**27,187**	**340**	**(192)**	**27,335**
Non-agency residential	**6,788**	**239**	**(98)**	**6,929**
Commercial	**2,751**	**84**	**(8)**	**2,827**
Non-U.S. securities	**6,217**	**35**	**(12)**	**6,240**
Corporate/Agency bonds	**1,152**	**28**	**(10)**	**1,170**
Other taxable securities, substantially all asset-backed securities	**13,142**	**29**	**(6)**	**13,165**
Total taxable securities	**231,020**	**2,193**	**(3,551)**	**229,662**
Tax-exempt securities	**5,264**	**6**	**(36)**	**5,234**
Total available-for-sale debt securities	**236,284**	**2,199**	**(3,587)**	**234,896**
Other debt securities carried at fair value	**32,365**	**98**	**(1,010)**	**31,453**
Total debt securities carried at fair value	**268,649**	**2,297**	**(4,597)**	**266,349**
Held-to-maturity debt securities, substantially all U.S. agency mortgage-backed securities	**54,649**	**67**	**(1,865)**	**52,851**
Total debt securities	**$ 323,298**	**$ 2,364**	**$ (6,462)**	**$ 319,200**
Available-for-sale marketable equity securities [1]	**$ 119**	**$ —**	**$ (5)**	**$ 114**

	June 30, 2013			
Available-for-sale debt securities				
U.S. Treasury and agency securities	$ 2,984	$ 144	$ (29)	$ 3,099
Mortgage-backed securities:				
Agency	171,486	1,174	(3,476)	169,184
Agency-collateralized mortgage obligations	31,315	1,095	(409)	32,001
Non-agency residential	7,813	343	(130)	8,026
Commercial	3,521	228	(1)	3,748
Non-U.S. securities	6,397	47	(22)	6,422
Corporate/Agency bonds	1,206	33	(8)	1,231
Other taxable securities, substantially all asset-backed securities	11,468	24	(10)	11,482
Total taxable securities	236,190	3,088	(4,085)	235,193
Tax-exempt securities	4,995	12	(46)	4,961
Total available-for-sale debt securities	241,185	3,100	(4,131)	240,154
Other debt securities carried at fair value	42,698	158	(1,529)	41,327
Total debt securities carried at fair value	283,883	3,258	(5,660)	281,481
Held-to-maturity debt securities, substantially all U.S. agency mortgage-backed securities	54,922	10	(2,076)	52,856
Total debt securities	$ 338,805	$ 3,268	$ (7,736)	$ 334,337
Available-for-sale marketable equity securities [1]	$ 754	$ 649	$ (1)	$ 1,402

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

Other Debt Securities Carried at Fair Value

(Dollars in millions)	September 30 2013	June 30 2013
Mortgage-backed securities:		
Agency	**$ 18,626**	$ 26,121
Agency-collateralized mortgage obligations	**563**	1,006
Commercial	**758**	758
Non-U.S. securities [1]	**11,506**	13,442
Total	**$ 31,453**	$ 41,327

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

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

Bank of America Corporation and Subsidiaries
Quarterly Results by Business Segment

(Dollars in millions)

	Third Quarter 2013						
	Total Corporation	**Consumer & Business Banking**	**Consumer Real Estate Services**	**Global Banking**	**Global Markets**	**GWIM**	**All Other**
Net interest income (FTE basis)	**$ 10,479**	**$ 5,056**	**$ 733**	**$ 2,201**	**$ 975**	**$ 1,478**	**$ 36**
Noninterest income	**11,264**	**2,468**	**844**	**1,808**	**2,401**	**2,912**	**831**
Total revenue, net of interest expense (FTE basis)	**21,743**	**7,524**	**1,577**	**4,009**	**3,376**	**4,390**	**867**
Provision for credit losses	**296**	**761**	**(308)**	**322**	**47**	**23**	**(549)**
Noninterest expense	**16,389**	**3,980**	**3,419**	**1,928**	**2,884**	**3,248**	**930**
Income (loss) before income taxes	**5,058**	**2,783**	**(1,534)**	**1,759**	**445**	**1,119**	**486**
Income tax expense (benefit) (FTE basis)	**2,561**	**1,004**	**(534)**	**625**	**1,223**	**400**	**(157)**
Net income (loss)	**$ 2,497**	**$ 1,779**	**$ (1,000)**	**$ 1,134**	**$ (778)**	**$ 719**	**$ 643**
Average							
Total loans and leases	**$ 923,978**	**$ 165,707**	**$ 88,406**	**$ 260,085**	**n/m**	**$ 112,752**	**$ 232,538**
Total assets [1]	**2,123,430**	**583,855**	**118,226**	**347,062**	**$ 602,632**	**268,611**	**203,044**
Total deposits	**1,090,611**	**522,023**	**n/m**	**239,839**	**n/m**	**239,663**	**35,126**
Period end							
Total loans and leases	**$ 934,392**	**$ 167,254**	**$ 87,586**	**$ 267,165**	**n/m**	**$ 114,175**	**$ 229,550**
Total assets [1]	**2,126,653**	**588,627**	**115,424**	**373,110**	**$ 601,139**	**270,484**	**177,869**
Total deposits	**1,110,118**	**526,876**	**n/m**	**263,121**	**n/m**	**241,553**	**30,705**

	Second Quarter 2013						
	Total Corporation	Consumer & Business Banking	Consumer Real Estate Services	Global Banking	Global Markets	GWIM	All Other
Net interest income (FTE basis)	$ 10,771	$ 5,034	$ 699	$ 2,252	$ 1,013	$ 1,505	$ 268
Noninterest income	12,178	2,400	1,416	1,886	3,176	2,994	306
Total revenue, net of interest expense (FTE basis)	22,949	7,434	2,115	4,138	4,189	4,499	574
Provision for credit losses	1,211	967	291	163	(16)	(15)	(179)
Noninterest expense	16,018	4,178	3,394	1,856	2,771	3,272	547
Income (loss) before income taxes	5,720	2,289	(1,570)	2,119	1,434	1,242	206
Income tax expense (benefit) (FTE basis)	1,708	894	(633)	827	476	484	(340)
Net income (loss)	$ 4,012	$ 1,395	$ (937)	$ 1,292	$ 958	$ 758	$ 546
Average							
Total loans and leases	$ 914,234	$ 163,593	$ 90,114	$ 255,674	n/m	$ 109,589	$ 238,910
Total assets [1]	2,184,610	584,143	122,276	327,531	$ 656,258	263,735	230,667
Total deposits	1,079,956	522,259	n/m	227,668	n/m	235,344	33,774
Period end							
Total loans and leases	$ 921,570	$ 164,851	$ 89,257	$ 258,502	n/m	$ 111,785	$ 234,047
Total assets [1]	2,123,320	587,576	124,032	334,820	$ 608,907	263,867	204,118
Total deposits	1,080,783	525,099	n/m	229,586	n/m	235,012	34,597

	Third Quarter 2012						
	Total Corporation	Consumer & Business Banking	Consumer Real Estate Services	Global Banking	Global Markets	GWIM	All Other
Net interest income (FTE basis)	$ 10,167	$ 4,824	$ 719	$ 2,009	$ 929	$ 1,413	$ 273
Noninterest income (loss)	10,490	2,437	2,364	1,777	2,349	2,670	(1,107)
Total revenue, net of interest expense (FTE basis)	20,657	7,261	3,083	3,786	3,278	4,083	(834)
Provision for credit losses	1,774	1,006	263	23	31	61	390
Noninterest expense	17,544	4,111	4,180	1,936	2,575	3,115	1,627
Income (loss) before income taxes	1,339	2,144	(1,360)	1,827	672	907	(2,851)
Income tax expense (benefit) (FTE basis)	999	793	(503)	676	948	336	(1,251)
Net income (loss)	$ 340	$ 1,351	$ (857)	$ 1,151	$ (276)	$ 571	$ (1,600)
Average							
Total loans and leases	$ 888,859	$ 169,092	$ 102,472	$ 221,185	n/m	$ 101,016	$ 256,130
Total assets [1]	2,173,312	534,191	140,522	326,109	$ 602,095	265,639	304,756
Total deposits	1,049,697	478,142	n/m	227,421	n/m	241,411	39,266
Period end							
Total loans and leases	$ 893,035	$ 168,296	$ 98,642	$ 226,152	n/m	$ 102,390	$ 252,592
Total assets [1]	2,166,162	540,419	138,120	325,488	$ 600,154	268,408	293,573
Total deposits	1,063,307	484,623	n/m	234,912	n/m	243,518	37,555

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

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries

Year-to-Date Results by Business Segment

(Dollars in millions)

	Nine Months Ended September 30, 2013						
	Total Corporation	**Consumer & Business Banking**	**Consumer Real Estate Services**	**Global Banking**	**Global Markets**	**GWIM**	**All Other**
Net interest income (FTE basis)	**$ 32,125**	**$ 15,103**	**$ 2,175**	**$ 6,613**	**$ 3,097**	**$ 4,579**	**$ 558**
Noninterest income	**35,975**	**7,267**	**3,829**	**5,564**	**9,337**	**8,731**	**1,247**
Total revenue, net of interest expense (FTE basis)	**68,100**	**22,370**	**6,004**	**12,177**	**12,434**	**13,310**	**1,805**
Provision for credit losses	**3,220**	**2,680**	**318**	**634**	**36**	**30**	**(478)**
Noninterest expense	**51,907**	**12,315**	**12,219**	**5,626**	**8,729**	**9,773**	**3,245**
Income (loss) before income taxes	**12,973**	**7,375**	**(6,533)**	**5,917**	**3,669**	**3,507**	**(962)**
Income tax expense (benefit) (FTE basis)	**4,981**	**2,754**	**(2,439)**	**2,210**	**2,321**	**1,310**	**(1,175)**
Net income (loss)	**$ 7,992**	**$ 4,621**	**$ (4,094)**	**$ 3,707**	**$ 1,348**	**$ 2,197**	**$ 213**
Average							
Total loans and leases	**$ 914,888**	**$ 165,048**	**$ 90,478**	**$ 253,334**	**n/m**	**$ 109,499**	**$ 238,623**
Total assets [1]	**2,173,164**	**577,560**	**122,910**	**330,985**	**$ 642,810**	**271,498**	**227,401**
Total deposits	**1,082,005**	**515,668**	**n/m**	**229,941**	**n/m**	**242,757**	**34,814**
Period end							
Total loans and leases	**$ 934,392**	**$ 167,254**	**$ 87,586**	**$ 267,165**	**n/m**	**$ 114,175**	**$ 229,550**
Total assets [1]	**2,126,653**	**588,627**	**115,424**	**373,110**	**$ 601,139**	**270,484**	**177,869**
Total deposits	**1,110,118**	**526,876**	**n/m**	**263,121**	**n/m**	**241,553**	**30,705**

	Nine Months Ended September 30, 2012						
	Total Corporation	Consumer & Business Banking	Consumer Real Estate Services	Global Banking	Global Markets	GWIM	All Other
Net interest income (FTE basis)	$ 31,002	$ 14,984	$ 2,200	$ 6,036	$ 2,557	$ 4,337	$ 888
Noninterest income (loss)	34,342	7,405	6,076	5,686	8,707	7,987	(1,519)
Total revenue, net of interest expense (FTE basis)	65,344	22,389	8,276	11,722	11,264	12,324	(631)
Provision for credit losses	5,965	3,069	957	(404)	17	154	2,172
Noninterest expense	53,733	12,821	11,583	5,865	8,668	9,524	5,272
Income (loss) before income taxes	5,646	6,499	(4,264)	6,261	2,579	2,646	(8,075)
Income tax expense (benefit) (FTE basis)	2,190	2,398	(1,529)	2,309	1,531	977	(3,496)
Net income (loss)	$ 3,456	$ 4,101	$ (2,735)	$ 3,952	$ 1,048	$ 1,669	$ (4,579)
Average							
Total loans and leases	$ 900,650	$ 174,989	$ 105,848	$ 221,629	n/m	$ 99,338	$ 263,310
Total assets [1]	2,184,974	530,154	149,971	318,124	$ 592,967	265,812	327,946
Total deposits	1,037,610	472,190	n/m	217,602	n/m	239,942	45,151
Period end							
Total loans and leases	$ 893,035	$ 168,296	$ 98,642	$ 226,152	n/m	$ 102,390	$ 252,592
Total assets [1]	2,166,162	540,419	138,120	325,488	$ 600,154	268,408	293,573
Total deposits	1,063,307	484,623	n/m	234,912	n/m	243,518	37,555

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

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries

Consumer & Business Banking Segment Results

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Net interest income (FTE basis)	**$ 15,103**	$ 14,984	**$ 5,056**	$ 5,034	$ 5,013	$ 4,869	$ 4,824
Noninterest income:							
Card income	**3,568**	3,973	**1,175**	1,186	1,207	1,342	1,340
Service charges	**3,111**	3,244	**1,063**	1,035	1,013	1,034	1,101
All other income (loss)	**588**	188	**230**	179	179	156	(4)
Total noninterest income	**7,267**	7,405	**2,468**	2,400	2,399	2,532	2,437
Total revenue, net of interest expense (FTE basis)	**22,370**	22,389	**7,524**	7,434	7,412	7,401	7,261
Provision for credit losses	**2,680**	3,069	**761**	967	952	1,078	1,006
Noninterest expense	**12,315**	12,821	**3,980**	4,178	4,157	4,174	4,111
Income before income taxes	**7,375**	6,499	**2,783**	2,289	2,303	2,149	2,144
Income tax expense (FTE basis)	**2,754**	2,398	**1,004**	894	856	703	793
Net income	**$ 4,621**	$ 4,101	**$ 1,779**	$ 1,395	$ 1,447	$ 1,446	$ 1,351
Net interest yield (FTE basis)	**3.77%**	4.09%	**3.70%**	3.72%	3.89%	3.88%	3.89%
Return on average allocated capital [1, 2]	**20.62**	—	**23.55**	18.68	19.59	—	—
Return on average economic capital [1, 2]	**—**	23.00	**—**	—	—	23.46	22.20
Efficiency ratio (FTE basis)	**55.05**	57.27	**52.90**	56.19	56.09	56.39	56.62
Balance Sheet							
Average							
Total loans and leases	**$ 165,048**	$ 174,989	**$ 165,707**	$ 163,593	$ 165,845	$ 167,219	$ 169,092
Total earning assets [3]	**536,193**	489,257	**542,545**	542,697	523,125	499,241	493,200
Total assets [3]	**577,560**	530,154	**583,855**	584,143	564,469	540,787	534,191
Total deposits	**515,668**	472,190	**522,023**	522,259	502,508	484,086	478,142
Allocated capital [1, 2]	**30,000**	—	**30,000**	30,000	30,000	—	—
Economic capital [1, 2]	**—**	23,880	**—**	—	—	24,561	24,271
Period end							
Total loans and leases	**$ 167,254**	$ 168,296	**$ 167,254**	$ 164,851	$ 163,820	$ 169,266	$ 168,296
Total earning assets [3]	**547,187**	498,244	**547,187**	545,685	550,989	513,109	498,244
Total assets [3]	**588,627**	540,419	**588,627**	587,576	593,167	554,915	540,419
Total deposits	**526,876**	484,623	**526,876**	525,099	530,581	496,159	484,623

(1) Effective January 1, 2013, the Corporation revised, on a prospective basis, its methodology for allocating capital to the business segments. In connection with the change in methodology, the Corporation updated the applicable terminology in the above table to allocated capital from economic capital as reported in prior periods. For more information, see Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.

(2) Return on average allocated capital and return on average economic capital are calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital or average economic capital, as applicable. Allocated capital, economic capital and the related returns are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.)

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

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

Bank of America Corporation and Subsidiaries

Consumer & Business Banking Year-to-Date Results

(Dollars in millions)

	Nine Months Ended September 30, 2013		
	Total Consumer & Business Banking	Deposits [1]	Consumer Lending [2]
Net interest income (FTE basis)	$ 15,103	$ 7,316	$ 7,787
Noninterest income:			
Card income	3,568	45	3,523
Service charges	3,111	3,111	—
All other income	588	345	243
Total noninterest income	7,267	3,501	3,766
Total revenue, net of interest expense (FTE basis)	22,370	10,817	11,553
Provision for credit losses	2,680	194	2,486
Noninterest expense	12,315	8,303	4,012
Income before income taxes	7,375	2,320	5,055
Income tax expense (FTE basis)	2,754	866	1,888
Net income	$ 4,621	$ 1,454	$ 3,167
Net interest yield (FTE basis)	3.77%	1.88%	7.28%
Return on average allocated capital [3, 4]	20.62	12.62	29.06
Efficiency ratio (FTE basis)	55.05	76.76	34.72
Balance Sheet			
Average			
Total loans and leases	$ 165,048	$ 22,473	$ 142,575
Total earning assets [5]	536,193	519,688	143,013
Total assets [5]	577,560	552,429	151,639
Total deposits	515,668	515,190	n/m
Allocated capital [3, 4]	30,000	15,400	14,600
Period end			
Total loans and leases	$ 167,254	$ 22,369	$ 144,885
Total earning assets [5]	547,187	530,658	145,323
Total assets [5]	588,627	563,110	154,311
Total deposits	526,876	526,318	n/m

	Nine Months Ended September 30, 2012		
	Total Consumer & Business Banking	Deposits [1]	Consumer Lending [2]
Net interest income (FTE basis)	$ 14,984	$ 6,834	$ 8,150
Noninterest income:			
Card income	3,973	46	3,927
Service charges	3,244	3,244	—
All other income (loss)	188	272	(84)
Total noninterest income	7,405	3,562	3,843
Total revenue, net of interest expense (FTE basis)	22,389	10,396	11,993
Provision for credit losses	3,069	412	2,657
Noninterest expense	12,821	8,514	4,307
Income before income taxes	6,499	1,470	5,029
Income tax expense (FTE basis)	2,398	542	1,856
Net income	$ 4,101	$ 928	$ 3,173
Net interest yield (FTE basis)	4.09%	1.92%	7.15%
Return on average economic capital [3, 4]	23.00	9.68	38.44
Efficiency ratio (FTE basis)	57.27	81.89	35.92
Balance Sheet			
Average			
Total loans and leases	$ 174,989	$ 23,595	$ 151,394
Total earning assets [5]	489,257	474,197	152,364
Total assets [5]	530,154	507,469	159,989
Total deposits	472,190	471,845	n/m
Economic capital [3, 4]	23,880	12,823	11,057
Period end			
Total loans and leases	$ 168,296	$ 22,920	$ 145,376
Total earning assets [5]	498,244	485,214	145,883
Total assets [5]	540,419	518,755	154,517
Total deposits	484,623	483,671	n/m

For footnotes see page 20.

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

Bank of America Corporation and Subsidiaries

Consumer & Business Banking Quarterly Results

(Dollars in millions)

	Third Quarter 2013		
	Total Consumer & Business Banking	**Deposits [1]**	**Consumer Lending [2]**
Net interest income (FTE basis)	**$ 5,056**	**$ 2,457**	**$ 2,599**
Noninterest income:			
Card income	**1,175**	**15**	**1,160**
Service charges	**1,063**	**1,063**	**—**
All other income	**230**	**126**	**104**
Total noninterest income	**2,468**	**1,204**	**1,264**
Total revenue, net of interest expense (FTE basis)	**7,524**	**3,661**	**3,863**
Provision for credit losses	**761**	**96**	**665**
Noninterest expense	**3,980**	**2,670**	**1,310**
Income before income taxes	**2,783**	**895**	**1,888**
Income tax expense (FTE basis)	**1,004**	**323**	**681**
Net income	**$ 1,779**	**$ 572**	**$ 1,207**
Net interest yield (FTE basis)	**3.70%**	**1.85%**	**7.17%**
Return on average allocated capital [3, 4]	**23.55**	**14.74**	**32.84**
Efficiency ratio (FTE basis)	**52.90**	**72.92**	**33.92**
Balance Sheet			
Average			
Total loans and leases	**$ 165,707**	**$ 22,371**	**$ 143,336**
Total earning assets [5]	**542,545**	**525,998**	**143,771**
Total assets [5]	**583,855**	**558,638**	**152,441**
Total deposits	**522,023**	**521,511**	**n/m**
Allocated capital [3, 4]	**30,000**	**15,400**	**14,600**
Period end			
Total loans and leases	**$ 167,254**	**$ 22,369**	**$ 144,885**
Total earning assets [5]	**547,187**	**530,658**	**145,323**
Total assets [5]	**588,627**	**563,110**	**154,311**
Total deposits	**526,876**	**526,318**	**n/m**

	Second Quarter 2013		
	Total Consumer & Business Banking	Deposits [1]	Consumer Lending [2]
Net interest income (FTE basis)	$ 5,034	$ 2,472	$ 2,562
Noninterest income:			
Card income	1,186	15	1,171
Service charges	1,035	1,035	—
All other income	179	117	62
Total noninterest income	2,400	1,167	1,233
Total revenue, net of interest expense (FTE basis)	7,434	3,639	3,795
Provision for credit losses	967	35	932
Noninterest expense	4,178	2,812	1,366
Income before income taxes	2,289	792	1,497
Income tax expense (FTE basis)	894	308	586
Net income	$ 1,395	$ 484	$ 911
Net interest yield (FTE basis)	3.72%	1.88%	7.26%
Return on average allocated capital [3, 4]	18.68	12.62	25.07
Efficiency ratio (FTE basis)	56.19	77.24	36.00
Balance Sheet			
Average			
Total loans and leases	$ 163,593	$ 22,434	$ 141,159
Total earning assets [5]	542,697	526,322	141,599
Total assets [5]	584,143	559,119	150,248
Total deposits	522,259	521,784	n/m
Allocated capital [3, 4]	30,000	15,400	14,600
Period end			
Total loans and leases	$ 164,851	$ 22,467	$ 142,384
Total earning assets [5]	545,685	528,738	142,824
Total assets [5]	587,576	561,657	151,796
Total deposits	525,099	523,928	n/m

For footnotes see page 20.

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

Bank of America Corporation and Subsidiaries

Consumer & Business Banking Quarterly Results (continued)

(Dollars in millions)

	Third Quarter 2012		
	Total Consumer & Business Banking	Deposits [1]	Consumer Lending [2]
Net interest income (FTE basis)	$ 4,824	$ 2,164	$ 2,660
Noninterest income:			
Card income	1,340	15	1,325
Service charges	1,101	1,101	—
All other income (loss)	(4)	91	(95)
Total noninterest income	2,437	1,207	1,230
Total revenue, net of interest expense (FTE basis)	7,261	3,371	3,890
Provision for credit losses	1,006	134	872
Noninterest expense	4,111	2,775	1,336
Income before income taxes	2,144	462	1,682
Income tax expense (FTE basis)	793	171	622
Net income	$ 1,351	$ 291	$ 1,060
Net interest yield (FTE basis)	3.89%	1.79%	7.22%
Return on average economic capital [3, 4]	22.20	8.64	39.02
Efficiency ratio (FTE basis)	56.62	82.30	34.37
Balance Sheet			
Average			
Total loans and leases	$ 169,092	$ 23,107	$ 145,985
Total earning assets [5]	493,200	479,952	146,511
Total assets [5]	534,191	512,860	154,594
Total deposits	478,142	477,763	n/m
Economic capital [3, 4]	24,271	13,436	10,835
Period end			
Total loans and leases	$ 168,296	$ 22,920	$ 145,376
Total earning assets [5]	498,244	485,214	145,883
Total assets [5]	540,419	518,755	154,517
Total deposits	484,623	483,671	n/m

(1) During the first quarter of 2013, Business Banking results were moved into Deposits and prior periods were reclassified to conform to current period presentation.

(2) During the second quarter of 2013, consumer Dealer Financial Services results were moved into Card Services from *Global Banking*. As a result, Card Services was renamed Consumer Lending. Prior periods were reclassified to conform to current period presentation.

(3) Effective January 1, 2013, the Corporation revised, on a prospective basis, its methodology for allocating capital to the business segments. In connection with the change in methodology, the Corporation updated the applicable terminology in the above table to allocated capital from economic capital as reported in prior periods. For more information, see Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.

(4) Return on average allocated capital and return on average economic capital are calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital or average economic capital, as applicable. Allocated capital, economic capital and the related returns are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.)

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

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries

Consumer & Business Banking Key Indicators

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Average deposit balances							
Checking	**$ 235,374**	$ 208,044	**$ 240,037**	$ 238,033	$ 227,920	$ 217,811	$ 212,142
Savings	**42,174**	39,259	**42,365**	43,183	40,959	39,121	39,371
MMS	**160,675**	141,932	**164,402**	162,432	155,088	148,171	145,592
CDs and IRAs	**73,044**	78,730	**70,888**	74,064	74,217	74,589	76,801
Non-U.S. and other	**4,401**	4,225	**4,331**	4,547	4,324	4,394	4,236
Total average deposit balances	**$ 515,668**	$ 472,190	**$ 522,023**	$ 522,259	$ 502,508	$ 484,086	$ 478,142
Deposit spreads (excludes noninterest costs)							
Checking	**2.03%**	2.63%	**2.01%**	2.02%	2.06%	2.28%	2.46%
Savings	**2.20**	2.79	**2.21**	2.20	2.20	2.48	2.62
MMS	**1.05**	1.23	**1.07**	1.05	1.04	1.11	1.16
CDs and IRAs	**0.52**	0.58	**0.51**	0.51	0.55	0.57	0.58
Non-U.S. and other	**0.98**	1.03	**0.93**	1.00	1.02	0.93	1.02
Total deposit spreads	**1.52**	1.86	**1.52**	1.51	1.52	1.66	1.76
Client brokerage assets	**$ 89,517**	$ 75,852	**$ 89,517**	$ 84,182	$ 82,616	$ 75,946	$ 75,852
Online banking active accounts (units in thousands)	**30,197**	29,809	**30,197**	29,867	30,102	29,638	29,809
Mobile banking active accounts (units in thousands)	**13,967**	11,097	**13,967**	13,214	12,641	12,013	11,097
Banking centers	**5,243**	5,540	**5,243**	5,328	5,389	5,478	5,540
ATMs	**16,201**	16,253	**16,201**	16,354	16,311	16,347	16,253
U.S. credit card							
Loans							
Average credit card outstandings	**$ 90,473**	$ 95,540	**$ 90,005**	$ 89,722	$ 91,712	$ 92,849	$ 93,292
Ending credit card outstandings	**90,280**	93,162	**90,280**	90,523	90,047	94,835	93,162
Credit quality							
Net charge-offs	**$ 2,652**	$ 3,654	**$ 788**	$ 917	$ 947	$ 978	$ 1,079
	3.92%	5.11%	**3.47%**	4.10%	4.19%	4.19%	4.60%
30+ delinquency	**$ 2,112**	$ 2,855	**$ 2,112**	$ 2,200	$ 2,510	$ 2,748	$ 2,855
	2.34%	3.06%	**2.34%**	2.43%	2.79%	2.90%	3.06%
90+ delinquency	**$ 1,049**	$ 1,471	**$ 1,049**	$ 1,167	$ 1,360	$ 1,437	$ 1,471
	1.16%	1.58%	**1.16%**	1.29%	1.51%	1.52%	1.58%
Other U.S. credit card indicators							
Gross interest yield	**9.85%**	10.02%	**9.82%**	9.80%	9.95%	10.01%	10.04%
Risk-adjusted margin	**8.29**	7.23	**8.37**	8.11	8.39	8.48	7.66
New account growth (in thousands)	**2,912**	2,421	**1,048**	957	906	837	857
Purchase volumes	**$ 151,400**	$ 141,872	**$ 52,823**	$ 51,945	$ 46,632	$ 51,628	$ 48,189
Debit card data							
Purchase volumes	**$ 199,087**	$ 192,146	**$ 66,712**	$ 67,740	$ 64,635	$ 66,217	$ 64,121

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

Bank of America Corporation and Subsidiaries

Consumer Real Estate Services Segment Results

(Dollars in millions; except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Net interest income (FTE basis)	**$ 2,175**	$ 2,200	**$ 733**	$ 699	$ 743	$ 729	$ 719
Noninterest income:							
Mortgage banking income (loss)	**3,672**	5,836	**774**	1,411	1,487	(284)	2,188
All other income	**157**	240	**70**	5	82	30	176
Total noninterest income (loss)	**3,829**	6,076	**844**	1,416	1,569	(254)	2,364
Total revenue, net of interest expense (FTE basis)	**6,004**	8,276	**1,577**	2,115	2,312	475	3,083
Provision for credit losses	**318**	957	**(308)**	291	335	485	263
Noninterest expense	**12,219**	11,583	**3,419**	3,394	5,406	5,607	4,180
Loss before income taxes	**(6,533)**	(4,264)	**(1,534)**	(1,570)	(3,429)	(5,617)	(1,360)
Income tax benefit (FTE basis)	**(2,439)**	(1,529)	**(534)**	(633)	(1,272)	(1,913)	(503)
Net loss	**$ (4,094)**	$ (2,735)	**$ (1,000)**	$ (937)	$ (2,157)	$ (3,704)	$ (857)
Net interest yield (FTE basis)	**2.84%**	2.36%	**2.91%**	2.75%	2.85%	2.66%	2.41%
Balance Sheet							
Average							
Total loans and leases	**$ 90,478**	$ 105,848	**$ 88,406**	$ 90,114	$ 92,963	$ 96,605	$ 102,472
Total earning assets	**102,498**	124,496	**99,759**	102,086	105,715	109,139	118,909
Total assets	**122,910**	149,971	**118,226**	122,276	128,340	131,663	140,522
Allocated capital [1, 2]	**24,000**	—	**24,000**	24,000	24,000	—	—
Economic capital [1, 2]	—	14,079	—	—	—	12,474	13,335
Period end							
Total loans and leases	**$ 87,586**	$ 98,642	**$ 87,586**	$ 89,257	$ 90,971	$ 94,660	$ 98,642
Total earning assets	**98,247**	112,977	**98,247**	102,211	105,544	106,974	112,977
Total assets	**115,424**	138,120	**115,424**	124,032	129,118	131,059	138,120
Period end (in billions)							
Mortgage serviced portfolio [3, 4]	**$ 889.4**	$ 1,461.8	**$ 889.4**	$ 986.4	$ 1,185.0	$ 1,331.8	$ 1,461.8

(1) Effective January 1, 2013, the Corporation revised, on a prospective basis, its methodology for allocating capital to the business segments. In connection with the change in methodology, the Corporation updated the applicable terminology in the above table to allocated capital from economic capital as reported in prior periods. For more information, see Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.

(2) Allocated capital and economic capital are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.)

(3) Includes servicing of residential mortgage loans, home equity lines of credit and home equity loans.

(4) Excludes loans for which servicing transferred to third parties as of September 30, 2013 with an effective mortgage servicing right sales date of October 1, 2013.

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

Bank of America Corporation and Subsidiaries

Consumer Real Estate Services Year-to-Date Results [1]

(Dollars in millions)

	Nine Months Ended September 30, 2013		
	Total Consumer Real Estate Services	**Home Loans**	**Legacy Assets & Servicing**
Net interest income (FTE basis)	**$ 2,175**	**$ 1,020**	**$ 1,155**
Noninterest income:			
Mortgage banking income	**3,672**	**1,696**	**1,976**
All other income (loss)	**157**	**(23)**	**180**
Total noninterest income	**3,829**	**1,673**	**2,156**
Total revenue, net of interest expense (FTE basis)	**6,004**	**2,693**	**3,311**
Provision for credit losses	**318**	**145**	**173**
Noninterest expense	**12,219**	**2,564**	**9,655**
Loss before income taxes	**(6,533)**	**(16)**	**(6,517)**
Income tax benefit (FTE basis)	**(2,439)**	**(6)**	**(2,433)**
Net loss	**$ (4,094)**	**$ (10)**	**$ (4,084)**
Balance Sheet			
Average			
Total loans and leases	**$ 90,478**	**$ 46,990**	**$ 43,488**
Total earning assets	**102,498**	**53,180**	**49,318**
Total assets	**122,910**	**53,597**	**69,313**
Allocated capital [2, 3]	**24,000**	**6,000**	**18,000**
Period end			
Total loans and leases	**$ 87,586**	**$ 46,875**	**$ 40,711**
Total earning assets	**98,247**	**51,248**	**46,999**
Total assets	**115,424**	**51,075**	**64,349**

	Nine Months Ended September 30, 2012		
	Total Consumer Real Estate Services	Home Loans	Legacy Assets & Servicing
Net interest income (FTE basis)	$ 2,200	$ 1,013	$ 1,187
Noninterest income:			
Mortgage banking income	5,836	2,394	3,442
All other income (loss)	240	(14)	254
Total noninterest income	6,076	2,380	3,696
Total revenue, net of interest expense (FTE basis)	8,276	3,393	4,883
Provision for credit losses	957	(5)	962
Noninterest expense	11,583	2,447	9,136
Income (loss) before income taxes	(4,264)	951	(5,215)
Income tax expense (benefit) (FTE basis)	(1,529)	351	(1,880)
Net income (loss)	$ (2,735)	$ 600	$ (3,335)
Balance Sheet			
Average			
Total loans and leases	$ 105,848	$ 50,598	$ 55,250
Total earning assets	124,496	57,206	67,290
Total assets	149,971	58,204	91,767
Economic capital [2, 3]	14,079	3,683	10,396
Period end			
Total loans and leases	$ 98,642	$ 48,865	$ 49,777
Total earning assets	112,977	56,137	56,840
Total assets	138,120	57,336	80,784

For footnotes see page 25.

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

Bank of America Corporation and Subsidiaries

Consumer Real Estate Services Quarterly Results [1]

(Dollars in millions)

	Third Quarter 2013		
	Total Consumer Real Estate Services	**Home Loans**	**Legacy Assets & Servicing**
Net interest income (FTE basis)	**$ 733**	**$ 329**	**$ 404**
Noninterest income:			
Mortgage banking income	**774**	**345**	**429**
All other income	**70**	**35**	**35**
Total noninterest income	**844**	**380**	**464**
Total revenue, net of interest expense (FTE basis)	**1,577**	**709**	**868**
Provision for credit losses	**(308)**	**(11)**	**(297)**
Noninterest expense	**3,419**	**880**	**2,539**
Loss before income taxes	**(1,534)**	**(160)**	**(1,374)**
Income tax benefit (FTE basis)	**(534)**	**(61)**	**(473)**
Net loss	**$ (1,000)**	**$ (99)**	**$ (901)**
Balance Sheet			
Average			
Total loans and leases	**$ 88,406**	**$ 46,878**	**$ 41,528**
Total earning assets	**99,759**	**52,074**	**47,685**
Total assets	**118,226**	**52,309**	**65,917**
Allocated capital [2, 3]	**24,000**	**6,000**	**18,000**
Period end			
Total loans and leases	**$ 87,586**	**$ 46,875**	**$ 40,711**
Total earning assets	**98,247**	**51,248**	**46,999**
Total assets	**115,424**	**51,075**	**64,349**

	Second Quarter 2013		
	Total Consumer Real Estate Services	Home Loans	Legacy Assets & Servicing
Net interest income (FTE basis)	$ 699	$ 344	$ 355
Noninterest income:			
Mortgage banking income	1,411	654	757
All other income	5	5	—
Total noninterest income	1,416	659	757
Total revenue, net of interest expense (FTE basis)	2,115	1,003	1,112
Provision for credit losses	291	64	227
Noninterest expense	3,394	866	2,528
Income (loss) before income taxes	(1,570)	73	(1,643)
Income tax expense (benefit) (FTE basis)	(633)	29	(662)
Net income (loss)	$ (937)	$ 44	$ (981)
Balance Sheet			
Average			
Total loans and leases	$ 90,114	$ 46,870	$ 43,244
Total earning assets	102,086	53,739	48,347
Total assets	122,276	54,000	68,276
Allocated capital [2, 3]	24,000	6,000	18,000
Period end			
Total loans and leases	$ 89,257	$ 46,891	$ 42,366
Total earning assets	102,211	53,571	48,640
Total assets	124,032	53,674	70,358

For footnotes see page 25.

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

Bank of America Corporation and Subsidiaries

Consumer Real Estate Services Quarterly Results [1] (continued)

(Dollars in millions)

	Third Quarter 2012		
	Total Consumer Real Estate Services	Home Loans	Legacy Assets & Servicing
Net interest income (FTE basis)	$ 719	$ 336	$ 383
Noninterest income:			
Mortgage banking income	2,188	853	1,335
All other income (loss)	176	(10)	186
Total noninterest income	2,364	843	1,521
Total revenue, net of interest expense (FTE basis)	3,083	1,179	1,904
Provision for credit losses	263	(23)	286
Noninterest expense	4,180	790	3,390
Income (loss) before income taxes	(1,360)	412	(1,772)
Income tax expense (benefit) (FTE basis)	(503)	152	(655)
Net income (loss)	$ (857)	$ 260	$ (1,117)
Balance Sheet			
Average			
Total loans and leases	$ 102,472	$ 49,561	$ 52,911
Total earning assets	118,909	56,285	62,624
Total assets	140,522	57,371	83,151
Economic capital [2, 3]	13,335	3,879	9,456
Period end			
Total loans and leases	$ 98,642	$ 48,865	$ 49,777
Total earning assets	112,977	56,137	56,840
Total assets	138,120	57,336	80,784

[1] *Consumer Real Estate Services* includes Home Loans and Legacy Assets & Servicing. The results of certain mortgage servicing rights activities, including net hedge results, which were previously included in Home Loans, together with any related assets or liabilities used as economic hedges are included in Legacy Assets & Servicing.

[2] Effective January 1, 2013, the Corporation revised, on a prospective basis, its methodology for allocating capital to the business segments. In connection with the change in methodology, the Corporation updated the applicable terminology in the above table to allocated capital from economic capital as reported in prior periods. For more information, see Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.

[3] Allocated capital and economic capital are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.)

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

Bank of America Corporation and Subsidiaries

Consumer Real Estate Services Key Indicators

(Dollars in millions, except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Mortgage servicing rights at fair value rollforward:							
Balance, beginning of period	**$ 5,716**	$ 7,378	**$ 5,827**	$ 5,776	$ 5,716	$ 5,087	$ 5,708
Net additions (sales)	**(1,375)**	155	**(600)**	(715)	(60)	97	85
Amortization of expected cash flows [1]	**(814)**	(1,149)	**(240)**	(260)	(314)	(335)	(346)
Other changes in mortgage servicing rights fair value [2]	**1,531**	(1,297)	**71**	1,026	434	867	(360)
Balance, end of period	**$ 5,058**	$ 5,087	**$ 5,058**	$ 5,827	$ 5,776	$ 5,716	$ 5,087
Capitalized mortgage servicing rights (% of loans serviced for investors)	**82 bps**	45 bps	**82 bps**	77 bps	61 bps	55 bps	45 bps
Mortgage loans serviced for investors (in billions)	**$ 616**	$ 1,142	**$ 616**	$ 759	$ 949	$ 1,045	$ 1,142
Loan production:							
Total Corporation [3]							
First mortgage	**$ 71,797**	$ 53,558	**$ 22,601**	$ 25,276	$ 23,920	$ 21,516	$ 20,315
Home equity	**4,440**	2,623	**1,828**	1,496	1,116	962	933
Consumer Real Estate Services							
First mortgage	**$ 57,611**	$ 41,957	**$ 17,833**	$ 20,509	$ 19,269	$ 16,561	$ 15,566
Home equity	**3,824**	2,067	**1,599**	1,283	942	765	746
Mortgage banking income (loss)							
Production income (loss):							
Core production revenue	**$ 2,140**	$ 2,774	**$ 465**	$ 860	$ 815	$ 986	$ 944
Representations and warranties provision	**(770)**	(984)	**(323)**	(197)	(250)	(2,955)	(307)
Total production income (loss)	**1,370**	1,790	**142**	663	565	(1,969)	637
Servicing income:							
Servicing fees	**2,400**	3,634	**699**	785	916	1,096	1,089
Amortization of expected cash flows [1]	**(814)**	(1,149)	**(240)**	(260)	(314)	(335)	(346)
Fair value changes of mortgage servicing rights, net of risk management activities used to hedge certain market risks [4]	**693**	939	**167**	215	311	912	560
Other servicing-related revenue	**23**	622	**6**	8	9	12	248
Total net servicing income	**2,302**	4,046	**632**	748	922	1,685	1,551
Total Consumer Real Estate Services mortgage banking income (loss)	**3,672**	5,836	**774**	1,411	1,487	(284)	2,188
Other business segments' mortgage banking loss [5]	**(646)**	(546)	**(189)**	(233)	(224)	(256)	(169)
Total consolidated mortgage banking income (loss)	**$ 3,026**	$ 5,290	**$ 585**	$ 1,178	$ 1,263	$ (540)	$ 2,019

[1] Represents the net change in fair value of the MSR asset due to the recognition of modeled cash flows.

[2] These amounts reflect the changes in modeled mortgage servicing rights fair value primarily due to observed changes in interest rates, volatility, spreads and the shape of the forward swap curve. In addition, these amounts reflect periodic adjustments to the valuation model to reflect changes in the modeled relationship between inputs and their impact on projected cash flows, changes in certain cash flow assumptions such as cost to service and ancillary income per loan, changes in OAS rate inputs and the impact of periodic recalibrations of the model to reflect changes in the relationship between market interest rate spreads and projected cash flows.

[3] In addition to loan production in *Consumer Real Estate Services*, the remaining first mortgage and home equity loan production is primarily in *GWIM*.

[4] Includes gains and losses on sales of mortgage servicing rights.

[5] Includes the effect of transfers of mortgage loans from *Consumer Real Estate Services* to the asset and liability management portfolio included in *All Other*.

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

Bank of America Corporation and Subsidiaries

Global Banking Segment Results [1]

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Net interest income (FTE basis)	**$ 6,613**	$ 6,036	**$ 2,201**	$ 2,252	$ 2,160	$ 2,099	$ 2,009
Noninterest income:							
Service charges	**2,103**	2,173	**716**	701	686	694	725
Investment banking income	**2,276**	1,951	**694**	792	790	842	662
All other income	**1,185**	1,562	**398**	393	394	316	390
Total noninterest income	**5,564**	5,686	**1,808**	1,886	1,870	1,852	1,777
Total revenue, net of interest expense (FTE basis)	**12,177**	11,722	**4,009**	4,138	4,030	3,951	3,786
Provision for credit losses	**634**	(404)	**322**	163	149	62	23
Noninterest expense	**5,626**	5,865	**1,928**	1,856	1,842	1,753	1,936
Income before income taxes	**5,917**	6,261	**1,759**	2,119	2,039	2,136	1,827
Income tax expense (FTE basis)	**2,210**	2,309	**625**	827	758	744	676
Net income	**$ 3,707**	$ 3,952	**$ 1,134**	$ 1,292	$ 1,281	$ 1,392	$ 1,151
Net interest yield (FTE basis)	**3.06%**	2.92%	**2.86%**	3.16%	3.17%	2.85%	2.82%
Return on average allocated capital [2, 3]	**21.56**	—	**19.57**	22.55	22.59	—	—
Return on average economic capital [2, 3]	**—**	27.27	**—**	—	—	28.97	23.33
Efficiency ratio (FTE basis)	**46.20**	50.03	**48.06**	44.87	45.71	44.41	51.14
Balance Sheet							
Average							
Total loans and leases	**$ 253,334**	$ 221,629	**$ 260,085**	$ 255,674	$ 244,068	$ 232,396	$ 221,185
Total earnings assets [4]	**289,161**	276,444	**305,376**	285,755	276,030	292,999	283,088
Total assets [4]	**330,985**	318,124	**347,062**	327,531	318,043	336,332	326,109
Total deposits	**229,941**	217,602	**239,839**	227,668	222,120	242,817	227,421
Allocated capital [2, 3]	**23,000**	—	**23,000**	23,000	23,000	—	—
Economic capital [2, 3]	**—**	19,376	**—**	—	—	19,123	19,639
Period end							
Total loans and leases	**$ 267,165**	$ 226,152	**$ 267,165**	$ 258,502	$ 250,985	$ 242,340	$ 226,152
Total earnings assets [4]	**330,625**	282,873	**330,625**	292,952	280,104	288,072	282,873
Total assets [4]	**373,110**	325,488	**373,110**	334,820	322,039	331,611	325,488
Total deposits	**263,121**	234,912	**263,121**	229,586	228,248	243,306	234,912

[1] During the second quarter of 2013, the results of consumer Dealer Financial Services, previously reported in *Global Banking,* were moved to *Consumer & Business Banking*. Prior periods have been reclassified to conform to current period presentation.

[2] Effective January 1, 2013, the Corporation revised, on a prospective basis, its methodology for allocating capital to the business segments. In connection with the change in methodology, the Corporation updated the applicable terminology in the above table to allocated capital from economic capital as reported in prior periods. For additional information, see Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.

[3] Return on average allocated capital and return on average economic capital are calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital or average economic capital, as applicable. Allocated capital, economic capital and the related returns are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.)

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

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

Bank of America Corporation and Subsidiaries

Global Banking Key Indicators

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Investment Banking fees [1]							
Advisory [2]	**$ 699**	$ 710	**$ 226**	$ 240	$ 233	$ 285	$ 207
Debt issuance	**1,177**	941	**343**	405	429	450	341
Equity issuance	**400**	300	**125**	147	128	107	114
Total Investment Banking fees [3]	**$ 2,276**	$ 1,951	**$ 694**	$ 792	$ 790	$ 842	$ 662
Business Lending							
Corporate	**$ 2,590**	$ 2,462	**$ 884**	$ 855	$ 851	$ 739	$ 765
Commercial	**2,956**	2,712	**960**	1,050	946	909	916
Total Business Lending revenue	**$ 5,546**	$ 5,174	**$ 1,844**	$ 1,905	$ 1,797	$ 1,648	$ 1,681
Treasury Services							
Corporate	**$ 2,081**	$ 1,945	**$ 713**	$ 702	$ 666	$ 687	$ 660
Commercial	**2,192**	2,256	**741**	733	718	732	741
Total Treasury Services revenue	**$ 4,273**	$ 4,201	**$ 1,454**	$ 1,435	$ 1,384	$ 1,419	$ 1,401
Average deposit balances							
Interest-bearing	**$ 70,851**	$ 64,447	**$ 73,699**	$ 70,158	$ 68,639	$ 68,240	$ 64,690
Noninterest-bearing	**159,090**	153,155	**166,140**	157,510	153,481	174,577	162,731
Total average deposits	**$ 229,941**	$ 217,602	**$ 239,839**	$ 227,668	$ 222,120	$ 242,817	$ 227,421
Loan spread	**1.84%**	1.90%	**1.78%**	1.89%	1.86%	1.83%	1.90%
Provision for credit losses	**$ 634**	$ (404)	**$ 322**	$ 163	$ 149	$ 62	$ 23
Credit quality [4, 5]							
Reservable utilized criticized exposure	**$ 10,111**	$ 12,297	**$ 10,111**	$ 10,632	$ 10,342	$ 10,952	$ 12,297
	3.44%	4.81%	**3.44%**	3.73%	3.71%	4.06%	4.81%
Nonperforming loans, leases and foreclosed properties	**$ 919**	$ 2,647	**$ 919**	$ 1,087	$ 1,643	$ 2,052	$ 2,647
	0.35%	1.19%	**0.35%**	0.43%	0.66%	0.86%	1.19%
Average loans and leases by product							
U.S. commercial	**$ 127,092**	$ 116,326	**$ 128,602**	$ 127,742	$ 124,891	$ 121,535	$ 115,992
Commercial real estate	**36,909**	32,633	**39,172**	36,684	34,825	33,404	31,939
Commercial lease financing	**24,643**	23,241	**24,853**	24,584	24,486	24,057	23,214
Non-U.S. commercial	**64,686**	49,417	**67,455**	66,655	59,859	53,392	50,029
Other	**4**	12	**3**	9	7	8	11
Total average loans and leases	**$ 253,334**	$ 221,629	**$ 260,085**	$ 255,674	$ 244,068	$ 232,396	$ 221,185
Total Corporation Investment Banking fees							
Advisory [2]	**$ 775**	$ 764	**$ 256**	$ 262	$ 257	$ 301	$ 221
Debt issuance	**2,819**	2,285	**810**	987	1,022	1,078	865
Equity issuance	**1,008**	776	**329**	356	323	250	279
Total investment banking fees including self-led	**4,602**	3,825	**1,395**	1,605	1,602	1,629	1,365
Self-led	**(214)**	(126)	**(98)**	(49)	(67)	(29)	(29)
Total Investment Banking fees	**$ 4,388**	$ 3,699	**$ 1,297**	$ 1,556	$ 1,535	$ 1,600	$ 1,336

(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 of *Global Banking* and do not include certain less significant items shared with the Investment Banking Group under internal revenue sharing agreements.
(4) Criticized exposure corresponds to the Special Mention, Substandard and Doubtful asset categories defined by regulatory authorities. The reservable criticized exposure is on an end-of-period basis and is also shown as a percentage of total commercial utilized reservable criticized exposure, including loans and leases, standby letters of credit, financial guarantees, commercial letters of credit and bankers' acceptances.
(5) Nonperforming loans, leases and foreclosed properties are on an end-of-period basis. The nonperforming ratio is nonperforming assets divided by loans, leases and foreclosed properties.

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

Bank of America Corporation and Subsidiaries

Investment Banking Product Rankings

	Nine Months Ended September 30, 2013			
	Global		U.S.	
	Product Ranking	Market Share	Product Ranking	Market Share
High-yield corporate debt	2	8.4%	2	10.1%
Leveraged loans	1	10.5	1	12.6
Mortgage-backed securities	5	8.4	5	9.3
Asset-backed securities	2	12.9	2	15.1
Convertible debt	4	7.5	4	12.0
Common stock underwriting	5	6.7	4	9.8
Investment-grade corporate debt	2	6.3	2	11.6
Syndicated loans	2	9.1	2	13.0
Net investment banking revenue	2	7.4	2	10.9
Announced mergers and acquisitions	4	21.2	3	32.6
Equity capital markets	4	6.8	4	10.1
Debt capital markets	5	5.5	3	9.2

Source: Dealogic data as of October 1, 2013. Figures above include self-led transactions.

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

Highlights

Global top 3 rankings in:

High-yield corporate debt	Investment-grade corporate debt
Leveraged loans	Syndicated loans
Asset-backed securities	

U.S. top 3 rankings in:

High-yield corporate debt	Syndicated loans
Leveraged loans	Announced mergers and acquisitions
Asset-backed securities	Debt capital markets
Investment-grade corporate debt	

Top 3 rankings excluding self-led deals:

Global: High-yield corporate debt, Leveraged loans, Asset-backed securities, Investment-grade corporate debt, Syndicated loans

U.S.: High-yield corporate debt, Leveraged loans, Asset-backed securities, Investment-grade corporate debt, Syndicated loans, Announced mergers and acquisitions

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
	2013	2012	**2013**	2013	2013	2012	2012
Net interest income (FTE basis)	**$ 3,097**	$ 2,557	**$ 975**	$ 1,013	$ 1,109	$ 1,114	$ 929
Noninterest income:							
Investment and brokerage services	**1,557**	1,389	**480**	549	528	430	428
Investment banking fees	**1,969**	1,546	**622**	668	679	668	552
Trading account profits	**5,939**	4,981	**1,201**	1,848	2,890	725	1,237
All other income (loss)	**(128)**	791	**98**	111	(337)	83	132
Total noninterest income	**9,337**	8,707	**2,401**	3,176	3,760	1,906	2,349
Total revenue, net of interest expense (FTE basis) [1]	**12,434**	11,264	**3,376**	4,189	4,869	3,020	3,278
Provision for credit losses	**36**	17	**47**	(16)	5	17	31
Noninterest expense	**8,729**	8,668	**2,884**	2,771	3,074	2,627	2,575
Income before income taxes	**3,669**	2,579	**445**	1,434	1,790	376	672
Income tax expense (FTE basis)	**2,321**	1,531	**1,223**	476	622	195	948
Net income (loss)	**$ 1,348**	$ 1,048	**$ (778)**	$ 958	$ 1,168	$ 181	$ (276)
Return on average allocated capital [2, 3]	**6.04%**	—	**n/m**	12.84%	15.82%	—	—
Return on average economic capital [2, 3]	—	10.29%	—	—	—	5.12%	n/m
Efficiency ratio (FTE basis)	**70.20**	76.96	**85.45%**	66.15	63.12	86.98	78.56%
Balance Sheet							
Average							
Total trading-related assets [4]	**$ 479,052**	$ 456,932	**$ 442,597**	$ 490,972	$ 504,266	$ 493,188	$ 462,138
Total earning assets [4]	**489,062**	450,603	**458,657**	499,396	509,694	493,901	458,335
Total assets	**642,810**	592,967	**602,632**	656,258	670,284	645,808	602,095
Allocated capital [2, 3]	**30,000**	—	**30,000**	30,000	30,000	—	—
Economic capital [2, 3]	—	13,703	—	—	—	14,184	13,414
Period end							
Total trading-related assets [4]	**$ 438,137**	$ 455,161	**$ 438,137**	$ 446,505	$ 467,826	$ 465,836	$ 455,161
Total earning assets [4]	**464,613**	456,581	**464,613**	465,166	480,039	486,470	456,581
Total assets	**601,139**	600,154	**601,139**	608,907	626,797	632,263	600,154
Trading-related assets (average)							
Trading account securities	**$ 217,958**	$ 189,958	**$ 193,108**	$ 225,796	$ 235,437	$ 220,434	$ 193,694
Reverse repurchases	**145,506**	160,988	**128,426**	150,568	157,847	166,399	162,040
Securities borrowed	**64,746**	50,784	**73,820**	62,813	57,425	52,391	51,757
Derivative assets	**50,842**	55,202	**47,243**	51,795	53,557	53,964	54,647
Total trading-related assets [4]	**$ 479,052**	$ 456,932	**$ 442,597**	$ 490,972	$ 504,266	$ 493,188	$ 462,138

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

(2) Effective January 1, 2013, the Corporation revised, on a prospective basis, its methodology for allocating capital to the business segments. In connection with the change in methodology, the Corporation updated the applicable terminology in the above table to allocated capital from economic capital as reported in prior periods. For more information, see Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.

(3) Return on average allocated capital and return on average economic capital are calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital or average economic capital, as applicable. Allocated capital, economic capital and the related returns are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.)

(4) Trading-related assets include derivative assets, which are considered non-earning assets.

n/m = not meaningful

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

Bank of America Corporation and Subsidiaries

Global Markets Key Indicators

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Sales and trading revenue [1]							
Fixed income, currency and commodities	**$ 6,995**	$ 7,261	**$ 1,767**	$ 2,292	$ 2,936	$ 1,551	$ 2,000
Equities	**3,303**	2,340	**945**	1,199	1,159	674	667
Total sales and trading revenue	**$ 10,298**	$ 9,601	**$ 2,712**	$ 3,491	$ 4,095	$ 2,225	$ 2,667
Sales and trading revenue, excluding debit valuation adjustment [2]							
Fixed income, currency and commodities	**$ 7,293**	$ 9,219	**$ 2,033**	$ 2,259	$ 3,001	$ 1,788	$ 2,534
Equities	**3,313**	2,554	**970**	1,194	1,149	713	715
Total sales and trading revenue, excluding debit valuation adjustment	**$ 10,606**	$ 11,773	**$ 3,003**	$ 3,453	$ 4,150	$ 2,501	$ 3,249
Sales and trading revenue breakdown							
Net interest income	**$ 2,848**	$ 2,294	**$ 898**	$ 930	$ 1,020	$ 1,014	$ 846
Commissions	**1,557**	1,389	**480**	549	528	430	428
Trading	**5,939**	4,981	**1,201**	1,848	2,890	725	1,237
Other	**(46)**	937	**133**	164	(343)	56	156
Total sales and trading revenue	**$ 10,298**	$ 9,601	**$ 2,712**	$ 3,491	$ 4,095	$ 2,225	$ 2,667

(1) Includes *Global Banking* sales and trading revenue of $319 million and $473 million for the nine months ended September 30, 2013 and 2012; $109 million, $142 million and $68 million for the third, second and first quarters of 2013; and $49 million and $111 million for the fourth and third quarters of 2012, respectively.

(2) For this presentation, sales and trading revenue excludes debit valuation adjustment gains/losses which represents a non-GAAP financial measure. Net debit valuation adjustment losses included in fixed income, currency and commodities revenue were $298 million and $2.0 billion for the nine months ended September 30, 2013 and 2012; losses of $266 million, gains of $33 million and losses of $65 million for the third, second and first quarters of 2013; and losses of $237 million and $534 million for the fourth and third quarters of 2012, respectively. Net debit valuation adjustment losses included in equities revenue were $10 million and $214 million for the nine months ended September 30, 2013 and 2012; losses of $25 million, and gains of $5 million and $10 million for the third, second and first quarters of 2013; and losses of $39 million and $48 million for the fourth and third quarters of 2012, respectively.

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

Bank of America Corporation and Subsidiaries

Global Wealth & Investment Management Segment Results

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Net interest income (FTE basis)	**$ 4,579**	$ 4,337	**$ 1,478**	$ 1,505	$ 1,596	$ 1,490	$ 1,413
Noninterest income:							
Investment and brokerage services	**7,185**	6,577	**2,413**	2,441	2,331	2,272	2,181
All other income	**1,546**	1,410	**499**	553	494	431	489
Total noninterest income	**8,731**	7,987	**2,912**	2,994	2,825	2,703	2,670
Total revenue, net of interest expense (FTE basis)	**13,310**	12,324	**4,390**	4,499	4,421	4,193	4,083
Provision for credit losses	**30**	154	**23**	(15)	22	112	61
Noninterest expense	**9,773**	9,524	**3,248**	3,272	3,253	3,196	3,115
Income before income taxes	**3,507**	2,646	**1,119**	1,242	1,146	885	907
Income tax expense (FTE basis)	**1,310**	977	**400**	484	426	309	336
Net income	**$ 2,197**	$ 1,669	**$ 719**	$ 758	$ 720	$ 576	$ 571
Net interest yield (FTE basis)	**2.42%**	2.36%	**2.35%**	2.47%	2.46%	2.30%	2.28%
Return on average allocated capital [1, 2]	**29.54**	—	**28.68**	30.57	29.38	—	—
Return on average economic capital [1, 2]	**—**	31.75	**—**	—	—	28.36	29.22
Efficiency ratio (FTE basis)	**73.43**	77.28	**74.00**	72.72	73.58	76.24	76.30
Balance Sheet							
Average							
Total loans and leases	**$ 109,499**	$ 99,338	**$ 112,752**	$ 109,589	$ 106,082	$ 103,785	$ 101,016
Total earning assets [3]	**252,485**	245,479	**249,203**	244,859	263,551	257,399	246,727
Total assets [3]	**271,498**	265,812	**268,611**	263,735	282,298	276,408	265,639
Total deposits	**242,757**	239,942	**239,663**	235,344	253,413	249,658	241,411
Allocated capital [1, 2]	**10,000**	—	**10,000**	10,000	10,000	—	—
Economic capital [1, 2]	**—**	7,093	**—**	—	—	8,149	7,840
Period end							
Total loans and leases	**$ 114,175**	$ 102,390	**$ 114,175**	$ 111,785	$ 107,048	$ 105,928	$ 102,390
Total earning assets [3]	**250,677**	248,797	**250,677**	244,340	248,939	277,121	248,797
Total assets [3]	**270,484**	268,408	**270,484**	263,867	268,263	297,326	268,408
Total deposits	**241,553**	243,518	**241,553**	235,012	239,853	266,188	243,518

(1) Effective January 1, 2013, the Corporation revised, on a prospective basis, its methodology for allocating capital to the business segments. In connection with the change in methodology, the Corporation updated the applicable terminology in the above table to allocated capital from economic capital as reported in prior periods. For more information, see Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.

(2) Return on average allocated capital and return on average economic capital are calculated as net income, adjusted for cost of funds and earnings credits and certain expenses related to intangibles, divided by average allocated capital or average economic capital, as applicable. Allocated capital, economic capital and the related returns are non-GAAP financial measures. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the segments. Other companies may define or calculate these measures differently. (See Exhibit A: Non-GAAP Reconciliations - Reconciliations to GAAP Financial Measures on pages 47-50.)

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

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

Bank of America Corporation and Subsidiaries

Global Wealth & Investment Management Key Indicators

(Dollars in millions, except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Revenues							
Merrill Lynch Global Wealth Management	**$ 11,068**	$ 10,235	**$ 3,646**	$ 3,742	$ 3,680	$ 3,500	$ 3,407
U.S. Trust	**2,191**	2,019	**730**	740	721	690	656
Other [1]	**51**	70	**14**	17	20	3	20
Total revenues	**$ 13,310**	$ 12,324	**$ 4,390**	$ 4,499	$ 4,421	$ 4,193	$ 4,083
Client Balances							
Client Balances by Business							
Merrill Lynch Global Wealth Management	**$ 1,853,980**	$ 1,731,154	**$ 1,853,980**	$ 1,800,151	$ 1,812,412	$ 1,743,459	$ 1,731,154
U.S. Trust	**362,791**	332,792	**362,791**	351,119	354,721	341,292	332,792
Other [1]	**66,665**	64,239	**66,665**	63,781	64,603	66,874	64,239
Client Balances by Type							
Assets under management	**$ 779,614**	$ 692,854	**$ 779,614**	$ 743,613	$ 745,260	$ 698,095	$ 692,854
Brokerage assets	**1,013,688**	970,662	**1,013,688**	992,664	1,009,507	960,351	970,662
Assets in custody	**131,386**	115,350	**131,386**	128,854	127,013	117,686	115,350
Deposits	**241,553**	243,518	**241,553**	235,012	239,853	266,188	243,518
Loans and leases [2]	**117,195**	105,801	**117,195**	114,908	110,103	109,305	105,801
Total client balances	**$ 2,283,436**	$ 2,128,185	**$ 2,283,436**	$ 2,215,051	$ 2,231,736	$ 2,151,625	$ 2,128,185
Assets Under Management Flows							
Liquidity assets under management [3]	**$ 10**	$ (1,927)	**$ 2,932**	$ (695)	$ (2,227)	$ 2,545	$ (1,875)
Long-term assets under management [4]	**38,394**	17,270	**10,341**	7,692	20,361	9,120	5,779
Total assets under management flows	**$ 38,404**	$ 15,343	**$ 13,273**	$ 6,997	$ 18,134	$ 11,665	$ 3,904
Associates [5]							
Number of Financial Advisors	**15,624**	16,759	**15,624**	15,759	16,065	16,411	16,759
Total Wealth Advisors	**16,846**	18,036	**16,846**	16,989	17,293	17,640	18,036
Total Client Facing Professionals	**19,534**	20,778	**19,534**	19,689	20,018	20,386	20,778
Merrill Lynch Global Wealth Management Metrics							
Financial Advisory Productivity [6] (in thousands)	**$ 994**	$ 894	**$ 1,000**	$ 1,012	$ 971	$ 927	$ 897
U.S. Trust Metrics							
Client Facing Professionals	**2,090**	2,119	**2,090**	2,084	2,090	2,077	2,119

(1) Other includes the results of BofA Global Capital Management and other administrative items.
(2) Includes margin receivables which are classified in customer and other receivables on the Corporation's Consolidated Balance Sheet.
(3) Defined as assets under advisory and discretion of *GWIM* in which the investment strategy seeks a high level of income while maintaining liquidity and capital preservation. The duration of these strategies is less than one year.
(4) Defined as assets under advisory and discretion of *GWIM* in which the duration of the investment strategy is longer than one year.
(5) Includes Financial Advisors in the *Consumer & Business Banking* segment of 1,585, 1,587, 1,591, 1,496 and 1,457 at September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012, respectively.
(6) Financial Advisor Productivity is defined as annualized Merrill Lynch Global Wealth Management total revenue divided by the total number of Financial Advisors (excluding Financial Advisors in the *Consumer & Business Banking* segment). Total revenue excludes corporate allocation of net interest income related to certain ALM activities.

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

Bank of America Corporation and Subsidiaries

All Other Results [1]

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Net interest income (FTE basis)	**$ 558**	$ 888	**$ 36**	$ 268	$ 254	$ 254	$ 273
Noninterest income:							
Card income	**245**	264	**79**	81	85	96	93
Equity investment income	**2,217**	566	**1,121**	576	520	569	172
Gains on sales of debt securities	**866**	1,393	**347**	452	67	117	328
All other loss	**(2,081)**	(3,742)	**(716)**	(803)	(562)	(1,185)	(1,700)
Total noninterest income (loss)	**1,247**	(1,519)	**831**	306	110	(403)	(1,107)
Total revenue, net of interest expense (FTE basis)	**1,805**	(631)	**867**	574	364	(149)	(834)
Provision for credit losses	**(478)**	2,172	**(549)**	(179)	250	450	390
Noninterest expense	**3,245**	5,272	**930**	547	1,768	1,003	1,627
Income (loss) before income taxes	**(962)**	(8,075)	**486**	206	(1,654)	(1,602)	(2,851)
Income tax benefit (FTE basis)	**(1,175)**	(3,496)	**(157)**	(340)	(678)	(2,443)	(1,251)
Net income (loss)	**$ 213**	$ (4,579)	**$ 643**	$ 546	$ (976)	$ 841	$ (1,600)
Balance Sheet							
Average							
Total loans and leases	**$ 238,623**	$ 263,310	**$ 232,538**	$ 238,910	$ 244,557	$ 247,128	$ 256,130
Total assets [2]	**227,401**	327,946	**203,044**	230,667	248,996	279,367	304,756
Total deposits	**34,814**	45,151	**35,126**	33,774	35,549	36,939	39,266
Period end							
Total loans and leases	**$ 229,550**	$ 252,592	**$ 229,550**	$ 234,047	$ 241,406	$ 241,981	$ 252,592
Total assets [3]	**177,869**	293,573	**177,869**	204,118	235,435	262,800	293,573
Total deposits	**30,705**	37,555	**30,705**	34,597	35,759	36,061	37,555

[1] *All Other* consists of ALM activities, equity investments, the international consumer card business, liquidating businesses, residual expense allocations and other. ALM activities encompass the whole-loan residential mortgage portfolio and investment securities, interest rate and foreign currency risk management activities including the residual net interest income allocation, gains/losses on structured liabilities, the impact of certain allocation methodologies and accounting hedge ineffectiveness. Equity investments include Global Principal Investments, strategic and certain other investments. Additionally, *All Other* includes certain residential mortgage loans that are managed by Legacy Assets & Servicing.

[2] Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of $531.0 billion and $496.7 billion for the nine months ended September 30, 2013 and 2012; $541.0 billion, $525.1 billion, $526.8 billion, $526.2 billion and $514.4 billion for the third, second and first quarters of 2013, and the fourth and third quarters of 2012, respectively.

[3] Includes elimination of segments' excess asset allocations to match liabilities (i.e., deposits) and allocated shareholders' equity of $558.0 billion, $529.5 billion, $537.7 billion, $537.6 billion and $513.7 billion at September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012, respectively.

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

Bank of America Corporation and Subsidiaries

Equity Investments

(Dollars in millions)

	Global Principal Investments Exposures				Equity Investment Income (Loss)	
	September 30, 2013			June 30 2013	September 30, 2013	
	Book Value	Unfunded Commitments	Total	Total	Three Months Ended	Nine Months Ended
Global Principal Investments:						
Private Equity Investments	**$ 329**	**$ 23**	**$ 352**	$ 516	**$ 33**	**$ 184**
Global Real Estate	**299**	**31**	**330**	350	**(11)**	**(53)**
Global Strategic Capital	**763**	**101**	**864**	970	**49**	**5**
Legacy/Other Investments	**541**	**—**	**541**	539	**51**	**142**
Total Global Principal Investments	**$ 1,932**	**$ 155**	**$ 2,087**	$ 2,375	**$ 122**	**$ 278**

Components of Equity Investment Income

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter 2013	Second Quarter 2013	First Quarter 2013	Fourth Quarter 2012	Third Quarter 2012
	2013	2012					
Global Principal Investments	**$ 278**	$ 422	**$ 122**	$ 52	$ 104	$ 167	$ 156
Strategic and other investments	**1,939**	144	**999**	524	416	402	16
Total equity investment income included in All Other	**2,217**	566	**1,121**	576	520	569	172
Total equity investment income included in the business segments	**210**	805	**63**	104	43	130	66
Total consolidated equity investment income	**$ 2,427**	$ 1,371	**$ 1,184**	$ 680	$ 563	$ 699	$ 238

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

Bank of America Corporation and Subsidiaries

Outstanding Loans and Leases

(Dollars in millions)

	September 30 2013	June 30 2013	September 30 2012
Consumer			
Residential mortgage [1]	**$ 253,496**	$ 253,959	$ 257,022
Home equity	**96,653**	100,011	112,454
U.S. credit card	**90,280**	90,523	93,162
Non-U.S. credit card	**11,083**	10,340	13,320
Direct/Indirect consumer [2]	**84,035**	83,358	82,404
Other consumer [3]	**1,913**	1,803	2,714
Total consumer loans excluding loans accounted for under the fair value option	**537,460**	539,994	561,076
Consumer loans accounted for under the fair value option [4]	**2,186**	1,052	1,202
Total consumer	**539,646**	541,046	562,278
Commercial			
U.S. commercial [5]	**224,262**	219,367	205,384
Commercial real estate [6]	**44,940**	42,126	37,579
Commercial lease financing	**24,589**	23,912	22,855
Non-U.S. commercial	**92,945**	86,710	58,503
Total commercial loans excluding loans accounted for under the fair value option	**386,736**	372,115	324,321
Commercial loans accounted for under the fair value option [4]	**8,010**	8,409	6,436
Total commercial	**394,746**	380,524	330,757
Total loans and leases	**$ 934,392**	$ 921,570	$ 893,035

[1] Includes pay option loans of $5.2 billion, $5.8 billion and $8.8 billion and non-U.S. residential mortgages of $87 million, $83 million and $94 million at September 30, 2013, June 30, 2013 and September 30, 2012, respectively. The Corporation no longer originates pay option loans.

[2] Includes dealer financial services loans of $39.5 billion, $36.8 billion and $36.0 billion, consumer lending loans of $3.1 billion, $3.6 billion and $5.6 billion, U.S. securities-based lending loans of $30.4 billion, $30.0 billion and $26.7 billion, non-U.S. consumer loans of $5.7 billion, $7.5 billion and $7.9 billion, student loans of $4.3 billion, $4.4 billion and $5.0 billion, and other consumer loans of $1.0 billion, $1.1 billion and $1.2 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

[3] Includes consumer finance loans of $1.2 billion, $1.3 billion and $1.5 billion, consumer leases of $492 million, $351 million, and $0 million, consumer overdrafts of $175 million, $149 million and $152 million, and other non-U.S. consumer loans of $5 million, $5 million and $1.1 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

[4] Consumer loans accounted for under the fair value option were residential mortgage loans of $2.2 billion, $1.1 billion and $1.2 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively. Commercial loans accounted for under the fair value option were U.S. commercial loans of $1.8 billion, $2.0 billion and $2.0 billion, and non-U.S. commercial loans of $6.2 billion, $6.4 billion and $4.4 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

[5] Includes U.S. small business commercial loans, including card-related products, of $13.1 billion, $12.4 billion and $12.6 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

[6] Includes U.S. commercial real estate loans of $43.5 billion, $40.3 billion and $36.0 billion, and non-U.S. commercial real estate loans of $1.4 billion, $1.8 billion and $1.6 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

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

Bank of America Corporation and Subsidiaries

Quarterly Average Loans and Leases by Business Segment

(Dollars in millions)

	Third Quarter 2013						
	Total Corporation	Consumer & Business Banking	Consumer Real Estate Services	Global Banking	Global Markets	GWIM	All Other
Consumer							
Residential mortgage	$ 256,297	$ 628	$ 3,516	$ —	$ 83	$ 45,661	$ 206,409
Home equity	98,172	146	84,761	—	108	11,719	1,438
U.S. credit card	90,005	90,005	—	—	—	—	—
Non-U.S. credit card	10,633	—	—	—	—	—	10,633
Direct/Indirect consumer	83,773	41,745	47	3	37	34,228	7,713
Other consumer	1,867	597	—	—	—	4	1,266
Total consumer	540,747	133,121	88,324	3	228	91,612	227,459
Commercial							
U.S. commercial	221,542	31,356	81	128,602	35,771	19,465	6,267
Commercial real estate	43,164	1,218	1	39,172	887	1,488	398
Commercial lease financing	23,869	—	—	24,853	636	4	(1,624)
Non-U.S. commercial	94,656	12	—	67,455	26,968	183	38
Total commercial	383,231	32,586	82	260,082	64,262	21,140	5,079
Total loans and leases	$ 923,978	$ 165,707	$ 88,406	$ 260,085	$ 64,490	$ 112,752	$ 232,538

	Second Quarter 2013						
	Total Corporation	Consumer & Business Banking	Consumer Real Estate Services	Global Banking	Global Markets	GWIM	All Other
Consumer							
Residential mortgage	$ 257,275	$ 564	$ 2,254	$ —	$ 86	$ 43,234	$ 211,137
Home equity	101,708	147	87,749	—	78	12,254	1,480
U.S. credit card	89,722	89,722	—	—	—	—	—
Non-U.S. credit card	10,613	—	—	—	—	—	10,613
Direct/Indirect consumer	82,485	40,186	50	4	24	33,390	8,831
Other consumer	1,756	421	—	5	—	7	1,323
Total consumer	543,559	131,040	90,053	9	188	88,885	233,384
Commercial							
U.S. commercial	217,464	31,183	61	127,742	32,776	19,099	6,603
Commercial real estate	40,612	1,359	—	36,684	694	1,417	458
Commercial lease financing	23,579	—	—	24,584	618	4	(1,627)
Non-U.S. commercial	89,020	11	—	66,655	22,078	184	92
Total commercial	370,675	32,553	61	255,665	56,166	20,704	5,526
Total loans and leases	$ 914,234	$ 163,593	$ 90,114	$ 255,674	$ 56,354	$ 109,589	$ 238,910

	Third Quarter 2012						
	Total Corporation	Consumer & Business Banking	Consumer Real Estate Services	Global Banking	Global Markets	GWIM	All Other
Consumer							
Residential mortgage	$ 261,337	$ 391	$ 1,221	$ —	$ 92	$ 38,788	$ 220,845
Home equity	116,308	149	101,088	—	104	13,540	1,427
U.S. credit card	93,292	93,292	—	—	—	—	—
Non-U.S. credit card	13,329	—	—	—	—	—	13,329
Direct/Indirect consumer	82,635	42,300	78	5	35	29,935	10,282
Other consumer	2,654	149	—	6	—	8	2,491
Total consumer	569,555	136,281	102,387	11	231	82,271	248,374
Commercial							
U.S. commercial	201,072	30,509	83	115,992	29,710	17,268	7,510
Commercial real estate	36,929	2,287	1	31,939	241	1,445	1,016
Commercial lease financing	21,545	—	—	23,214	13	4	(1,686)
Non-U.S. commercial	59,758	15	1	50,029	8,769	28	916
Total commercial	319,304	32,811	85	221,174	38,733	18,745	7,756
Total loans and leases	$ 888,859	$ 169,092	$ 102,472	$ 221,185	$ 38,964	$ 101,016	$ 256,130

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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Commercial Utilized			Total Commercial Committed		
	September 30 2013	June 30 2013	September 30 2012	**September 30 2013**	June 30 2013	September 30 2012
Diversified financials	**$ 80,219**	$ 77,827	$ 62,783	**$ 122,314**	$ 115,066	$ 96,651
Real estate [4]	**51,529**	49,564	45,495	**72,271**	70,162	61,447
Retailing	**32,593**	31,051	27,373	**54,516**	51,906	46,414
Capital goods	**27,053**	26,737	23,764	**51,637**	50,699	48,285
Banking	**43,350**	42,395	35,740	**49,920**	49,730	39,637
Healthcare equipment and services	**31,560**	29,327	28,508	**49,221**	46,418	44,003
Government and public education	**39,672**	39,260	40,493	**48,031**	47,871	49,855
Materials	**22,607**	22,831	23,402	**43,638**	43,369	41,661
Energy	**21,212**	21,052	16,145	**43,241**	41,133	35,149
Consumer services	**21,647**	21,721	21,855	**35,378**	34,743	34,893
Food, beverage and tobacco	**14,185**	14,704	14,287	**31,390**	31,488	32,183
Commercial services and supplies	**19,249**	18,932	18,089	**31,312**	30,478	28,878
Utilities	**9,799**	8,811	8,186	**25,068**	23,660	22,844
Transportation	**15,951**	15,492	12,878	**23,159**	22,716	19,971
Media	**12,897**	13,249	11,406	**22,194**	21,824	20,676
Individuals and trusts	**14,699**	14,367	13,946	**18,209**	18,081	17,195
Pharmaceuticals and biotechnology	**7,303**	4,243	5,691	**14,818**	11,473	14,340
Software and services	**7,543**	6,389	4,550	**14,312**	13,417	10,410
Telecommunication services	**4,543**	3,871	4,024	**14,244**	10,588	10,018
Insurance, including monolines	**5,875**	5,880	8,384	**12,165**	12,315	14,024
Technology hardware and equipment	**5,462**	4,840	4,725	**11,516**	11,289	10,838
Consumer durables and apparel	**5,103**	5,404	4,140	**9,479**	9,942	8,312
Automobiles and components	**3,258**	3,263	2,937	**8,390**	8,262	7,360
Food and staples retailing	**3,884**	4,363	3,065	**7,928**	7,848	6,444
Religious and social organizations	**5,492**	5,895	7,184	**7,677**	7,824	9,711
Other	**5,331**	5,678	4,391	**8,166**	8,550	7,232
Total commercial credit exposure by industry	**$ 512,016**	$ 497,146	$ 453,441	**$ 830,194**	$ 800,852	$ 738,431
Net credit default protection purchased on total commitments [5]				**$ (11,204)**	$ (11,060)	$ (17,164)

(1) Includes loans and leases, standby letters of credit and financial guarantees, derivative assets, assets held-for-sale, commercial letters of credit, bankers' acceptances, securitized assets, foreclosed properties and other collateral acquired. Derivative assets are carried at fair value, reflect the effects of legally enforceable master netting agreements and have been reduced by the amount of cash collateral applied of $47.3 billion, $50.5 billion and $60.0 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively. Not reflected in utilized and committed exposure is additional derivative collateral held of $18.6 billion, $18.4 billion and $17.6 billion which consists primarily of other marketable securities at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

(2) Total commercial utilized and total commercial committed exposure includes loans and letters of credit measured at fair value and are comprised of loans outstanding of $8.0 billion, $8.4 billion and $6.4 billion and issued letters of credit at notional value of $577 million, $563 million and $697 million at September 30, 2013, June 30, 2013 and September 30, 2012, respectively. In addition, total commercial committed exposure includes unfunded loan commitments at notional value of $14.1 billion, $15.3 billion and $19.8 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

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

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

(5) Represents net notional credit protection purchased.

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

Bank of America Corporation and Subsidiaries

Net Credit Default Protection by Maturity Profile [1]

	September 30 2013	June 30 2013
Less than or equal to one year	**29%**	25%
Greater than one year and less than or equal to five years	**69**	73
Greater than five years	**2**	2
Total net credit default protection	**100%**	100%

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

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

(Dollars in millions)

	September 30, 2013		June 30, 2013	
Ratings [2, 3]	**Net Notional** [4]	**Percent**	Net Notional [4]	Percent
AAA	**$ (107)**	**1.0%**	$ (107)	1.0%
AA	**(231)**	**2.1**	(232)	2.1
A	**(4,464)**	**39.8**	(4,651)	42.1
BBB	**(4,565)**	**40.7**	(4,427)	40.0
BB	**(1,125)**	**10.0**	(1,039)	9.4
B	**(509)**	**4.5**	(559)	5.1
CCC and below	**(128)**	**1.1**	(146)	1.3
NR [5]	**(75)**	**0.8**	101	(1.0)
Total net credit default protection	**$ (11,204)**	**100.0%**	$ (11,060)	100.0%

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

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

Bank of America Corporation and Subsidiaries

Top 20 Non-U.S. Countries Exposure

(Dollars in millions)

	Funded Loans and Loan Equivalents [1]	Unfunded Loan Commitments	Net Counterparty Exposure [2]	Securities/ Other Investments [3]	Country Exposure at September 30 2013	Hedges and Credit Default Protection [4]	**Net Country Exposure at September 30 2013 [5]**	Increase (Decrease) from June 30 2013
United Kingdom	$ 25,653	$ 11,269	$ 6,846	$ 4,687	$ 48,455	$ (3,532)	**$ 44,923**	$ 2,048
Canada	6,277	7,144	1,482	4,639	19,542	(1,356)	**18,186**	83
Brazil	8,596	603	325	4,126	13,650	(218)	**13,432**	28
Germany	6,512	5,510	2,966	1,902	16,890	(3,830)	**13,060**	(4)
France	1,931	7,138	1,444	5,815	16,328	(3,951)	**12,377**	(1,379)
China	9,256	833	512	1,060	11,661	(538)	**11,123**	(991)
Australia	5,243	2,492	780	2,555	11,070	(528)	**10,542**	328
India	7,218	577	387	2,355	10,537	(178)	**10,359**	(1,031)
Japan	4,366	473	902	4,029	9,770	(1,145)	**8,625**	(1,582)
Hong Kong	5,860	655	126	868	7,509	(205)	**7,304**	396
South Korea	4,225	700	514	2,623	8,062	(1,338)	**6,724**	(168)
Russian Federation	6,335	408	186	336	7,265	(759)	**6,506**	516
Italy	3,553	2,883	2,027	1,667	10,130	(4,005)	**6,125**	921
Netherlands	3,269	2,724	712	1,064	7,769	(1,854)	**5,915**	(2,236)
Switzerland	2,121	3,127	661	612	6,521	(794)	**5,727**	283
Singapore	3,319	201	139	1,814	5,473	(145)	**5,328**	(339)
Mexico	2,803	735	219	1,123	4,880	(510)	**4,370**	(253)
Taiwan	2,791	22	154	1,195	4,162	(31)	**4,131**	461
Luxembourg	1,267	2,284	440	36	4,027	(442)	**3,585**	1,777
Spain	2,724	1,004	114	614	4,456	(1,233)	**3,223**	316
Total top 20 non-U.S. countries exposure	$ 113,319	$ 50,782	$ 20,936	$ 43,120	$ 228,157	$ (26,592)	**$ 201,565**	$ (826)

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

[2] Net counterparty exposure includes the fair value of derivatives, including the counterparty risk associated with credit default swaps, and secured financing transactions. Derivative exposures are presented net of $34.0 billion in collateral, which is predominantly cash, pledged under legally enforceable master netting agreements. Secured financing transaction exposures are presented net of eligible cash or securities pledged as collateral. The notional amount of reverse repurchase transactions was $102.0 billion. Counterparty exposure is not presented net of hedges or credit default protection.

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

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

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

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

Bank of America Corporation and Subsidiaries

Select European Countries

(Dollars in millions)

	Funded Loans and Loan Equivalents [1]	Unfunded Loan Commitments	Net Counterparty Exposure [2]	Securities/ Other Investments [3]	Country Exposure at September 30 2013	Hedges and Credit Default Protection [4]	**Net Country Exposure at September 30 2013 [5]**	Increase (Decrease) from June 30 2013
Greece								
Sovereign	$ —	$ —	$ —	$ 38	$ 38	$ —	**$ 38**	$ 7
Financial institutions	—	—	—	26	26	(30)	**(4)**	(5)
Corporates	70	57	6	29	162	(17)	**145**	(8)
Total Greece	$ 70	$ 57	$ 6	$ 93	$ 226	$ (47)	**$ 179**	$ (6)
Ireland								
Sovereign	$ 24	$ —	$ 21	$ 7	$ 52	$ (10)	**$ 42**	$ (108)
Financial institutions	316	10	168	28	522	(5)	**517**	(67)
Corporates	402	303	83	60	848	(29)	**819**	(34)
Total Ireland	$ 742	$ 313	$ 272	$ 95	$ 1,422	$ (44)	**$ 1,378**	$ (209)
Italy								
Sovereign	$ —	$ —	$ 1,651	$ 1,275	$ 2,926	$ (1,829)	**$ 1,097**	$ 754
Financial institutions	1,903	3	205	85	2,196	(874)	**1,322**	(51)
Corporates	1,650	2,880	171	307	5,008	(1,302)	**3,706**	218
Total Italy	$ 3,553	$ 2,883	$ 2,027	$ 1,667	$ 10,130	$ (4,005)	**$ 6,125**	$ 921
Portugal								
Sovereign	$ —	$ —	$ 18	$ —	$ 18	$ (37)	**$ (19)**	$ (24)
Financial institutions	8	—	4	2	14	(59)	**(45)**	(7)
Corporates	90	81	—	32	203	(215)	**(12)**	19
Total Portugal	$ 98	$ 81	$ 22	$ 34	$ 235	$ (311)	**$ (76)**	$ (12)
Spain								
Sovereign	$ 36	$ —	$ 61	$ 387	$ 484	$ (66)	**$ 418**	$ 280
Financial institutions	877	4	20	68	969	(282)	**687**	(42)
Corporates	1,811	1,000	33	159	3,003	(885)	**2,118**	78
Total Spain	$ 2,724	$ 1,004	$ 114	$ 614	$ 4,456	$ (1,233)	**$ 3,223**	$ 316
Total								
Sovereign	$ 60	$ —	$ 1,751	$ 1,707	$ 3,518	$ (1,942)	**$ 1,576**	$ 909
Financial institutions	3,104	17	397	209	3,727	(1,250)	**2,477**	(172)
Corporates	4,023	4,321	293	587	9,224	(2,448)	**6,776**	273
Total select European exposure	$ 7,187	$ 4,338	$ 2,441	$ 2,503	$ 16,469	$ (5,640)	**$ 10,829**	$ 1,010

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

(2) Net counterparty exposure includes the fair value of derivatives, including the counterparty risk associated with credit default swaps, and secured financing transactions. Derivative exposures are presented net of $1.7 billion in collateral, which is predominantly cash, pledged under legally enforceable master netting agreements. Secured financing transaction exposures are presented net of eligible cash or securities pledged as collateral. The notional amount of reverse repurchase transactions was $4.6 billion. Counterparty exposure is not presented net of hedges or credit default protection.

(3) Long securities exposures are netted on a single-name basis to, but not below, zero by short exposures of $5.6 billion and net credit default swaps purchased of $652 million, consisting of $492 million of net single-name credit default swaps purchased and $160 million of net indexed and tranched credit default swaps sold.

(4) Represents credit default protection purchased, net of credit default protection sold, which is used to mitigate the Corporation's risk to country exposures as listed, including $3.5 billion, consisting of $2.7 billion in net single-name credit default swaps purchased and $759 million in net indexed and tranched credit default swaps purchased, to hedge loans and securities, $2.0 billion in additional credit default protection purchased to hedge derivative assets and $166 million in other short exposures. Amounts are calculated based on the credit default swaps notional amount assuming a zero recovery rate less any fair value receivable or payable.

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

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

Bank of America Corporation and Subsidiaries

Nonperforming Loans, Leases and Foreclosed Properties

(Dollars in millions)

	September 30 2013	June 30 2013	March 31 2013	December 31 2012	September 30 2012
Residential mortgage [1]	**$ 13,328**	$ 14,316	$ 15,001	$ 15,055	$ 15,440
Home equity [1]	**4,176**	4,151	4,196	4,282	4,276
Direct/Indirect consumer	**59**	72	84	92	36
Other consumer	**18**	1	1	2	1
Total consumer	**17,581**	18,540	19,282	19,431	19,753
U.S. commercial	**1,059**	1,279	1,354	1,484	1,609
Commercial real estate	**488**	627	1,139	1,513	2,028
Commercial lease financing	**49**	10	19	44	33
Non-U.S. commercial	**86**	80	112	68	139
	1,682	1,996	2,624	3,109	3,809
U.S. small business commercial	**103**	107	110	115	139
Total commercial	**1,785**	2,103	2,734	3,224	3,948
Total nonperforming loans and leases	**19,366**	20,643	22,016	22,655	23,701
Foreclosed properties [2]	**662**	637	826	900	1,224
Total nonperforming loans, leases and foreclosed properties [3, 4, 5]	**$ 20,028**	$ 21,280	$ 22,842	$ 23,555	$ 24,925
Fully-insured home loans past due 30 days or more and still accruing	**$ 21,797**	$ 24,072	$ 24,733	$ 25,698	$ 25,088
Consumer credit card past due 30 days or more and still accruing	**2,376**	2,487	2,847	3,151	3,283
Other loans past due 30 days or more and still accruing	**5,512**	5,587	6,147	6,692	6,700
Total loans past due 30 days or more and still accruing [4, 6, 7]	**$ 29,685**	$ 32,146	$ 33,727	$ 35,541	$ 35,071
Fully-insured home loans past due 90 days or more and still accruing	**$ 17,960**	$ 20,604	$ 21,617	$ 22,157	$ 21,817
Consumer credit card past due 90 days or more and still accruing	**1,191**	1,325	1,541	1,649	1,695
Other loans past due 90 days or more and still accruing	**723**	662	655	776	807
Total loans past due 90 days or more and still accruing [4, 6, 7]	**$ 19,874**	$ 22,591	$ 23,813	$ 24,582	$ 24,319
Nonperforming loans, leases and foreclosed properties/Total assets [8]	**0.95%**	1.01%	1.05%	1.07%	1.15%
Nonperforming loans, leases and foreclosed properties/Total loans, leases and foreclosed properties [8]	**2.17**	2.33	2.53	2.62	2.81
Nonperforming loans and leases/Total loans and leases [8]	**2.10**	2.26	2.44	2.52	2.68
Commercial utilized reservable criticized exposure [9]	**$ 14,086**	$ 14,928	$ 15,006	$ 15,936	$ 17,374
Commercial utilized reservable criticized exposure/Commercial utilized reservable exposure [9]	**3.31%**	3.62%	3.75%	4.10%	4.69%
Total commercial utilized criticized exposure/Commercial utilized exposure [9]	**3.48**	3.64	4.08	4.40	5.03

[1] During the fourth and third quarters of 2012, as a result of regulatory guidance, we changed the treatment of loans discharged in Chapter 7 bankruptcy to write down these loans to collateral value and classify as nonperforming. As a result of this change, we reclassified residential mortgage loans of $49 million, home equity loans of $5 million and direct/indirect consumer loans of $58 million to nonperforming as of December 31, 2012, and residential mortgage loans of $567 million and home equity loans of $483 million as of September 30, 2012.

[2] Foreclosed property balances do not include loans that are insured by the Federal Housing Administration and have entered foreclosure of $1.6 billion, $1.6 billion, $2.3 billion, $2.5 billion and $2.4 billion at September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012, respectively.

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

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

[5] Balances do not include the following:	September 30 2013	June 30 2013	March 31 2013	December 31 2012	September 30 2012
Nonperforming loans held-for-sale	**$ 972**	$ 891	$ 1,050	$ 1,059	$ 1,397
Nonperforming loans accounted for under the fair value option	**467**	398	412	401	458
Nonaccruing troubled debt restructured loans removed from the purchased credit-impaired portfolio prior to January 1, 2010	**356**	485	512	521	540

[6] Balances do not include loans held-for-sale past due 30 days or more and still accruing of $301 million, $374 million, $315 million, $518 million and $469 million at September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012, respectively, and loans held-for-sale past due 90 days or more and still accruing of $0, $17 million, $18 million, $130 million and $26 million at September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012, respectively. At September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012, there were $153 million, $81 million, $83 million, $87 million and $103 million, respectively, of loans accounted for under the fair value option past due 30 days or more and still accruing interest.

[7] These balances are excluded from total nonperforming loans, leases and foreclosed properties.

[8] Total assets and total loans and leases do not include loans accounted for under the fair value option of $10.2 billion, $9.5 billion, $8.8 billion, $9.0 billion and $7.6 billion at September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012, respectively.

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

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

Bank of America Corporation and Subsidiaries

Nonperforming Loans, Leases and Foreclosed Properties Activity [1]

(Dollars in millions)

	Third Quarter 2013	Second Quarter 2013	First Quarter 2013	Fourth Quarter 2012	Third Quarter 2012
Nonperforming Consumer Loans and Leases:					
Balance, beginning of period	**$ 18,540**	$ 19,282	$ 19,431	$ 19,753	$ 19,121
Additions to nonperforming loans and leases:					
New nonperforming loans and leases	**2,503**	2,289	2,661	3,211	3,306
Implementation of change in treatment of loans discharged in bankruptcies [2]	**n/a**	n/a	n/a	112	1,050
Reductions to nonperforming loans and leases:					
Paydowns and payoffs	**(544)**	(695)	(680)	(968)	(822)
Sales	**(624)**	(175)	—	(47)	—
Returns to performing status [3]	**(1,079)**	(1,139)	(943)	(1,076)	(943)
Charge-offs [4]	**(758)**	(932)	(1,072)	(1,439)	(1,827)
Transfers to foreclosed properties	**(131)**	(90)	(115)	(115)	(132)
Transfers to loans held-for-sale	**(326)**	—	—	—	—
Total net additions (reductions) to nonperforming loans and leases	**(959)**	(742)	(149)	(322)	632
Total nonperforming consumer loans and leases, end of period	**17,581**	18,540	19,282	19,431	19,753
Foreclosed properties	**546**	508	620	650	799
Nonperforming consumer loans, leases and foreclosed properties, end of period	**$ 18,127**	$ 19,048	$ 19,902	$ 20,081	$ 20,552
Nonperforming Commercial Loans and Leases [5]:					
Balance, beginning of period	**$ 2,103**	$ 2,734	$ 3,224	$ 3,948	$ 4,715
Additions to nonperforming loans and leases:					
New nonperforming loans and leases	**350**	269	350	473	474
Advances	**9**	3	6	5	42
Reductions to nonperforming loans and leases:					
Paydowns	**(380)**	(312)	(328)	(445)	(548)
Sales	**(88)**	(171)	(147)	(198)	(113)
Return to performing status [6]	**(91)**	(243)	(167)	(249)	(262)
Charge-offs	**(104)**	(170)	(177)	(273)	(221)
Transfers to foreclosed properties	**(14)**	(7)	(21)	(37)	(93)
Transfers to loans held-for-sale	**—**	—	(6)	—	(46)
Total net reductions to nonperforming loans and leases	**(318)**	(631)	(490)	(724)	(767)
Total nonperforming commercial loans and leases, end of period	**1,785**	2,103	2,734	3,224	3,948
Foreclosed properties	**116**	129	206	250	425
Nonperforming commercial loans, leases and foreclosed properties, end of period	**$ 1,901**	$ 2,232	$ 2,940	$ 3,474	$ 4,373

[1] For amounts excluded from nonperforming loans, leases and foreclosed properties, see footnotes to Nonperforming Loans, Leases and Foreclosed Properties table on page 42.

[2] During the fourth and third quarters of 2012, as a result of regulatory guidance, we changed the treatment of loans discharged in Chapter 7 bankruptcy to write down these loans to collateral value and classify as nonperforming.

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

[4] 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.

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

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

n/a = not applicable

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

Bank of America Corporation and Subsidiaries

Quarterly Net Charge-offs and Net Charge-off Ratios [1, 2, 3, 4]

(Dollars in millions)

	Third Quarter 2013		Second Quarter 2013		First Quarter 2013		Fourth Quarter 2012		Third Quarter 2012	
Net Charge-offs	**Amount**	**Percent**	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Residential mortgage	**$ 221**	**0.35%**	$ 271	0.43%	$ 383	0.60%	$ 729	1.14%	$ 720	1.10%
Home equity	**302**	**1.22**	486	1.92	684	2.62	768	2.77	1,623	5.55
U.S. credit card	**788**	**3.47**	917	4.10	947	4.19	978	4.19	1,079	4.60
Non-U.S. credit card	**89**	**3.32**	104	3.93	112	4.14	119	3.62	124	3.70
Direct/Indirect consumer	**62**	**0.30**	86	0.42	124	0.61	195	0.94	161	0.78
Other consumer	**65**	**13.81**	51	11.57	52	12.76	64	15.78	63	9.53
Total consumer	**1,527**	**1.12**	1,915	1.42	2,302	1.70	2,853	2.04	3,770	2.64
U.S. commercial [5]	**68**	**0.13**	43	0.09	45	0.09	27	0.05	55	0.12
Commercial real estate	**11**	**0.11**	44	0.43	93	0.96	84	0.88	91	0.97
Commercial lease financing	**(8)**	**(0.13)**	(5)	(0.08)	(10)	(0.18)	1	0.02	(12)	(0.22)
Non-U.S. commercial	**(2)**	**(0.01)**	16	0.08	(15)	(0.08)	17	0.12	9	0.06
	69	**0.08**	98	0.11	113	0.14	129	0.16	143	0.19
U.S. small business commercial	**91**	**2.86**	98	3.15	102	3.33	122	3.86	209	6.59
Total commercial	**160**	**0.17**	196	0.22	215	0.25	251	0.30	352	0.45
Total net charge-offs	**$ 1,687**	**0.73**	$ 2,111	0.94	$ 2,517	1.14	$ 3,104	1.40	$ 4,122	1.86
By Business Segment										
Consumer & Business Banking	**$ 1,027**	**2.46%**	$ 1,158	2.84%	$ 1,241	3.03%	$ 1,383	3.29%	$ 1,539	3.62%
Consumer Real Estate Services	**281**	**1.28**	465	2.09	660	2.91	732	3.05	1,567	6.15
Global Banking	**35**	**0.05**	78	0.12	68	0.12	132	0.23	76	0.14
Global Markets	**—**	**—**	(1)	—	2	0.01	1	0.01	—	—
Global Wealth & Investment Management	**26**	**0.09**	51	0.19	61	0.23	91	0.35	97	0.38
All Other	**318**	**0.54**	360	0.60	485	0.80	765	1.23	843	1.31
Total net charge-offs	**$ 1,687**	**0.73**	$ 2,111	0.94	$ 2,517	1.14	$ 3,104	1.40	$ 4,122	1.86

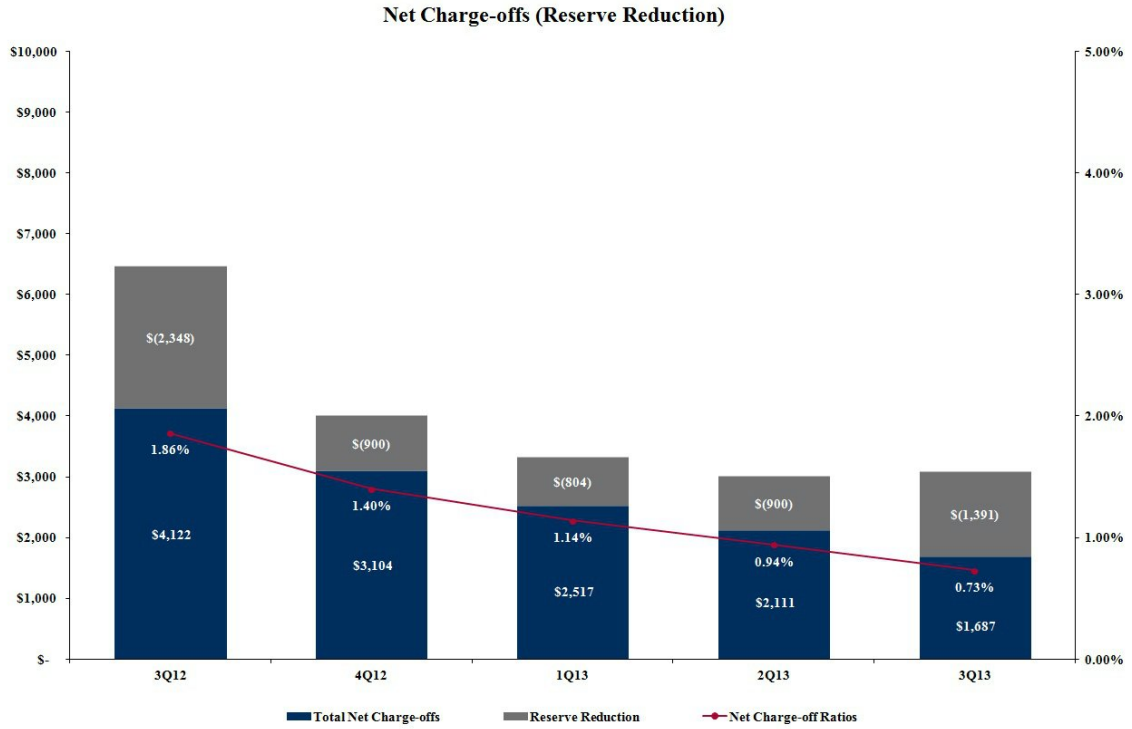
(1) Net charge-off ratios are calculated as annualized net charge-offs divided by average outstanding loans and leases excluding loans accounted for under the fair value option during the period for each loan and lease category. Excluding the purchased credit-impaired loan portfolio, total annualized net charge-offs as a percentage of total average loans and leases outstanding were 0.75, 0.97, 1.18, 1.44 and 1.93 for the three months ended September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012, respectively.

(2) Excludes write-offs of purchased credit-impaired loans of $443 million, $313 million, $839 million, $1.1 billion and $1.7 billion for the three months ended September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012, respectively. Including the write-offs of purchased credit-impaired loans, total annualized net charge-offs and purchased credit-impaired write-offs as a percentage of total average loans and leases outstanding were 0.92, 1.07, 1.52, 1.90 and 2.63 for the three months ended September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012, respectively.

(3) During the three months ended September 30, 2012, the Corporation changed the treatment of loans discharged in Chapter 7 bankruptcy to write down these loans to collateral value irrespective of the borrower's payment status. As a result of the completion of implementation, the Corporation charged off $73 million and $478 million of current or less than 60 days delinquent loans for the three months ended December 31, 2012 and September 30, 2012.

(4) Includes $435 million of charge-offs incurred during the three months ended September 30, 2012 as a result of National Mortgage Settlement activities.

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



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

Bank of America Corporation and Subsidiaries

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

(Dollars in millions)

	Nine Months Ended September 30			
	2013		2012	
Net Charge-offs	**Amount**	**Percent**	Amount	Percent
Residential mortgage	**$ 875**	**0.46%**	$ 2,382	1.20%
Home equity	**1,472**	**1.93**	3,474	3.88
U.S. credit card	**2,652**	**3.92**	3,654	5.11
Non-U.S. credit card	**305**	**3.80**	462	4.50
Direct/Indirect consumer	**272**	**0.44**	568	0.89
Other consumer	**168**	**12.74**	168	8.62
Total consumer	**5,744**	**1.41**	10,708	2.46
U.S. commercial [3]	**156**	**0.10**	215	0.16
Commercial real estate	**148**	**0.48**	300	1.06
Commercial lease financing	**(23)**	**(0.13)**	(7)	(0.04)
Non-U.S. commercial	**(1)**	**—**	11	0.03
	280	**0.11**	519	0.23
U.S. small business commercial	**291**	**3.11**	577	5.98
Total commercial	**571**	**0.21**	1,096	0.47
Total net charge-offs	**$ 6,315**	**0.93**	$ 11,804	1.77
By Business Segment				
Consumer & Business Banking	**$ 3,426**	**2.77%**	$ 5,069	3.87%
Consumer Real Estate Services	**1,406**	**2.10**	3,327	4.26
Global Banking	**181**	**0.10**	304	0.19
Global Markets	**1**	**—**	13	0.05
Global Wealth & Investment Management	**138**	**0.17**	279	0.38
All Other	**1,163**	**0.65**	2,812	1.43
Total net charge-offs	**$ 6,315**	**0.93**	$ 11,804	1.77

(1) Net charge-off ratios are calculated as annualized net charge-offs divided by average outstanding loans and leases excluding loans accounted for under the fair value option during the period for each loan and lease category. Excluding the purchased credit-impaired loan portfolio, total annualized net charge-offs as a percentage of total average loans and leases outstanding were 0.96 and 1.83 for the nine months ended September 30, 2013 and 2012.

(2) Excludes write-offs of purchased credit-impaired loans of $1.6 billion and $1.7 billion for the nine months ended September 30, 2013 and 2012. Including the write-offs of purchased credit-impaired loans, total annualized net charge-offs and purchased credit-impaired write-offs as a percentage of total average loans and leases outstanding were 1.17 and 2.02 for the nine months ended September 30, 2013 and 2012.

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

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

Bank of America Corporation and Subsidiaries

Allocation of the Allowance for Credit Losses by Product Type

(Dollars in millions)

	September 30, 2013			June 30, 2013			September 30, 2012		
Allowance for loan and lease losses	**Amount**	**Percent of Total**	**Percent of Loans and Leases Outstanding [1]**	Amount	Percent of Total	Percent of Loans and Leases Outstanding [1]	Amount	Percent of Total	Percent of Loans and Leases Outstanding [1]
Residential mortgage	**$ 4,895**	**25.19%**	**1.93%**	$ 6,071	28.59%	2.39%	$ 7,585	28.92%	2.95%
Home equity	**5,618**	**28.91**	**5.81**	6,325	29.79	6.32	8,949	34.11	7.96
U.S. credit card	**4,296**	**22.11**	**4.76**	4,468	21.04	4.94	4,898	18.67	5.26
Non-U.S. credit card	**488**	**2.51**	**4.40**	498	2.34	4.82	712	2.71	5.35
Direct/Indirect consumer	**546**	**2.81**	**0.65**	603	2.84	0.72	791	3.02	0.96
Other consumer	**100**	**0.52**	**5.21**	102	0.48	5.68	120	0.46	4.43
Total consumer	**15,943**	**82.05**	**2.97**	18,067	85.08	3.35	23,055	87.89	4.11
U.S. commercial [2]	**2,012**	**10.35**	**0.90**	1,874	8.83	0.85	1,908	7.27	0.93
Commercial real estate	**895**	**4.61**	**1.99**	801	3.77	1.90	894	3.41	2.38
Commercial lease financing	**98**	**0.50**	**0.40**	87	0.41	0.37	81	0.31	0.35
Non-U.S. commercial	**484**	**2.49**	**0.52**	406	1.91	0.47	295	1.12	0.50
Total commercial [3]	**3,489**	**17.95**	**0.90**	3,168	14.92	0.85	3,178	12.11	0.98
Allowance for loan and lease losses	**19,432**	**100.00%**	**2.10**	21,235	100.00%	2.33	26,233	100.00%	2.96
Reserve for unfunded lending commitments	**480**			474			518		
Allowance for credit losses	**$ 19,912**			$ 21,709			$ 26,751		

Asset Quality Indicators

Allowance for loan and lease losses/Total loans and leases [4]	**2.10%**	2.33%	2.96%
Allowance for loan and lease losses (excluding the valuation allowance for purchased credit-impaired loans)/Total loans and leases (excluding purchased credit-impaired loans) [4, 5]	**1.81**	1.96	2.23
Allowance for loan and lease losses/Total nonperforming loans and leases [6]	**100**	103	111
Allowance for loan and lease losses (excluding the valuation allowance for purchased credit-impaired loans)/Total nonperforming loans and leases [5]	**84**	84	81
Ratio of the allowance for loan and lease losses/ Annualized net charge-offs [7]	**2.90**	2.51	1.60
Ratio of the allowance for loan and lease losses (excluding purchased credit-impaired loans)/ Annualized net charge-offs [5]	**2.42**	2.04	1.17
Ratio of the allowance for loan and lease losses/ Annualized net charge-offs and purchased credit-impaired write-offs	**2.30**	2.18	1.13

(1) Ratios are calculated as allowance for loan and lease losses as a percentage of loans and leases outstanding excluding loans accounted for under the fair value option. Consumer loans accounted for under the fair value option included residential mortgage loans of $2.2 billion, $1.1 billion and $1.2 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively. Commercial loans accounted for under the fair value option included U.S. commercial loans of $1.8 billion, $2.0 billion and $2.0 billion and non-U.S. commercial loans of $6.2 billion, $6.4 billion and $4.4 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

(2) Includes allowance for loan and lease losses for U.S. small business commercial loans of $510 million, $584 million and $701 million at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

(3) Includes allowance for loan and lease losses for impaired commercial loans of $286 million, $328 million and $556 million at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

(4) Total loans and leases do not include loans accounted for under the fair value option of $10.2 billion, $9.5 billion and $7.6 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

(5) Excludes valuation allowance on purchased credit-impaired loans of $3.2 billion, $3.9 billion and $7.1 billion at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

(6) Allowance for loan and lease losses includes $9.0 billion, $9.9 billion and $14.0 billion allocated to products (primarily the Consumer Lending portfolios within *Consumer & Business Banking* and purchased credit-impaired loans) that are excluded from nonperforming loans and leases at September 30, 2013, June 30, 2013 and September 30, 2012, respectively. Excluding these amounts, allowance for loan and lease losses as a percentage of total nonperforming loans and leases was 54 percent, 55 percent and 52 percent at September 30, 2013, June 30, 2013 and September 30, 2012, respectively.

(7) Net charge-offs exclude $443 million, $313 million and $1.7 billion of write-offs in the purchased credit-impaired loan portfolio at September 30, 2013, June 30, 2013 and September 30, 2012. These write-offs decreased the purchased credit-impaired valuation allowance included as part of the allowance for loan and lease losses.

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

Exhibit A: Non-GAAP Reconciliations

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

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

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

Effective January 1, 2013, on a prospective basis, the Corporation adjusted the amount of capital being allocated to its business segments. The adjustment reflects a refinement to the prior-year methodology (economic capital) which focused solely on internal risk-based economic capital models. The refined methodology (allocated capital) now also considers the effect of regulatory capital requirements in addition to internal risk-based economic capital models. The Corporation's internal risk-based capital models use a risk-adjusted methodology incorporating each segment's credit, market, interest rate, business and operational risk components. The capital allocated to the Corporation's business segments is currently referred to as allocated capital and, prior to January 1, 2013, was referred to as economic capital, both of which represent non-GAAP financial measures. Allocated capital in the Corporation's business segments is subject to change over time.

See the tables below and on pages 48-50 for reconciliations of these non-GAAP financial measures with financial measures defined by GAAP for the nine months ended September 30, 2013 and 2012, and the three months ended September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012 and September 30, 2012. The Corporation believes the use of these non-GAAP financial measures provides additional clarity in assessing the results of the Corporation. Other companies may define or calculate supplemental financial data differently.

	Nine Months Ended September 30		**Third Quarter**	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Reconciliation of net interest income to net interest income on a fully taxable-equivalent basis							
Net interest income	**$ 31,479**	$ 30,332	**$ 10,266**	$ 10,549	$ 10,664	$ 10,324	$ 9,938
Fully taxable-equivalent adjustment	**646**	670	**213**	222	211	231	229
Net interest income on a fully taxable-equivalent basis	**$ 32,125**	$ 31,002	**$ 10,479**	$ 10,771	$ 10,875	$ 10,555	$ 10,167
Reconciliation of total revenue, net of interest expense to total revenue, net of interest expense on a fully taxable-equivalent basis							
Total revenue, net of interest expense	**$ 67,454**	$ 64,674	**$ 21,530**	$ 22,727	$ 23,197	$ 18,660	$ 20,428
Fully taxable-equivalent adjustment	**646**	670	**213**	222	211	231	229
Total revenue, net of interest expense on a fully taxable-equivalent basis	**$ 68,100**	$ 65,344	**$ 21,743**	$ 22,949	$ 23,408	$ 18,891	$ 20,657
Reconciliation of income tax expense (benefit) to income tax expense (benefit) on a fully taxable-equivalent basis							
Income tax expense (benefit)	**$ 4,335**	$ 1,520	**$ 2,348**	$ 1,486	$ 501	$ (2,636)	$ 770
Fully taxable-equivalent adjustment	**646**	670	**213**	222	211	231	229
Income tax expense (benefit) on a fully taxable-equivalent basis	**$ 4,981**	$ 2,190	**$ 2,561**	$ 1,708	$ 712	$ (2,405)	$ 999
Reconciliation of average common shareholders' equity to average tangible common shareholders' equity							
Common shareholders' equity	**$ 217,922**	$ 216,073	**$ 216,766**	$ 218,790	$ 218,225	$ 219,744	$ 217,273
Goodwill	**(69,926)**	(69,973)	**(69,903)**	(69,930)	(69,945)	(69,976)	(69,976)
Intangible assets (excluding mortgage servicing rights)	**(6,269)**	(7,531)	**(5,993)**	(6,270)	(6,549)	(6,874)	(7,194)
Related deferred tax liabilities	**2,360**	2,627	**2,296**	2,360	2,425	2,490	2,556
Tangible common shareholders' equity	**$ 144,087**	$ 141,196	**$ 143,166**	$ 144,950	$ 144,156	$ 145,384	$ 142,659
Reconciliation of average shareholders' equity to average tangible shareholders' equity							
Shareholders' equity	**$ 234,126**	$ 234,726	**$ 230,392**	$ 235,063	$ 236,995	$ 238,512	$ 236,039
Goodwill	**(69,926)**	(69,973)	**(69,903)**	(69,930)	(69,945)	(69,976)	(69,976)
Intangible assets (excluding mortgage servicing rights)	**(6,269)**	(7,531)	**(5,993)**	(6,270)	(6,549)	(6,874)	(7,194)
Related deferred tax liabilities	**2,360**	2,627	**2,296**	2,360	2,425	2,490	2,556
Tangible shareholders' equity	**$ 160,291**	$ 159,849	**$ 156,792**	$ 161,223	$ 162,926	$ 164,152	$ 161,425

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

Exhibit A: Non-GAAP Reconciliations (continued)

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Reconciliation of period-end common shareholders' equity to period-end tangible common shareholders' equity							
Common shareholders' equity	**$ 218,967**	$ 219,838	**$ 218,967**	$ 216,791	$ 218,513	$ 218,188	$ 219,838
Goodwill	**(69,891)**	(69,976)	**(69,891)**	(69,930)	(69,930)	(69,976)	(69,976)
Intangible assets (excluding mortgage servicing rights)	**(5,843)**	(7,030)	**(5,843)**	(6,104)	(6,379)	(6,684)	(7,030)
Related deferred tax liabilities	**2,231**	2,494	**2,231**	2,297	2,363	2,428	2,494
Tangible common shareholders' equity	**$ 145,464**	$ 145,326	**$ 145,464**	$ 143,054	$ 144,567	$ 143,956	$ 145,326
Reconciliation of period-end shareholders' equity to period-end tangible shareholders' equity							
Shareholders' equity	**$ 232,282**	$ 238,606	**$ 232,282**	$ 231,032	$ 237,293	$ 236,956	$ 238,606
Goodwill	**(69,891)**	(69,976)	**(69,891)**	(69,930)	(69,930)	(69,976)	(69,976)
Intangible assets (excluding mortgage servicing rights)	**(5,843)**	(7,030)	**(5,843)**	(6,104)	(6,379)	(6,684)	(7,030)
Related deferred tax liabilities	**2,231**	2,494	**2,231**	2,297	2,363	2,428	2,494
Tangible shareholders' equity	**$ 158,779**	$ 164,094	**$ 158,779**	$ 157,295	$ 163,347	$ 162,724	$ 164,094
Reconciliation of period-end assets to period-end tangible assets							
Assets	**$2,126,653**	$2,166,162	**$2,126,653**	$2,123,320	$2,174,819	$2,209,974	$2,166,162
Goodwill	**(69,891)**	(69,976)	**(69,891)**	(69,930)	(69,930)	(69,976)	(69,976)
Intangible assets (excluding mortgage servicing rights)	**(5,843)**	(7,030)	**(5,843)**	(6,104)	(6,379)	(6,684)	(7,030)
Related deferred tax liabilities	**2,231**	2,494	**2,231**	2,297	2,363	2,428	2,494
Tangible assets	**$2,053,150**	$2,091,650	**$2,053,150**	$2,049,583	$2,100,873	$2,135,742	$2,091,650

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

Exhibit A: Non-GAAP Reconciliations (continued)

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2013	2012	**2013**	2013	2013	2012	2012
Reconciliation of return on average allocated capital/economic capital [1]							
Consumer & Business Banking							
Reported net income	**$ 4,621**	$ 4,101	**$ 1,779**	$ 1,395	$ 1,447	$ 1,446	$ 1,351
Adjustment related to intangibles [2]	**6**	10	**2**	2	2	3	3
Adjusted net income	**$ 4,627**	$ 4,111	**$ 1,781**	$ 1,397	$ 1,449	$ 1,449	$ 1,354
Average allocated equity [3]	**$ 62,058**	$ 56,059	**$ 62,032**	$ 62,058	$ 62,083	$ 56,673	$ 56,413
Adjustment related to goodwill and a percentage of intangibles	**(32,058)**	(32,179)	**(32,032)**	(32,058)	(32,083)	(32,112)	(32,142)
Average allocated capital/economic capital	**$ 30,000**	$ 23,880	**$ 30,000**	$ 30,000	$ 30,000	$ 24,561	$ 24,271
Global Banking							
Reported net income	**$ 3,707**	$ 3,952	**$ 1,134**	$ 1,292	$ 1,281	$ 1,392	$ 1,151
Adjustment related to intangibles [2]	**2**	3	**1**	—	1	1	1
Adjusted net income	**$ 3,709**	$ 3,955	**$ 1,135**	$ 1,292	$ 1,282	$ 1,393	$ 1,152
Average allocated equity [3]	**$ 45,412**	$ 41,807	**$ 45,413**	$ 45,416	$ 45,407	$ 41,546	$ 42,066
Adjustment related to goodwill and a percentage of intangibles	**(22,412)**	(22,431)	**(22,413)**	(22,416)	(22,407)	(22,423)	(22,427)
Average allocated capital/economic capital	**$ 23,000**	$ 19,376	**$ 23,000**	$ 23,000	$ 23,000	$ 19,123	$ 19,639
Global Markets							
Reported net income (loss)	**$ 1,348**	$ 1,048	**$ (778)**	$ 958	$ 1,168	$ 181	$ (276)
Adjustment related to intangibles [2]	**6**	7	**2**	2	2	2	2
Adjusted net income (loss)	**$ 1,354**	$ 1,055	**$ (776)**	$ 960	$ 1,170	$ 183	$ (274)
Average allocated equity [3]	**$ 35,371**	$ 19,069	**$ 35,369**	$ 35,372	$ 35,372	$ 19,562	$ 18,796
Adjustment related to goodwill and a percentage of intangibles	**(5,371)**	(5,366)	**(5,369)**	(5,372)	(5,372)	(5,378)	(5,382)
Average allocated capital/economic capital	**$ 30,000**	$ 13,703	**$ 30,000**	$ 30,000	$ 30,000	$ 14,184	$ 13,414
Global Wealth & Investment Management							
Reported net income	**$ 2,197**	$ 1,669	**$ 719**	$ 758	$ 720	$ 576	$ 571
Adjustment related to intangibles [2]	**13**	18	**4**	5	4	5	6
Adjusted net income	**$ 2,210**	$ 1,687	**$ 723**	$ 763	$ 724	$ 581	$ 577
Average allocated equity [3]	**$ 20,302**	$ 17,473	**$ 20,283**	$ 20,300	$ 20,323	$ 18,489	$ 18,199
Adjustment related to goodwill and a percentage of intangibles	**(10,302)**	(10,380)	**(10,283)**	(10,300)	(10,323)	(10,340)	(10,359)
Average allocated capital/economic capital	**$ 10,000**	$ 7,093	**$ 10,000**	$ 10,000	$ 10,000	$ 8,149	$ 7,840

For footnotes see page 50.

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

Exhibit A: Non-GAAP Reconciliations (continued)

Bank of America Corporation and Subsidiaries

Reconciliations to GAAP Financial Measures

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	Third Quarter
	2013	2012	**2013**	2013	2012
Consumer & Business Banking					
Deposits					
Reported net income	**$ 1,454**	$ 928	**$ 572**	$ 484	$ 291
Adjustment related to intangibles [2]	**—**	1	**—**	—	—
Adjusted net income	**$ 1,454**	$ 929	**$ 572**	$ 484	$ 291
Average allocated equity [3]	**$ 35,403**	$ 32,847	**$ 35,398**	$ 35,402	$ 33,454
Adjustment related to goodwill and a percentage of intangibles	**(20,003)**	(20,024)	**(19,998)**	(20,002)	(20,018)
Average allocated capital/economic capital	**$ 15,400**	$ 12,823	**$ 15,400**	$ 15,400	$ 13,436
Consumer Lending					
Reported net income	**$ 3,167**	$ 3,173	**$ 1,207**	$ 911	$ 1,060
Adjustment related to intangibles [2]	**6**	9	**2**	2	3
Adjusted net income	**$ 3,173**	$ 3,182	**$ 1,209**	$ 913	$ 1,063
Average allocated equity [3]	**$ 26,655**	$ 23,212	**$ 26,634**	$ 26,655	$ 22,959
Adjustment related to goodwill and a percentage of intangibles	**(12,055)**	(12,155)	**(12,034)**	(12,055)	(12,124)
Average allocated capital/economic capital	**$ 14,600**	$ 11,057	**$ 14,600**	$ 14,600	$ 10,835

(1) There are no adjustments to reported net income (loss) or average allocated equity for *Consumer Real Estate Services*.
(2) Represents cost of funds, earnings credits and certain expenses related to intangibles.
(3) Average allocated equity is comprised of average allocated capital (or economic capital prior to 2013) plus capital for the portion of goodwill and intangibles specifically assigned to the business segment.

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