

BANK OF AMERICA CORPORATION

	CPP Disbursement Date 10/28/2008	RSSD (Holding Company) 1073757	Number of Insured Depository Institutions 5	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,916,128	\$1,673,824	-12.6%	
Loans	\$1,033,513	\$917,844	-11.2%	
Construction & development	\$41,628	\$36,788	-11.6%	
Closed-end 1-4 family residential	\$330,145	\$316,342	-4.2%	
Home equity	\$124,882	\$118,440	-5.2%	
Credit card	\$81,274	\$71,108	-12.5%	
Other consumer	\$66,658	\$64,605	-3.1%	
Commercial & Industrial	\$207,234	\$156,851	-24.3%	
Commercial real estate	\$57,664	\$51,295	-11.0%	
Unused commitments	\$1,337,381	\$1,027,593	-23.2%	
Securitization outstanding principal	\$218,080	\$193,748	-11.2%	
Mortgage-backed securities (GSE and private issue)	\$228,614	\$216,338	-5.4%	
Asset-backed securities	\$24,747	\$26,925	8.8%	
Other securities	\$22,612	\$40,219	77.9%	
Cash & balances due	\$85,310	\$124,738	46.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$14,598	\$77,373	430.0%	
Open-end HELOC originated for sale (quarter)	\$1,375	\$1,924	39.9%	
Closed-end mortgage originations sold (quarter)	\$15,868	\$76,700	383.4%	
Open-end HELOC originations sold (quarter)	\$851	\$3,147	269.9%	
Liabilities	\$1,718,662	\$1,452,219	-15.5%	
Deposits	\$1,090,318	\$1,095,559	0.5%	
Total other borrowings	\$491,369	\$270,069	-45.0%	
FHLB advances	\$44,198	\$61,483	39.1%	
Equity				
Equity capital at quarter end	\$197,466	\$219,914	11.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2,594	\$15,194	NA	
Performance Ratios				
Tier 1 leverage ratio	6.7%	8.5%	--	
Tier 1 risk based capital ratio	9.4%	11.2%	--	
Total risk based capital ratio	12.2%	14.3%	--	
Return on equity ¹	-5.7%	-1.7%	--	
Return on assets ¹	-0.6%	-0.2%	--	
Net interest margin ¹	3.5%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	72.0%	59.9%	--	
Loss provision to net charge-offs (qtr)	163.6%	118.4%	--	
Net charge-offs to average loans and leases ¹	2.2%	3.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	7.6%	14.5%	1.1%	1.9%
Closed-end 1-4 family residential	5.8%	11.9%	0.2%	0.4%
Home equity	2.0%	2.7%	0.7%	1.2%
Credit card	3.2%	3.7%	1.8%	2.9%
Other consumer	2.1%	2.4%	1.3%	1.6%
Commercial & Industrial	1.7%	3.6%	0.5%	0.9%
Commercial real estate	1.5%	6.9%	0.0%	0.0%
Total loans	3.2%	6.7%	0.6%	0.9%