

## Summary

Revenue

\$23.2Bil

+2%

Net Income

\$7.1Bil

-12%

Diluted EPS

\$0.80

-7%

Book Value Per Share

\$29.70

+2%

## Segment Revenue



Consumer Banking

\$8.8Bil

+9%

Global Wealth & Investment  
Management

\$5.5Bil

+10%



Global Banking

\$5.2Bil

+10%



Global Markets

\$5.3Bil

-15%

## Loans &amp; Deposits



Total Loans &amp; Leases

\$993.1Bil

+10%



Total Deposits

\$2.07 Trillion

+10%

“We achieved solid first-quarter results earning \$7.1 billion, continuing the momentum from record net income in 2021. Across our businesses, ongoing organic growth combined with good expense management drove operating leverage for the third consecutive quarter. Year over year we grew loans \$70 billion and deposits by \$240 billion.”

- Brian Moynihan, CEO

## Operating Statistics

Net Interest Income  
(\$ in billions)Noninterest Income  
(\$ in billions)Provision for credit losses  
(\$ in millions)

## Other Highlights



Financial centers - US

4,056



Branded ATMs - US

15,959



Efficiency ratio

66%



Return on average assets

0.89%



Sales and trading revenue

\$4.7Bil



Headcount

208,139

# Bank Of America Q1 2015

**Lerong Lu**

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name Lerong Lu.

## **Bank Of America Q1 2015:**

*Global Credit Review - Volume 4* Risk Management Institute Singapore, 2014-10-10 Global Credit Review is an annual publication that provides an overview of the most important developments in global credit markets and the regulatory landscape The fourth volume covers theoretical and empirical research on credit ratings and credit risk and reports on recent findings and evolutions of the RMI Credit Research Initiative The ultimate objective of this publication is to advance the state of research and development in the critical area of credit risk and rating systems With a distinctive focus on topics related to credit markets and credit risk this publication will be of interest to finance professionals policy makers and academics with an interest in credit markets

Service Automation Framework Jan Willem Middelburg, 2017-01-01 Service Automation is the concept of achieving customer loyalty by the use of automated technologies and builds upon a large demographic and sociological trend We are the self service generation who are able to make our own decisions The self service generation is nowadays used to search evaluate and purchase products online for a number of years now This book will give you deep insight into the concept of Service Automation the concept by which you can automate customer service in your organization If you adequately apply Service Automation in your organization you will see both employee and customer satisfaction rise and significantly increase the number of people who like your company The Service Automation Framework SAF has been created to find a methodical way to discuss Service Automation It offers a simplistic version of any organization which includes a number of processes that every organization can think of to systematically enhance its Service As with any model it is a simplified version of reality but it structures the mind and provides uniform terminology when discussing the contents with co workers and colleagues Nothing more nothing less We encourage you to adapt and apply the model in any way that you see fit and which helps you and your organization This book is intended for anyone who has ever experienced that the level of Service in his organization can be increased and is looking for guidance on a step by step model to achieve this whether you are an entrepreneur executive consultant or work in the field of academia

**Foreign Exchange Intervention in Inflation Targeters in Latin America** Mr. Marcos d Chamon, Mr. David J Hofman, Mr. Nicolas E Magud, Alejandro M. Werner, 2019-02-28 Foreign exchange intervention is widely used as a policy tool particularly in emerging markets but many facets of this tool remain limited especially in the context of flexible exchange rate regimes The Latin American experience can be informative because some of its largest countries adopted floating exchange rate regimes and inflation targeting while continuing to intervene in foreign exchange markets This edited volume reviews detailed accounts from several Latin American countries central banks and it provides insight into how and with what aim many interventions were decided and implemented This book documents the effectiveness of intervention and pays special attention to the role of foreign exchange intervention policy within inflation targeting monetary frameworks The main lesson from Latin America s foreign exchange interventions in the context of inflation targeting is that the region has had a

considerable degree of success Transparency and a clear communication policy have been key For economies that are not highly dollarized rules based intervention helped contain financial instability and build international reserves while preserving inflation targets The Latin American experience can help other countries in the design and implementation of their policies

Wind Tunnel Testing of High-Rise Buildings Peter Irwin,Roy Denoon,David Scott,2013-06-19 Since the 1960s wind tunnel testing has become a commonly used tool in the design of tall buildings It was pioneered in large part during the design of the World Trade Center Towers in New York Since those early days of wind engineering wind tunnel testing techniques have developed in sophistication but these techniques are not widely understood by the designers using the results As a direct result the CTBUH Wind Engineering Working Group was formed to develop a concise guide for the non specialist The primary goal of this guide is to provide an overview of the wind tunnel testing process for design professionals This knowledge allows readers to ask the correct questions of their wind engineering consultants throughout the design process This is not an in depth guide to the technical intricacies of wind tunnel testing it focusses instead on the information the design community needs including a unique methodology for the presentation of wind tunnel results to allow straightforward comparison of results from different wind tunnel laboratories advice on when a tall building is likely to be sufficiently sensitive to wind effects to benefit from a wind tunnel test background for assessing whether design codes and standards are applicable details of the types of tests that are commonly conducted descriptions of the fundamentals of wind climate and the interaction of wind and tall buildings This unique book is an essential guide for all designers of tall buildings and anyone else interested in the process of wind tunnel testing for tall buildings

*International Banking and Financial Market Developments* ,2016

**Green Walls in High-Rise Buildings** Antony Wood, Payam Bahrami & Daniel Safarik,The Images Publishing Group,2014-08-29 The Council on Tall Buildings and Urban Habitat has produced four Technical Guides to date since the series launched in late 2012 Each of these guides is the product of a CTBUH Working Group committees formed specifically to address focused topical subjects in the industry The intention of each guide is the same to provide working knowledge to the typical building owner or professional who wants a better understanding of available options for improving tall buildings and what affects their design The object of the series is to provide a tool kit for the creation of better performing tall buildings and to spread the understanding of the considerations that need to be made in designing tall This technical guide offers an extensive overview of the use of vertical vegetation in high rise buildings an indepth analysis of green walls definitions and typology including standards policies and incentives It features comprehensive case studies along with architectural theories of the public and private benefits of green walls The book delves into architect design considerations and limitations the effects of green walls on energy efficiencies and includes recommendations and future research

Global Fintech Revolution Lerong Lu,2024-09-23 Lerong Lu examines the biggest change in modern financial industry the Fintech financial technology revolution that denotes the close interaction between the financial services industry

and latest information technologies such as big data cloud computing blockchain and artificial intelligence The three areas of banking institutions online lending marketplaces and money and payment systems are explored to assess how financial innovations affect the traditional financial industry what kinds of regulatory challenges arise and how global policymakers react to such challenges With in depth and international case studies on Fintech including app based banking services mobile payments P2P lending and cryptocurrencies the global Fintech hubs in six continents are assessed The complex dynamic and multidimensional Fintech ecosystem is also investigated including its key players such as regulatory strategy regulatory sandbox and RegTech and Fintech corporations including financial holding companies Fintech unicorns BigTech firms and Metaverse platforms Lu highlights the enormous benefits for financial institutions and their consumers and argues that Fintech contributes to a more equal democratic inclusive and sustainable financial system However he also considers the risks and multiple legal ethical and regulatory challenges for policy makers and financial authorities that Fintech has posed

*Latin American Economic Outlook 2020 Digital Transformation for Building Back Better* OECD,Economic Commission for Latin America and the Caribbean,CAF Development Bank of Latin America,European Commission,2020-09-24 The Latin American Economic Outlook LEO 2020 focuses on the role of digital transformation in helping to navigate through challenging times The Covid 19 pandemic is having a profound impact on socio economic conditions accentuating the already complex scenario faced by a region with significant structural weaknesses This unprecedented crisis comes at a time of high aspirations and reinforces the need to transform the very foundations of the development model in the region

**Sustainability of Business in the Context of Environmental Management** Kamlesh Pritwani,2019-05-13

Sustainability of Business in the Context of Environmental Management studies the newly emerged concept of sustainable business in view of the growing Indian economy It explores the current corporate social responsibility practices adopted with special reference to environmental management in Indian companies The book compares the legal financial economic industrial and social behavioural aspects Out of these aspects industrial aspect in view of environmental management is discussed in detail It also explores the forces driving the changing relationship between business and society and corporate leadership reacting to environmental challenges Finally the book restates the concept of increasing profitability through societal development Please note This volume is Co published with The Energy and Resources Institute Press New Delhi Taylor Francis does not sell or distribute the Hardback in India Pakistan Nepal Bhutan Bangladesh and Sri Lanka

*Minerals Yearbook* Mines Bureau,Geological Survey,Interior Department,2017-02-15 Area Reports International These annual reviews are designed to provide timely statistical data on mineral commodities in various countries Each report includes sections on government policies and programs environmental issues trade and production data industry structure and ownership commodity sector developments infrastructure and a summary outlook Audience International minerals brokers minerals buyers construction industry chemical industry commodities brokers commodities transportation carriers

financial services executives financial brokers commodities exchange members geologists      **Handbook of Financial Stress Testing** J. Doyne Farmer, Alissa M. Kleinnijenhuis, Til Schuermann, Thom Wetzer, 2022-04-14 Stress tests are the most innovative regulatory tool to prevent and fight financial crises Their use has fundamentally changed the modeling of financial systems financial risk management in the public and private sector and the policies designed to prevent and mitigate financial crises When financial crises hit stress tests take center stage Despite their centrality to public policy the optimal design and use of stress tests remains highly contested Written by an international team of leading thinkers from academia the public sector and the private sector this handbook comprehensively surveys and evaluates the state of play and charts the innovations that will determine the path ahead It is a comprehensive and interdisciplinary resource that bridges theory and practice and places financial stress testing in its wider context This guide is essential reading for researchers practitioners and policymakers working on financial risk management and financial regulation      **AQA A-level Economics Book 2** Ray Powell, James Powell, 2016-04-04 Exam Board AQA Level AS A level Subject Economics First Teaching September 2015 First Exam June 2016 Build knowledge of Economics through active learning with the latest Powell textbook featuring quantitative skills practice and brand new case studies This textbook has been fully revised to reflect the 2015 AQA A level specification giving you up to date material that supports your teaching and will enable your students to Develop subject knowledge with topic by topic support from Ray Powell and James Powell who both have extensive experience in teaching and examining Demonstrate awareness of current issues in Economics through brand new case studies that also help build analytical and evaluative skills Use the language of economics to explain important concepts and issues effectively with key terms identified throughout the text and glossaries for both microeconomics and macroeconomics Build quantitative skills with worked examples Stretch and challenge their knowledge with extension materials Prepare for exams with practice questions and activities throughout      The Bank Culture Debate Huw Macartney, 2019 The period since the global financial crisis has exposed some areas of serious illegal and immoral conduct within western banking systems Drawing on interviews with more than 150 individuals working in financial services as well as regulators politicians and lawyers this book explains what has and hasn't changed in bank culture      UNESCO Science Report UNESCO, 2021-06-18      **Minerals Yearbook** Mines Bureau, Geological Survey, Interior Department, 2017-02-15 Area Reports International These annual reviews are designed to provide timely statistical data on mineral commodities in various countries Each report includes sections on government policies and programs environmental issues trade and production data industry structure and ownership commodity sector developments infrastructure and a summary outlook Audience International minerals brokers minerals buyers construction industry chemical industry commodities brokers commodities transportation carriers financial services executives financial brokers commodities exchange members geologists      **World Bank East Asia and Pacific Economic Update, October 2019** World Bank, 2019-10-09 Growth in the developing East Asia and Pacific region slowed in the first half of 2019 given

weakening global demand and heightened policy uncertainty amid ongoing trade tensions. Steady consumption growth helped to partly offset the effects of weakening exports and investment on growth. The region's growth prospects face intensified downside risks including further escalation of trade disputes, a sharper than expected slowdown in China, the United States and the Euro Area along with a disorderly Brexit and an abrupt change in global financing conditions. In some countries rising indebtedness and other vulnerabilities such as the constrained capacity for foreign debt rollover could amplify the negative effects of external shocks. The regional growth moderation underscores the need to address key vulnerabilities and preserve economic dynamism among developing East Asia and Pacific economies. In the short run, countries with sufficient policy space should use available policy tools to stimulate domestic activities. Better quality spending together with prudent debt management is needed to safeguard fiscal sustainability. Deepening regional integration would help offset the negative impact of global protectionism. In the medium to long term, pursuing structural reforms that raise competitiveness, support trade and investment and encourage innovation is critical to boosting productivity and growth.

*Game of Loans* Beth Akers, Matthew M. Chingos, 2018-05-29. Why fears about a looming student loan crisis are unfounded and how they obscure what's really wrong with student lending. College tuition and student debt levels have been rising at an alarming pace for at least two decades. These trends coupled with an economy weakened by a major recession have raised serious questions about whether we are headed for a major crisis with borrowers defaulting on their loans in unprecedented numbers and taxpayers being forced to foot the bill. *Game of Loans* draws on new evidence to explain why such fears are misplaced and how the popular myth of a looming crisis has obscured the real problems facing student lending in America. Bringing needed clarity to an issue that concerns all of us, Beth Akers and Matthew Chingos cut through the sensationalism and misleading rhetoric to make the compelling case that college remains a good investment for most students. They show how, in fact, typical borrowers face affordable debt burdens and argue that the truly serious cases of financial hardship portrayed in the media are less common than the popular narrative would have us believe. But there are more troubling problems with student loans that don't receive the same attention. They include high rates of avoidable defaults by students who take on loans but don't finish college, the riskiest segment of borrowers, and a dysfunctional market where competition among colleges drives tuition costs up instead of down. Persuasive and compelling, *Game of Loans* moves beyond the emotionally charged and politicized talk surrounding student debt and offers a set of sensible policy proposals that can solve the real problems in student lending.

*The Handbook of Banking Technology* Tim Walker, Lucian Morris, 2021-05-24. Competitive advantage in banking comes from effective use of technology. *The Handbook of Banking Technology* provides a blueprint for the future of banking with deep insight into the technologies at the heart of the industry. The rapid evolution of IT brings continual change and demand for investment, yet keeping pace with these changes has become an essential part of doing business. This book describes how banks can harness the power of current and upcoming technology to add business value and gain a competitive advantage.

you ll learn how banks are using technology to drive business today and which emerging trends are likely to drive the evolution of banking over the next decade Regulation is playing an ever increasing role in banking and the impact of regulatory change on technology and the management of it are discussed while mandatory changes put pressure on many of our high street banking brands their ability to adapt and utilise technology will have a fundamental impact on their success in the rapidly changing marketplace Technology costs can amount to 15 per cent or more of operational costs and bank leaders need to be able to make informed decisions about technology investments in light of the potential benefits This book explores the depth and breadth of banking technology to help decision makers stay up to date and drive better business Assess your current technology against the new banking paradigms Procure the systems needed to protect the bottom line Implement newer technology more efficiently and effectively Ensure compliance and drive value with appropriate technology management Technological change is driven by mass adoption of new channels innovation from new entrants and by banks themselves as a means of increasing revenue and reducing costs The Handbook of Banking Technology offers a comprehensive look at the role of technology in banking and the impact it will have in the coming years Spain International Monetary,International Monetary Fund. Monetary and Capital Markets Department,2024-06-06 The Financial Sector Assessment Program FSAP took place in an uncertain economic environment with tight monetary and financial conditions and elevated downside risks The bank dominated Spanish financial system has shown resilience against shocks and household and nonfinancial corporate sectors have continued to de lever their balance sheets Nonbank financial intermediation comprises a smaller share of the financial system **Money, Credit, and Crises** Nektarios Michail,2021-01-25 While paramount to the modern economy understanding how the banking system works has been usually cast aside from overall economic education Even in the aftermath of the recent financial crisis which has underlined the vital importance of banking in the economy the workings of the sector remain a black box To this end this book provides a comprehensive and easy to read review of the banking sector covering all issues related to commercial and investment banking and providing experienced as well as non expert readers the opportunity to expand their knowledge on these topics After going through the book readers have the opportunity to gain a deeper knowledge regarding the commercial and investment functions of the banking sector and the ability to evaluate the potential outcome of policy actions



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