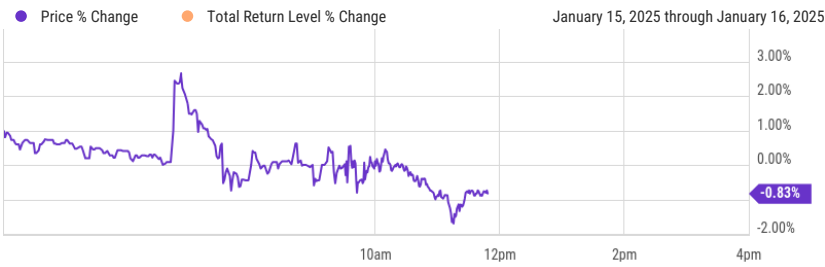


Bank of America Corp



Performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than quoted performance data.

Inc. Statement	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Revenue	85.89B	82.96B	83.70B	87.13B	91.02B	91.24B	85.53B	89.11B	94.95B	98.58B	98.50B
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	22.00%	39.46%	41.79%	47.69%	58.44%	60.39%	31.83%	43.44%	53.79%	103.1%	117.6%
Effective Tax Rate	30.68%	28.29%	28.77%	37.59%	18.61%	16.25%	5.80%	5.88%	11.11%	6.45%	6.57%
Net Income	5.52B	15.91B	17.82B	18.23B	28.15B	27.43B	17.89B	31.98B	27.53B	26.52B	23.61B
EPS Basic	0.43	1.38	1.57	1.63	2.64	2.77	1.88	3.60	3.21	3.10	2.78
EPS Diluted	0.42	1.31	1.49	1.56	2.61	2.75	1.87	3.57	3.19	3.08	2.75

Balance Sheet	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Last Qtr.
Total Assets	2.105T	2.144T	2.188T	2.281T	2.355T	2.434T	2.820T	3.169T	3.051T	3.180T	3.324T
Total Liabilities	1.861T	1.888T	1.922T	2.014T	2.089T	2.169T	2.547T	2.899T	2.778T	2.889T	3.028T
Financial Debt	274.31B	264.86B	240.77B	260.07B	249.58B	265.06B	282.26B	303.87B	302.91B	334.30B	335.37B
Shareholders Equity	243.47B	256.18B	266.20B	267.15B	265.32B	264.81B	272.92B	270.07B	273.20B	291.65B	296.51B

Cash Flow	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Cash from Operations	30.80B	28.40B	17.28B	9.864B	39.52B	61.78B	37.99B	-7.193B	-6.327B	44.98B	-1.995B
Cash from Investing	-8.26B	-55.57B	-62.28B	-51.54B	-71.47B	-80.63B	-177.66B	-313.29B	-2.529B	-35.39B	-164.29B
Cash from Financing	-12.20B	48.54B	33.15B	49.27B	53.12B	3.377B	355.82B	291.65B	-106.04B	93.34B	108.43B
Free Cash Flow	30.80B	28.40B	17.28B	9.864B	39.52B	61.78B	37.99B	-7.193B	-6.327B	44.98B	-1.995B

Dividend	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Dividend Per Share	0.12	0.20	0.25	0.39	0.54	0.66	0.72	0.78	0.86	0.92	0.98
Payout Ratio	41.78%	22.46%	23.53%	31.26%	24.50%	21.63%	43.18%	25.19%	31.15%	34.27%	--

Profitability	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Return on Assets	0.26%	0.75%	0.82%	0.82%	1.21%	1.15%	0.68%	1.07%	0.88%	0.85%	--
Return on Equity	2.32%	6.37%	6.82%	6.84%	10.57%	10.35%	6.66%	11.78%	10.13%	9.39%	--
Return on Invested Capital	1.06%	3.06%	3.47%	3.53%	5.40%	5.25%	3.30%	5.66%	4.79%	4.41%	--

Estimates	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2024	2025	2026
EPS	0.8581	0.9479	0.9700	0.9573	0.9557	3.707	4.340	4.228
Revenue	26.55B	26.81B	27.13B	26.83B	26.52B	107.94B	112.76B	111.78B

Shareholder Friendliness	Liquidity	Short Interest
Dividend Yield	Quick Ratio Annual	Short Interest
Net Payout Yield	Current Ratio Ann	Days to Cover Short
Net Buyback Yield	Working Capital Ann	Percent of Float Short
Debt Paydwn Yield	EBIT/Int Expense Ann	% of Shr Outst Short

Bank of America is one of the largest financial institutions in the United States, with more than \$3.0 trillion in assets. It is organized into four major segments: consumer banking, global wealth and investment management, global banking, and global markets. Bank of America's consumer-facing lines of business include its network of branches and deposit-gathering operations, retail lending products, credit and debit cards, and small-business services. The company's Merrill Lynch operations provide brokerage and wealth-management services, as does its private bank. Wholesale lines of business include investment banking, corporate and commercial real estate lending, and capital...

Currency: USD

Symbol: BAC	Price - Jan. 15, 2025 47.10
Sector: Financials	Price Target 50.85
Industry: Banks	52 Week High - Nov. 29, 2024 48.08
Consensus Rating: Outperform	52 Week Low - Jan. 17, 2024 31.27
Y-Rating: Neutral	Market Cap 361.39B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	3.13%	12.39%	7.17%	47.26%	2.09%	9.00%	14.33%
Price Return	3.13%	11.77%	7.17%	43.60%	-0.57%	6.32%	11.97%

*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
BAC	47.26%	2.09%	9.00%	17.13	3.812
C	54.34%	9.69%	3.14%	22.70	1.890
JPM	52.68%	20.21%	16.33%	14.04	4.222
PNC	39.53%	0.58%	9.57%	16.94	3.890

*Figures are annualized.

Growth	3Y	5Y	10Y
Revenue	4.85%	1.61%	1.37%
Operating Income	--	--	--
EPS Basic	18.14%	3.26%	12.67%
Total Dividends Paid	5.55%	5.68%	18.41%
Book Value	1.95%	1.61%	1.84%
Total Assets	4.09%	6.20%	4.23%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	17.13	10.84	11.96	7.592
PS Ratio	3.812	3.043	3.090	2.386
PB Ratio	1.329	1.118	1.125	0.8494
Price/FCF	--	--	--	4.284
EV/EBITDA	--	--	--	--
EV/EBIT	0.879	0.8941	1.015	4.081
EV/Revenue	1.034	0.7255	0.6634	4.927
EV/FCF	-51.06	0.913	0.5627	3.326
EV/Assets	0.0137	0.0226	0.0226	0.1199
P/E Forward	12.70	--	--	--
P/S Forward	3.348	--	--	--
PEG Forward	0.6239	--	--	--

Risk	3Y	5Y	10Y
Beta	1.264	1.337	1.426
Standard Deviation	29.68%	33.10%	30.76%
Historical Sharpe Ratio	-0.0581	0.1421	0.3245
Max Drawdown	46.63%	48.93%	75.87%
VaR 5%	2.79%	3.09%	2.84%
Historical Sortino	-0.0969	0.1879	0.4562

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