

Bank of America, National Association

100 North Tryon St
Charlotte, NC 28202

FDIC Certificate #: 3510 [Bank Charter Class: N](#)

<i>Definition</i>	<i>Dollar figures in thousands</i>	Bank of America, National Association Charlotte, NC September 30, 2018	Bank of America, National Association Charlotte, NC September 30, 2017
Assets and Liabilities			
1 Total employees (full-time equivalent)		137,204	142,680
2 Total assets		1,797,881,000	1,725,215,000
3 Cash and due from depository institutions		172,929,000	155,267,000
4 Interest-bearing balances		149,659,000	130,153,000
5 Securities		419,301,000	417,360,000
6 Federal funds sold & reverse repurchase agreements		56,628,000	26,062,000
7 Net loans & leases		905,976,000	906,946,000
8 Loan loss allowance		9,631,000	10,524,000
9 Trading account assets		99,175,000	76,729,000
10 Bank premises and fixed assets		9,201,000	8,466,000
11 Other real estate owned		331,000	281,000
12 Goodwill and other intangibles		59,306,000	59,659,000
13 All other assets		75,034,000	74,445,000
14 Total liabilities and capital		1,797,881,000	1,725,215,000
15 Total liabilities		1,593,308,000	1,516,175,000
16 Total deposits		1,435,687,000	1,373,137,000
17 Interest-bearing deposits		961,293,000	882,786,000
18 Deposits held in domestic offices		1,345,197,000	1,297,138,000
19 % insured		38.77%	40.26%
20 Federal funds purchased & repurchase agreements		24,741,000	25,838,000
21 Trading liabilities		43,819,000	35,958,000
22 Other borrowed funds		59,609,000	54,865,000
23 Subordinated debt		1,577,000	1,692,000
24 All other liabilities		27,875,000	24,685,000
25 Total equity capital		204,573,000	209,040,000
26 Total bank equity capital		204,564,000	209,031,000
27 Perpetual preferred stock		0	0
28 Common stock		3,020,000	3,020,000
29 Surplus		173,259,000	173,195,000
30 Undivided profits		28,285,000	32,816,000
31 Noncontrolling interests in consolidated subsidiaries		9,000	9,000
Memoranda:			
32 Noncurrent loans and leases		8,605,000	11,540,000

33 Noncurrent loans that are wholly or partially guaranteed by the U.S. government	2,410,000	3,847,000
34 Income earned, not collected on loans	4,143,000	3,949,000
35 Earning assets	1,603,936,000	1,536,530,000
36 Long-term assets (5+ years)	561,551,000	565,767,000
37 Average Assets, year-to-date	1,768,544,250	1,703,962,000
38 Average Assets, quarterly	1,778,705,500	1,715,571,500
39 Total risk weighted assets	1,204,938,000	1,181,201,000
40 Adjusted average assets for leverage capital purposes	1,710,235,000	1,648,908,000
41 Life insurance assets	22,455,000	21,796,000
42 General account life insurance assets	3,062,000	2,864,000
43 Separate account life insurance assets	19,393,000	18,932,000
44 Hybrid life insurance assets	0	0
45 Volatile liabilities	206,787,000	183,372,000
46 Insider loans	13,000	11,000
47 FHLB advances	28,133,000	19,652,000
48 Loans and leases held for sale	5,302,000	12,935,000
49 Unused loan commitments	821,442,000	787,224,000
50 Tier 1 (core) risk-based capital	146,659,000	151,761,000
51 Tier 2 risk-based capital	11,998,000	12,974,000
52 <u>Total unused commitments</u>	821,442,000	787,224,000
53 <u>Derivatives</u>	20,841,507,000	23,047,428,000
Total assets and liabilities in foreign offices		
Restructured Loans and leases		
Past due and nonaccrual assets		
Fiduciary and related services		
Carrying amount of assets covered by FDIC loss-share agreements		