

Bank of America Corp.BAC (U.S.: NYSE)

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\$45.5\$46.0\$46.5\$47.0\$47.5

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Fiscal year is Jan	2023	2022	2021	2020	2019 5-year trend
Interest Income	130,262	72,565	47,672	51,585	71,236
Interest and Fee:	57,124	37,919	29,282	34,029	43,086

Interest Income (18,679	4,560	-90	903	4,843
Other Interest or	54,459	30,086	18,480	16,653	23,307
Interest Income (79.51%	52.22%	-7.59%	-27.59%	-
Total Interest Exp	73,331	20,103	4,738	8,225	22,345
Interest Expense	26,163	4,718	537	1,943	7,188
Interest Expense	20,583	4,117	-	-	-
Other Interest Ex	26,585	11,268	4,201	6,282	15,157
Interest Expense	24,542	9,730	3,073	5,308	13,908
Other Borrowed	2,043	1,538	1,128	974	1,249
Total Interest Exp	264.78%	324.29%	-42.40%	-63.19%	-
Net Interest Inco	56,931	52,462	42,934	43,360	48,891
Net Interest Inco	8.52%	22.19%	-0.98%	-11.31%	-
Loan Loss Provis	4,394	2,543	-4,594	11,320	3,590
Loan Loss Provis	72.79%	155.35%	-140.58%	215.32%	-
Net Interest Inco	52,537	49,919	47,528	32,040	45,301
Net Interest Inc /	5.24%	5.03%	48.34%	-29.27%	-
Net Interest Margin	-	-	-	-	-
Non-Interest Inc	44,741	42,981	48,090	43,333	42,630
Securities Gain -	-	-	22	411	217
Trading Account	12,732	12,075	8,691	8,355	9,034
Trust Income, Co	32,009	33,212	39,299	34,551	33,015
Trust Income	12,002	12,152	12,729	10,708	10,241
Commission & F	20,007	21,060	26,570	23,843	22,774
Other Operating -	-	-	78	16	364
Non-Interest Exp	68,417	60,731	61,478	55,555	54,472
Labor & Related	38,914	35,315	37,205	33,522	32,918
Equipment Expe	5,185	5,171	5,316	5,393	4,971

Operating Provis	-1,307	-3,515	-2,452	-289	-2,396
Other Operating	23,646	21,860	19,587	15,181	17,362
Operating Incom	28,861	32,169	34,140	19,818	33,459
Operating Incom	-10.28%	-5.77%	72.27%	-40.77%	-
Operating Incom	16.49%	-	-	-	-
Unusual Expense	519	1,200	164	823	705
Pretax Income	28,342	30,969	33,976	18,995	32,754
Pretax Income G	-8.48%	-8.85%	78.87%	-42.01%	-
Pretax Margin	16.20%	-	-	-	-
Income Taxes	1,827	3,441	1,998	1,101	5,324
Income Tax - Cur	1,920	1,546	1,851	2,168	2,037
Income Tax - Cur	1,918	1,156	985	670	852
Income Tax - Def	-2,294	364	1,453	-1,032	2,224
Income Tax - Def	283	375	-2,291	-705	211
Consolidated Ne	26,515	27,528	31,978	17,894	27,430
Net Income	26,515	27,528	31,978	17,894	27,430
Net Income Grov	-3.68%	-13.92%	78.71%	-34.76%	-
Net Margin	15.15%	-	-	-	-
Net Income After	26,515	27,528	31,978	17,894	27,430
Preferred Divide	1,649	1,513	1,421	1,421	1,432
Net Income Avai	24,866	26,015	30,557	16,473	25,998
EPS (Basic)	3.08	3.19	3.57	1.87	2.75
EPS (Basic) Grov	-3.40%	-10.88%	91.18%	-32.02%	-
Basic Shares Ou	8,029	8,114	8,493	8,753	9,391
EPS (Diluted)	3.08	3.19	3.57	1.87	2.75
EPS (Diluted) Grov	-3.39%	-10.79%	90.67%	-31.98%	-

Diluted Shares C	8,081	8,168	8,558	8,797	9,443
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