Supplemental Information
Third Quarter 2010

This information is preliminary and based on company data available at the time of the earnings presentation. It speaks only as of the particular date or dates included in the accompanying pages. Bank of America does not undertake an obligation to, and disclaims any duty to, update any of the information provided. Any forward-looking statements in this information are subject to the forward-looking language contained in Bank of America's reports filed with the SEC pursuant to the Securities Exchange Act of 1934, which are available at the SEC's website (www.sec.gov) or at Bank of America's website (www.bankofamerica.com). Bank of America's future financial performance is subject to risks and uncertainties as described in its SEC filings.

Bank of America Corporation and Subsidiaries

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Bank of America Corporation and Subsidiaries

Consolidated Financial Highlights

(Dollars in millions, except per share information; shares in thousands)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Income statement							
Net interest income	**$39,084**	$35,550	**$12,435**	$12,900	$13,749	$11,559	$11,423
Noninterest income	**48,738**	59,017	**14,265**	16,253	18,220	13,517	14,612
Total revenue, net of interest expense	**87,822**	94,567	**26,700**	29,153	31,969	25,076	26,035
Provision for credit losses	**23,306**	38,460	**5,396**	8,105	9,805	10,110	11,705
Noninterest expense [1]	**50,394**	48,140	**16,395**	16,745	17,254	15,852	15,712
Goodwill impairment	**10,400**	-	**10,400**	-	-	-	-
Merger and restructuring charges	**1,450**	2,188	**421**	508	521	533	594
Income tax expense (benefit)	**3,266**	(691)	**1,387**	672	1,207	(1,225)	(975)
Net income (loss)	**(994)**	6,470	**(7,299)**	3,123	3,182	(194)	(1,001)
Preferred stock dividends and accretion[2]	**1,036**	3,478	**348**	340	348	5,002	1,240
Net income (loss) applicable to common shareholders	**(2,030)**	2,992	**(7,647)**	2,783	2,834	(5,196)	(2,241)
Diluted earnings (loss) per common share	**(0.21)**	0.39	**(0.77)**	0.27	0.28	(0.60)	(0.26)
Average diluted common shares issued and outstanding[3]	**9,706,951**	7,449,911	**9,976,351**	10,029,776	10,005,254	8,634,565	8,633,834
Dividends paid per common share[3]	**$0.03**	$0.03	**$0.01**	$0.01	$0.01	$0.01	$0.01
Performance ratios							
Return on average assets	**n/m**	0.35 %	**n/m**	0.50 %	0.51 %	n/m	n/m
Return on average common shareholders' equity	**n/m**	2.26	**n/m**	5.18	5.73	n/m	n/m
Return on average tangible common shareholders' equity[4]	**n/m**	4.82	**n/m**	9.19	9.79	n/m	n/m
Return on average tangible shareholders' equity[4]	**n/m**	5.83	**n/m**	8.98	9.55	n/m	n/m
At period end							
Book value per share of common stock[5]	**$21.17**	$22.99	**$21.17**	$21.45	$21.12	$21.48	$22.99
Tangible book value per share of common stock[4]	**12.91**	12.00	**12.91**	12.14	11.70	11.94	12.00
Market price per share of common stock:							
Closing price	**$13.10**	$16.92	**$13.10**	$14.37	$17.85	$15.06	$16.92
High closing price for the period	**19.48**	17.98	**15.67**	19.48	18.04	18.59	17.98
Low closing price for the period	**12.32**	3.14	**12.32**	14.37	14.45	14.58	11.84
Market capitalization	**131,442**	146,363	**131,442**	144,174	179,071	130,273	146,363
Number of banking centers - domestic	**5,879**	6,008	**5,879**	5,900	5,939	6,011	6,008
Number of branded ATMs - domestic	**17,929**	18,254	**17,929**	18,078	18,135	18,262	18,254
Full-time equivalent employees	**284,169**	285,778	**285,822**	283,224	283,319	283,055	282,457

(1) Excludes merger and restructuring charges and goodwill impairment charge.

(2) Fourth quarter 2009 includes $4.0 billion of accelerated accretion from redemption of preferred stock issued to the U.S. Treasury.

(3) Due to a net loss applicable to common shareholders for the fourth and third quarters of 2009, no dilutive potential common shares were included in the calculations of diluted earnings per share and average diluted common shares because they were antidilutive.

(4) Tangible equity ratios and tangible book value per share of common stock are non-GAAP measures. For corresponding reconciliations of average tangible common shareholders' equity and tangible shareholders' equity to GAAP financial measures, see Exhibit A: Non-GAAP Reconciliations - Reconciliation to GAAP Financial Measures on page 46-47. We believe the use of these non-GAAP measures provides additional clarity in assessing the results of the Corporation.

(5) Fourth quarter 2009 book value gives effect to the automatic conversion of common equivalent shares to common shares which occurred during the first quarter of 2010.

n/m = not meaningful

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Supplemental Financial Data

(Dollars in millions, except per share information)

Fully taxable-equivalent basis data [1]

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Net interest income	**$39,984**	$36,514	**$12,717**	$13,197	$14,070	$11,896	$11,753
Total revenue, net of interest expense	**88,722**	95,531	**26,982**	29,450	32,290	25,413	26,365
Net interest yield [2]	**2.81 %**	2.65 %	**2.72 %**	2.77 %	2.93 %	2.62 %	2.61 %
Efficiency ratio	**70.16**	52.68	**100.87**	58.58	55.05	64.47	61.84

(1) Fully taxable-equivalent basis is a non-GAAP measure. Fully taxable-equivalent basis is a performance measure used by management in operating the business that management believes provides investors with a more accurate picture of the interest margin for comparative purposes. (See Exhibit A: Non-GAAP Reconciliations - Reconciliation to GAAP Financial Measures on page 46-47).

(2) Calculation includes fees earned on overnight deposits placed with the Federal Reserve of $305 million and $249 million for the nine months ended September 30, 2010 and 2009; $107 million, $106 million, and $92 million for the third, second and first quarters of 2010, and $130 million and $107 million for the fourth and third quarters of 2009, respectively. For more information see Quarterly and Year-to-Date Average Balances and Interest Rates - Fully Taxable-equivalent Basis on pages 9-10 and 13-14.

Performance ratios, excluding goodwill impairment charge [1]

	Nine Months Ended September 30 2010	Third Quarter 2010
Per common share information		
Earnings	**$0.83**	**$0.27**
Diluted earnings	**0.82**	**0.27**
Efficiency ratio [2]	**58.43 %**	**62.33 %**
Return on average assets	**0.51**	**0.52**
Return on average common shareholders' equity	**5.23**	**5.06**
Return on average tangible common shareholders' equity [3]	**10.36**	**9.77**
Return on average tangible shareholders' equity [3]	**9.03**	**8.54**

(1) Total noninterest expense, excluding goodwill impairment charge, net income, excluding goodwill impairment charge and net income applicable to common shareholders, excluding goodwill impairment charge are non-GAAP measures. We believe the use of these non-GAAP measures provides additional clarity in assessing the results of the corporation. (See Exhibit A: Non-GAAP Reconciliations - Reconciliation to GAAP Financial Measures on page 46-47).

(2) Fully taxable-equivalent basis is a non-GAAP measure. Fully taxable-equivalent basis is a performance measure used by management in operating the business that management believes provides investors with a more accurate picture of the interest margin for comparative purposes. (See Exhibit A: Non-GAAP Reconciliations - Reconciliation to GAAP Financial Measures on page 46-47).

(3) Tangible equity ratios and tangible book value per share of common stock are non-GAAP measures. For corresponding reconciliations of average tangible common shareholders' equity and tangible shareholders' equity to GAAP financial measures, see Exhibit A: Non-GAAP Reconciliations - Reconciliation to GAAP Financial Measures on page 46-47. We believe the use of these non-GAAP measures provides additional clarity in assessing the results of the Corporation.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consolidated Statement of Income

(Dollars in millions, except per share information; shares in thousands)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Interest income							
Interest and fees on loans and leases	**$38,847**	$37,298	**$12,485**	$12,887	$13,475	$11,405	$11,620
Interest on debt securities	**8,638**	10,088	**2,605**	2,917	3,116	2,859	2,975
Federal funds sold and securities borrowed or purchased under agreements to resell	**1,346**	2,567	**441**	457	448	327	722
Trading account assets	**5,180**	6,223	**1,641**	1,796	1,743	1,721	1,843
Other interest income	**3,196**	4,095	**1,037**	1,062	1,097	1,333	1,363
Total interest income	**57,207**	60,271	**18,209**	19,119	19,879	17,645	18,523
Interest expense							
Deposits	**3,103**	6,335	**950**	1,031	1,122	1,472	1,710
Short-term borrowings	**2,557**	4,854	**848**	891	818	658	1,237
Trading account liabilities	**2,010**	1,484	**635**	715	660	591	455
Long-term debt	**10,453**	12,048	**3,341**	3,582	3,530	3,365	3,698
Total interest expense	**18,123**	24,721	**5,774**	6,219	6,130	6,086	7,100
Net interest income	**39,084**	35,550	**12,435**	12,900	13,749	11,559	11,423
Noninterest income							
Card income	**5,981**	6,571	**1,982**	2,023	1,976	1,782	1,557
Service charges	**7,354**	8,282	**2,212**	2,576	2,566	2,756	3,020
Investment and brokerage services	**8,743**	8,905	**2,724**	2,994	3,025	3,014	2,948
Investment banking income	**3,930**	3,955	**1,371**	1,319	1,240	1,596	1,254
Equity investment income	**3,748**	7,988	**357**	2,766	625	2,026	843
Trading account profits	**9,059**	10,760	**2,596**	1,227	5,236	1,475	3,395
Mortgage banking income	**4,153**	7,139	**1,755**	898	1,500	1,652	1,298
Insurance income	**1,468**	2,057	**75**	678	715	703	707
Gains on sales of debt securities	**1,654**	3,684	**883**	37	734	1,039	1,554
Other income (loss)	**3,498**	1,870	**433**	1,861	1,204	(1,884)	(1,167)
Other-than-temporary impairment losses on available-for-sale debt securities[1]:							
Total other-than-temporary impairment losses	**(1,616)**	(2,671)	**(156)**	(462)	(1,819)	(837)	(847)
Less: Portion of other-than-temporary impairment losses recognized in other comprehensive income	**766**	477	**33**	336	1,218	195	50
Net impairment losses recognized in earnings on available-for-sale debt securities	**(850)**	(2,194)	**(123)**	(126)	(601)	(642)	(797)
Total noninterest income	**48,738**	59,017	**14,265**	16,253	18,220	13,517	14,612
Total revenue, net of interest expens	**87,822**	94,567	**26,700**	29,153	31,969	25,076	26,035
Provision for credit losses	**23,306**	38,460	**5,396**	8,105	9,805	10,110	11,705
Noninterest expense							
Personnel	**26,349**	24,171	**8,402**	8,789	9,158	7,357	7,613
Occupancy	**3,504**	3,567	**1,150**	1,182	1,172	1,339	1,220
Equipment	**1,845**	1,855	**619**	613	613	600	617
Marketing	**1,479**	1,490	**497**	495	487	443	470
Professional fees	**1,812**	1,511	**651**	644	517	770	562
Amortization of intangibles	**1,311**	1,546	**426**	439	446	432	510
Data processing	**1,882**	1,861	**602**	632	648	639	592
Telecommunications	**1,050**	1,033	**361**	359	330	387	361
Other general operating	**11,162**	11,106	**3,687**	3,592	3,883	3,885	3,767
Goodwill impairmen	**10,400**	-	**10,400**	-	-	-	-
Merger and restructuring charges	**1,450**	2,188	**421**	508	521	533	594
Total noninterest expense	**62,244**	50,328	**27,216**	17,253	17,775	16,385	16,306
Income (loss) before income taxes	**2,272**	5,779	**(5,912)**	3,795	4,389	(1,419)	(1,976)
Income tax expense (benefit	**3,266**	(691)	**1,387**	672	1,207	(1,225)	(975)
Net income (loss)	**$(994)**	$6,470	**$(7,299)**	$3,123	$3,182	$(194)	$(1,001)
Preferred stock dividends and accretion	**1,036**	3,478	**348**	340	348	5,002	1,240
Net income (loss) applicable to common shareholders	**$(2,030)**	$2,992	**$(7,647)**	$2,783	$2,834	$(5,196)	$(2,241)
Per common share information							
Earnings (loss)	**$(0.21)**	$0.39	**$(0.77)**	$0.28	$0.28	$(0.60)	$(0.26)
Diluted earnings (loss)[2]	**(0.21)**	0.39	**(0.77)**	0.27	0.28	(0.60)	(0.26)
Dividends paid	**0.03**	0.03	**0.01**	0.01	0.01	0.01	0.01
Average common shares issued and outstanding	**9,706,951**	7,423,341	**9,976,351**	9,956,773	9,177,468	8,634,565	8,633,834
Average diluted common shares issued and outstanding[2]	**9,706,951**	7,449,911	**9,976,351**	10,029,776	10,005,254	8,634,565	8,633,834

(1) In 2010, the amount of other-than-temporary impairment remaining in other comprehensive income for the individual quarters does not necessarily equal the year-to-date amount as the amount of other-than-temporary impairment remaining in other comprehensive income for the year-to-date period relates to securities on which other-than-temporary impairment was recognized in income in any quarter during the year-to-date period.

(2) Due to a net loss for the third quarter of 2010, fourth and third quarters of 2009, and the nine months ended September 30, 2010, the impact of antidilutive equity instruments was excluded from diluted earnings per share and average diluted common shares.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consolidated Balance Sheet

(Dollars in millions)

	September 30 2010	June 30 2010	September 30 2009
Assets			
Cash and cash equivalents	**$131,116**	$151,034	$152,412
Time deposits placed and other short-term investments	**18,946**	20,718	22,992
Federal funds sold and securities borrowed or purchased under agreements to resell	**271,818**	247,667	187,761
Trading account assets	**207,695**	197,376	204,838
Derivative assets	**72,834**	83,331	94,855
Debt securities:			
Available-for-sale	**322,424**	314,765	247,200
Held-to-maturity, at cost	**438**	435	9,545
Total debt securities	**322,862**	315,200	256,745
Loans and leases	**933,910**	956,177	914,266
Allowance for loan and lease losses	**(43,581)**	(45,255)	(35,832)
Loans and leases, net of allowance	**890,329**	910,922	878,434
Premises and equipment, net	**14,320**	14,536	15,373
Mortgage servicing rights (includes **$12,251**, $14,745 and $17,539 measured at fair value)	**12,540**	15,041	17,850
Goodwill	**75,602**	85,801	86,009
Intangible assets	**10,402**	10,796	12,715
Loans held-for-sale	**33,276**	38,046	40,124
Customer and other receivables	**78,599**	86,466	93,620
Other assets	**187,472**	186,944	187,315
Total assets	**$2,327,811**	$2,363,878	$2,251,043

Assets of consolidated VIEs included in total assets above (substantially all pledged as collateral)		
Trading account assets	**$11,186**	$10,675
Derivative assets	**2,838**	2,094
Available-for-sale debt securities	**7,684**	9,493
Loans and leases	**132,106**	134,143
Allowance for loan and lease losses	**(9,831)**	(10,585)
Loans and leases, net of allowance	**122,275**	123,558
Loans held-for-sale	**3,301**	3,371
All other assets	**7,910**	9,190
Total assets of consolidated VIEs	**$155,194**	$158,381

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Consolidated Balance Sheet (continued)

(Dollars in millions)

	September 30 2010	June 30 2010	September 30 2009
Liabilities			
Deposits in domestic offices:			
Noninterest-bearing	**$265,672**	$258,988	$246,729
Interest-bearing	**634,784**	640,807	652,730
Deposits in foreign offices:			
Noninterest-bearing	**6,297**	5,791	4,889
Interest-bearing	**70,569**	68,881	70,551
Total deposits	**977,322**	974,467	974,899
Federal funds purchased and securities loaned or sold under agreements to repurchase	**296,605**	307,211	249,578
Trading account liabilities	**90,010**	89,982	71,672
Derivative liabilities	**49,807**	62,789	52,624
Commercial paper and other short-term borrowings	**64,818**	73,358	62,280
Accrued expenses and other liabilities (includes **$1,294**, $1,413 and $1,567 of reserve for unfunded lending commitments)	**139,896**	132,814	126,019
Long-term debt	**478,858**	490,083	456,288
Total liabilities	**2,097,316**	2,130,704	1,993,360
Shareholders' equity			
Preferred stock, $0.01 par value; authorized - **100,000,000** shares; issued and outstanding - **3,960,660**, 3,960,660 and 5,760,660 shares	**18,104**	17,993	58,840
Common stock and additional paid-in capital, $0.01 par value; authorized - **12,800,000,000**, 12,800,000,000 and 10,000,000,000 shares; issued and outstanding - **10,033,705,046**, 10,033,016,719 and 8,650,314,133 shares	**149,563**	149,175	128,823
Retained earnings	**62,515**	70,497	76,881
Accumulated other comprehensive income (loss)	**336**	(4,447)	(6,705)
Other	**(23)**	(44)	(156)
Total shareholders' equity	**230,495**	233,174	257,683
Total liabilities and shareholders' equity	**$2,327,811**	$2,363,878	$2,251,043

Liabilities of consolidated VIEs included in total liabilities above		
Commercial paper and other short-term borrowings	**$13,222**	$17,848
Long-term debt	**79,228**	85,186
All other liabilities	**1,954**	2,535
Total liabilities of consolidated VIEs	**$94,404**	$105,569

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Capital Management

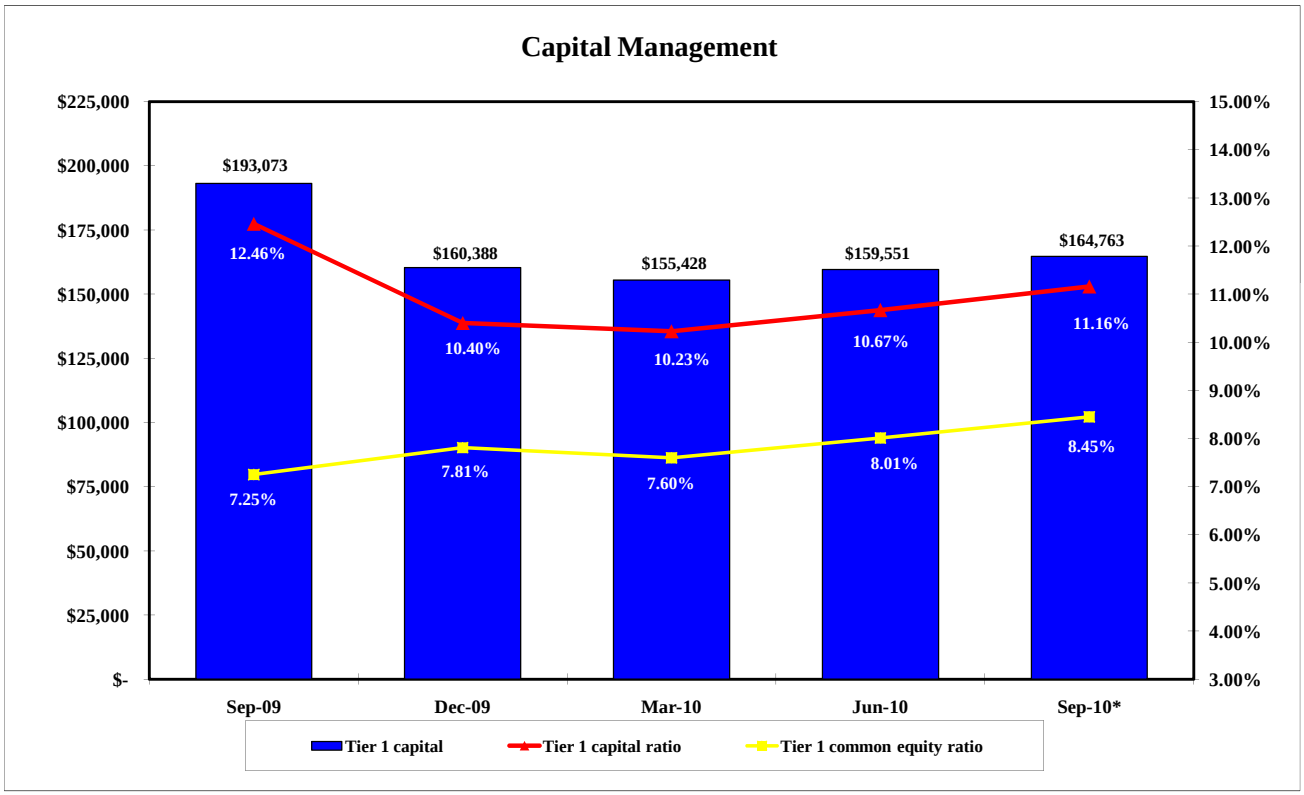
(Dollars in millions)

	Third Quarter 2010	Second Quarter 2010	First Quarter 2010	Fourth Quarter 2009	Third Quarter 2009
Risk-based capital [1]:					
Tier 1 common	**$124,756**	$119,716	$115,520	$120,394	$112,357
Tier 1 capital	**164,763**	159,551	155,428	160,388	193,073
Total capital	**231,120**	220,827	219,913	226,070	258,568
Risk-weighted assets	**1,476,774**	1,494,990	1,519,723	1,542,517	1,548,962
Tier 1 common equity ratio [2]	**8.45 %**	8.01 %	7.60 %	7.81 %	7.25 %
Tier 1 capital ratio	**11.16**	10.67	10.23	10.40	12.46
Total capital ratio	**15.65**	14.77	14.47	14.66	16.69
Tier 1 leverage ratio	**7.24**	6.69	6.46	6.91	8.39
Tangible equity ratio [3]	**6.58**	6.16	6.03	6.42	7.55
Tangible common equity ratio [3]	**5.77**	5.36	5.23	5.57	4.82

(1) Reflects preliminary data for current period risk-based capital.

(2) Tier 1 common equity ratio equals Tier 1 capital excluding preferred stock (except for Common Equivalent Securities at December 31, 2009), trust preferred securities, hybrid securities and minority interest divided by risk-weighted assets.

(3) Tangible equity ratio equals period end tangible shareholders' equity divided by period end tangible assets. Tangible common equity equals period end tangible common shareholders' equity divided by period end tangible assets. Tangible shareholders' equity and tangible assets are non-GAAP measures. For corresponding reconciliations of tangible shareholders' equity and tangible assets to GAAP financial measures, see Exhibit A: Non-GAAP Reconciliations - Reconciliation to GAAP Financial Measures on pages 46-47. We believe the use of these non-GAAP measures provide additional clarity in assessing the results of the Corporation.



**Preliminary data on risk-based capital*

Outstanding Common Stock

No common shares were repurchased in the third quarter of 2010.

There is no existing Board authorized share repurchase program.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Core Net Interest Income

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Net interest income [1]							
As reported [2]	**$39,984**	$36,514	**$12,717**	$13,197	$14,070	$11,896	$11,753
Impact of market-based net interest income [3]	**(3,280)**	(4,810)	**(1,045)**	(1,049)	(1,186)	(1,305)	(1,394)
Core net interest income	**36,704**	31,704	**11,672**	12,148	12,884	10,591	10,359
Impact of securitizations [4]	**n/a**	8,050	**n/a**	n/a	n/a	2,474	2,567
Core net interest income [5]	**$36,704**	$39,754	**$11,672**	$12,148	$12,884	$13,065	$12,926
Average earning assets							
As reported	**$1,902,303**	$1,837,706	**$1,863,819**	$1,910,790	$1,933,060	$1,807,898	$1,790,000
Impact of market-based earning assets [3]	**(514,249)**	(478,288)	**(494,777)**	(521,010)	(527,318)	(490,563)	(468,844)
Core average earning assets	**1,388,054**	1,359,418	**1,369,042**	1,389,780	1,405,742	1,317,335	1,321,156
Impact of securitizations [6]	**n/a**	86,438	**n/a**	n/a	n/a	75,337	81,703
Core average earning assets [5]	**$1,388,054**	$1,445,856	**$1,369,042**	$1,389,780	$1,405,742	$1,392,672	$1,402,859
Net interest yield contribution [1, 7]							
As reported [2]	**2.81 %**	2.65 %	**2.72 %**	2.77 %	2.93 %	2.62 %	2.61 %
Impact of market-based activities [3]	**0.72**	0.46	**0.67**	0.73	0.76	0.59	0.52
Core net interest yield on earning assets	**3.53**	3.11	**3.39**	3.50	3.69	3.21	3.13
Impact of securitizations	**n/a**	0.56	**n/a**	n/a	n/a	0.53	0.54
Core net interest yield on earning assets [5]	**3.53 %**	3.67 %	**3.39 %**	3.50 %	3.69 %	3.74 %	3.67 %

(1) Fully taxable-equivalent basis

(2) Balance and calculation include fees earned on overnight deposits placed with the Federal Reserve of $305 million and $249 million for the nine months ended September 30, 2010 and 2009; $107 million, $106 million, and $92 million for the third, second and first quarters of 2010, and $130 million and $107 million for the fourth and third quarters of 2009, respectively. For more information see Quarterly and Year-to-Date Average Balances and Interest Rates - Fully Taxable-equivalent Basis on pages 9-10 and 13-14.

(3) Represents the impact of market-based amounts included in Global Banking & Markets.

(4) Represents the impact of securitizations utilizing actual bond costs which is different from the business segment view which utilizes funds transfer pricing methodologies.

(5) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior periods are presented on a managed basis.

(6) Represents average securitized loans less accrued interest receivable and certain securitized bonds retained.

(7) Calculated on an annualized basis.

n/a = not applicable

Certain prior period amounts have been reclassified to conform to current period presentation.

This information is preliminary and based on company data available at the time of the presentation.

Bank of America Corporation and Subsidiaries

Quarterly Average Balances and Interest Rates - Fully Taxable-equivalent Basis

(Dollars in millions)

	Third Quarter 2010			Second Quarter 2010			Third Quarter 2009		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Earning assets									
Time deposits placed and other short-term investments [1]	**$23,233**	**$86**	**1.45 %**	$30,741	$70	0.93 %	$29,485	$26	0.35 %
Federal funds sold and securities borrowed or purchased under agreements to resell	**254,820**	**441**	**0.69**	263,564	457	0.70	223,039	722	1.28
Trading account assets	**210,529**	**1,692**	**3.20**	213,927	1,853	3.47	212,488	1,909	3.58
Debt securities [2]	**328,097**	**2,646**	**3.22**	314,299	2,966	3.78	263,712	3,048	4.62
Loans and leases [3]:									
Residential mortgage [4]	**237,292**	**2,797**	**4.71**	247,715	2,982	4.82	241,924	3,258	5.38
Home equity	**143,083**	**1,457**	**4.05**	148,219	1,537	4.15	153,269	1,614	4.19
Discontinued real estate	**13,632**	**122**	**3.56**	13,972	134	3.84	16,570	219	5.30
Credit card - domestic	**115,251**	**3,113**	**10.72**	118,738	3,121	10.54	49,751	1,349	10.76
Credit card - foreign	**27,047**	**875**	**12.84**	27,706	854	12.37	21,189	562	10.52
Direct/Indirect consumer [5]	**95,692**	**1,130**	**4.68**	98,549	1,233	5.02	100,012	1,439	5.71
Other consumer [6]	**2,955**	**47**	**6.35**	2,958	46	6.32	3,331	60	7.02
Total consumer	**634,952**	**9,541**	**5.98**	657,857	9,907	6.03	586,046	8,501	5.77
Commercial - domestic	**192,306**	**2,040**	**4.21**	195,144	2,005	4.12	216,332	2,132	3.91
Commercial real estate [7]	**55,660**	**452**	**3.22**	64,218	541	3.38	74,276	600	3.20
Commercial lease financing	**21,402**	**255**	**4.78**	21,271	261	4.90	22,068	178	3.22
Commercial - foreign	**30,540**	**282**	**3.67**	28,564	256	3.59	31,533	297	3.74
Total commercial	**299,908**	**3,029**	**4.01**	309,197	3,063	3.97	344,209	3,207	3.70
Total loans and leases	**934,860**	**12,570**	**5.35**	967,054	12,970	5.38	930,255	11,708	5.01
Other earning assets	**112,280**	**949**	**3.36**	121,205	994	3.29	131,021	1,333	4.05
Total earning assets [8]	**1,863,819**	**18,384**	**3.93**	1,910,790	19,310	4.05	1,790,000	18,746	4.17
Cash and cash equivalents [1]	**155,784**	**107**		209,686	106		196,116	107	
Other assets, less allowance for loan and lease losses	**351,604**			369,269			404,559		
Total assets	**$2,371,207**			$2,489,745			$2,390,675		

(1) Fees earned on overnight deposits placed with the Federal Reserve, which were included in the Time Deposits Placed and Other Short-Term Investments line in prior periods have been reclassified to Cash and Cash Equivalents, consistent with the balance sheet presentation of these deposits. Net interest income and net interest yield are calculated excluding these fees.

(2) Yields on AFS debt securities are calculated based on fair value rather than the cost basis. The use of fair value does not have a material impact on net interest yield.

(3) Nonperforming loans are included in the respective average loan balances. Income on these nonperforming loans is recognized on a cash basis. Purchased credit-impaired loans were written down to fair value upon acquisition and accrete interest income over the remaining life of the loan.

(4) Includes foreign residential mortgages of $502 million and $506 million the third and second quarters of 2010, and $662 million in the third quarter of 2009.

(5) Includes foreign consumer loans of $7.7 billion for both the third and second quarters of 2010, and $8.4 billion in the third quarter of 2009.

(6) Includes consumer finance loans of $2.0 billion and $2.1 billion for the third and second quarters of 2010, and $2.4 billion in the third quarter of 2009; other foreign consumer loans of $788 million and $679 million in the third and second quarters of 2010, and $700 million in the third quarter of 2009; and consumer overdrafts of $123 million and $155 million for the third and second quarters of 2010, and $243 million in the third quarter of 2009.

(7) Includes domestic commercial real estate loans of $53.1 billion and $61.6 billion in the third and second quarters of 2010, and $70.7 billion in the third quarter of 2009, and foreign commercial real estate loans of $2.5 billion and $2.6 billion in the third and second quarters of 2010, and $3.6 billion in the third quarter of 2009.

(8) Interest income includes the impact of interest rate risk management contracts, which decreased interest income on the underlying assets $643 million and $479 million in the third and second quarters of 2010, and $136 million in the third quarter of 2009. Interest expense includes the impact of interest rate risk management contracts, which decreased interest expense on the underlying liabilities $1.0 billion and $829 million in the third and second quarters of 2010, and $873 million in the third quarter of 2009.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Average Balances and Interest Rates - Fully Taxable-equivalent Basis (continued)

(Dollars in millions)

	Third Quarter 2010			Second Quarter 2010			Third Quarter 2009		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Interest-bearing liabilities									
Domestic interest-bearing deposits:									
Savings	**$37,008**	**$36**	**0.39 %**	$37,290	$43	0.46 %	$34,170	$49	0.57 %
NOW and money market deposit accounts	**442,906**	**359**	**0.32**	442,262	372	0.34	356,873	353	0.39
Consumer CDs and IRAs	**132,687**	**377**	**1.13**	147,425	441	1.20	214,284	1,100	2.04
Negotiable CDs, public funds and other time deposits	**17,326**	**57**	**1.30**	17,355	59	1.36	48,905	118	0.96
Total domestic interest-bearing deposits	**629,927**	**829**	**0.52**	644,332	915	0.57	654,232	1,620	0.98
Foreign interest-bearing deposits:									
Banks located in foreign countries	**18,557**	**38**	**0.81**	19,994	34	0.70	15,941	29	0.73
Governments and official institutions	**2,992**	**3**	**0.28**	4,990	3	0.26	6,488	4	0.23
Time, savings and other	**52,310**	**80**	**0.61**	51,176	79	0.62	53,013	57	0.42
Total foreign interest-bearing deposits	**73,859**	**121**	**0.65**	76,160	116	0.61	75,442	90	0.47
Total interest-bearing deposits	**703,786**	**950**	**0.54**	720,492	1,031	0.57	729,674	1,710	0.93
Federal funds purchased, securities loaned or sold under agreements to repurchase and other short-term borrowings	**391,148**	**848**	**0.86**	454,051	891	0.79	411,063	1,237	1.19
Trading account liabilities	**95,265**	**635**	**2.65**	100,021	715	2.87	73,290	455	2.46
Long-term debt	**485,588**	**3,341**	**2.74**	497,469	3,582	2.88	449,974	3,698	3.27
Total interest-bearing liabilities [(1)]	**1,675,787**	**5,774**	**1.37**	1,772,033	6,219	1.41	1,664,001	7,100	1.70
Noninterest-bearing sources:									
Noninterest-bearing deposits	**270,060**			271,123			259,621		
Other liabilities	**191,382**			213,128			211,070		
Shareholders' equity	**233,978**			233,461			255,983		
Total liabilities and shareholders' equity	**$2,371,207**			$2,489,745			$2,390,675		
Net interest spread			**2.56 %**			2.64 %			2.47 %
Impact of noninterest-bearing sources			**0.13**			0.10			0.12
Net interest income/yield on earning assets [(2)]		**$12,610**	**2.69 %**		$13,091	2.74 %		$11,646	2.59 %

(1) Interest income includes the impact of interest rate risk management contracts, which decreased interest income on the underlying assets $643 million and $479 million in the third and second quarters of 2010, and $136 million in the third quarter of 2009. Interest expense includes the impact of interest rate risk management contracts, which decreased interest expense on the underlying liabilities $1.0 billion and $829 million in the third and second quarters of 2010, and $873 million in the third quarter of 2009.

(2) Fees earned on overnight deposits placed with the Federal Reserve, which were included in the Time Deposits Placed and Other Short-Term Investments line in prior periods have been reclassified to Cash and Cash Equivalents, consistent with the balance sheet presentation of these deposits. Net interest income and net interest yield are calculated excluding these fees.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Average Balances and Interest Rates - Fully Taxable-equivalent Basis - Isolating Hedge Income/Expense [1]

(Dollars in millions)

	Third Quarter 2010			Second Quarter 2010			Third Quarter 2009		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Earning assets									
Time deposits placed and other short-term investments[2]	**$23,233**	**$86**	**1.45 %**	$30,741	$71	0.93 %	$29,485	$26	0.35 %
Federal funds sold and securities borrowed or purchased under agreements to resell[2]	**254,820**	**366**	**0.57**	263,564	384	0.58	223,039	627	1.11
Trading account assets[2]	**210,529**	**1,754**	**3.32**	213,927	1,904	3.56	212,488	1,915	3.59
Debt securities[2]	**328,097**	**3,286**	**4.00**	314,299	3,431	4.38	263,712	3,261	4.94
Loans and leases:									
Residential mortgage	**237,292**	**2,797**	**4.71**	247,715	2,982	4.82	241,924	3,258	5.38
Home equity	**143,083**	**1,457**	**4.05**	148,219	1,537	4.15	153,269	1,614	4.19
Discontinued real estate	**13,632**	**122**	**3.56**	13,972	134	3.84	16,570	219	5.30
Credit card - domestic	**115,251**	**3,113**	**10.72**	118,738	3,121	10.54	49,751	1,349	10.76
Credit card - foreign	**27,047**	**875**	**12.84**	27,706	854	12.37	21,189	562	10.52
Direct/Indirect consumer	**95,692**	**1,130**	**4.68**	98,549	1,233	5.02	100,012	1,439	5.71
Other consumer	**2,955**	**47**	**6.35**	2,958	46	6.32	3,331	60	7.02
Total consumer	**634,952**	**9,541**	**5.98**	657,857	9,907	6.03	586,046	8,501	5.77
Commercial - domestic[2]	**192,306**	**2,056**	**4.24**	195,144	2,040	4.19	216,332	2,144	3.93
Commercial real estate	**55,660**	**452**	**3.22**	64,218	541	3.38	74,276	600	3.20
Commercial lease financing	**21,402**	**255**	**4.78**	21,271	261	4.90	22,068	178	3.22
Commercial - foreign	**30,540**	**282**	**3.67**	28,564	256	3.59	31,533	297	3.74
Total commercial	**299,908**	**3,045**	**4.03**	309,197	3,098	4.02	344,209	3,219	3.71
Total loans and leases	**934,860**	**12,586**	**5.35**	967,054	13,005	5.39	930,255	11,720	5.01
Other earning assets	**112,280**	**949**	**3.36**	121,205	994	3.29	131,021	1,333	4.05
Total earning assets - excluding hedge impact	**1,863,819**	**19,027**	**4.06**	1,910,790	19,789	4.15	1,790,000	18,882	4.20
Net hedge expense on assets		**(643)**			(479)			(136)	
Total earning assets - including hedge impact	**1,863,819**	**18,384**	**3.93**	1,910,790	19,310	4.05	1,790,000	18,746	4.17
Cash and cash equivalents	**155,784**	**107**		209,686	106		196,116	107	
Other assets, less allowance for loan and lease losses	**351,604**			369,269			404,559		
Total assets	**$2,371,207**			$2,489,745			$2,390,675		

(1) This table presents a non-GAAP financial measure. The impact of interest rate risk management derivatives is shown separately. Interest income and interest expense amounts, and the yields and rates have been adjusted. Management believes this presentation is useful to investors because it adjusts for the impact of our hedging decisions and provides a better understanding of our hedging activities. The impact of interest rate risk management derivatives is not material to the average balances presented above.

(2) The impact of interest rate risk management derivatives on interest income is presented below.

Interest income excludes the impact of interest rate risk management contracts, which increased (decreased) interest income on:

	Third Quarter 2010	Second Quarter 2010	Third Quarter 2009
Time deposits placed and other short-term investments	**$ -**	$(1)	$ -
Federal funds sold and securities borrowed or purchased under agreements to resell	**75**	73	95
Trading account assets	**(62)**	(51)	(6)
Debt securities	**(640)**	(465)	(213)
Commercial - domestic	**(16)**	(35)	(12)
Net hedge expense on assets	**$(643)**	$(479)	$(136)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Average Balances and Interest Rates - Fully Taxable-equivalent Basis - Isolating Hedge Income/Expense [1] (continued)

(Dollars in millions)

	Third Quarter 2010			Second Quarter 2010			Third Quarter 2009		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate	Average Balance	Interest Income/ Expense	Yield/ Rate
Interest-bearing liabilities									
Domestic interest-bearing deposits:									
Savings	**$37,008**	**$36**	**0.39 %**	$37,290	$43	0.46 %	$34,170	$49	0.57 %
NOW and money market deposit accounts[2]	**442,906**	**360**	**0.32**	442,262	372	0.34	356,873	353	0.39
Consumer CDs and IRAs[2]	**132,687**	**328**	**0.98**	147,425	395	1.07	214,284	1,054	1.95
Negotiable CDs, public funds and other time deposits[2]	**17,326**	**54**	**1.22**	17,355	55	1.27	48,905	114	0.92
Total domestic interest-bearing deposits	**629,927**	**778**	**0.49**	644,332	865	0.54	654,232	1,570	0.95
Foreign interest-bearing deposits:									
Banks located in foreign countries[2]	**18,557**	**19**	**0.39**	19,994	17	0.34	15,941	14	0.37
Governments and official institutions	**2,992**	**3**	**0.28**	4,990	3	0.26	6,488	4	0.23
Time, savings and other	**52,310**	**80**	**0.61**	51,176	79	0.62	53,013	57	0.42
Total foreign interest-bearing deposits	**73,859**	**102**	**0.54**	76,160	99	0.52	75,442	75	0.40
Total interest-bearing deposits	**703,786**	**880**	**0.50**	720,492	964	0.54	729,674	1,645	0.90
Federal funds purchased, securities loaned or sold under agreement to repurchase and other short-term borrowings[2]	**391,148**	**700**	**0.71**	454,051	815	0.72	411,063	1,059	1.02
Trading account liabilities	**95,265**	**635**	**2.65**	100,021	715	2.87	73,290	455	2.46
Long-term debt[2]	**485,588**	**4,579**	**3.76**	497,469	4,554	3.67	449,974	4,814	4.26
Total interest-bearing liabilities - excluding hedge impact	**1,675,787**	**6,794**	**1.61**	1,772,033	7,048	1.59	1,664,001	7,973	1.90
Net hedge income on liabilities		**(1,020)**			(829)			(873)	
Total interest-bearing liabilities - including hedge impact	**1,675,787**	**5,774**	**1.37**	1,772,033	6,219	1.41	1,664,001	7,100	1.70
Noninterest-bearing sources:									
Noninterest-bearing deposits	**270,060**			271,123			259,621		
Other liabilities	**191,382**			213,128			211,070		
Shareholders' equity	**233,978**			233,461			255,983		
Total liabilities and shareholders' equity	**$2,371,207**			$2,489,745			$2,390,675		
Net interest spread			**2.45**			2.56			2.30
Impact of noninterest-bearing sources			**0.16**			0.11			0.13
Net interest income/yield on earning assets - excluding hedge impact		**12,233**	**2.61 %**		12,741	2.67 %		10,909	2.43 %
Net impact of hedge income (expense)		**377**	**0.08**		350	0.07		737	0.16
Net interest income/yield on earning assets		**$12,610**	**2.69 %**		$13,091	2.74 %		$11,646	2.59 %

(1) This table presents a non-GAAP financial measure. The impact of interest rate risk management derivatives is shown separately. Interest income and interest expense amounts, and the yields and rates have been adjusted. Management believes this presentation is useful to investors because it adjusts for the impact of our hedging decisions and provides a better understanding of our hedging activities. The impact of interest rate risk management derivatives is not material to the average balances presented above.

(2) The impact of interest rate risk management derivatives on interest expense is presented below.

Interest expense excludes the impact of interest rate risk management contracts, which increased (decreased) interest expense on:

NOW and money market deposit accounts	**$(1)**	$ -	$ -
Consumer CDs and IRAs	**49**	46	46
Negotiable CDs, public funds and other time deposits	**3**	4	4
Banks located in foreign countries	**19**	17	15
Federal funds purchased and securities loaned or sold under agreements to repurchase and other short-term borrowings	**148**	76	178
Long-term debt	**(1,238)**	(972)	(1,116)
Net hedge income on liabilities	**$(1,020)**	$(829)	$(873)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Year-to-Date Average Balances and Interest Rates - Fully Taxable-equivalent Basis

(Dollars in millions)

	Nine Months Ended September 30					
	2010			2009		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate
Earning assets						
Time deposits placed and other short-term investments [1]	**$27,175**	**$217**	**1.06 %**	$27,094	$244	1.20 %
Federal funds sold and securities borrowed or purchased under agreements to resell	**261,444**	**1,346**	**0.69**	232,680	2,567	1.47
Trading account assets	**212,985**	**5,340**	**3.35**	216,462	6,436	3.97
Debt securities [2]	**317,906**	**8,785**	**3.69**	268,291	10,303	5.12
Loans and leases [3]:						
Residential mortgage [4]	**242,922**	**8,879**	**4.87**	253,531	10,427	5.49
Home equity	**147,911**	**4,580**	**4.14**	156,128	5,123	4.38
Discontinued real estate	**14,009**	**409**	**3.89**	18,078	908	6.70
Credit card - domestic	**119,744**	**9,604**	**10.72**	53,444	4,330	10.83
Credit card - foreign	**28,198**	**2,635**	**12.50**	18,973	1,517	10.69
Direct/Indirect consumer [5]	**98,368**	**3,665**	**4.98**	100,349	4,655	6.20
Other consumer [6]	**2,973**	**141**	**6.34**	3,346	187	7.43
Total consumer	**654,125**	**29,913**	**6.11**	603,849	27,147	6.00
Commercial - domestic	**196,665**	**6,015**	**4.09**	229,462	6,793	3.96
Commercial real estate [7]	**62,755**	**1,568**	**3.34**	74,021	1,777	3.21
Commercial lease financing	**21,448**	**820**	**5.10**	22,050	717	4.33
Commercial - foreign	**29,309**	**802**	**3.66**	33,878	1,119	4.42
Total commercial	**310,177**	**9,205**	**3.97**	359,411	10,406	3.87
Total loans and leases	**964,302**	**39,118**	**5.42**	963,260	37,553	5.21
Other earning assets	**118,491**	**2,996**	**3.38**	129,919	3,883	4.00
Total earning assets [8]	**1,902,303**	**57,802**	**4.06**	1,837,706	60,986	4.43
Cash and cash equivalents [1]	**187,310**	**305**		184,650	249	
Other assets, less allowance for loan and lease losses	**366,783**			420,549		
Total assets	**$2,456,396**			$2,442,905		

(1) Fees earned on overnight deposits placed with the Federal Reserve, which were included in the Time Deposits Placed and Other Short-Term Investmentsline in prior periods, have been reclassified to Cash and Cash Equivalents, consistent with the balance sheet presentation of these deposits. Net interest income and net interest yield are calculated excluding these fees.

(2) Yields on AFS debt securities are calculated based on fair value rather than the cost basis. The use of fair value does not have a material impact on net interest yield.

(3) Nonperforming loans are included in the respective average loan balances. Income on these nonperforming loans is recognized on a cash basis. Purchased credit-impaired loans were written down to fair value upon acquisition and accrete interest income over the remaining life of the loan.

(4) Includes foreign residential mortgages of $515 million and $647 million for the nine months ended September 30, 2010 and 2009.

(5) Includes foreign consumer loans of $7.9 billion and $7.8 billion for the nine months ended September 30, 2010 and 2009.

(6) Includes consumer finance loans of $2.1 billion and $2.5 billion, other foreign consumer loans of $711 million and $646 million, and consumer overdrafts of $137 million and $226 million for the nine months ended September 30, 2010 and 2009.

(7) Includes domestic commercial real estate loans of $60.1 billion and $71.5 billion, and foreign commercial real estate loans of $2.7 billion and $2.5 billion for the nine months ended September 30, 2010 and 2009.

(8) Interest income includes the impact of interest rate risk management contracts, which decreased interest income on the underlying assets $1.4 billion and $208 million for the nine months ended September 30, 2010 and 2009. Interest expense includes the impact of interest rate risk management contracts, which decreased interest expense on the underlying liabilities $2.8 billion and $1.9 billion for the nine months ended September 30, 2010 and 2009.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Year-to-Date Average Balances and Interest Rates - Fully Taxable-equivalent Basis (continued)

(Dollars in millions)

	Nine Months Ended September 30					
	2010			2009		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate
Interest-bearing liabilities						
Domestic interest-bearing deposits:						
Savings	**$36,482**	**$122**	**0.45 %**	$33,645	$161	0.64 %
NOW and money market deposit accounts	**433,858**	**1,072**	**0.33**	347,423	1,169	0.45
Consumer CDs and IRAs	**148,644**	**1,385**	**1.25**	226,555	4,219	2.49
Negotiable CDs, public funds and other time deposits	**18,138**	**179**	**1.32**	39,829	391	1.31
Total domestic interest-bearing deposits	**637,122**	**2,758**	**0.58**	647,452	5,940	1.23
Foreign interest-bearing deposits:						
Banks located in foreign countries	**18,964**	**104**	**0.73**	20,381	114	0.75
Governments and official institutions	**4,812**	**9**	**0.24**	7,893	14	0.23
Time, savings and other	**52,524**	**232**	**0.59**	55,214	267	0.65
Total foreign interest-bearing deposits	**76,300**	**345**	**0.60**	83,488	395	0.63
Total interest-bearing deposits	**713,422**	**3,103**	**0.58**	730,940	6,335	1.16
Federal funds purchased and securities loaned or sold under agreements to repurchase and other short-term borrowings	**450,748**	**2,557**	**0.76**	501,485	4,854	1.29
Trading account liabilities	**95,159**	**2,010**	**2.82**	68,530	1,484	2.90
Long-term debt	**498,794**	**10,453**	**2.80**	447,038	12,048	3.60
Total interest-bearing liabilities [(1)]	**1,758,123**	**18,123**	**1.38**	1,747,993	24,721	1.89
Noninterest-bearing sources:						
Noninterest-bearing deposits	**268,710**			245,242		
Other liabilities	**197,105**			207,032		
Shareholders' equity	**232,458**			242,638		
Total liabilities and shareholders' equity	**$2,456,396**			$2,442,905		
Net interest spread			**2.68 %**			2.54 %
Impact of noninterest-bearing sources			**0.11**			0.09
Net interest income/yield on earning assets [(2)]		**$39,679**	**2.79 %**		$36,265	2.63 %

(1) Interest income includes the impact of interest rate risk management contracts, which decreased interest income on the underlying assets $1.4 billion and $208 million for the nine months ended September 30, 2010 and 2009. Interest expense includes the impact of interest rate risk management contracts, which decreased interest expense on the underlying liabilities $2.8 billion and $1.9 billion for the nine months ended September 30, 2010 and 2009.

(2) Fees earned on overnight deposits placed with the Federal Reserve, which were included in the Time Deposits Placed and Other Short-Term Investmentsline in prior periods, have been reclassified to Cash and Cash Equivalents, consistent with the balance sheet presentation of these deposits. Net interest income and net interest yield are calculated excluding these fees.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Year-to-Date Average Balances and Interest Rates - Fully Taxable-equivalent Basis - Isolating Hedge Income/Expense [1]

(Dollars in millions)

	Nine Months Ended September 30					
	2010			2009		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate
Earning assets						
Time deposits placed and other short-term investments [2]	**$27,175**	**$218**	**1.07 %**	$27,094	$247	1.22 %
Federal funds sold and securities borrowed or purchased under agreements to resell [2]	**261,444**	**1,118**	**0.57**	232,680	2,413	1.39
Trading account assets [2]	**212,985**	**5,491**	**3.44**	216,462	6,442	3.97
Debt securities [2]	**317,906**	**10,171**	**4.27**	268,291	10,578	5.26
Loans and leases:						
Residential mortgage	**242,922**	**8,879**	**4.87**	253,531	10,427	5.49
Home equity	**147,911**	**4,580**	**4.14**	156,128	5,123	4.38
Discontinued real estate	**14,009**	**409**	**3.89**	18,078	908	6.70
Credit card - domestic	**119,744**	**9,604**	**10.72**	53,444	4,330	10.83
Credit card - foreign	**28,198**	**2,635**	**12.50**	18,973	1,517	10.69
Direct/Indirect consumer	**98,368**	**3,665**	**4.98**	100,349	4,655	6.20
Other consumer	**2,973**	**141**	**6.34**	3,346	187	7.43
Total consumer	**654,125**	**29,913**	**6.11**	603,849	27,147	6.00
Commercial - domestic [2]	**196,665**	**6,099**	**4.15**	229,462	6,871	4.00
Commercial real estate	**62,755**	**1,568**	**3.34**	74,021	1,777	3.21
Commercial lease financing	**21,448**	**820**	**5.10**	22,050	717	4.33
Commercial - foreign	**29,309**	**802**	**3.66**	33,878	1,119	4.42
Total commercial	**310,177**	**9,289**	**4.00**	359,411	10,484	3.90
Total loans and leases	**964,302**	**39,202**	**5.43**	963,260	37,631	5.22
Other earning assets	**118,491**	**2,996**	**3.38**	129,919	3,883	3.99
Total earning assets - excluding hedge impact	**1,902,303**	**59,196**	**4.16**	1,837,706	61,194	4.45
Net hedge expense on assets		**(1,394)**			(208)	
Total earning assets - including hedge impact	**1,902,303**	**57,802**	**4.06**	1,837,706	60,986	4.43
Cash and cash equivalents	**187,310**	**305**		184,650	249	
Other assets, less allowance for loan and lease losses	**366,783**			420,549		
Total assets	**$2,456,396**			$2,442,905		

(1) This table presents a non-GAAP financial measure. The impact of interest rate risk management derivatives is shown separately. Interest income and interest expense amounts, and the yields and rates have been adjusted. Management believes this presentation is useful to investors because it adjusts for the impact of our hedging decisions and provides a better understanding of our hedging activities. The impact of interest rate risk management derivatives is not material to the average balances presented above.

(2) The impact of interest rate risk management derivatives on interest income is presented below.

Interest income excludes the impact of interest rate risk management contracts, which increased (decreased) interest income on:

	Nine Months Ended September 30	
	2010	2009
Time deposits placed and other short-term investments	**$(1)**	$(3)
Federal funds sold and securities borrowed or purchased under agreements to resell	**228**	154
Trading account assets	**(151)**	(6)
Debt securities	**(1,386)**	(275)
Commercial - domestic	**(84)**	(78)
Net hedge expense on assets	**$(1,394)**	$(208)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Year-to-Date Average Balances and Interest Rates - Fully Taxable-equivalent Basis - Isolating Hedge Income/Expense [1] (continued)

(Dollars in millions)

	Nine Months Ended September 30					
	2010			2009		
	Average Balance	**Interest Income/ Expense**	**Yield/ Rate**	Average Balance	Interest Income/ Expense	Yield/ Rate
Interest-bearing liabilities						
Domestic interest-bearing deposits:						
Savings	**$36,482**	**$122**	**0.45 %**	$33,645	$161	0.64 %
NOW and money market deposit accounts [2]	**433,858**	**1,073**	**0.33**	347,423	1,170	0.45
Consumer CDs and IRAs [2]	**148,644**	**1,246**	**1.12**	226,555	4,050	2.39
Negotiable CDs, public funds and other time deposits [2]	**18,138**	**169**	**1.24**	39,829	379	1.27
Total domestic interest-bearing deposits	**637,122**	**2,610**	**0.55**	647,452	5,760	1.19
Foreign interest-bearing deposits:						
Banks located in foreign countries [2]	**18,964**	**51**	**0.36**	20,381	79	0.52
Governments and official institutions	**4,812**	**9**	**0.24**	7,893	14	0.23
Time, savings and other	**52,524**	**232**	**0.59**	55,214	267	0.65
Total foreign interest-bearing deposits	**76,300**	**292**	**0.51**	83,488	360	0.58
Total interest-bearing deposits	**713,422**	**2,902**	**0.54**	730,940	6,120	1.12
Federal funds purchased and securities loaned or sold under agreements to repurchase and other short-term borrowings [2]	**450,748**	**2,231**	**0.66**	501,485	4,131	1.10
Trading account liabilities	**95,159**	**2,010**	**2.82**	68,530	1,484	2.90
Long-term debt [2]	**498,794**	**13,799**	**3.69**	447,038	14,921	4.46
Total interest-bearing liabilities - excluding hedge impact	**1,758,123**	**20,942**	**1.59**	1,747,993	26,656	2.04
Net hedge income on liabilities		**(2,819)**			(1,935)	
Total interest-bearing liabilities - including hedge impact	**1,758,123**	**18,123**	**1.38**	1,747,993	24,721	1.89
Noninterest-bearing sources:						
Noninterest-bearing deposits	**268,710**			245,242		
Other liabilities	**197,105**			207,032		
Shareholders' equity	**232,458**			242,638		
Total liabilities and shareholders' equity	**$2,456,396**			$2,442,905		
Net interest spread			**2.57**			2.41
Impact of noninterest-bearing sources			**0.12**			0.10
Net interest income/yield on earning assets - excluding hedge impact		**38,254**	**2.69 %**		34,538	2.51 %
Net impact of hedge income (expense)		**1,425**	**0.10**		1,727	0.12
Net interest income/yield on earning assets		**$39,679**	**2.79 %**		$36,265	2.63 %

(1) This table presents a non-GAAP financial measure. The impact of interest rate risk management derivatives is shown separately. Interest income and interest expense amounts, and the yields and rates have been adjusted. Management believes this presentation is useful to investors because it adjusts for the impact of our hedging decisions and provides a better understanding of our hedging activities. The impact of interest rate risk management derivatives is not material to the average balances presented above.

(2) The impact of interest rate risk management derivatives on interest expense is presented below.

Interest expense excludes the impact of interest rate risk management contracts, which increased (decreased) interest expense on:

NOW and money market deposit accounts	**$(1)**	$(1)
Consumer CDs and IRAs	**139**	169
Negotiable CDs, public funds and other time deposits	**10**	12
Banks located in foreign countries	**53**	35
Federal funds purchased and securities loaned or sold under agreements to repurchase and other short-term borrowings	**326**	723
Long-term debt	**(3,346)**	(2,873)
Net hedge income on liabilities	**$(2,819)**	$(1,935)

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Debt Securities and Available-for-Sale Marketable Equity Securities

(Dollars in millions)

	September 30, 2010			
	Amortized Cost	**Gross Unrealized Gains**	**Gross Unrealized Losses**	**Fair Value**
Available-for-sale debt securities				
U.S. Treasury and agency securities	**$53,153**	**$499**	**$(1,602)**	**$52,050**
Mortgage-backed securities:				
Agency	**162,143**	**3,785**	**(103)**	**165,825**
Agency collateralized mortgage obligations	**38,856**	**478**	**(73)**	**39,261**
Non-agency residential	**25,716**	**738**	**(669)**	**25,785**
Non-agency commercial	**6,632**	**943**	**(22)**	**7,553**
Foreign securities	**3,960**	**95**	**(468)**	**3,587**
Corporate bonds	**5,888**	**256**	**(20)**	**6,124**
Other taxable securities [1]	**16,534**	**57**	**(322)**	**16,269**
Total taxable securities	**312,882**	**6,851**	**(3,279)**	**316,454**
Tax-exempt securities	**5,882**	**159**	**(71)**	**5,970**
Total available-for-sale debt securities	**$318,764**	**$7,010**	**$(3,350)**	**$322,424**
Held-to-maturity debt securities	**438**	**-**	**-**	**438**
Total debt securities	**$319,202**	**$7,010**	**$(3,350)**	**$322,862**
Available-for-sale marketable equity securities [2]	**$8,598**	**$9,868**	**$(28)**	**$18,438**

	June 30, 2010			
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Available-for-sale debt securities				
U.S. Treasury and agency securities	$50,630	$476	$(722)	$50,384
Mortgage-backed securities:				
Agency	148,618	5,025	(62)	153,581
Agency collateralized mortgage obligations	40,139	816	(85)	40,870
Non-agency residential	29,795	597	(1,032)	29,360
Non-agency commercial	6,327	840	(39)	7,128
Foreign securities	3,703	70	(823)	2,950
Corporate bonds	6,249	181	(63)	6,367
Other taxable securities [1]	17,176	73	(537)	16,712
Total taxable securities	302,637	8,078	(3,363)	307,352
Tax-exempt securities	7,462	96	(145)	7,413
Total available-for-sale debt securities	$310,099	$8,174	$(3,508)	$314,765
Held-to-maturity debt securities	435	-	-	435
Total debt securities	$310,534	$8,174	$(3,508)	$315,200
Available-for-sale marketable equity securities [2]	$181	$30	$(32)	$179

(1) Substantially all asset-backed securities.
(2) Classified in other assets on the Consolidated Balance Sheet.

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

This information is preliminary and based on company data available at the time of the presentation.

Bank of America Corporation and Subsidiaries

Quarterly Results by Business Segment

(Dollars in millions)

	Third Quarter 2010							
	Total Corporation	**Deposits**	**Global Card Services [1]**	**Home Loans & Insurance**	**Global Commercial Banking**	**Global Banking & Markets**	**GWIM**	**All Other [1]**
Net interest income [2]	**$12,717**	**$1,922**	**$4,361**	**$1,346**	**$1,874**	**$1,874**	**$1,292**	**$48**
Noninterest income	**14,265**	**1,138**	**1,350**	**2,398**	**685**	**5,302**	**2,780**	**612**
Total revenue, net of interest expense	**26,982**	**3,060**	**5,711**	**3,744**	**2,559**	**7,176**	**4,072**	**660**
Provision for credit losses	**5,396**	**62**	**3,177**	**1,302**	**554**	**(157)**	**128**	**330**
Noninterest expense	**27,216**	**2,693**	**12,099**	**2,979**	**1,000**	**4,446**	**3,449**	**550**
Income (loss) before income taxes	**(5,630)**	**305**	**(9,565)**	**(537)**	**1,005**	**2,887**	**495**	**(220)**
Income tax expense (benefit) [2]	**1,669**	**110**	**306**	**(193)**	**368**	**1,439**	**182**	**(543)**
Net income (loss)	**$(7,299)**	**$195**	**$(9,871)**	**$(344)**	**$637**	**$1,448**	**$313**	**$323**
Average								
Total loans and leases	**$934,860**	**n/m**	**$171,191**	**$127,713**	**$198,839**	**$98,847**	**$99,318**	**$238,457**
Total assets [3]	**2,371,207**	**$433,203**	**177,634**	**223,133**	**315,632**	**745,097**	**271,304**	**n/m**
Total deposits	**973,846**	**408,009**	**n/m**	**n/m**	**148,534**	**106,865**	**237,878**	**44,586**
Allocated equity	**233,978**	**24,382**	**35,270**	**26,628**	**41,172**	**52,519**	**23,896**	**30,111**
Period end								
Total loans and leases	**$933,910**	**n/m**	**$168,845**	**$127,701**	**$195,858**	**$99,476**	**$99,772**	**$241,837**
Total assets [3]	**2,327,811**	**$431,604**	**169,813**	**215,592**	**302,684**	**747,917**	**272,272**	**n/m**
Total deposits	**977,322**	**406,340**	**n/m**	**n/m**	**150,981**	**109,956**	**243,586**	**37,130**

	Second Quarter 2010							
	Total Corporation	Deposits	Global Card Services [1]	Home Loans & Insurance	Global Commercial Banking	Global Banking & Markets	GWIM	All Other [1]
Net interest income [2]	$13,197	$2,115	$4,439	$1,000	$2,118	$1,977	$1,385	$163
Noninterest income	16,253	1,489	2,422	1,795	660	4,028	2,946	2,913
Total revenue, net of interest expense	29,450	3,604	6,861	2,795	2,778	6,005	4,331	3,076
Provision for credit losses	8,105	61	3,795	2,390	623	(133)	121	1,248
Noninterest expense	17,253	2,490	1,776	2,817	909	4,788	3,369	1,104
Income (loss) before income taxes	4,092	1,053	1,290	(2,412)	1,246	1,350	841	724
Income tax expense (benefit) [2]	969	385	470	(878)	456	422	485	(371)
Net income (loss)	$3,123	$668	$820	$(1,534)	$790	$928	$356	$1,095
Average								
Total loans and leases	$967,054	n/m	$177,571	$130,664	$206,111	$95,902	$99,007	$257,245
Total assets [3]	2,489,745	$440,627	186,195	229,168	302,842	771,267	265,903	n/m
Total deposits	991,615	415,669	n/m	n/m	145,427	112,959	229,272	64,202
Allocated equity	233,461	24,212	40,517	26,346	41,971	53,138	23,515	23,762
Period end								
Total loans and leases	$956,177	n/m	$173,021	$129,798	$203,173	$95,647	$99,351	$254,615
Total assets [3]	2,363,878	$436,932	183,334	225,492	303,996	711,444	259,728	n/m
Total deposits	974,467	411,679	n/m	n/m	147,400	105,942	229,551	56,986

	Third Quarter 2009							
	Total Corporation	Deposits	Global Card Services [1]	Home Loans & Insurance	Global Commercial Banking	Global Banking & Markets	GWIM	All Other [1]
Net interest income [2]	$11,753	$1,726	$4,920	$1,309	$2,012	$2,255	$1,329	$(1,798)
Noninterest income	14,612	1,906	2,330	2,104	760	5,419	2,543	(450)
Total revenue, net of interest expense	26,365	3,632	7,250	3,413	2,772	7,674	3,872	(2,248)
Provision for credit losses	11,705	93	6,823	2,897	2,057	538	515	(1,218)
Noninterest expense	16,306	2,286	1,915	3,049	959	3,653	3,005	1,439
Income (loss) before income taxes	(1,646)	1,253	(1,488)	(2,533)	(244)	3,483	352	(2,469)
Income tax expense (benefit) [2]	(645)	439	(533)	(898)	(84)	1,241	118	(928)
Net income (loss)	$(1,001)	$814	$(955)	$(1,635)	$(160)	$2,242	$234	$(1,541)
Average								
Total loans and leases	$930,255	n/m	$208,650	$132,599	$225,994	$105,995	$101,155	$155,184
Total assets [3]	2,390,675	$443,204	224,165	236,086	292,878	754,295	239,352	n/m
Total deposits	989,296	418,449	n/m	n/m	131,548	104,228	214,992	95,131
Allocated equity	255,983	23,688	40,652	24,737	42,193	50,844	18,802	55,067
Period end								
Total loans and leases	$914,266	n/m	$202,860	$134,255	$221,543	$101,730	$99,281	$153,880
Total assets [3]	2,251,043	$441,585	219,642	234,725	284,869	703,275	248,472	n/m
Total deposits	974,899	416,951	n/m	n/m	133,214	98,704	220,481	81,449

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior periods for Global Card Services are presented on a managed basis with a corresponding offset in All Other.

(2) Fully taxable-equivalent basis

(3) Total assets include asset allocations to match liabilities (i.e., deposits).

n/m = not meaningful

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Year-to-Date Results by Business Segment

(Dollars in millions)

	Nine Months Ended September 30, 2010							
	Total Corporation	**Deposits**	**Global Card Services [1]**	**Home Loans & Insurance**	**Global Commercial Banking**	**Global Banking & Markets**	**GWIM**	**All Other [1]**
Net interest income [2]	**$39,984**	**$6,183**	**$13,618**	**$3,559**	**$6,205**	**$5,997**	**$4,068**	**$354**
Noninterest income	**48,738**	**4,114**	**5,757**	**6,604**	**2,162**	**16,934**	**8,504**	**4,663**
Total revenue, net of interest expense	**88,722**	**10,297**	**19,375**	**10,163**	**8,367**	**22,931**	**12,572**	**5,017**
Provision for credit losses	**23,306**	**160**	**10,507**	**7,292**	**2,103**	**(43)**	**491**	**2,796**
Noninterest expense	**62,244**	**7,678**	**15,607**	**9,125**	**2,876**	**13,602**	**10,011**	**3,345**
Income (loss) before income taxes	**3,172**	**2,459**	**(6,739)**	**(6,254)**	**3,388**	**9,372**	**2,070**	**(1,124)**
Income tax expense (benefit) [2]	**4,166**	**906**	**1,349**	**(2,304)**	**1,248**	**3,777**	**941**	**(1,751)**
Net income (loss)	**$(994)**	**$1,553**	**$(8,088)**	**$(3,950)**	**$2,140**	**$5,595**	**$1,129**	**$627**
Average								
Total loans and leases	**$964,302**	**n/m**	**$179,290**	**$130,685**	**$206,209**	**$97,925**	**$99,122**	**$250,553**
Total assets [3]	**2,456,396**	**$437,612**	**186,491**	**228,765**	**304,581**	**764,909**	**264,554**	**n/m**
Total deposits	**982,132**	**412,593**	**n/m**	**n/m**	**145,857**	**107,927**	**230,604**	**59,640**
Allocated equity	**232,458**	**24,238**	**39,623**	**26,749**	**41,924**	**53,561**	**23,137**	**23,226**
Period end								
Total loans and leases	**$933,910**	**n/m**	**$168,845**	**$127,701**	**$195,858**	**$99,476**	**$99,772**	**$241,837**
Total assets [3]	**2,327,811**	**$431,604**	**169,813**	**215,592**	**302,684**	**747,917**	**272,272**	**n/m**
Total deposits	**977,322**	**406,340**	**n/m**	**n/m**	**150,981**	**109,956**	**243,586**	**37,130**

	Nine Months Ended September 30, 2009							
	Total Corporation	Deposits	Global Card Services [1]	Home Loans & Insurance	Global Commercial Banking	Global Banking & Markets	GWIM	All Other [1]
Net interest income [2]	$36,514	$5,324	$15,094	$3,700	$5,972	$7,403	$4,271	$(5,250)
Noninterest income	59,017	5,156	6,865	9,412	2,352	19,622	7,725	7,885
Total revenue, net of interest expense	95,531	10,480	21,959	13,112	8,324	27,025	11,996	2,635
Provision for credit losses	38,460	268	22,699	8,995	5,925	1,451	1,007	(1,885)
Noninterest expense	50,328	7,173	5,848	8,540	2,902	12,328	9,263	4,274
Income (loss) before income taxes	6,743	3,039	(6,588)	(4,423)	(503)	13,246	1,726	246
Income tax expense (benefit) [2]	273	1,073	(2,321)	(1,567)	(244)	4,623	603	(1,894)
Net income (loss)	$6,470	$1,966	$(4,267)	$(2,856)	$(259)	$8,623	$1,123	$2,140
Average								
Total loans and leases	$963,260	n/m	$216,101	$129,910	$232,426	$114,578	$104,444	$165,086
Total assets [3]	2,442,905	$428,223	232,816	229,212	277,894	789,860	251,719	n/m
Total deposits	976,182	403,551	n/m	n/m	125,333	103,630	226,964	92,139
Allocated equity	242,638	23,499	40,807	18,615	41,805	48,820	17,850	51,242
Period end								
Total loans and leases	$914,266	n/m	$202,860	$134,255	$221,543	$101,730	$99,281	$153,880
Total assets [3]	2,251,043	$441,585	219,642	234,725	284,869	703,275	248,472	n/m
Total deposits	974,899	416,951	n/m	n/m	133,214	98,704	220,481	81,449

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior periods for Global Card Services are presented on a managed basis with a corresponding offset in All Other.

(2) Fully taxable-equivalent basis

(3) Total assets include asset allocations to match liabilities (i.e., deposits).

n/m = not meaningful

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Deposits Segment Results

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Net interest income [1]	**$6,183**	$5,324	**$1,922**	$2,115	$2,146	$1,765	$1,726
Noninterest income:							
Service charges	**4,112**	5,152	**1,138**	1,494	1,480	1,645	1,904
All other income (loss)	**2**	4	**-**	(5)	7	(1)	2
Total noninterest income	**4,114**	5,156	**1,138**	1,489	1,487	1,644	1,906
Total revenue, net of interest expense	**10,297**	10,480	**3,060**	3,604	3,633	3,409	3,632
Provision for credit losses	**160**	268	**62**	61	37	75	93
Noninterest expense	**7,678**	7,173	**2,693**	2,490	2,495	2,326	2,286
Income before income taxes	**2,459**	3,039	**305**	1,053	1,101	1,008	1,253
Income tax expense [1]	**906**	1,073	**110**	385	411	398	439
Net income	**$1,553**	$1,966	**$195**	$668	$690	$610	$814
Net interest yield [1]	**2.01 %**	1.77 %	**1.87 %**	2.05 %	2.11 %	1.69 %	1.64 %
Return on average equity	**8.57**	11.19	**3.17**	11.07	11.60	10.14	13.63
Efficiency ratio [1]	**74.57**	68.45	**88.03**	69.08	68.67	68.23	62.93
Balance sheet							
Average							
Total earning assets [2]	**$411,178**	$401,837	**$407,025**	$414,178	$412,390	$414,798	$416,570
Total assets [2]	**437,612**	428,223	**433,203**	440,627	439,070	441,478	443,204
Total deposits	**412,593**	403,551	**408,009**	415,669	414,169	416,534	418,449
Allocated equity	**24,238**	23,499	**24,382**	24,212	24,116	23,876	23,688
Period end							
Total earning assets [2]	**$405,552**	$415,076	**$405,552**	$410,919	$416,174	$417,713	$415,076
Total assets [2]	**431,604**	441,585	**431,604**	436,932	442,525	444,612	441,585
Total deposits	**406,340**	416,951	**406,340**	411,679	417,541	419,583	416,951

(1) Fully taxable-equivalent basis

(2) Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits).

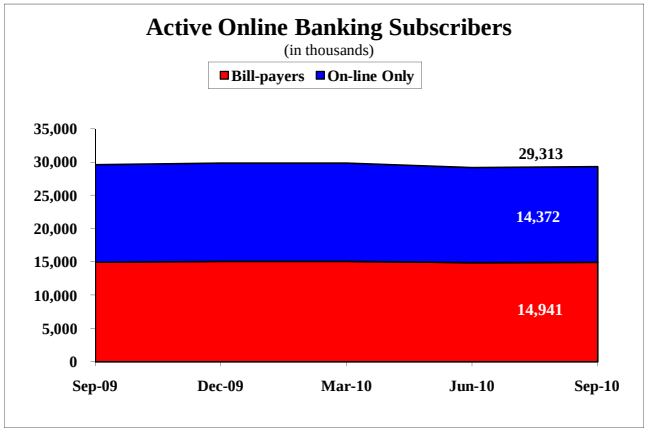
Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

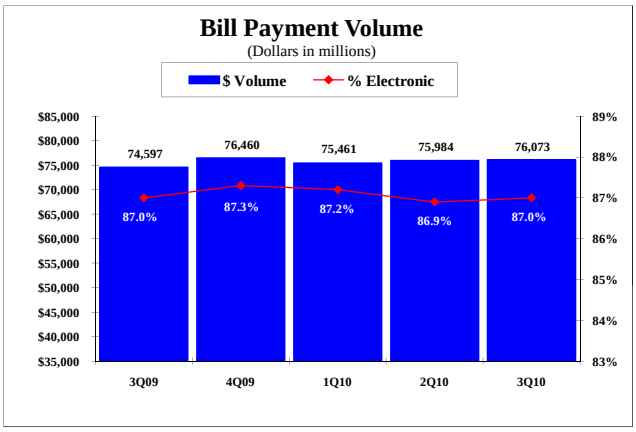
Bank of America Corporation and Subsidiaries

Deposits Key Indicators

(Dollars in millions, except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Average deposit balances							
Checking	**$146,704**	$132,555	**$147,112**	$149,198	$143,767	$138,997	$136,557
Savings	**34,656**	31,485	**35,135**	35,467	33,345	31,995	32,374
MMS	**120,637**	89,438	**122,959**	122,089	116,796	108,848	98,659
CDs and IRAs	**107,337**	146,823	**99,690**	105,598	116,911	133,714	147,844
Foreign and other	**3,259**	3,250	**3,113**	3,317	3,350	2,980	3,015
Total average deposit balances	**$412,593**	$403,551	**$408,009**	$415,669	$414,169	$416,534	$418,449
Deposit spreads (excludes noninterest costs)							
Checking	**3.80 %**	4.06 %	**3.76 %**	3.82 %	3.82 %	3.82 %	3.93 %
Savings	**3.69**	3.86	**3.63**	3.70	3.73	3.67	3.83
MMS	**1.05**	0.36	**1.53**	0.84	0.77	0.59	0.58
CDs and IRAs	**0.20**	0.04	**0.28**	0.22	0.12	0.02	(0.01)
Foreign and other	**4.20**	3.63	**4.31**	4.14	4.15	3.45	3.48
Total deposit spreads	**2.04**	1.74	**2.22**	2.01	1.90	1.73	1.72
Online banking (end of period)							
Active accounts (units in thousands)	**29,313**	29,209	**29,313**	29,195	29,850	29,600	29,209
Active billpay accounts (units in thousands)	**14,941**	15,107	**14,941**	14,902	15,078	14,966	15,107





Bank of America has the largest active online banking customer base with 29.3 million subscribers.

Bank of America uses a strict Active User standard - customers must have used our online services within the last 90 days.

14.9 million active bill pay users paid $76.1 billion worth of bills this quarter.

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Global Card Services Segment Results [1]

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Net interest income [2]	**$13,618**	$15,094	**$4,361**	$4,439	$4,818	$4,878	$4,920
Noninterest income:							
Card income	**5,658**	6,460	**1,877**	1,900	1,881	2,093	2,183
All other income (loss)	**99**	405	**(527)**	522	104	115	147
Total noninterest income	**5,757**	6,865	**1,350**	2,422	1,985	2,208	2,330
Total revenue, net of interest expense	**19,375**	21,959	**5,711**	6,861	6,803	7,086	7,250
Provision for credit losses	**10,507**	22,699	**3,177**	3,795	3,535	6,854	6,823
Goodwill impairment	**10,400**	-	**10,400**	-	-	-	-
Noninterest expense [3]	**5,207**	5,848	**1,699**	1,776	1,732	1,877	1,915
Income (loss) before income taxes	**(6,739)**	(6,588)	**(9,565)**	1,290	1,536	(1,645)	(1,488)
Income tax expense (benefit) [2]	**1,349**	(2,321)	**306**	470	573	(651)	(533)
Net income (loss)	**$(8,088)**	$(4,267)	**$(9,871)**	$820	$963	$(994)	$(955)
Net interest yield [2]	**10.14 %**	9.35 %	**10.09 %**	10.01 %	10.32 %	9.71 %	9.37 %
Return on average equity	**n/m**	n/m	**n/m**	8.12	9.05	n/m	n/m
Efficiency ratio [2]	**26.87**	26.64	**n/m**	25.86	25.48	26.48	26.40
Efficiency ratio, excluding goodwill impairment charge [2, 3]	**26.87**	26.64	**29.75**	25.86	25.48	26.48	26.40
Balance sheet							
Average							
Total loans and leases	**$179,290**	$216,101	**$171,191**	$177,571	$189,307	$199,756	$208,650
Total earning assets	**179,494**	215,901	**171,456**	177,868	189,353	199,383	208,287
Total assets	**186,491**	232,816	**177,634**	186,195	195,845	215,447	224,165
Allocated equity	**39,623**	40,807	**35,270**	40,517	43,170	41,696	40,652
Period end							
Total loans and leases	**$168,845**	$202,860	**$168,845**	$173,021	$181,763	$196,289	$202,860
Total earning assets	**169,615**	202,653	**169,615**	173,497	182,267	196,046	202,653
Total assets	**169,813**	219,642	**169,813**	183,334	190,996	212,668	219,642

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior periods are presented on a managed basis (See Exhibit A: Non-GAAP Reconciliations - Global Card Services - Reconciliation on page 48).

(2) Fully taxable-equivalent basis

(3) Excludes goodwill impairment of $10.4 billion during the three and nine months ended September 30, 2010.

n/m = not meaningful

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Global Card Services Key Indicators [1]

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Credit Card Data [2]							
Loans							
Average							
Securitization impact	**n/a**	$100,727	**n/a**	n/a	n/a	$91,705	$97,520
Held credit card outstandings	**$147,942**	72,417	**$142,298**	$146,444	$155,225	70,893	70,940
Total credit card outstandings	**$147,942**	$173,144	**$142,298**	$146,444	$155,225	$162,598	$168,460
Period end							
Securitization impact	**n/a**	$94,328	**n/a**	n/a	n/a	$89,715	$94,328
Held credit card outstandings	**$140,871**	70,206	**$140,871**	$143,130	$149,555	71,109	70,206
Total credit card outstandings	**$140,871**	$164,534	**$140,871**	$143,130	$149,555	$160,824	$164,534
Credit Quality							
Charge-offs $							
Securitization impact	**n/a**	$8,473	**n/a**	n/a	n/a	$2,926	$3,308
Held net charge-offs	**$12,323**	5,845	**$3,270**	$4,459	$4,594	1,941	2,169
Total credit card net losses	**$12,323**	$14,318	**$3,270**	$4,459	$4,594	$4,867	$5,477
Charge-offs %							
Securitization impact	**n/a**	0.27 %	**n/a**	n/a	n/a	1.02 %	0.77 %
Held net charge-offs	**11.14 %**	10.79	**9.12 %**	12.21 %	12.00 %	10.86	12.13
Total credit card net losses	**11.14 %**	11.06 %	**9.12 %**	12.21 %	12.00 %	11.88 %	12.90 %
30+ Delinquency $							
Securitization impact	**n/a**	$7,047	**n/a**	n/a	n/a	$6,599	$7,047
Held delinquency	**$7,643**	5,054	**$7,643**	$8,256	$10,172	5,011	5,054
Total delinquency	**$7,643**	$12,101	**$7,643**	$8,256	$10,172	$11,610	$12,101
30+ Delinquency %							
Securitization impact	**n/a**	0.15 %	**n/a**	n/a	n/a	0.17 %	0.15 %
Held delinquency	**5.43 %**	7.20	**5.43 %**	5.77 %	6.80 %	7.05	7.20
Total delinquency	**5.43 %**	7.35 %	**5.43 %**	5.77 %	6.80 %	7.22 %	7.35 %
90+ Delinquency $							
Securitization impact	**n/a**	$3,600	**n/a**	n/a	n/a	$3,550	$3,600
Held delinquency	**$4,007**	2,593	**$4,007**	$4,542	$5,589	2,673	2,593
Total delinquency	**$4,007**	$6,193	**$4,007**	$4,542	$5,589	$6,223	$6,193
90+ Delinquency %							
Securitization impact	**n/a**	0.07 %	**n/a**	n/a	n/a	0.11 %	0.07 %
Held delinquency	**2.84 %**	3.69	**2.84 %**	3.17 %	3.74 %	3.76	3.69
Total delinquency	**2.84 %**	3.76 %	**2.84 %**	3.17 %	3.74 %	3.87 %	3.76 %
Other Global Card Services Key Indicators							
Credit card data							
Gross interest yield	**11.07 %**	11.40 %	**11.13 %**	10.89 %	11.18 %	11.34 %	11.18 %
Risk adjusted margin	**2.13**	2.06	**3.28**	1.33	1.83	1.47	0.26
New account growth (in thousands)	**2,129**	3,201	**714**	670	745	994	1,014
Purchase volumes	**$156,858**	$153,031	**$54,257**	$53,924	$48,677	$54,875	$53,031
Debit Card Data							
Debit purchase volumes	**$173,537**	$161,055	**$58,334**	$59,136	$56,067	$57,186	$54,764

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior periods are presented on a managed basis.

(2) Credit Card includes U.S., Europe and Canada consumer credit card and does not include business card, debit card and unsecured consumer lending.

n/a = not applicable

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Home Loans & Insurance Segment Results

(Dollars in millions; except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Net interest income [1]	**$3,559**	$3,700	**$1,346**	$1,000	$1,213	$1,275	$1,309
Noninterest income:							
Mortgage banking income	**4,417**	7,505	**1,756**	1,020	1,641	1,816	1,424
Insurance income	**1,725**	1,728	**574**	561	590	618	594
All other income	**462**	179	**68**	214	180	82	86
Total noninterest income	**6,604**	9,412	**2,398**	1,795	2,411	2,516	2,104
Total revenue, net of interest expense	**10,163**	13,112	**3,744**	2,795	3,624	3,791	3,413
Provision for credit losses	**7,292**	8,995	**1,302**	2,390	3,600	2,249	2,897
Noninterest expense	**9,125**	8,540	**2,979**	2,817	3,329	3,164	3,049
Loss before income taxes	**(6,254)**	(4,423)	**(537)**	(2,412)	(3,305)	(1,622)	(2,533)
Income tax benefit [1]	**(2,304)**	(1,567)	**(193)**	(878)	(1,233)	(628)	(898)
Net loss	**$(3,950)**	$(2,856)	**$(344)**	$(1,534)	$(2,072)	$(994)	$(1,635)
Net interest yield [1]	**2.53 %**	2.55 %	**2.87 %**	2.13 %	2.58 %	2.64 %	2.59 %
Efficiency ratio [1]	**89.78**	65.13	**79.57**	100.78	91.85	83.47	89.33
Balance sheet							
Average							
Total loans and leases	**$130,685**	$129,910	**$127,713**	$130,664	$133,745	$132,326	$132,599
Total earning assets	**188,307**	193,694	**186,022**	188,146	190,805	191,544	200,426
Total assets	**228,765**	229,212	**223,133**	229,168	234,116	232,827	236,086
Allocated equity	**26,749**	18,615	**26,628**	26,346	27,280	26,214	24,737
Period end							
Total loans and leases	**$127,701**	$134,255	**$127,701**	$129,798	$132,428	$131,302	$134,255
Total earning assets	**178,970**	197,550	**178,970**	188,091	183,898	188,349	197,550
Total assets	**215,592**	234,725	**215,592**	225,492	224,570	232,588	234,725
Period end (in billions)							
Mortgage servicing portfolio [2]	**$2,079.5**	$2,148.3	**$2,079.5**	$2,127.6	$2,143.7	$2,150.8	$2,148.3

(1) Fully taxable-equivalent basis

(2) Servicing of residential mortgage loans, home equity lines of credit, home equity loans and discontinued real estate mortgage loans.

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Home Loans & Insurance Key Indicators

(Dollars in millions, except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Mortgage servicing rights at fair value rollforward:							
Beginning balance, beginning of period	**$19,465**	$12,733	**$14,745**	$18,842	$19,465	$17,539	$18,535
Merrill Lynch balance, January 1, 2009	-	209	-	-	-	-	-
Net additions	**2,755**	4,693	**742**	882	1,131	1,035	1,738
Impact of customer payments	**(2,960)**	(3,402)	**(923)**	(981)	(1,056)	(1,089)	(1,111)
Other changes in MSR fair value	**(7,009)**	3,306	**(2,313)**	(3,998)	(698)	1,980	(1,623)
Ending balance	**$12,251**	$17,539	**$12,251**	$14,745	$18,842	$19,465	$17,539
Capitalized mortgage servicing rights (% of loans serviced)	**73 bps**	102 bps	**73 bps**	86 bps	110 bps	113 bps	102 bps
Mortgage loans serviced for investors (in billions	**$1,669**	$1,726	**$1,669**	$1,706	$1,717	$1,716	$1,726
Loan production:							
Home Loans & Insurance							
First mortgage	**$205,981**	$271,003	**$69,875**	$69,141	$66,965	$83,503	$89,484
Home equity	**5,602**	8,068	**2,000**	1,831	1,771	2,420	2,225
Total Corporation [1]							
First mortgage	**213,365**	291,517	**71,925**	71,938	69,502	86,588	95,654
Home equity	**6,300**	10,427	**2,136**	2,137	2,027	2,787	2,739
Mortgage banking income							
Production income:							
Core production revenue	**$4,560**	$5,776	**$1,849**	$1,428	$1,283	$1,576	$1,573
Representations and warranties	**(2,646)**	(1,335)	**(872)**	(1,248)	(526)	(516)	(455)
Total production income	**1,914**	4,441	**977**	180	757	1,060	1,118
Servicing income:							
Servicing fees	**4,841**	4,618	**1,623**	1,649	1,569	1,601	1,590
Impact of customer payments	**(2,961)**	(3,402)	**(924)**	(981)	(1,056)	(1,089)	(1,111)
Fair value changes of MSRs, net of economic hedge results[2]	**119**	1,444	**(90)**	12	197	95	(313)
Other servicing-related revenue	**504**	404	**170**	160	174	149	140
Total net servicing income	**2,503**	3,064	**779**	840	884	756	306
Total Home Loans & Insurance mortgage banking income	**4,417**	7,505	**1,756**	1,020	1,641	1,816	1,424
Other business segments' mortgage banking loss[3]	**(264)**	(366)	**(1)**	(122)	(141)	(164)	(126)
Total consolidated mortgage banking income	**$4,153**	$7,139	**$1,755**	$898	$1,500	$1,652	$1,298

(1) In addition to loan production in Home Loans & Insurance, the remaining first mortgage and home equity loan production is primarily in GWIM.

(2) Includes sale of mortgage servicing rights.

(3) Includes the effect of transfers of mortgage loans from Home Loans & Insurance to the ALM portfolio included in All Other.

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Global Commercial Banking Segment Results

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Net interest income [1]	**$6,205**	$5,972	**$1,874**	$2,118	$2,213	$2,082	$2,012
Noninterest income:							
Service charges	**1,599**	1,556	**528**	528	543	522	533
All other income	**563**	796	**157**	132	274	212	227
Total noninterest income	**2,162**	2,352	**685**	660	817	734	760
Total revenue, net of interest expense	**8,367**	8,324	**2,559**	2,778	3,030	2,816	2,772
Provision for credit losses	**2,103**	5,925	**554**	623	926	1,843	2,057
Noninterest expense	**2,876**	2,902	**1,000**	909	967	930	959
Income (loss) before income taxes	**3,388**	(503)	**1,005**	1,246	1,137	43	(244)
Income tax expense (benefit) [1]	**1,248**	(244)	**368**	456	424	74	(84)
Net income (loss)	**$2,140**	$(259)	**$637**	$790	$713	$(31)	$(160)
Net interest yield [1]	**3.03 %**	3.25 %	**2.61 %**	3.13 %	3.39 %	3.04 %	3.05 %
Return on average equity	**6.82**	n/m	**6.14**	7.55	6.78	n/m	n/m
Efficiency ratio [1]	**34.37**	34.87	**39.06**	32.73	31.92	33.02	34.61
Balance sheet							
Average							
Total loans and leases	**$206,209**	$232,426	**$198,839**	$206,111	$213,841	$219,239	$225,994
Total earning assets [2]	**273,760**	245,891	**284,941**	271,566	264,549	271,354	261,876
Total assets [2]	**304,581**	277,894	**315,632**	302,842	295,043	301,865	292,878
Total deposits	**145,857**	125,333	**148,534**	145,427	143,557	143,182	131,548
Allocated equity	**41,924**	41,805	**41,172**	41,971	42,645	42,307	42,193
Period end							
Total loans and leases	**$195,858**	$221,543	**$195,858**	$203,173	$211,255	$215,237	$221,543
Total earning assets [2]	**271,410**	253,557	**271,410**	272,830	271,288	264,855	253,557
Total assets [2]	**302,684**	284,869	**302,684**	303,996	301,622	295,947	284,869
Total deposits	**150,981**	133,214	**150,981**	147,400	145,654	147,023	133,214

(1) Fully taxable-equivalent basis

(2) Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits).

n/m = not meaningful

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Global Commercial Banking Key Indicators

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Revenue, net of interest expense by service segment							
Business lending	**$5,087**	$5,139	**$1,552**	$1,656	$1,879	$1,746	$1,724
Treasury services	**3,280**	3,185	**1,007**	1,122	1,151	1,070	1,048
Total revenue, net of interest expense [1]	**$8,367**	$8,324	**$2,559**	$2,778	$3,030	$2,816	$2,772
Average loans and leases by product							
Commercial - domestic	**$104,572**	$121,192	**$101,446**	$104,261	$108,081	$111,341	$115,324
Commercial real estate	**53,765**	63,160	**49,747**	53,721	57,917	60,351	62,773
Direct/Indirect consumer	**45,490**	45,297	**45,400**	45,776	45,400	45,001	45,309
Other	**2,382**	2,777	**2,246**	2,353	2,443	2,546	2,588
Total average loans and leases	**$206,209**	$232,426	**$198,839**	$206,111	$213,841	$219,239	$225,994
Loan spread	**2.31 %**	2.01 %	**2.29 %**	2.32 %	2.30 %	2.18 %	2.11 %
Credit quality							
Reservable utilized criticized exposure[2]	**$36,332**	$42,109	**$36,332**	$37,613	$39,586	$41,225	$42,109
	18.45 %	18.59 %	**18.45 %**	18.50 %	18.53 %	18.75 %	18.59 %
Nonperforming loans, leases and foreclosed properties[3]	**$9,414**	$10,413	**$9,414**	$10,027	$10,814	$11,083	$10,413
	4.79 %	4.69 %	**4.79 %**	4.92 %	5.10 %	5.13 %	4.69 %
Average deposit balances							
Interest-bearing	**$53,973**	$50,134	**$53,558**	$54,187	$54,182	$53,862	$49,533
Noninterest-bearing	**91,884**	75,199	**94,976**	91,240	89,375	89,320	82,015
Total	**$145,857**	$125,333	**$148,534**	$145,427	$143,557	$143,182	$131,548

(1) Fully taxable-equivalent basis

(2) Criticized exposure corresponds to the Special Mention, Substandard and Doubtful asset categories defined by regulatory authorities. The reservable criticized exposure is on an end-of-period basis and is also shown as a percentage of total reservable commercial utilized credit exposure, including loans and leases, standby letters of credit, financial guarantees and commercial letters of credit.

(3) Nonperforming loans, leases and foreclosed properties are presented on an end-of-period basis. The nonperforming ratio is calculated as nonperforming loans, leases and foreclosed properties divided by loans, leases and foreclosed properties.

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Global Banking & Markets Segment Results

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Net interest income [1]	**$5,997**	$7,403	**$1,874**	$1,977	$2,146	$2,150	$2,255
Noninterest income:							
Service charges	**1,568**	1,478	**520**	529	519	565	555
Investment and brokerage services	**1,880**	2,066	**581**	676	623	596	590
Investment banking income	**3,824**	3,957	**1,306**	1,301	1,217	1,970	1,232
Trading account profits	**8,727**	10,426	**2,453**	1,202	5,072	1,377	3,411
All other income (loss)	**935**	1,695	**442**	320	173	(1,059)	(369)
Total noninterest income	**16,934**	19,622	**5,302**	4,028	7,604	3,449	5,419
Total revenue, net of interest expense	**22,931**	27,025	**7,176**	6,005	9,750	5,599	7,674
Provision for credit losses	**(43)**	1,451	**(157)**	(133)	247	547	538
Noninterest expense	**13,602**	12,328	**4,446**	4,788	4,368	3,594	3,653
Income before income taxes	**9,372**	13,246	**2,887**	1,350	5,135	1,458	3,483
Income tax expense [1]	**3,777**	4,623	**1,439**	422	1,916	23	1,241
Net income	**$5,595**	$8,623	**$1,448**	$928	$3,219	$1,435	$2,242
Return on average equity	**13.97 %**	23.61 %	**10.94 %**	7.00 %	23.71 %	11.05 %	17.49 %
Efficiency ratio [1]	**59.32**	45.62	**61.96**	79.73	44.80	64.19	47.60
Sales and trading revenue							
Fixed income, currency and commodities	**$11,358**	$11,454	**$3,527**	$2,316	$5,515	$1,270	$4,004
Equity income	**3,356**	3,951	**974**	852	1,530	950	1,265
Total sales and trading revenue [2]	**$14,714**	$15,405	**$4,501**	$3,168	$7,045	$2,220	$5,269
Balance sheet							
Average							
Total trading-related assets [3]	**$506,461**	$513,037	**$497,954**	$512,566	$508,986	$493,700	$496,278
Total loans and leases	**97,925**	114,578	**98,847**	95,902	99,027	99,635	105,995
Total market-based earning assets	**514,249**	478,288	**494,777**	521,010	527,318	490,563	468,844
Total earning assets [4]	**604,391**	589,216	**584,986**	607,915	620,663	585,394	570,599
Total assets [4]	**764,909**	789,860	**745,097**	771,267	778,731	746,258	754,295
Total deposits	**107,927**	103,630	**106,865**	112,959	103,925	108,544	104,228
Allocated equity	**53,561**	48,820	**52,519**	53,138	55,053	51,523	50,844
Period end							
Total trading-related assets [3]	**$508,611**	$448,692	**$508,611**	$471,314	$440,524	$410,755	$448,692
Total loans and leases	**99,476**	101,730	**99,476**	95,647	95,588	95,930	101,730
Total market-based earning assets	**500,664**	418,754	**500,664**	463,069	440,304	404,315	418,754
Total earning assets [4]	**593,911**	516,155	**593,911**	549,911	530,954	498,765	516,155
Total assets [4]	**747,917**	703,275	**747,917**	711,444	687,308	649,876	703,275
Total deposits	**109,956**	98,704	**109,956**	105,942	104,918	102,093	98,704
Trading-related assets (average)							
Trading account securities	**$203,204**	$202,560	**$201,500**	$204,142	$203,998	$200,914	$198,730
Reverse repurchases	**182,466**	159,989	**174,297**	184,146	189,118	173,574	155,608
Securities borrowed	**55,656**	48,559	**54,782**	57,309	54,878	53,092	53,694
Derivative assets	**65,135**	101,929	**67,375**	66,969	60,992	66,120	88,246
Total trading-related assets [3]	**$506,461**	$513,037	**$497,954**	$512,566	$508,986	$493,700	$496,278

(1) Fully taxable-equivalent basis

(2) Sales and trading revenue represents total Global Banking & Markets revenue, net of interest expense as adjusted by the following items:

Total Global Banking & Markets revenue, net of interest expense	***$22,931***	*$27,025*	***$7,176***	*$6,005*	*$9,750*	*$5,599*	*$7,674*
Total Global Banking revenue, net of interest expense	***(6,969)***	*(9,844)*	***(2,287)***	*(2,391)*	*(2,290)*	*(2,152)*	*(1,883)*
Investment banking income	***(1,766)***	*(1,940)*	***(573)***	*(596)*	*(596)*	*(908)*	*(635)*
Fair value option net interest income	***(135)***	*(207)*	***(54)***	*(35)*	*(47)*	*(55)*	*(66)*
Revenue (loss) shared	***653***	*319*	***239***	*185*	*228*	*(264)*	*179*
Loss on sale of prime brokerage business	*-*	*52*	*-*	*-*	*-*	*-*	*-*
Total sales and trading revenue	***$14,714***	*$15,405*	***$4,501***	*$3,168*	*$7,045*	*$2,220*	*$5,269*

(3) Includes assets which are not considered earning assets (i.e. derivative assets).

(4) Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits).

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Global Banking & Markets Key Indicators

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Investment banking income [1]							
Advisory [2]	**$682**	$828	**$273**	$242	$167	$360	$207
Debt issuance	**2,398**	2,323	**798**	827	773	805	724
Equity issuance	**1,003**	1,067	**341**	318	344	893	403
	4,083	4,218	**1,412**	1,387	1,284	2,058	1,334
Offset for intercompany fees [3]	**(153)**	(263)	**(41)**	(68)	(44)	(462)	(80)
Total investment banking income	**$3,930**	$3,955	**$1,371**	$1,319	$1,240	$1,596	$1,254
Global Corporate & Investment Banking Key Indicators							
Revenue, net of interest expense - by service segment							
Business lending	**$2,641**	$2,098	**$821**	$870	$948	$748	$604
Treasury services	**2,029**	5,966	**645**	712	673	701	749
Investment banking related [4]	**2,295**	1,780	**819**	807	668	702	552
Total revenue, net of interest expense	**$6,965**	$9,844	**$2,285**	$2,389	$2,289	$2,151	$1,905
Average deposit balances							
Interest-bearing	**$53,876**	$46,708	**$55,839**	$55,116	$50,614	$49,155	$44,141
Noninterest-bearing	**45,870**	47,819	**44,046**	49,073	44,497	49,591	51,505
Total average deposits	**$99,746**	$94,527	**$99,885**	$104,189	$95,111	$98,746	$95,646
Loan spread	**1.88 %**	1.56 %	**1.77 %**	1.94 %	1.94 %	1.61 %	1.61 %
Provision for credit losses	**$(81)**	$1,303	**$(101)**	$(191)	$211	$295	$441
Credit quality [5, 6]							
Reservable utilized criticized exposure	**$7,131**	$11,842	**$7,131**	$7,290	$9,664	$10,989	$11,842
	6.95 %	11.15 %	**6.95 %**	7.29 %	9.69 %	10.72 %	11.15 %
Nonperforming loans, leases and foreclosed properties	**$992**	$1,335	**$992**	$905	$922	$1,240	$1,335
	1.19 %	1.53 %	**1.19 %**	1.13 %	1.16 %	1.49 %	1.53 %
Average loans and leases by product							
Commercial - domestic	**$34,138**	$47,381	**$32,682**	$33,594	$36,178	$39,664	$42,602
Commercial real estate	**31**	77	**25**	31	36	46	55
Commercial lease financing	**23,433**	24,220	**23,356**	23,250	23,696	23,873	24,139
Commercial - foreign	**23,094**	25,071	**24,646**	22,705	21,901	22,375	23,764
Direct/Indirect consumer	**1**	4	**-**	1	2	2	3
Other	**42**	58	**43**	42	43	45	55
Total average loans and leases	**$80,739**	$96,811	**$80,752**	$79,623	$81,856	$86,005	$90,618

(1) Represents total investment banking income for the Corporation, including amounts related to Global Banking & Markets of $3.8 billion and $4.0 billion for the nine months ended September 30, 2010 and 2009; $1.3 billion, $1.3 billion, and $1.2 billion for the third, second and first quarters of 2010, and $2.0 billion and $1.2 billion for the fourth and third quarters of 2009, respectively.

(2) Advisory includes fees on debt and equity advisory and mergers and acquisitions.

(3) Represents the offset to fees paid on the Corporation's transactions.

(4) Includes revenue and loss sharing with Global Markets for certain activities and positions.

(5) Criticized exposure corresponds to the Special Mention, Substandard and Doubtful asset categories defined by regulatory authorities. The reservable criticized exposure is on an end-of-period basis and is also shown as a percentage of total reservable commercial utilized credit exposure, including loans and leases, standby letters of credit, financial guarantees, commercial letters of credit and bankers' acceptances.

(6) Nonperforming loans, leases and foreclosed properties are on an end-of-period basis and defined as nonperforming loans and leases plus foreclosed properties. The nonperforming ratio is nonperforming assets divided by commercial loans and leases plus commercial foreclosed properties.

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Investment Banking Product Rankings

	Nine Months Ended September 30, 2010			
	Global		U.S.	
	Product Ranking	Market Share	Product Ranking	Market Share
High-yield corporate debt	1	10.8 %	1	14.3 %
Leveraged loans	1	17.1	1	22.5
Mortgage-backed securities	1	14.1	1	16.8
Asset-backed securities	1	14.0	1	19.1
Convertible debt	3	7.3	3	13.9
Common stock underwriting	4	6.3	3	11.2
Investment grade corporate debt	2	6.3	2	13.2
Syndicated loans	1	8.9	1	21.6
Net investment banking revenue	2	7.1	1	12.2
Announced mergers and acquisitions	5	14.2	6	16.3
Equity capital markets	4	6.4	2	11.8
Debt capital markets	4	6.5	2	11.0

Source: Dealogic data. Figures above include self-led transactions.

- *Rankings based on deal volumes except for investment banking revenue rankings which reflect fees.*
- *Mergers and acquisitions fees included in investment banking revenues reflect 10 percent fee credit at announcement and 90 percent fee credit at completion as per Dealogic.*
- *Mergers and acquisitions volume rankings are for announced transactions and give full credit to all advisors advising either the target or acquiror.*
- *Each advisor receives full credit for the deal amount unless advising a minority stakeholder.*

Highlights

Global top 3 rankings in:

High-yield corporate debt
Leveraged loans
Mortgage-backed securities
Asset-backed securities
Convertible debt
Investment grade corporate debt
Syndicated loans

U.S. top 3 rankings in:

High-yield corporate debt
Leveraged loans
Mortgage-backed securities
Asset-backed securities
Convertible debt
Common stock underwriting
Investment grade corporate debt
Syndicated loans
Equity capital markets
Debt capital markets

Excluding self-led deals, global and U.S. high-yield corporate debt, leveraged loans, mortgage-backed securities, asset-backed securities and syndicated loans rankings were #1. Investment grade corporate debt ranked #2 and convertible debt ranked #3 in the U.S. and globally. Equity capital markets ranked #2 and debt capital markets and common stock underwriting ranked #3 in the U.S.

Bank of America Corporation and Subsidiaries

Super Senior Collateralized Debt Obligation Exposure

(Dollars in millions)

	September 30, 2010				
	Subprime [1]	Retained Positions	Total Subprime	Non-Subprime [2]	Total
Unhedged	$729	$327	$1,056	$301	**$1,357**
Hedged [3]	604	-	604	236	**840**
Total	**$1,333**	**$327**	**$1,660**	**$537**	**$2,197**

(1) Classified as subprime when subprime consumer real estate loans make up at least 35 percent of the ultimate underlying collateral's original net exposure value.

(2) Includes highly-rated collateralized loan obligations and commercial mortgage-backed securities super senior exposure.

(3) Hedged amounts are presented at carrying value before consideration of the insurance.

Credit Default Swaps with Monoline Financial Guarantors

(Dollars in millions)

	September 30, 2010		
	Super Senior CDOs	Other Guaranteed Positions	Total
Notional	**$3,276**	**$35,556**	**$38,832**
Mark-to-market or guarantor receivable	2,860	6,880	**9,740**
Credit valuation adjustment	(2,188)	(3,444)	**(5,632)**
Total	**$672**	**$3,436**	**$4,108**
Credit valuation adjustment %	**77 %**	**50 %**	**58 %**
(Writedowns) gains during the three months ended September 30, 2010	**$(59)**	**$146**	**$87**
(Writedowns) gains during the nine months ended September 30, 2010	**(392)**	**300**	**(92)**

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Global Wealth & Investment Management Segment Results

(Dollars in millions, except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Net interest income [1]	**$4,068**	$4,271	**$1,292**	$1,385	$1,391	$1,273	$1,329
Noninterest income:							
Investment and brokerage services	**6,525**	6,262	**2,134**	2,241	2,150	2,161	2,104
All other income	**1,979**	1,463	**646**	705	628	1,835	439
Total noninterest income	**8,504**	7,725	**2,780**	2,946	2,778	3,996	2,543
Total revenue, net of interest expense	**12,572**	11,996	**4,072**	4,331	4,169	5,269	3,872
Provision for credit losses	**491**	1,007	**128**	121	242	53	515
Noninterest expense	**10,011**	9,263	**3,449**	3,369	3,193	3,145	3,005
Income before income taxes	**2,070**	1,726	**495**	841	734	2,071	352
Income tax expense [1]	**941**	603	**182**	485	274	774	118
Net income	**$1,129**	$1,123	**$313**	$356	$460	$1,297	$234
Net interest yield [1]	**2.33 %**	2.60 %	**2.13 %**	2.36 %	2.51 %	2.28 %	2.53 %
Return on average equity	**6.53**	8.41	**5.19**	6.07	8.49	26.79	4.94
Efficiency ratio [1]	**79.63**	77.22	**84.70**	77.78	76.58	59.68	77.64
Balance sheet							
Average							
Total loans and leases	**$99,122**	$104,444	**$99,318**	$99,007	$99,038	$100,238	$101,155
Total earning assets [2]	**233,528**	219,548	**240,796**	234,976	224,633	221,874	208,699
Total assets [2]	**264,554**	251,719	**271,304**	265,903	256,289	252,489	239,352
Total deposits	**230,604**	226,964	**237,878**	229,272	224,514	223,055	214,992
Allocated equity	**23,137**	17,850	**23,896**	23,515	21,977	19,209	18,802
Period end							
Total loans and leases	**$99,772**	$99,281	**$99,772**	$99,351	$98,538	$99,571	$99,281
Total earning assets [2]	**240,831**	217,936	**240,831**	228,257	229,146	221,115	217,936
Total assets [2]	**272,272**	248,472	**272,272**	259,728	261,325	254,473	248,472
Total deposits	**243,586**	220,481	**243,586**	229,551	230,044	224,839	220,481

(1) Fully taxable-equivalent basis

(2) Total earning assets and total assets include asset allocations to match liabilities (i.e., deposits).

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Global Wealth & Investment Management - Key Indicators and Metrics [1]

(Dollars in millions, except as noted)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Revenues							
Merrill Lynch Global Wealth Management	**$9,503**	$9,447	**$3,096**	$3,244	$3,163	$3,115	$3,080
U.S. Trust	**1,908**	1,871	**611**	656	641	607	598
Retirement & Philanthropic Services	**810**	754	**269**	274	267	261	249
Other [2]	**351**	(76)	**96**	157	98	1,286	(55)
Total revenues	**$12,572**	$11,996	**$4,072**	$4,331	$4,169	$5,269	$3,872
Client Balances [3]							
Client Balances by Business							
Merrill Lynch Global Wealth Management	**$1,522,689**	$1,444,526	**$1,522,689**	$1,460,283	$1,502,574	$1,482,059	$1,444,526
U.S. Trust	**339,940**	361,350	**339,940**	335,089	359,219	362,734	361,350
Retirement & Philanthropic Services	**257,584**	245,830	**257,584**	247,674	257,991	250,891	245,830
Other / Client brokerage assets and assets in custody included in assets under management [2]	**48,918**	180,650	**48,918**	48,717	166,852	176,830	180,650
Client Balances by Type							
Assets under management [4]	**$624,158**	$739,831	**$624,158**	$603,306	$750,721	$749,852	$739,831
Client brokerage assets [5]	**1,436,098**	1,362,423	**1,436,098**	1,375,264	1,423,576	1,401,063	1,362,423
Assets in custody	**125,784**	142,293	**125,784**	131,557	144,705	143,870	142,293
Client deposits	**243,586**	220,481	**243,586**	229,551	230,044	224,839	220,481
Loans and leases	**99,772**	99,281	**99,772**	99,351	98,538	99,571	99,281
Less: Client brokerage assets and assets in custody included in assets under management	**(360,267)**	(331,952)	**(360,267)**	(347,266)	(360,948)	(346,681)	(331,952)
Total client balances	**$2,169,131**	$2,232,357	**$2,169,131**	$2,091,763	$2,286,636	$2,272,514	$2,232,357
Assets Under Management Flows [4]							
Liquidity assets under management [6]	**$(35,706)**	$(86,145)	**$(7,555)**	$(7,830)	$(20,321)	$(11,502)	$(22,797)
Long-term assets under management [7]	**13,077**	(1,923)	**6,097**	392	6,588	6,893	5,039
Total assets under management flows	**$(22,629)**	$(88,068)	**$(1,458)**	$(7,438)	$(13,733)	$(4,609)	$(17,758)
Associates							
Total Wealth Advisors	**16,790**	16,344	**16,790**	16,577	16,465	16,406	16,344
Total Client Facing Professionals	**19,761**	19,214	**19,761**	19,515	19,330	19,255	19,214
Merrill Lynch Global Wealth Management Metrics							
Number of Financial Advisors	**15,340**	14,979	**15,340**	15,142	15,005	15,006	14,979
Financial Advisor Productivity [8] *(in thousands)*	**$841**	$825	**$851**	$853	$819	$839	$837
U.S. Trust Metrics							
Client Facing Professionals	**2,178**	2,201	**2,178**	2,166	2,199	2,208	2,201

(1) Global Wealth and Investment Management (GWIM) services clients through three primary businesses: Merrill Lynch Global Wealth Management (MLGWM); U.S. Trust, Bank of America Private Wealth Management (U.S. Trust); and Retirement & Philanthropic Services.

(2) Other includes the results of BofA Global Capital Management (the former Columbia cash management business) and our investment in BlackRock Inc.

(3) Client balances consists of assets under management, client brokerage assets, assets in custody, client deposits, and loans and leases.

(4) Includes the Columbia Management long-term asset management business through the date of sale on May 1, 2010.

(5) Client brokerage assets include non-discretionary brokerage and fee-based assets.

(6) Assets under advisory and discretion of GWIM in which the investment strategy seeks a high level of income while maintaining liquidity and capital preservation. The duration of these strategies are less than one year.

(7) Assets under advisory and discretion of GWIM in which the duration of the investment strategy is longer than one year.

(8) Financial Advisor Productivity is defined as annualized total revenue (excluding residual net interest income) divided by the total number of financial advisors.

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

All Other Results [1]

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Net interest income [2]	**$354**	$(5,250)	**$48**	$163	$143	$(1,527)	$(1,798)
Noninterest income:							
Card loss	**-**	(464)	**-**	-	-	(432)	(721)
Equity investment income	**2,575**	8,184	**94**	2,114	367	830	882
Gains on sales of debt securities	**1,456**	3,585	**794**	15	647	852	1,442
All other income (loss)	**632**	(3,420)	**(276)**	784	124	(2,280)	(2,053)
Total noninterest income (loss)	**4,663**	7,885	**612**	2,913	1,138	(1,030)	(450)
Total revenue, net of interest expense	**5,017**	2,635	**660**	3,076	1,281	(2,557)	(2,248)
Provision for credit losses [3]	**2,796**	(1,885)	**330**	1,248	1,218	(1,511)	(1,218)
Merger and restructuring charges	**1,450**	2,188	**421**	508	521	533	594
All other noninterest expense	**1,895**	2,086	**129**	596	1,170	816	845
Income (loss) before income taxes	**(1,124)**	246	**(220)**	724	(1,628)	(2,395)	(2,469)
Income tax benefit [2]	**(1,751)**	(1,894)	**(543)**	(371)	(837)	(878)	(928)
Net income (loss)	**$627**	$2,140	**$323**	$1,095	$(791)	$(1,517)	$(1,541)
Balance sheet							
Average							
Total loans and leases	**$250,553**	$165,086	**$238,457**	$257,245	$256,151	$154,038	$155,184
Total deposits	**59,640**	92,139	**44,586**	64,202	70,418	78,635	95,131
Period end							
Total loans and leases	**$241,837**	$153,880	**$241,837**	$254,615	$255,851	$161,153	$153,880
Total deposits	**37,130**	81,449	**37,130**	56,986	56,468	65,435	81,449

(1) All Other consists of equity investment activities including Global Principal Investments, Corporate Investments and Strategic Investments, the residential mortgage portfolio associated with ALM activities, the residual impact of cost allocation processes, merger and restructuring charges, intersegment eliminations, the results of First Republic Bank prior to its sale on July 1, 2010, fair value adjustments related to certain Merrill Lynch structured notes and the results of certain businesses that are expected to be or have been sold or are in the process of being liquidated. All Other also includes certain amounts associated with ALM activities, including the residual impact of funds transfer pricing allocation methodologies, amounts associated with the change in the value of derivatives used as economic hedges of interest rate and foreign exchange rate fluctuations, foreign exchange rate fluctuations related to revaluation of foreign-denominated debt issuances, certain gains (losses) on sales of whole mortgage loans, and gains (losses) on sales of debt securities. All Other also includes adjustments to noninterest income and income tax expense to remove the FTE impact of items (primarily low-income housing tax credits) that have been grossed up within noninterest income to a FTE amount in the business segments. In addition, the 2010 periods are presented in accordance with new consolidation guidance. The 2009 periods are presented on a managed basis and include the offsetting securitization impact to present Global Card Services on a managed basis. (See Exhibit A: Non-GAAP Reconciliations - All Other - Reconciliation on page 49).

(2) Fully taxable-equivalent basis

(3) Periods subsequent to January 1, 2010 are presented in accordance with the new consolidation guidance. Prior periods represent the provision for credit losses for All Other combined with the Global Card Services securitization offset.

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Equity Investments

(Dollars in millions)

	Global Principal Investments Exposures				Equity Investment Income (Loss)	
	September 30, 2010			June 30, 2010	September 30, 2010	
	Book Value	Unfunded Commitments	Total	Total	Three Months Ended	Nine Months Ended
Global Principal Investments:						
Private Equity Investments	**$4,813**	**$188**	**$5,001**	$6,441	**$(167)**	**$833**
Global Real Estate	**1,994**	**208**	**2,202**	2,180	**21**	**34**
Global Strategic Capital	**2,751**	**612**	**3,363**	4,940	**76**	**138**
Legacy/Other Investments	**2,614**	**479**	**3,093**	1,249	**116**	**432**
Total Global Principal Investments	**$12,172**	**$1,487**	**$13,659**	$14,810	**$46**	**$1,437**

Components of Equity Investment Income (Loss)

(Dollars in millions)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Global Principal Investments	**$1,437**	$551	**$46**	$814	$577	$671	$713
Corporate Investments	**(300)**	(153)	**5**	6	(311)	65	109
Strategic and other investments [1]	**1,438**	7,786	**43**	1,294	101	94	60
Total equity investment income included in All Other	**2,575**	8,184	**94**	2,114	367	830	882
Total equity investment income (loss) included in the business segments [2]	**1,173**	(196)	**263**	652	258	1,196	(39)
Total consolidated equity investment income	**$3,748**	$7,988	**$357**	$2,766	$625	$2,026	$843

(1) For the nine months ended September 30, 2009, includes a $7.2 billion pre-tax gain related to the sales of portions of the Corporation's China Construction Bank investment.

(2) For the three months ended December 31, 2009, includes a pre-tax gain of $1.1 billion related to the Corporation's BlackRock equity investment interest.

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Outstanding Loans and Leases

(Dollars in millions)

	September 30 2010	June 30 2010	Increase (Decrease)
Consumer			
Residential mortgage [1]	**$243,141**	$245,502	$(2,361)
Home equity	**141,558**	146,274	(4,716)
Discontinued real estate [2]	**13,442**	13,780	(338)
Credit card - domestic	**113,609**	116,739	(3,130)
Credit card - foreign	**27,262**	26,391	871
Direct/Indirect consumer [3]	**92,479**	98,239	(5,760)
Other consumer [4]	**2,924**	3,008	(84)
Total consumer	**634,415**	649,933	(15,518)
Commercial			
Commercial - domestic [5]	**191,096**	191,458	(362)
Commercial real estate [6]	**52,819**	61,587	(8,768)
Commercial lease financing	**21,321**	21,392	(71)
Commercial - foreign	**30,575**	27,909	2,666
Total commercial loans excluding loans measured at fair value	**295,811**	302,346	(6,535)
Commercial loans measured at fair value [7]	**3,684**	3,898	(214)
Total commercial	**299,495**	306,244	(6,749)
Total loans and leases	**$933,910**	$956,177	$(22,267)

(1) Includes foreign residential mortgages of $98 million and $500 million at September 30, 2010 and June 30, 2010.

(2) Includes $12.1 billion and $12.4 billion of pay option loans, and $1.4 billion and $1.4 billion of subprime loans at September 30, 2010 and June 30, 2010. The Corporation no longer originates these products.

(3) Includes dealer financial services loans of $44.5 billion and $46.4 billion, consumer lending of $14.3 billion and $15.8 billion, domestic securities-based lending margin loans of $15.7 billion and $14.6 billion, student loans of $7.0 billion and $10.3 billion, foreign consumer loans of $7.7 billion and $7.5 billion, and other consumer loans of $3.3 billion and $3.7 billion at September 30, 2010 and June 30, 2010.

(4) Includes consumer finance loans of $2.0 billion and $2.1 billion, other foreign consumer loans of $846 million and $733 million, and consumer overdrafts of $66 million and $186 million at September 30, 2010 and June 30, 2010.

(5) Includes small business commercial - domestic loans, including card related products, of $15.2 billion and $15.9 billion at September 30, 2010 and June 30, 2010.

(6) Includes domestic commercial real estate loans of $50.1 billion and $59.1 billion, and foreign commercial real estate loans of $2.7 billion and $2.4 billion at September 30, 2010 and June 30, 2010.

(7) Certain commercial loans are accounted for under the fair value option and include commercial - domestic loans of $1.8 billion and $2.1 billion, commercial - foreign loans of $1.8 billion and $1.7 billion, and commercial real estate loans of $54 million and $114 million at September 30, 2010 and June 30, 2010.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Average Loans and Leases by Business Segment

(Dollars in millions)

	Third Quarter 2010							
	Total Corporation	**Deposits**	**Global Card Services [1]**	**Home Loans & Insurance**	**Global Commercial Banking**	**Global Banking & Markets**	**GWIM**	**All Other [1]**
Consumer								
Residential mortgage	**$237,292**	**$ -**	**$ -**	**$ -**	**$286**	**$509**	**$35,316**	**$201,181**
Home equity	**143,083**	**-**	**-**	**125,688**	**914**	**-**	**16,330**	**151**
Discontinued real estate	**13,632**	**-**	**-**	**-**	**-**	**-**	**-**	**13,632**
Credit card - domestic	**115,251**	**-**	**115,251**	**-**	**-**	**-**		**-**
Credit card - foreign	**27,047**	**-**	**27,047**	**-**	**-**	**-**	**-**	**-**
Direct/Indirect consumer	**95,692**	**71**	**15,785**	**95**	**45,400**	**388**	**24,872**	**9,081**
Other consumer	**2,955**	**127**	**782**	**(232)**	**-**	**9**	**17**	**2,252**
Total consumer	**634,952**	**198**	**158,865**	**125,551**	**46,600**	**906**	**76,535**	**226,297**
Commercial								
Commercial - domestic	**192,306**	**295**	**11,044**	**2,155**	**101,446**	**45,876**	**20,649**	**10,841**
Commercial real estate	**55,660**	**2**	**213**	**7**	**49,747**	**911**	**1,954**	**2,826**
Commercial lease financing	**21,402**	**-**	**-**	**-**	**1**	**23,365**	**30**	**(1,994)**
Commercial - foreign	**30,540**	**-**	**1,069**	**-**	**1,045**	**27,789**	**150**	**487**
Total commercial	**299,908**	**297**	**12,326**	**2,162**	**152,239**	**97,941**	**22,783**	**12,160**
Total loans and leases	**$934,860**	**$495**	**$171,191**	**$127,713**	**$198,839**	**$98,847**	**$99,318**	**$238,457**

	Second Quarter 2010							
	Total Corporation	Deposits	Global Card Services [1]	Home Loans & Insurance	Global Commercial Banking	Global Banking & Markets	GWIM	All Other [1]
Consumer								
Residential mortgage	$247,715	$ -	$ -	$ -	$304	$513	$35,276	$211,622
Home equity	148,219	-	-	129,010	923	-	16,531	1,755
Discontinued real estate	13,972	-	-	-	-	-	-	13,972
Credit card - domestic	118,738	-	118,738	-	-	-	-	-
Credit card - foreign	27,706	-	27,706	-	-	-	-	-
Direct/Indirect consumer	98,549	76	17,654	101	45,776	82	24,112	10,748
Other consumer	2,958	132	673	(209)	-	9	19	2,334
Total consumer	657,857	208	164,771	128,902	47,003	604	75,938	240,431
Commercial								
Commercial - domestic	195,144	341	11,562	1,755	104,261	45,019	20,874	11,332
Commercial real estate	64,218	5	193	7	53,721	1,363	2,019	6,910
Commercial lease financing	21,271	-	-	-	1	23,250	30	(2,010)
Commercial - foreign	28,564	-	1,045	-	1,125	25,666	146	582
Total commercial	309,197	346	12,800	1,762	159,108	95,298	23,069	16,814
Total loans and leases	$967,054	$554	$177,571	$130,664	$206,111	$95,902	$99,007	$257,245

	Third Quarter 2009							
	Total Corporation	Deposits	Global Card Services [1]	Home Loans & Insurance	Global Commercial Banking	Global Banking & Markets	GWIM	All Other [1]
Consumer								
Residential mortgage	$241,924	$ -	$ -	$ -	$371	$622	$36,170	$204,761
Home equity	153,269	-	-	130,751	994	-	18,380	3,144
Discontinued real estate	16,570	-	-	-	-	-	-	16,570
Credit card - domestic	49,751	-	137,312	-	-	-	-	(87,561)
Credit card - foreign	21,189	-	31,148	-	-	-	-	(9,959)
Direct/Indirect consumer	100,012	103	24,645	59	45,309	8	22,273	7,615
Other consumer	3,331	288	702	25	-	12	6	2,298
Total consumer	586,046	391	193,807	130,835	46,674	642	76,829	136,868
Commercial								
Commercial - domestic	216,332	282	13,261	1,753	115,324	51,300	21,979	12,433
Commercial real estate	74,276	5	149	11	62,773	1,431	2,230	7,677
Commercial lease financing	22,068	-	-	-	1	24,141	-	(2,074)
Commercial - foreign	31,533	-	1,433	-	1,222	28,481	117	280
Total commercial	344,209	287	14,843	1,764	179,320	105,353	24,326	18,316
Total loans and leases	$930,255	$678	$208,650	$132,599	$225,994	$105,995	$101,155	$155,184

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior periods for Global Card Services is presented on a managed basis with a corresponding offset in All Other.

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Bank of America Corporation and Subsidiaries

Commercial Credit Exposure by Industry [1, 2, 3]

(Dollars in millions)

	Commercial Utilized			Total Commercial Committed		
	September 30 2010	June 30 2010	Increase (Decrease)	**September 30 2010**	June 30 2010	Increase (Decrease)
Diversified financials	**$58,176**	$69,026	$(10,850)	**$88,222**	$98,177	$(9,955)
Real estate [4]	**64,484**	70,195	(5,711)	**79,016**	85,714	(6,698)
Government and public education	**45,280**	44,636	644	**61,111**	60,598	513
Healthcare equipment and services	**29,980**	30,439	(459)	**47,373**	47,445	(72)
Capital goods	**22,693**	22,699	(6)	**45,598**	45,412	186
Retailing	**24,130**	23,590	540	**42,560**	42,497	63
Consumer services	**26,377**	27,436	(1,059)	**41,484**	42,095	(611)
Materials	**15,928**	15,471	457	**33,082**	32,452	630
Banks	**28,702**	26,430	2,272	**31,918**	29,375	2,543
Commercial services and supplies	**20,483**	22,117	(1,634)	**30,893**	32,414	(1,521)
Food, beverage and tobacco	**14,075**	14,285	(210)	**26,861**	27,300	(439)
Insurance	**18,742**	19,293	(551)	**26,028**	26,852	(824)
Individuals and trusts	**20,029**	21,997	(1,968)	**25,267**	27,679	(2,412)
Energy	**9,451**	9,057	394	**24,942**	24,073	869
Utilities	**6,687**	7,130	(443)	**24,515**	23,927	588
Media	**11,912**	12,042	(130)	**21,133**	20,902	231
Transportation	**11,895**	11,869	26	**17,892**	17,842	50
Religious and social organizations	**8,999**	8,955	44	**11,312**	11,206	106
Technology hardware and equipment	**4,338**	4,260	78	**10,673**	10,640	33
Telecommunication services	**4,054**	4,224	(170)	**9,882**	9,880	2
Pharmaceuticals and biotechnology	**2,583**	2,527	56	**9,625**	10,136	(511)
Software and services	**3,728**	3,170	558	**9,345**	9,158	187
Consumer durables and apparel	**4,342**	4,173	169	**8,897**	9,012	(115)
Food and staples retailing	**3,278**	4,589	(1,311)	**6,276**	7,743	(1,467)
Automobiles and components	**2,021**	2,089	(68)	**5,293**	5,219	74
Other	**3,709**	4,360	(651)	**7,391**	8,728	(1,337)
Total commercial credit exposure by industry	**$466,076**	$486,059	$(19,983)	**$746,589**	$766,476	$(19,887)
Net credit default protection purchased on total commitments [5]				**$(20,487)**	$(20,042)	

(1) Includes loans and leases, standby letters of credit and financial guarantees, derivative assets, assets held-for-sale, commercial letters of credit, bankers' acceptances, securitized assets, foreclosed properties and other collateral acquired. Derivative assets are reported on a mark-to-market basis and have been reduced by the amount of cash collateral applied of $79.9 billion and $62.9 billion at September 30, 2010 and June 30, 2010. Not reflected in utilized and committed exposure is additional non-cash derivative collateral held of $20.6 billion and $19.0 billion which consists primarily of other marketable securities at September 30, 2010 and June 30, 2010.

(2) Total commercial utilized and total commercial committed exposure includes loans and letters of credit measured at fair value and are comprised of loans outstanding of $3.7 billion and $3.9 billion and issued letters of credit at notional value of $1.6 billion at both September 30, 2010 and June 30, 2010. In addition, total commercial committed exposure includes unfunded loan commitments at notional value of $26.9 billion and $26.0 billion at September 30, 2010 and June 30, 2010.

(3) Includes small business commercial – domestic exposure.

(4) Industries are viewed from a variety of perspectives to best isolate the perceived risks. For purposes of this table, the real estate industry is defined based upon the borrowers' or counterparties' primary business activity using operating cash flow and primary source of repayment as key factors.

(5) Represents net notional credit protection purchased.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Net Credit Default Protection by Maturity Profile [1]

	September 30 2010		June 30 2010	
Less than or equal to one year	**18**	**%**	18	%
Greater than one year and less than or equal to five years	**78**		78	
Greater than five years	**4**		4	
Total net credit default protection	**100**	**%**	100	%

(1) To mitigate the cost of purchasing credit protection, credit exposure can be added by selling credit protection. The distribution of maturities for net credit default protection purchased is shown above.

Net Credit Default Protection by Credit Exposure Debt Rating [1, 2]

(Dollars in millions)

	September 30, 2010			June 30, 2010		
Ratings [3]	**Net Notional**	**Percent**		Net Notional	Percent	
AAA	**$ -**	**-**	**%**	$ -	-	%
AA	**(189)**	**0.9**		(111)	0.6	
A	**(6,577)**	**32.0**		(6,684)	33.3	
BBB	**(8,440)**	**41.2**		(8,054)	40.2	
BB	**(2,206)**	**10.8**		(2,331)	11.6	
B	**(1,634)**	**8.0**		(1,536)	7.7	
CCC and below	**(853)**	**4.2**		(924)	4.6	
NR[4]	**(588)**	**2.9**		(402)	2.0	
Total net credit default protection	**$(20,487)**	**100.0**	**%**	$(20,042)	100.0	%

(1) To mitigate the cost of purchasing credit protection, credit exposure can be added by selling credit protection. The distribution of debt rating for net notional credit default protection purchased is shown as a negative and the net notional credit protection sold is shown as a positive amount.

(2) Ratings are refreshed on a quarterly basis.

(3) The Corporation considers ratings of BBB- or higher to meet the definition of investment grade.

(4) In addition to names which have not been rated, "NR" includes $(467) million and $(342) million in net credit default swap index positions at September 30, 2010 and June 30, 2010. While index positions are principally investment grade, credit default swaps indices include names in and across each of the ratings categories.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Selected Emerging Markets [1]

(Dollars in millions)

	Loans and Leases, and Loan Commitments	Other Financing [2]	Derivative Assets [3]	Securities / Other Investments [4]	Total Cross–border Exposure [5]	Local Country Exposure Net of Local Liabilities [6]	**Total Emerging Markets Exposure at September 30, 2010**	Increase (Decrease) from June 30, 2010
Region/Country								
Asia Pacific								
China [7]	$751	$898	$896	$21,425	$23,970	$ -	**$23,970**	$11,118
India	3,138	1,692	629	2,476	7,935	119	**8,054**	459
South Korea	825	1,190	854	2,397	5,266	293	**5,559**	(209)
Singapore	576	29	313	771	1,689	-	**1,689**	773
Taiwan	398	34	148	499	1,079	573	**1,652**	(274)
Hong Kong	342	255	213	630	1,440	-	**1,440**	424
Thailand	17	12	69	404	502	17	**519**	309
Other Asia Pacific [8]	263	37	114	595	1,009	3	**1,012**	170
Total Asia Pacific	6,310	4,147	3,236	29,197	42,890	1,005	**43,895**	12,770
Latin America								
Brazil	637	372	411	1,054	2,474	2,918	**5,392**	308
Mexico [9]	1,332	321	332	427	2,412	-	**2,412**	(3,127)
Chile	1,083	163	396	32	1,674	13	**1,687**	23
Peru	250	157	40	82	529	51	**580**	60
Other Latin America [8]	168	259	17	382	826	174	**1,000**	113
Total Latin America	3,470	1,272	1,196	1,977	7,915	3,156	**11,071**	(2,623)
Middle East and Africa								
Bahrain	78	-	6	1,175	1,259	-	**1,259**	313
United Arab Emirates	784	5	202	83	1,074	-	**1,074**	135
South Africa	333	9	46	81	469	-	**469**	(755)
Other Middle East and Africa [8]	462	73	129	192	856	1	**857**	(369)
Total Middle East and Africa	1,657	87	383	1,531	3,658	1	**3,659**	(676)
Central and Eastern Europe								
Turkey	197	171	43	238	649	45	**694**	(218)
Russian Federation	73	122	55	181	431	2	**433**	(110)
Other Central and Eastern Europe [8]	47	138	305	621	1,111	12	**1,123**	(24)
Total Central and Eastern Europe	317	431	403	1,040	2,191	59	**2,250**	(352)
Total emerging market exposure	$11,754	$5,937	$5,218	$33,745	$56,654	$4,221	**$60,875**	$9,119

(1) There is no generally accepted definition of emerging markets. The definition that we use includes all countries in Asia Pacific excluding Japan, Australia and New Zealand; all countries in Latin America excluding Cayman Islands and Bermuda; all countries in Middle East and Africa; and all countries in Central and Eastern Europe. There was no emerging market exposure included in the portfolio accounted for under the fair value option at September 30, 2010 and June 30, 2010.

(2) Includes acceptances, due froms, SBLCs, commercial letters of credit and formal guarantees.

(3) Derivative assets are carried at fair value and have been reduced by the amount of cash collateral applied of $1.5 billion and $964 million at September 30, 2010 and June 30, 2010 . At September 30, 2010 and June 30, 2010, there were $476 million and $565 million of other marketable securities collateralizing derivative assets.

(4) Generally, cross-border resale agreements are presented based on the domicile of the counterparty, consistent with FFIEC reporting requirements. Cross-border resale agreements where the underlying securities are U.S. Treasury securities, in which case the domicile is the U.S., are excluded from this presentation.

(5) Cross-border exposure includes amounts payable to the Corporation by borrowers or counterparties with a country of residence other than the one in which the credit is booked, regardless of the currency in which the claim is denominated, consistent with FFIEC reporting requirements.

(6) Local country exposure includes amounts payable to the Corporation by borrowers with a country of residence in which the credit is booked, regardless of the currency in which the claim is denominated. Local funding or liabilities are subtracted from local exposures consistent with FFIEC reporting requirements. Total amount of available local liabilities funding local country exposure at September 30, 2010 was $17.9 billion compared to $16.8 billion at June 30, 2010. Local liabilities at September 30, 2010 in Asia Pacific, Latin America, and Middle East and Africa were $16.3 billion, $1.4 billion and $213 million, respectively, of which $8.1 billion were in Singapore, $2.0 billion in China, $1.8 billion in Hong Kong, $1.6 billion in South Korea, $1.3 billion in both India and Mexico, and $585 million were in Taiwan. There were no other countries with available local liabilities funding local country exposure greater than $500 million.

(7) Securities/Other Investments includes an investment of $19.0 billion in China Construction Bank (CCB).

(8) No country included in Other Asia Pacific, Other Latin America, Other Middle East and Africa, or Other Central and Eastern Europe had total foreign exposure of more than $500 million.

(9) June 30, 2010 included an investment of $2.6 billion in Grupo Financiero Santander, S.A. This investment was sold during the third quarter of 2010.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Nonperforming Loans, Leases and Foreclosed Properties

(Dollars in millions)

	September 30 2010	June 30 2010	March 31 2010	December 31 2009	September 30 2009
Residential mortgage	**$18,291**	$18,283	$17,763	$16,596	$15,509
Home equity [1]	**2,702**	2,951	3,335	3,804	3,741
Discontinued real estate	**297**	293	279	249	207
Direct/Indirect consumer	**83**	85	91	86	92
Other consumer	**56**	72	89	104	105
Total consumer	**21,429**	21,684	21,557	20,839	19,654
Commercial - domestic [2]	**3,894**	4,217	4,407	4,925	4,719
Commercial real estate	**6,376**	6,704	7,177	7,286	6,943
Commercial lease financing	**123**	140	147	115	170
Commercial - foreign	**272**	130	150	177	261
	10,665	11,191	11,881	12,503	12,093
Small business commercial - domestic	**202**	222	179	200	167
Total commercial	**10,867**	11,413	12,060	12,703	12,260
Total nonperforming loans and leases	**32,296**	33,097	33,617	33,542	31,914
Foreclosed properties	**2,260**	2,501	2,308	2,205	1,911
Total nonperforming loans, leases and foreclosed properties [3, 4, 5]	**$34,556**	$35,598	$35,925	$35,747	$33,825
Federal Housing Administration insured loans past due 90 days or more and still accruing	**$16,427**	$15,338	$13,589	$11,680	$2,325
Other loans past due 90 days or more and still accruing	**5,781**	6,448	7,851	5,181	5,270
Total loans past due 90 days or more and still accruing [4, 6]	**$22,208**	$21,786	$21,440	$16,861	$7,595
Nonperforming loans, leases and foreclosed properties/Total assets [7]	**1.49 %**	1.51 %	1.54 %	1.61 %	1.51 %
Nonperforming loans, leases and foreclosed properties/Total loans, leases and foreclosed properties [7]	**3.71**	3.73	3.69	3.98	3.72
Nonperforming loans and leases/Total loans and leases [7]	**3.47**	3.48	3.46	3.75	3.51
Allowance for credit losses:					
Allowance for loan and lease losses [1, 8]	**$43,581**	$45,255	$46,835	$37,200	$35,832
Reserve for unfunded lending commitments	**1,294**	1,413	1,521	1,487	1,567
Total allowance for credit losses	**$44,875**	$46,668	$48,356	$38,687	$37,399
Allowance for loan and lease losses/Total loans and leases [7]	**4.69 %**	4.75 %	4.82 %	4.16 %	3.95 %
Allowance for loan and lease losses/Total nonperforming loans and leases	**135**	137	139	111	112
Allowance for loan and lease losses (excluding the valuation allowance for purchased credit-impaired loans)/Total nonperforming loans and leases	**118**	121	124	99	101
Commercial utilized reservable criticized exposure [9]	**$47,698**	$50,319	$55,322	$58,687	$60,059
Commercial utilized reservable criticized exposure/Commercial utilized reservable exposure [9]	**13.06 %**	13.48 %	14.43 %	15.03 %	14.86 %
Total commercial utilized criticized exposure/Commercial utilized exposure [9]	**13.96**	14.39	15.68	16.45	15.85

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. As a result of the new consolidation guidance the first quarter of 2010 includes $448 million in home equity nonperforming loans and $10.8 billion in allowance for loan and lease losses. The 2009 periods have not been restated.

(2) Excludes small business commercial - domestic loans.

(3) Balances do not include past due consumer credit card, business card loans, consumer loans secured by real estate where repayments are insured by the Federal Housing Administration and in general, consumer loans not secured by real estate.

(4) Balances do not include purchased credit-impaired loans even though the customer may be contractually past due. Purchased credit-impaired loans were written down to fair value upon acquisition and accrete interest income over the remaining life of the loan.

	September 30 2010	*June 30 2010*	*March 31 2010*	*December 31 2009*	*September 30 2009*
(5) Balances do not include the following:					
Nonperforming loans held-for-sale	***$3,654***	*$4,044*	*$4,195*	*$6,011*	*$4,563*
Nonperforming loans accounted for under the fair value option	***15***	*15*	*70*	*138*	*305*
Nonaccruing troubled debt restructured loans removed from the purchased credit-impaired portfolio prior to January 1, 2010	***378***	*403*	*301*	*395*	*321*
(6) Balances do not include the following:					
Loans accounted for under the fair value option past due 90 days or more and still accruing	***$ -***	*$ -*	*$49*	*$87*	*$ 111*
Loans held-for-sale past due 90 days or more and still accruing	***79***	*158*	*241*	*47*	*52*

(7) Ratios do not include loans accounted for under the fair value option of $3.7 billion, $3.9 billion, $4.1 billion, $4.9 billion and $6.2 billion at September 30, 2010, June 30, 2010, March 31, 2010, December 31, 2009 and September 30, 2009, respectively.

(8) Balances include the allowance for loan and lease losses on purchased credit-impaired loans of $5.6 billion, $5.3 billion, $5.1 billion, $3.9 billion and $3.8 billion at September 30, 2010, June 30, 2010, March 31, 2010, December 31, 2009 and September 30, 2009, respectively.

(9) Criticized exposure corresponds to the Special Mention, Substandard and Doubtful asset categories defined by regulatory authorities. The reservable exposure excludes loans held-for-sale exposure accounted for under the fair value option and other nonreservable exposure both of which are included in total commercial utilized exposure.

Loans are classified as domestic or foreign based upon the domicile of the borrower.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Nonperforming Loans, Leases and Foreclosed Properties Activity

(Dollars in millions)

	Third Quarter 2010	Second Quarter 2010	First Quarter 2010	Fourth Quarter 2009	Third Quarter 2009
Nonperforming Consumer Loans:					
Balance, beginning of period	**$21,684**	$21,557	$20,839	$19,654	$17,772
Additions to nonperforming loans:					
Consolidation of VIEs [(1)]	**-**	-	448	-	-
New nonaccrual loans	**4,313**	5,033	6,298	6,521	6,696
Reductions in nonperforming loans:					
Paydowns and payoffs	**(917)**	(528)	(625)	(371)	(410)
Returns to performing status [(2)]	**(1,469)**	(1,816)	(2,521)	(2,169)	(966)
Charge-offs [(3)]	**(1,749)**	(2,231)	(2,607)	(2,443)	(2,829)
Transfers to foreclosed properties	**(433)**	(331)	(275)	(353)	(609)
Total net additions to (reductions in) nonperforming loans	**(255)**	127	718	1,185	1,882
Total nonperforming consumer loans, end of period	**21,429**	21,684	21,557	20,839	19,654
Foreclosed properties	**1,485**	1,744	1,388	1,428	1,298
Total nonperforming consumer loans and foreclosed properties, end of period [(4)]	**$22,914**	$23,428	$22,945	$22,267	$20,952
Nonperforming Commercial Loans and Leases [(5)]:					
Balance, beginning of period	**$11,413**	$12,060	$12,703	$12,260	$11,409
Additions to nonperforming loans and leases:					
New nonaccrual loans and leases	**1,852**	2,256	1,881	3,662	4,235
Advances	**83**	62	83	130	54
Reductions in nonperforming loans and leases:					
Paydowns and payoffs	**(906)**	(1,148)	(771)	(1,016)	(892)
Sales	**(187)**	(256)	(170)	(283)	(304)
Return to performing status [(6)]	**(415)**	(404)	(323)	(220)	(94)
Charge-offs [(7)]	**(628)**	(870)	(956)	(1,448)	(1,773)
Transfers to foreclosed properties	**(217)**	(205)	(319)	(376)	(305)
Transfers to loans held-for-sale	**(128)**	(82)	(68)	(6)	(70)
Total net additions to (reductions in) nonperforming loans and leases	**(546)**	(647)	(643)	443	851
Total nonperforming loans and leases, end of period	**10,867**	11,413	12,060	12,703	12,260
Foreclosed properties	**775**	757	920	777	613
Total nonperforming commercial loans, leases and foreclosed properties, end of period [(4)]	**$11,642**	$12,170	$12,980	$13,480	$12,873

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior periods have not been restated.

(2) Consumer loans may be returned to performing status when all principal and interest is current and full repayment of the remaining contractual principal and interest is expected, or when the loan otherwise becomes well-secured and is in the process of collection. Certain troubled debt restructurings are classified as nonperforming at the time of restructure and may only be returned to performing status after considering the borrower's sustained repayment performance for a reasonable period, generally six months.

(3) Our policy generally is not to classify consumer credit card and consumer loans not secured by real estate as nonperforming; therefore, the charge-offs on these loans have no impact on nonperforming activity and therefore are excluded from this table.

(4) For amounts excluded from nonperforming loans, leases and foreclosed properties, see footnotes to Nonperforming Loans, Leases and Foreclosed Properties table on page 41.

(5) Includes small business commercial – domestic activity.

(6) Commercial loans and leases may be restored to performing status when all principal and interest is current and full repayment of the remaining contractual principal and interest is expected, or when the loan otherwise becomes well-secured and is in the process of collection. Troubled debt restructurings are generally classified as performing after a sustained period of demonstrated payment performance.

(7) Business card loans are not classified as nonperforming; therefore, the charge-offs on these loans have no impact on nonperforming activity.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Quarterly Net Charge-offs/Losses and Net Charge-off/Loss Ratios [1, 2]

(Dollars in millions)

	Third Quarter 2010		Second Quarter 2010		First Quarter 2010		Fourth Quarter 2009		Third Quarter 2009	
Net Charge-offs	**Amount**	**Percent**	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Residential mortgage	**$660**	**1.10 %**	$971	1.57 %	$1,069	1.78 %	$1,233	2.07 %	$1,247	2.05 %
Home equity	**1,372**	**3.80**	1,741	4.71	2,397	6.37	1,560	4.11	1,970	5.10
Discontinued real estate	**17**	**0.48**	19	0.54	21	0.60	14	0.38	37	0.89
Credit card - domestic	**2,975**	**10.24**	3,517	11.88	3,963	12.82	1,546	12.46	1,787	14.25
Credit card - foreign	**295**	**4.32**	942	13.64	631	8.57	395	7.22	382	7.14
Direct/Indirect consumer	**707**	**2.93**	879	3.58	1,109	4.46	1,288	5.17	1,451	5.76
Other consumer	**80**	**10.68**	73	10.01	58	7.80	114	14.20	118	14.00
Total consumer	**6,106**	**3.81**	8,142	4.96	9,248	5.60	6,150	4.24	6,992	4.73
Commercial - domestic [3]	**206**	**0.47**	179	0.41	286	0.63	637	1.36	773	1.58
Commercial real estate	**410**	**2.93**	645	4.03	615	3.64	745	4.15	873	4.67
Commercial lease financing	**19**	**0.34**	(3)	(0.06)	21	0.40	43	0.79	41	0.72
Commercial - foreign	**12**	**0.17**	66	0.98	25	0.37	162	2.30	149	2.05
	647	**0.91**	887	1.23	947	1.28	1,587	2.05	1,836	2.28
Small business commercial - domestic	**444**	**11.38**	528	12.94	602	14.21	684	15.16	796	17.45
Total commercial	**1,091**	**1.46**	1,415	1.86	1,549	1.98	2,271	2.78	2,632	3.09
Total net charge-offs	**$7,197**	**3.07**	$9,557	3.98	$10,797	4.44	$8,421	3.71	$9,624	4.13
By Business Segment										
Deposits	**$70**	**55.99 %**	$66	47.67 %	$43	34.73 %	$97	56.52 %	$98	57.21 %
Global Card Services [4]	**4,232**	**9.81**	5,674	12.82	6,011	12.88	6,487	12.88	7,400	14.07
Home Loans & Insurance	**1,323**	**4.11**	1,664	5.11	2,317	7.03	1,502	4.50	1,962	5.87
Global Banking & Markets	**52**	**0.22**	87	0.38	143	0.61	517	2.18	486	1.94
Global Commercial Banking	**728**	**1.45**	958	1.87	1,076	2.04	1,310	2.37	1,453	2.55
Global Wealth & Investment Management	**112**	**0.45**	115	0.47	119	0.49	211	0.84	285	1.12
All Other [4]	**680**	**1.13**	993	1.55	1,088	1.72	(1,703)	(4.39)	(2,060)	(5.27)
Total net charge-offs	**$7,197**	**3.07**	$9,557	3.98	$10,797	4.44	$8,421	3.71	$9,624	4.13
Supplemental managed basis data										
Credit card - domestic	**n/a**	**n/a**	n/a	n/a	n/a	n/a	$4,195	12.69 %	$4,816	13.92 %
Credit card - foreign	**n/a**	**n/a**	n/a	n/a	n/a	n/a	672	8.48	661	8.41
Total credit card managed net losses	**n/a**	**n/a**	n/a	n/a	n/a	n/a	$4,867	11.88	$5,477	12.90

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior periods have not been restated.

(2) Net charge-off/loss ratios are calculated as annualized held net charge-offs or managed net losses divided by average outstanding held or managed loans and leases excluding loans accounted for under the fair value option during the period for each loan and lease category.

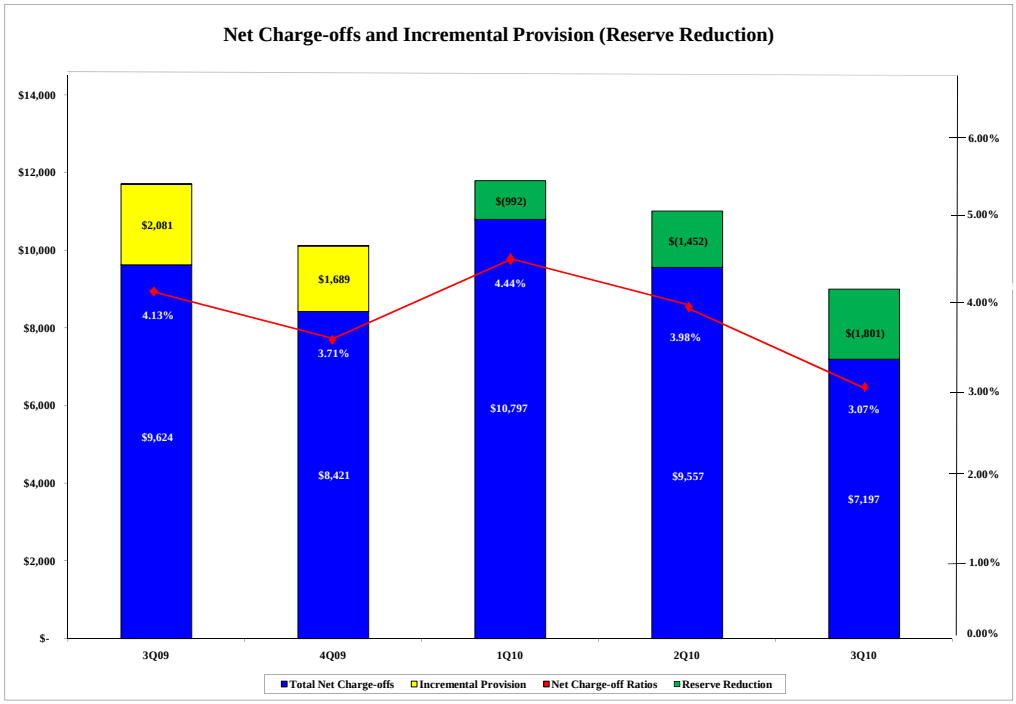
(3) Excludes small business commercial - domestic loans.

(4) The 2009 periods for Global Card Services are presented on a managed basis with a corresponding offset in All Other.

n/a = not applicable

Loans are classified as domestic or foreign based upon the domicile of the borrower.

Certain prior period amounts have been reclassified to conform to current period presentation.



Bank of America Corporation and Subsidiaries

Year-to-Date Net Charge-offs/Losses and Net Charge-off/Loss Ratios [1, 2]

(Dollars in millions)

	Nine Months Ended September 30			
	2010		2009	
Held Basis	**Amount**	**Percent**	Amount	Percent
Residential mortgage	**$2,700**	**1.49 %**	$3,117	1.64 %
Home equity	**5,510**	**4.98**	5,490	4.70
Discontinued real estate	**57**	**0.54**	87	0.64
Credit card - domestic	**10,455**	**11.67**	5,001	12.51
Credit card - foreign	**1,868**	**8.86**	844	5.95
Direct/Indirect consumer	**2,695**	**3.66**	4,175	5.56
Other consumer	**211**	**9.50**	314	12.54
Total consumer	**23,496**	**4.80**	19,028	4.21
Commercial - domestic [3]	**671**	**0.50**	1,553	1.01
Commercial real estate	**1,670**	**3.56**	1,957	3.54
Commercial lease financing	**37**	**0.23**	152	0.92
Commercial - foreign	**103**	**0.50**	375	1.59
	2,481	**1.15**	4,037	1.62
Small business commercial - domestic	**1,574**	**12.88**	2,202	15.85
Total commercial	**4,055**	**1.77**	6,239	2.37
Total net charge-offs	**$27,551**	**3.84**	$25,267	3.53
By Business Segment				
Deposits	**$179**	**46.19 %**	$269	50.39 %
Global Card Services [4]	**15,917**	**11.87**	19,651	12.16
Home Loans & Insurance	**5,304**	**5.43**	5,053	5.20
Global Banking & Markets	**282**	**0.40**	1,094	1.36
Global Commercial Banking	**2,762**	**1.79**	3,751	2.16
Global Wealth & Investment Management	**346**	**0.47**	619	0.79
All Other [4]	**2,761**	**1.47**	(5,170)	(4.19)
Total net charge-offs	**$27,551**	**3.84**	$25,267	3.53
Supplemental managed basis data				
Credit card - domestic	**n/a**	**n/a**	$12,767	11.88 %
Credit card - foreign	**n/a**	**n/a**	1,551	7.05
Total credit card managed net losses	**n/a**	**n/a**	$14,318	11.06

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior periods have not been restated.

(2) Net charge-off/loss ratios are calculated as annualized held net charge-offs or managed net losses divided by average outstanding held or managed loans and leases excluding loans accounted for under the fair value option during the period for each loan and lease category.

(3) Excludes small business commercial - domestic loans.

(4) The 2009 period for Global Card Services is presented on a managed basis with a corresponding offset in All Other.

n/a - not applicable

Loans are classified as domestic or foreign based upon the domicile of the borrower.

Certain prior period amounts have been reclassified to conform to current period presentation.

Bank of America Corporation and Subsidiaries

Allocation of the Allowance for Credit Losses by Product Type

(Dollars in millions)

	September 30, 2010			June 30, 2010			September 30, 2009		
Allowance for loan and lease losses [1]	**Amount**	**Percent of Total**	**Percent of Loans and Leases Outstanding [2]**	Amount	Percent of Total	Percent of Loans and Leases Outstanding [2]	Amount	Percent of Total	Percent of Loans and Leases Outstanding [2]
Residential mortgage	**$4,320**	**9.91 %**	**1.78 %**	$4,818	10.65 %	1.96 %	$4,461	12.45 %	1.87 %
Home equity	**12,925**	**29.66**	**9.13**	12,880	28.46	8.81	9,719	27.12	6.39
Discontinued real estate	**1,191**	**2.73**	**8.86**	1,140	2.52	8.27	1,016	2.84	6.57
Credit card - domestic	**11,977**	**27.48**	**10.54**	12,384	27.36	10.61	5,182	14.46	10.53
Credit card - foreign	**2,116**	**4.86**	**7.76**	2,197	4.85	8.32	1,328	3.71	6.33
Direct/Indirect consumer	**2,661**	**6.11**	**2.88**	2,929	6.47	2.98	4,811	13.43	4.89
Other consumer	**171**	**0.39**	**5.83**	182	0.41	6.08	205	0.57	6.27
Total consumer	**35,361**	**81.14**	**5.57**	36,530	80.72	5.62	26,722	74.58	4.62
Commercial - domestic [3]	**4,089**	**9.38**	**2.14**	4,495	9.93	2.35	5,385	15.03	2.59
Commercial real estate	**3,573**	**8.20**	**6.77**	3,593	7.94	5.83	3,007	8.39	4.14
Commercial lease financing	**151**	**0.35**	**0.71**	269	0.60	1.26	255	0.71	1.16
Commercial - foreign	**407**	**0.93**	**1.33**	368	0.81	1.32	463	1.29	1.68
Total commercial [4]	**8,220**	**18.86**	**2.78**	8,725	19.28	2.89	9,110	25.42	2.76
Allowance for loan and lease losses	**43,581**	**100.00 %**	**4.69**	45,255	100.00 %	4.75	35,832	100.00 %	3.95
Reserve for unfunded lending commitments	**1,294**			1,413			1,567		
Allowance for credit losses [5]	**$44,875**			$46,668			$37,399		

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior period has not been restated.

(2) Ratios are calculated as allowance for loan and lease losses as a percentage of loans and leases outstanding excluding loans accounted for under the fair value option for each loan and lease category. Loans accounted for under the fair value option include commercial - domestic loans of $1.8 billion, $2.1 billion and $4.0 billion, commercial - foreign loans of $1.8 billion, $1.7 billion and $2.1 billion, and commercial real estate loans of $54 million, $114 million and $98 million at September 30, 2010, June 30, 2010 and September 30, 2009.

(3) Includes allowance for small business commercial - domestic loans of $1.8 billion, $2.0 billion and $2.7 billion at September 30, 2010, June 30, 2010, and September 30, 2009.

(4) Includes allowance for loan and lease losses for impaired commercial loans of $577 million, $805 million and $1.3 billion at September 30, 2010, June 30, 2010 and September 30, 2009.

(5) Includes $5.6 billion, $5.3 billion and $3.8 billion of allowance for credit losses related to purchased credit-impaired loans at September 30, 2010, June 30, 2010 and September 30, 2009.

Certain prior period amounts have been reclassified to conform to current period presentation.

Exhibit A: Non-GAAP Reconciliations

Bank of America Corporation and Subsidiaries

Reconciliation to GAAP Financial Measures

(Dollars in millions)

The Corporation evaluates its business based upon a fully taxable-equivalent basis which is a non-GAAP measure. Total revenue, net of interest expense, includes net interest income on a fully taxable-equivale basis and noninterest income. The adjustment of net interest income to a fully taxable-equivalent basis results in a corresponding increase in income tax expense. The Corporation also evaluates its busine based upon ratios that utilize tangible equity which is a non-GAAP measure. Return on average tangible common shareholders' equity measures the Corporation's earnings contribution as a percentage of comm shareholders' equity plus any Common Equivalent Securities less goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. Return on average tangible shareholde equity measures the Corporation's earnings contribution as a percentage of average shareholders' equity reduced by goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred liabilities. The tangible common equity ratio represents common shareholders' equity plus any Common Equivalent Securities less goodwill and intangible assets (excluding mortgage servicing rights), net of rela deferred tax liabilities divided by total assets less goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities. The tangible equity ratio represents total shareholde equity less goodwill and intangible assets (excluding mortgage servicing rights), net of related deferred tax liabilities divided by total assets less goodwill and intangible assets (excluding mortgage servicing righ net of related deferred tax liabilities. Tangible book value per common share represents ending common shareholders' equity less goodwill and intangible assets (excluding mortgage servicing rights), net of rel deferred tax liabilities divided by ending common shares outstanding. These measures are used to evaluate the Corporation's use of equity (i.e., capital). In addition, profitability, relationship and investme models all use return on average tangible shareholders' equity as key measures to support our overall growth goals. Also, the efficiency ratio measures the costs expended to generate a dollar of revenue. In additi earnings and diluted earnings per common share, the efficiency ratio, return on average assets, return on average common shareholders' equity, return on average tangible common shareholders' equity and return average tangible shareholders' equity have been calculated excluding the impact of the goodwill impairment charge of $10.4 billion taken during the third quarter of 2010. See below for Reconciliations of to noninterest expense, net income (loss) and net income (loss) applicable to common shareholders excluding the goodwill impairment charge to GAAP financial measures. We believe the use of these non-GA measures provides additional clarity in assessing the results of the Corporatior

Other companies may define or calculate supplemental financial data differently. See the tables below for supplemental financial data and corresponding reconciliations to GAAP financial measures for the three months ended September 30, 2010, June 30, 2010, March 31, 2010, December 31, 2009 and September 30, 2009 and the nine months ended September 30, 2010 and 200

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Reconciliation of net interest income to net interest income fully taxable-equivalent basis							
Net interest income	**$39,084**	$35,550	**$12,435**	$12,900	$13,749	$11,559	$11,423
Fully taxable-equivalent adjustment	**900**	964	**282**	297	321	337	330
Net interest income fully taxable-equivalent basis	**$39,984**	$36,514	**$12,717**	$13,197	$14,070	$11,896	$11,753
Reconciliation of total revenue, net of interest expense to total revenue, net of interest expense fully taxable-equivalent basis							
Total revenue, net of interest expense	**$87,822**	$94,567	**$26,700**	$29,153	$31,969	$25,076	$26,035
Fully taxable-equivalent adjustment	**900**	964	**282**	297	321	337	330
Total revenue, net of interest expense fully taxable-equivalent basis	**$88,722**	$95,531	**$26,982**	$29,450	$32,290	$25,413	$26,365
Reconciliation of total noninterest expense to total noninterest expense, excluding goodwill impairment charge							
Total noninterest expense	**$62,244**	$50,328	**$27,216**	$17,253	$17,775	$16,385	$16,306
Goodwill impairment	**(10,400)**	-	**(10,400)**	-	-	-	-
Total noninterest expense, excluding goodwill impairment charge	**$51,844**	$50,328	**$16,816**	$17,253	$17,775	$16,385	$16,306
Reconciliation of income tax expense (benefit) to income tax expense (benefit) fully taxable-equivalent basis							
Income tax expense (benefit)	**$3,266**	$(691)	**$1,387**	$672	$1,207	$(1,225)	$(975)
Fully taxable-equivalent adjustment	**900**	964	**282**	297	321	337	330
Income tax expense (benefit) fully taxable-equivalent basis	**$4,166**	$273	**$1,669**	$969	$1,528	$(888)	$(645)
Reconciliation of net income (loss) to net income (loss), excluding goodwill impairment charge							
Net income (loss)	**$(994)**	$6,470	**$(7,299)**	$3,123	$3,182	$(194)	$(1,001)
Goodwill impairment	**10,400**	-	**10,400**	-	-	-	-
Net income (loss), excluding goodwill impairment charge	**$9,406**	$6,470	**$3,101**	$3,123	$3,182	$(194)	$(1,001)
Reconciliation of net income (loss) applicable to common shareholders to net income (loss) applicable to common shareholders, excluding goodwill impairment charge							
Net income (loss) applicable to common shareholders	**$(2,030)**	$2,992	**$(7,647)**	$2,783	$2,834	$(5,196)	$(2,241)
Goodwill impairment	**10,400**	-	**10,400**	-	-	-	-
Net income (loss) applicable to common shareholders, excluding goodwill impairment charge	**$8,370**	$2,992	**$2,753**	$2,783	$2,834	$(5,196)	$(2,241)

Certain prior period amounts have been reclassified to conform to current period presentation.

Exhibit A: Non-GAAP Reconciliations - continued

Bank of America Corporation and Subsidiaries

Reconciliation to GAAP Financial Measures

(Dollars in millions, shares in thousands)

	Nine Months Ended September 30		Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
	2010	2009	**2010**	2010	2010	2009	2009
Reconciliation of average common shareholders' equity to average tangible common shareholders' equity							
Common shareholders' equity	**$210,643**	$177,289	**$215,911**	$215,468	$200,380	$197,123	$197,230
Common Equivalent Securities	**3,877**	-	**-**	-	11,760	4,811	-
Goodwill	**(84,959)**	(86,028)	**(82,484)**	(86,099)	(86,334)	(86,053)	(86,170)
Intangible assets (excluding MSRs)	**(11,246)**	(12,107)	**(10,629)**	(11,216)	(11,906)	(12,556)	(13,223)
Related deferred tax liabilities	**3,368**	3,873	**3,214**	3,395	3,497	3,712	3,725
Tangible common shareholders' equity	**$121,683**	$83,027	**$126,012**	$121,548	$117,397	$107,037	$101,562
Reconciliation of average shareholders' equity to average tangible shareholders' equity							
Shareholders' equity	**$232,458**	$242,638	**$233,978**	$233,461	$229,891	$250,599	$255,983
Goodwill	**(84,959)**	(86,028)	**(82,484)**	(86,099)	(86,334)	(86,053)	(86,170)
Intangible assets (excluding MSRs)	**(11,246)**	(12,107)	**(10,629)**	(11,216)	(11,906)	(12,556)	(13,223)
Related deferred tax liabilities	**3,368**	3,873	**3,214**	3,395	3,497	3,712	3,725
Tangible shareholders' equity	**$139,621**	$148,376	**$144,079**	$139,541	$135,148	$155,702	$160,315
Reconciliation of period end common shareholders' equity to period end tangible common shareholders' equity							
Common shareholders' equity	**$212,391**	$198,843	**$212,391**	$215,181	$211,859	$194,236	$198,843
Common Equivalent Securities	**-**	-	**-**	-	-	19,244	-
Goodwill	**(75,602)**	(86,009)	**(75,602)**	(85,801)	(86,305)	(86,314)	(86,009)
Intangible assets (excluding MSRs)	**(10,402)**	(12,715)	**(10,402)**	(10,796)	(11,548)	(12,026)	(12,715)
Related deferred tax liabilities	**3,123**	3,714	**3,123**	3,215	3,396	3,498	3,714
Tangible common shareholders' equity	**$129,510**	$103,833	**$129,510**	$121,799	$117,402	$118,638	$103,833
Reconciliation of period end shareholders' equity to period end tangible shareholders' equity							
Shareholders' equity	**$230,495**	$257,683	**$230,495**	$233,174	$229,823	$231,444	$257,683
Goodwill	**(75,602)**	(86,009)	**(75,602)**	(85,801)	(86,305)	(86,314)	(86,009)
Intangible assets (excluding MSRs)	**(10,402)**	(12,715)	**(10,402)**	(10,796)	(11,548)	(12,026)	(12,715)
Related deferred tax liabilities	**3,123**	3,714	**3,123**	3,215	3,396	3,498	3,714
Tangible shareholders' equity	**$147,614**	$162,673	**$147,614**	$139,792	$135,366	$136,602	$162,673
Reconciliation of period end assets to period end tangible assets							
Assets	**$2,327,811**	$2,251,043	**$2,327,811**	$2,363,878	$2,338,700	$2,223,299	$2,251,043
Goodwill	**(75,602)**	(86,009)	**(75,602)**	(85,801)	(86,305)	(86,314)	(86,009)
Intangible assets (excluding MSRs)	**(10,402)**	(12,715)	**(10,402)**	(10,796)	(11,548)	(12,026)	(12,715)
Related deferred tax liabilities	**3,123**	3,714	**3,123**	3,215	3,396	3,498	3,714
Tangible assets	**$2,244,930**	$2,156,033	**$2,244,930**	$2,270,496	$2,244,243	$2,128,457	$2,156,033
Reconciliation of ending common shares outstanding to ending tangible common shares outstanding							
Common shares outstanding	**10,033,705**	8,650,314	**10,033,705**	10,033,017	10,032,001	8,650,244	8,650,314
Assumed conversion of common equivalent shares[1]	**-**	-	**-**	-	-	1,286,000	-
Tangible common shares outstanding	**10,033,705**	8,650,314	**10,033,705**	10,033,017	10,032,001	9,936,244	8,650,314

(1) On February 24, 2010, the common equivalent shares converted into common shares.

Certain prior period amounts have been reclassified to conform to current period presentation.

Exhibit A: Non-GAAP Reconciliations - continued

Bank of America Corporation and Subsidiaries

Global Card Services - Reconciliation

(Dollars in millions)

	Nine Months Ended September 30, 2009			Fourth Quarter 2009		
	Managed Basis [1]	Securitization Impact [2]	Held Basis	Managed Basis [1]	Securitization Impact [2]	Held Basis
Net interest income [3]	$15,094	$(7,024)	$8,070	$4,878	$(2,226)	$2,652
Noninterest income:						
Card income	6,460	(1,355)	5,105	2,093	(679)	1,414
All other income	405	(94)	311	115	(21)	94
Total noninterest income	6,865	(1,449)	5,416	2,208	(700)	1,508
Total revenue, net of interest expense	21,959	(8,473)	13,486	7,086	(2,926)	4,160
Provision for credit losses	22,699	(8,473)	14,226	6,854	(2,926)	3,928
Noninterest expense	5,848	-	5,848	1,877	-	1,877
Loss before income taxes	(6,588)	-	(6,588)	(1,645)	-	(1,645)
Income tax benefit [3]	(2,321)	-	(2,321)	(651)	-	(651)
Net loss	$(4,267)	$-	$(4,267)	$(994)	$-	$(994)
Balance sheet						
Average - total loans and leases	$216,101	$(100,727)	$115,374	$199,756	$(91,705)	$108,051
Period end - total loans and leases	202,860	(94,328)	108,532	196,289	(89,715)	106,574

	Third Quarter 2009		
	Managed Basis [1]	Securitization Impact [2]	Held Basis
Net interest income [3]	$4,920	$(2,275)	$2,645
Noninterest income:			
Card income	2,183	(1,007)	1,176
All other income	147	(26)	121
Total noninterest income	2,330	(1,033)	1,297
Total revenue, net of interest expense	7,250	(3,308)	3,942
Provision for credit losses	6,823	(3,308)	3,515
Noninterest expense	1,915	-	1,915
Loss before income taxes	(1,488)	-	(1,488)
Income tax benefit [3]	(533)	-	(533)
Net loss	$(955)	$-	$(955)
Balance sheet			
Average - total loans and leases	$208,650	$(97,520)	$111,130
Period end - total loans and leases	202,860	(94,328)	108,532

(1) Provision for credit losses represents provision for credit losses on held loans combined with realized credit losses associated with the securitized loan portfolio.

(2) The securitization impact on net interest income is on a funds transfer pricing methodology consistent with the way funding costs are allocated to the businesses.

(3) Fully taxable-equivalent basis

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

In 2010, the Corporation reports *Global Card Services* results in accordance with new consolidation guidance. The 2009 periods are presented on a managed basis. Managed basis assumes that securitized loans were not sold and presents earnings on these loans in a manner similar to the way loans that have not been sold (i.e., held loans) are presented. Loan securitization is an alternative funding process that is used by the Corporation to diversify funding sources. In prior periods, loan securitization removed loans from the Consolidated Balance Sheet through the sale of loans to an off-balance sheet qualifying special purpose entity which was excluded from the Corporation's Consolidated Financial Statements in accordance with GAAP applicable at the time.

The performance of the managed portfolio is important in understanding *Global Card Services* results as it demonstrates the results of the entire portfolio serviced by the business. Securitized loans continue to be serviced by the business and are subject to the same underwriting standards and ongoing monitoring as held loans. In addition, excess servicing income is exposed to similar credit risk and repricing of interest rates as held loans. In prior periods, *Global Card Services* managed income statement line items differed from a held basis reported as follows:

- Managed net interest income included *Global Card Services* net interest income on held loans and interest income on the securitized loans less the internal funds transfer pricing allocation related to securitized loans.
- Managed noninterest income included *Global Card Services* noninterest income on a held basis less the reclassification of certain components of card income (e.g., excess servicing income) to record securitized net interest income and provision for credit losses. Noninterest income, both on a held and managed basis, also included the impact of adjustments to the interest-only strips that were recorded in card income as management managed this impact within *Global Card Services.*
- Provision for credit losses represented the provision for managed credit losses on held loans combined with realized credit losses associated with the securitized loan portfolio.

Exhibit A: Non-GAAP Reconciliations - continued

Bank of America Corporation and Subsidiaries

All Other - Reconciliation

(Dollars in millions)

	Nine Months Ended September 30, 2009			Fourth Quarter 2009		
	Reported Basis [1]	Securitization Offset [2]	As Adjusted	Reported Basis [1]	Securitization Offset [2]	As Adjusted
Net interest income [3]	$(5,250)	$7,024	$1,774	$(1,527)	$2,226	$699
Noninterest income:						
Card income (loss)	(464)	1,355	891	(432)	679	247
Equity investment income	8,184	-	8,184	830	-	830
Gains on sales of debt securities	3,585	-	3,585	852	-	852
All other loss	(3,420)	94	(3,326)	(2,280)	21	(2,259)
Total noninterest income (loss)	7,885	1,449	9,334	(1,030)	700	(330)
Total revenue, net of interest expense	2,635	8,473	11,108	(2,557)	2,926	369
Provision for credit losses	(1,885)	8,473	6,588	(1,511)	2,926	1,415
Merger and restructuring charges	2,188	-	2,188	533	-	533
All other noninterest expense	2,086	-	2,086	816	-	816
Income (loss) before income taxes	246	-	246	(2,395)	-	(2,395)
Income tax benefit [3]	(1,894)	-	(1,894)	(878)	-	(878)
Net income (loss)	$2,140	$-	$2,140	$(1,517)	$-	$(1,517)
Balance sheet						
Average - total loans and leases	$165,086	$100,727	$265,813	$154,038	$91,705	$245,743
Period end - total loans and leases	153,880	94,328	248,208	161,153	89,715	250,868

	Third Quarter 2009		
	Reported Basis [1]	Securitization Offset [2]	As Adjusted
Net interest income [3]	$(1,798)	$2,275	$477
Noninterest income:			
Card income (loss)	(721)	1,007	286
Equity investment income	882	-	882
Gains on sales of debt securities	1,442	-	1,442
All other loss	(2,053)	26	(2,027)
Total noninterest income (loss)	(450)	1,033	583
Total revenue, net of interest expense	(2,248)	3,308	1,060
Provision for credit losses	(1,218)	3,308	2,090
Merger and restructuring charges	594	-	594
All other noninterest expense	845	-	845
Loss before income taxes	(2,469)	-	(2,469)
Income tax benefit [3]	(928)	-	(928)
Net income (loss)	$(1,541)	$-	$(1,541)
Balance sheet			
Average - total loans and leases	$155,184	$97,520	$252,704
Period end - total loans and leases	153,880	94,328	248,208

(1) Periods subsequent to January 1, 2010 are presented in accordance with new consolidation guidance. Prior periods are presented on a managed basis. Provision for credit losses represents provision for credit losses in All Other combined with the Global Card Services securitization offset.

(2) The securitization offset on net interest income is on a funds transfer pricing methodology consistent with the way funding costs are allocated to the businesses.

(3) Fully taxable-equivalent basis

Certain prior period amounts have been reclassified among the segments to conform to the current period presentation.

Appendix: Selected Slides from the
Third Quarter 2010 Earnings Release Presentation

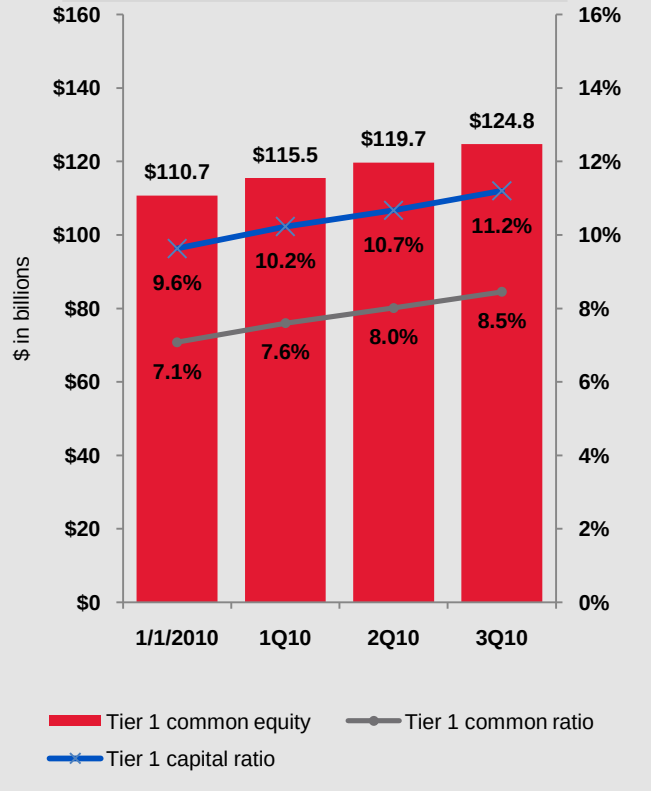
Balance Sheet Highlights

($ in billions)	September 30, 2010	January 1, 2010 [1]	Change from 1/1/10
Total assets	$ 2,327.8	$ 2,323.7	$ 4.1
Total risk-weighted assets	1,476.8	1,563.6	(86.8)
Total deposits	977.3	991.6	(14.3)
Long-term debt	478.9	522.9	(44.0)
Tangible common equity	129.5	112.4	17.1
Tier 1 common equity	124.8	110.7	14.1
Global excess liquidity sources	324	214	110
Tier 1 common equity ratio	8.45 %	7.08 %	137 bps
Tangible book value per share	$ 12.91	$ 11.31	$ 1.60
Asset Quality			
Allowance for loan and lease losses	$ 43.6	$ 48.0	$ (4.4)
as a % of loans and leases	4.69 %	4.81 %	(10) bps
coverage for annualized net losses	1.53 x	1.07 x	0.46 x
Nonperforming assets	$ 34.6	$ 36.2	$ (1.6)

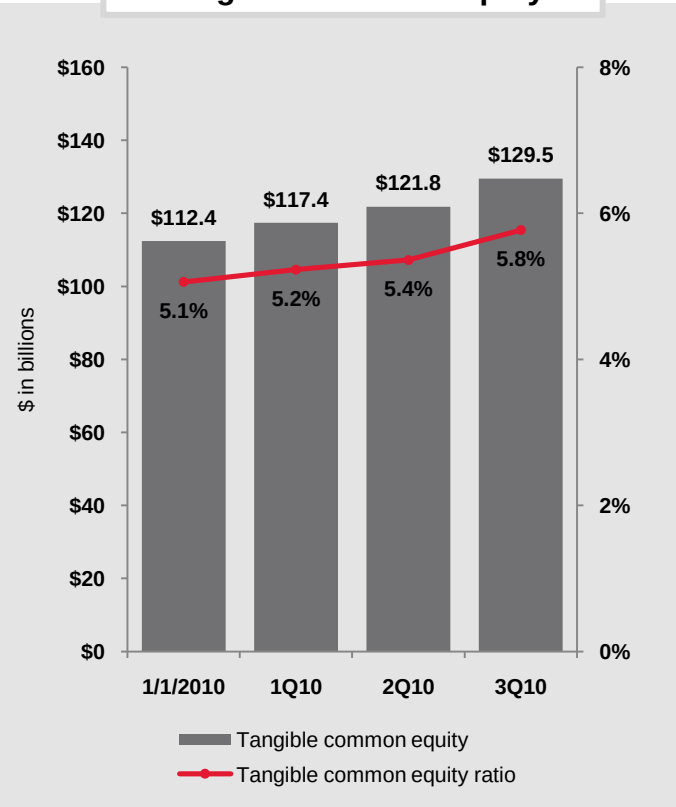
[1] Reflects the 12/31/09 information adjusted to include 1/1/10 adoption of FAS 166/167 as reported in our SEC filings.

Strong Capital Measures Improving [1]

Tier 1 Common Equity



Tangible Common Equity



Commentary vs. 2Q10

- 3Q10 ratios improved due to
  - Earnings of $2.7B, net of preferred and common dividends and excluding goodwill impairment charge
  - $18B reduction in risk-weighted assets
- Tangible common equity increase driven by $6.2B, net of tax, valuation increase of CCB investment

[1] Capital measures reflect the implementation of FAS 166/167 on January 1, 2010 for comparative purposes

Customer Behaviors and Regulatory Reform Driving Consumer Banking Model Changes

Overdraft Position

	Fee-Generating Overdraft Transactions	
	Pre Regulation E	Projected Post Regulation E
Point of Sale Debit	58%	No
Non-Point of Sale Debit	3%	✓
ACH	17%	✓
Checks	13%	✓
ATM	7%	✓
Online	2%	✓

Background for Decision
(Summer of 2009)

- Small percentage (10%) of customers paid large amount of the charges (70%) averaging $1,000 fees per year
- Customer complaints were nearing all-time highs – significant majority of deposit complaints were overdraft issues
- Account closures by customers were at historic highs and increasing
- Regulation E was coming

Current State

- Account attrition 27% better than in 3Q09
- Customer satisfaction scores improved
- Customer complaints are down 51% - particularly escalated
- Customers have enhanced accounts with overdraft protection
- Associate satisfaction has improved

New Model

- Offering new attractive customer solutions, new payment models and new account features
- Revising mass market model to match cost to serve with new revenue opportunities
- Restructuring accounts replacing penalty fees with balances, activity qualifiers or monthly maintenance fees
- Implemented customer education and assistance on overdraft solutions
  - Provided customers a **choice** of accounts offering overdraft protection
    - Nearly 40% of accounts now have overdraft protection
  - Allowing customer **control** by providing access to cash with overdrafts at ATMs
  - Features such as e-alerts providing more **clarity** when balances are low or overdrawn

Significant Items in 3Q10

Income Statement Items

- Goodwill impairment charge in Global Card Services segment of $10.4B
- Loan loss reserves were reduced by $1.8B in 3Q10 vs. $1.5B in 2Q10
- Recorded $0.6B charge for exposure in the U.K. involving payment protection insurance claims on consumer loan products
- Reduction in U.K. corporate tax rate to 27% resulted in a charge of $0.4B, included in income tax expense.
- Recorded additional litigation expense of $380M
- Recorded $0.9B net securities gains in 3Q10
- Equity investment income of $0.4B was $2.4B lower than 2Q10 driven by the absence of gains on sales of Itaú Unibanco ($1.2B) and MasterCard ($0.4B) and the CCB dividend ($0.5B)
- Fair value adjustment on structured liabilities resulted in a charge of $0.2B to other income compared to a gain of $1.2B in the previous quarter

Balance Sheet Items

- Recorded $9.8B, $6.2B net of tax, valuation increase on investment in China Construction Bank (CCB) through equity
- Completed sales of First Republic Bank and Santander–Mexico ownership stake

Runoff Loan Portfolios

($ in billions, ending balances)	September 30, 2010	June 30, 2010	Change from June 30, 2010
Residential mortgage	$31.7	$41.8	$(10.1)
Home equity	38.1	41.1	(3.0)
Discontinued real estate	13.4	13.8	(0.4)
Direct/indirect	39.0	46.0	(7.0)
Other consumer	1.5	1.4	0.1
Total consumer	123.7	144.1	(20.4)
Total commercial	8.2	13.3	(5.1)
Total runoff loans	$131.9	$157.4	$(25.5)

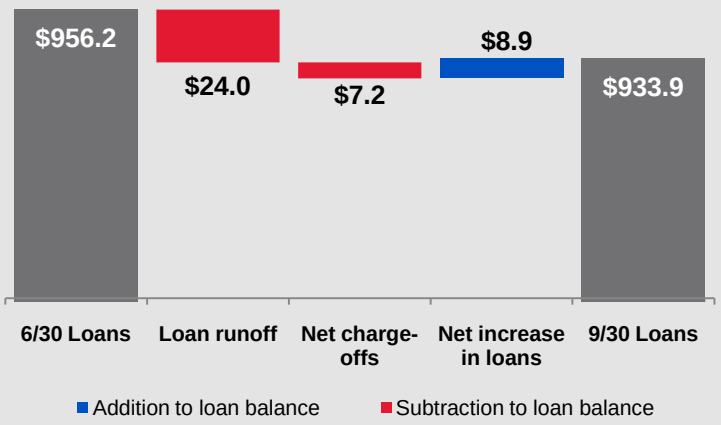
3Q10 Runoff Portfolio Highlights

- Sale of First Republic Bank in 3Q10 reduced loans by $17.5B
- Includes Countrywide purchased credit-impaired loans of $35.4B ($10.6B residential mortgage, $12.8B home equity, $12.0B discontinued real estate)
- Residential mortgage includes $19.2B of government insured repurchases, which is likely to increase before it runs-off
- Direct/indirect loans include consumer finance loans of $13.8B, completed bulk purchase programs of $15.9B, and other loans of $9.3B in 3Q10
- The majority of the commercial runoff portfolio reflects small business loans, while the reduction is primarily driven by the sale of First Republic

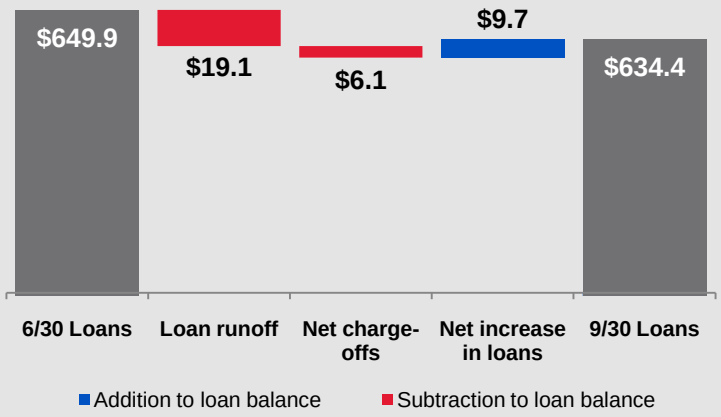
3Q10 Loan Activity [1]

(end of period loans, $ in billions)

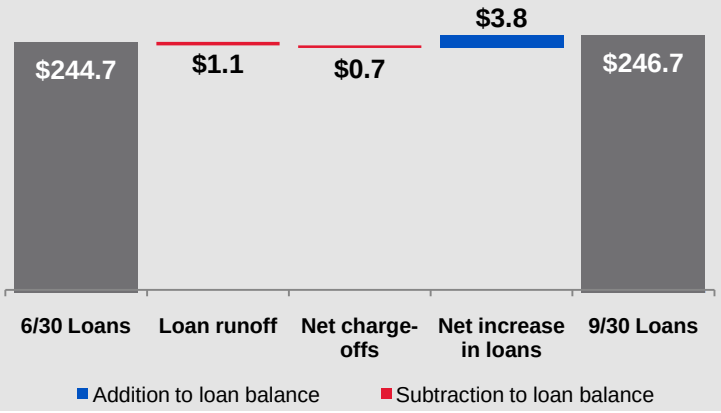
Total Loans



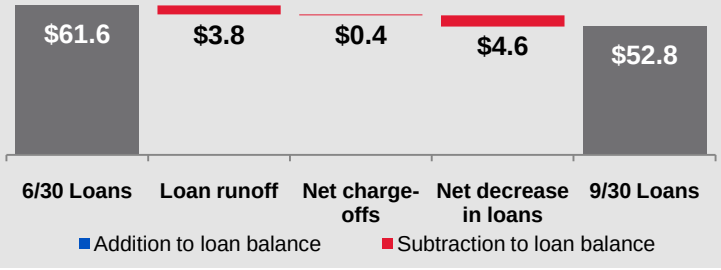
Total Consumer



Commercial excl. CRE

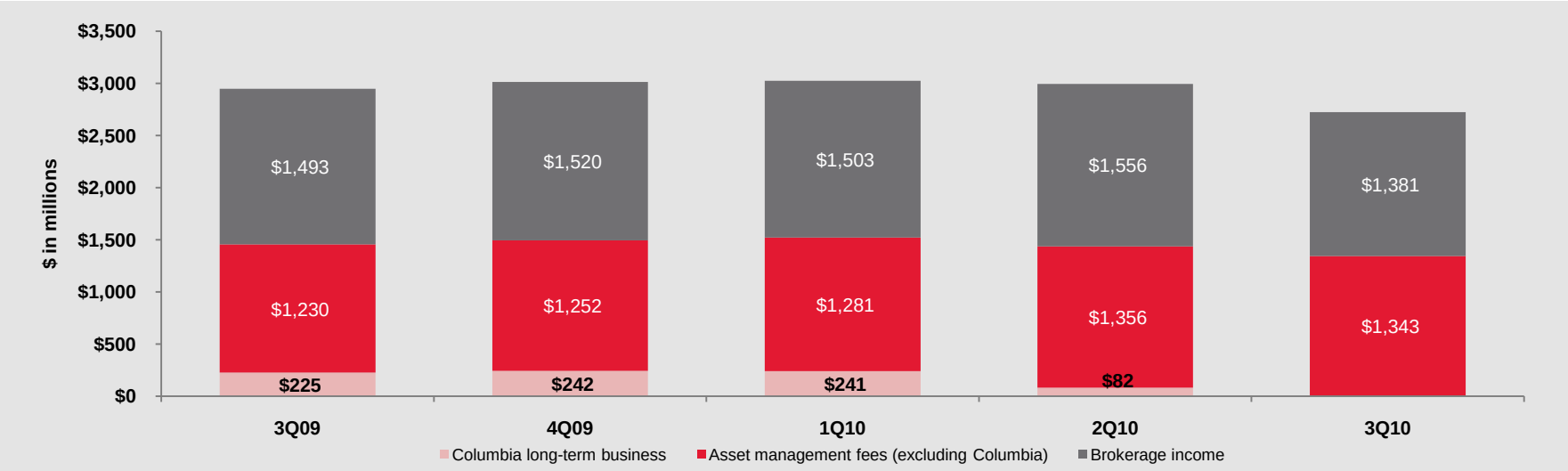


Commercial Real Estate (CRE)



[1] Loan runoff excludes the impact of net charge-offs as total net charge-offs are shown as a separate column.

Investment and Brokerage Revenue



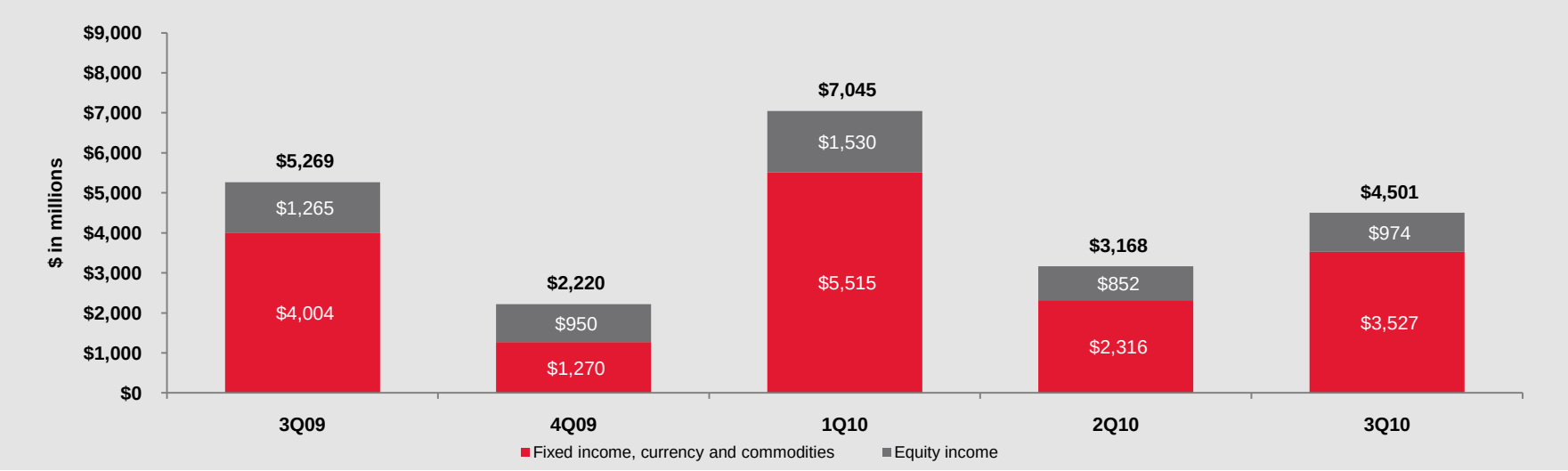
Commentary vs. 2Q10

- Investment and brokerage revenue declined by $270M vs. 2Q10 due to declines in asset management fees and brokerage income
- Asset management fees declined $95M reflecting
  - Impact of the May 1st sale of the former Columbia Management long-term business
  - Market valuations and absence of seasonal tax fees
  - Partially offset by continued increased flows into long-term asset management products
- Brokerage fees declined $175M due to lower equity transactions driven by depressed industry trading volumes

Key Wealth Management Statistics

	3Q10	2Q10
Financial Advisors	**15,340**	15,142
Client Facing Professionals	**19,761**	19,515
Assets under management ($ in B)	**624.1**	603.3
Total net client balances ($ in B)	**2,169.1**	2,091.7
MLGWM: Active accounts (in millions)	**3.12**	3.08
MLGWM: Net new $250K+ households	**5,201**	5,156

Sales and Trading Revenue [1]



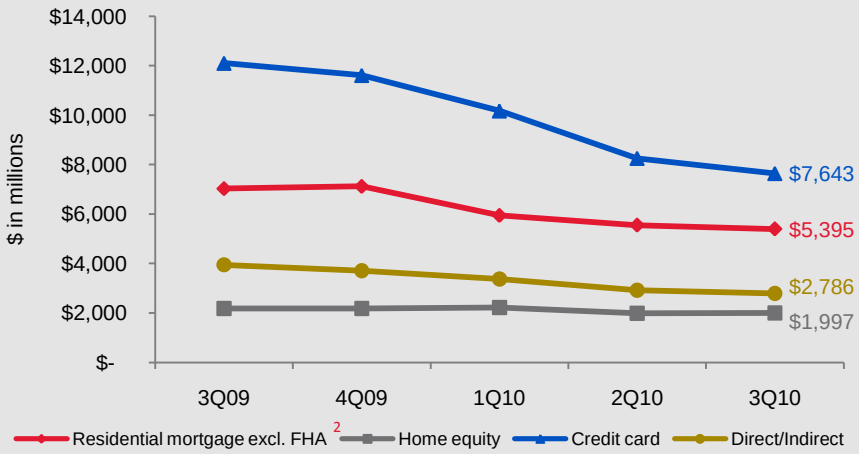
Commentary vs. 2Q10

- Sales and trading revenue increased $1.3B from 2Q10 driven by an improved trading environment, primarily in Credit Markets
- FICC revenue of $3.5B increased $1.2B compared to 2Q10 due to spread tightening, increased customer activity and eased concerns from the European sovereign debt crisis
- Equity revenue of $974M is up $122M from 2Q10 primarily due to the rebound from adverse market conditions in the prior quarter
- Marks on legacy assets resulted in gains of $264M compared to losses of $179M in 2Q10
- Average trading-related assets in the Global Banking & Markets segment were down 3% vs. 2Q10 to $498B
- Daily average trading VaR was flat compared to 2Q10 at $185M
- All days in the quarter had positive trading-related revenue

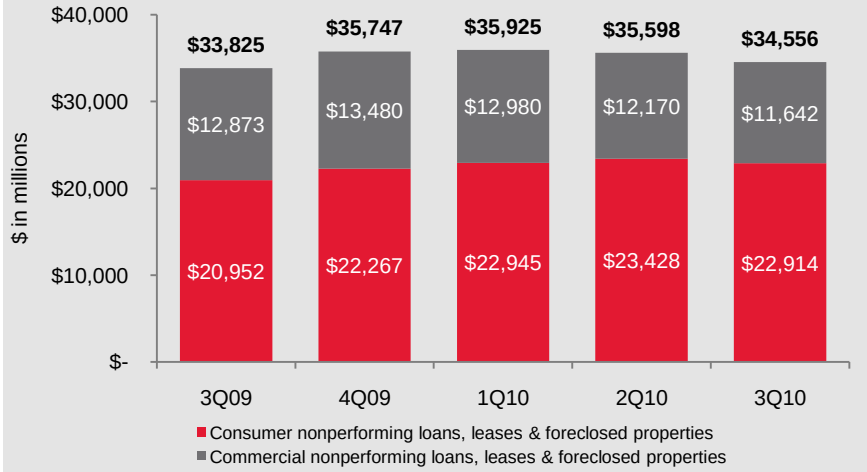
[1] Sales and trading revenue includes trading profits, net interest spread from our primary trading businesses in Global Banking & Markets, and sales commissions that are included in investment and brokerage fees.

Credit Trends Are Positive

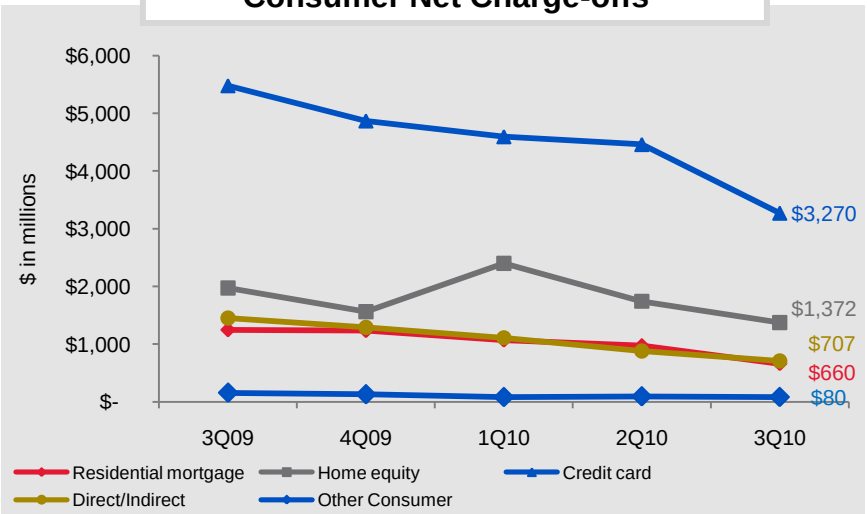
Consumer 30+ Day Delinquencies [1]



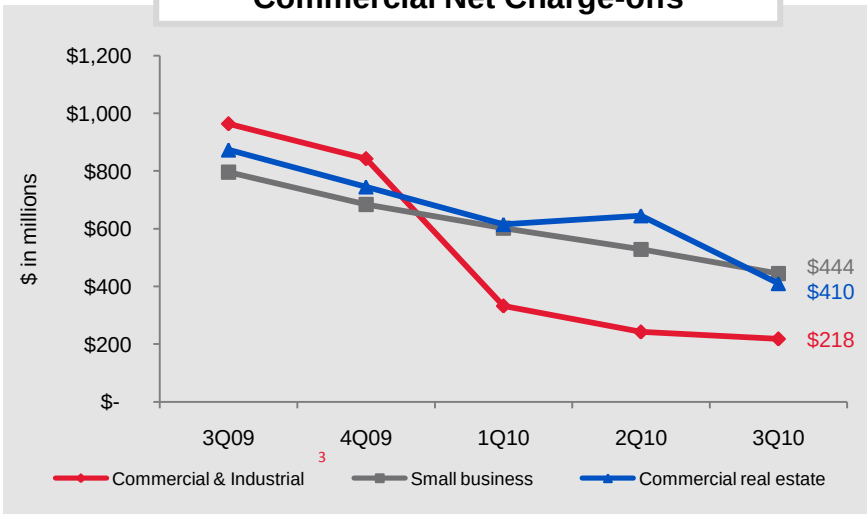
Nonperforming Assets



Consumer Net Charge-offs [1]

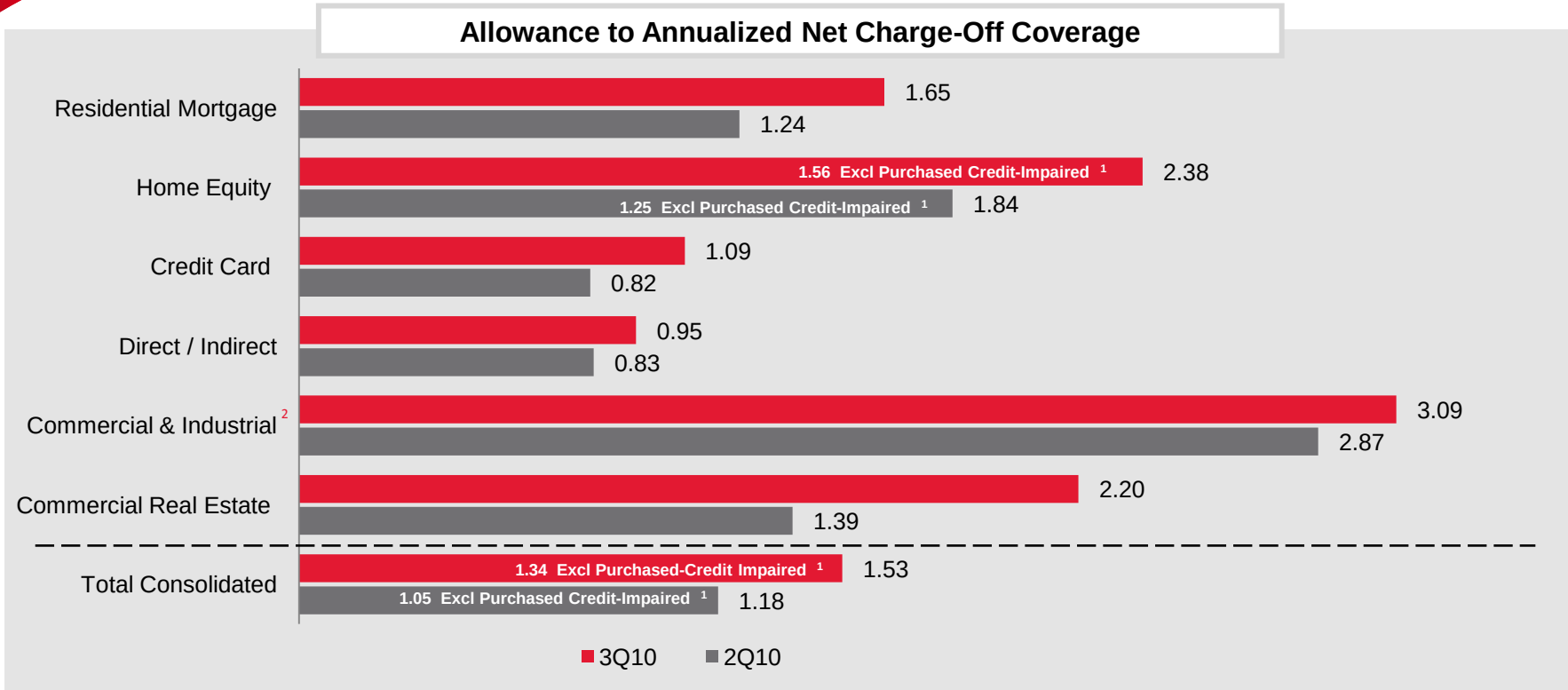


Commercial Net Charge-offs



[1] Credit card shown on a managed basis prior to 2010.
[2] FHA insured loans are excluded for comparison purposes.
[3] Includes commercial domestic excluding small business and commercial foreign.

Allowance Coverage is Strong



Commentary vs. 2Q10

- $44B allowance for loan and lease losses provides coverage for 4.69% of loans, compared to $45B and 4.75% coverage in 2Q10
- Allowance now covers 1.5 times current period annualized net charge-offs compared to 1.2 times in 2Q10 (excluding the purchased credit-impaired reserves: 1.3 and 1.1 times for Total Consolidated and 1.6 and 1.3 times for Home Equity)
- Reserves were reduced by $1.8B in 3Q10 vs. $1.5B in 2Q10
- Delinquencies and inflow of nonperforming loans continue their positive trends

[1] Home equity purchased credit-impaired includes the consumer allowance associated with the Countrywide acquisition. Total consolidated purchased credit-impaired includes the consumer allowance associated with the Countrywide acquisition and the commercial allowance associated with the Merrill Lynch acquisition.

[2] Includes commercial domestic excluding small business and commercial foreign.

3Q10 Results by Business Segment

($ in millions)	Total Corporation	Deposits	Global Card Services	Home Loans & Insurance	Global Commercial Banking	Global Banking & Markets	Global Wealth & Investment Management	All Other
Net interest income (FTE)	**$12,717**	$1,922	$4,361	$1,346	$1,874	$1,874	$1,292	$48
Card income	**1,982**	-	1,877	3	55	37	10	-
Service charges	**2,212**	1,138	-	5	528	520	19	2
Investment and brokerage services	**2,724**	(2)	-	-	11	581	2,134	-
Investment banking income	**1,371**	-	-	-	8	1,306	97	(40)
Equity investment income	**357**	3	1	5	(3)	77	180	94
Trading account profits	**2,596**	-	-	(1)	(2)	2,453	39	107
Mortgage banking income	**1,755**	-	-	1,756	-	19	4	(24)
Gains on sales of debt securities	**883**	-	-	38	-	52	(1)	794
All other income	**385**	(1)	(528)	592	88	257	298	(321)
Noninterest income	**14,265**	1,138	1,350	2,398	685	5,302	2,780	612
Total revenue, net of interest expense (FTE)	**26,982**	3,060	5,711	3,744	2,559	7,176	4,072	660
Total noninterest expense	**27,216**[1]	2,693	12,099[1]	2,979	1,000	4,446	3,449	550
Pre-tax, pre-provision earnings	**(234)**	367	(6,388)	765	1,559	2,730	623	110
Provision for credit losses	**5,396**	62	3,177	1,302	554	(157)	128	330
Income (loss) before income taxes	**(5,630)**	305	(9,565)	(537)	1,005	2,887	495	(220)
Income tax expense (benefit) FTE	**1,669**	110	306	(193)	368	1,439	182	(543)
Net income (loss)	**$(7,299)**	$195	$(9,871)	$(344)	$637	$1,448	$313	$323

[1] Includes goodwill impairment charge of $10.4B.

FHA Insured Loans

Commentary vs. 2Q10

- We continue to repurchase delinquent FHA insured loans which masks the continued improvement in our 30+ delinquency trends
  - Total consumer 30+ delinquency excluding FHA improved by $883M driven by decline in Consumer Card of $613M

($ in millions)	3Q10	2Q10	1Q10	4Q09 [1]	3Q09 [1]
FHA insured 30+ delinquencies	**$ 18,178**	$ 16,988	$ 14,917	$ 12,241	$ 2,426
Change from prior period	***1,190***	*2,071*	*2,676*	*9,815*	*1,979*
30+ Delinquency Amounts					
Total consumer as reported	**36,167**	35,860	36,799	37,093	27,925
Total consumer excluding FHA [2]	***17,989***	*18,872*	*21,882*	*24,852*	*25,499*
Residential mortgages as reported	**23,573**	22,536	20,858	19,360	9,455
Residential mortgages excluding FHA [2]	***5,395***	*5,548*	*5,941*	*7,119*	*7,029*
30+ Delinquency Ratios					
Total consumer as reported	**5.70%**	5.52%	5.57%	5.56%	4.15%
Total consumer excluding FHA [2]	***3.21%***	*3.22%*	*3.64%*	*4.03%*	*4.04%*
Residential mortgages as reported	**9.69%**	9.18%	8.51%	8.00%	3.96%
Residential mortgages excluding FHA [2]	***2.77%***	*2.68%*	*2.81%*	*3.26%*	*3.13%*

[1] 2009 amounts shown on a managed basis.
[2] Excludes purchased credit-impaired loans.

Consumer Asset Quality Key Indicators

($ in millions)

	Residential Mortgage				Home Equity				Discontinued Real Estate			
	3Q10		2Q10		3Q10		2Q10		3Q10		2Q10	
	As Reported	Excluding Countrywide Purchased Credit-Impaired and FHA Insured Portfolios	As Reported	Excluding Countrywide Purchased Credit-Impaired and FHA Insured Portfolios	As Reported	Excluding Countrywide Purchased Credit-Impaired	As Reported	Excluding Countrywide Purchased Credit-Impaired	As Reported	Excluding Countrywide Purchased Credit-Impaired	As Reported	Excluding Countrywide Purchased Credit-Impaired
Loans end of period	**$ 243,141**	**$ 194,560**	$ 245,502	$ 207,362	**$ 141,558**	**$ 128,711**	$ 146,274	$ 133,255	**$ 13,442**	**$ 1,472**	$ 13,780	$ 1,452
Loans average	**237,292**	**196,074**	247,715	210,750	**143,083**	**130,192**	148,219	135,126	**13,632**	**1,544**	13,972	1,543
Net charge-offs	**$ 660**	**$ 660**	$ 971	$ 971	**$ 1,372**	**$ 1,372**	$ 1,741	$ 1,741	**$ 17**	**$ 17**	$ 19	$ 19
% of average loans	**1.10%**	**1.34%**	1.57%	1.85%	**3.80%**	**4.18%**	4.71%	5.17%	**0.48%**	**4.25%**	0.54%	4.90%
Allowance for loan losses	**$ 4,320**	**$ 4,318**	$ 4,818	$ 4,816	**$ 12,925**	**$ 8,489**	$ 12,880	$ 8,701	**$ 1,191**	**$ 95**	$ 1,140	$ 60
% of Loans	**1.78%**	**2.22%**	1.96%	2.32%	**9.13%**	**6.60%**	8.81%	6.53%	**8.86%**	**6.49%**	8.27%	4.11%
Average refreshed (C)LTV [1]	**81**		79		**84**		85		**80**		77	
90%+ refreshed (C)LTV [1]	**34%**		31%		**41%**		43%		**28%**		24%	
Average refreshed FICO	**718**		719		**723**		723		**641**		645	
% below 620 FICO	**14%**		13%		**12%**		12%		**44%**		43%	

[1] Loan-to-value (LTV) calculations apply to the residential mortgage and discontinued real estate portfolio. Combined loan-to-value (CLTV) calculations apply to the home equity portfolio.

Consumer Asset Quality Key Indicators (cont'd)

($ in millions)	Credit Card		Other [1]		Total Consumer	
	3Q10	2Q10	3Q10	2Q10	3Q10	2Q10
Loans end of period	**$ 140,871**	$ 143,130	**$ 95,403**	$ 101,247	**$ 634,415**	$ 649,933
Loans average	**142,298**	146,444	**98,647**	101,507	**634,952**	657,857
Net charge-offs	**$ 3,270**	$ 4,459	**$ 787**	$ 952	**$ 6,106**	$ 8,142
% of average loans	**9.12%**	12.21%	**3.16%**	3.77%	**3.81%**	4.96%
Allowance for loan losses	**$ 14,093**	$ 14,581	**$ 2,832**	$ 3,111	**$ 35,361**	$ 36,530
% of Loans	**10.00%**	10.19%	**2.97%**	3.07%	**5.57%**	5.62%

- The average refreshed FICO for the U.S. Credit Card portfolio was 700 at 3Q10 compared to 697 at 2Q10
- The percentage below 620 was 14% at 3Q10 compared to 15% at 2Q10
- The 3Q credit card loss rate of 9.12% is down by 205 bps from 11.17% in 2Q10, excluding the 2Q10 accelerated losses in the foreign credit card portfolio to align policies on renegotiated loans with the domestic portfolio.

[1] Other primarily consists of the Consumer Lending and Dealer Financial Services portfolios.

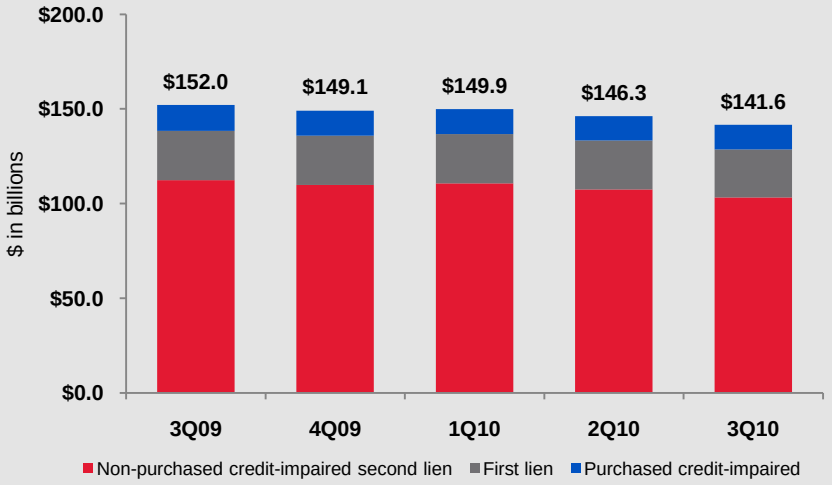
Commercial Asset Quality Key Indicators [1]

($ in millions)	Commercial and Industrial [2]		Commercial Real Estate		Small Business		Commercial Lease Financing		Total Commercial	
	3Q10	2Q10	3Q10	2Q10	3Q10	2Q10	3Q10	2Q10	3Q10	2Q10
Loans end of period	**$ 206,443**	$ 203,454	**$ 52,819**	$ 61,587	**$ 15,228**	$ 15,913	**$ 21,321**	$ 21,392	**$ 295,811**	$ 302,346
Loans average	**$ 203,651**	$ 203,280	**$ 55,596**	$ 64,116	**$ 15,503**	$ 16,329	**$ 21,402**	$ 21,271	**$ 296,152**	$ 304,996
Net Charge-offs	**$ 218**	$ 245	**$ 410**	$ 645	**$ 444**	$ 528	**$ 19**	$ (3)	**$ 1,091**	$ 1,415
% of average loans	**0.43%**	0.48%	**2.93%**	4.03%	**11.38%**	12.94%	**0.34%**	(0.06%)	**1.46%**	1.86%
90+ Performing DPD [3]	**$ 145**	$ 179	**$ 174**	$ 50	**$ 363**	$ 463	**$ 24**	$ 24	**$ 706**	$ 716
% of Loans [3]	**0.07%**	0.09%	**0.33%**	0.08%	**2.39%**	2.91%	**0.11%**	0.11%	**0.24%**	0.24%
Nonperforming loans [3]	**$ 4,166**	$ 4,347	**$ 6,376**	$ 6,704	**$ 202**	$ 222	**$ 123**	$ 140	**$ 10,867**	$ 11,413
% of Loans [3]	**2.02%**	2.14%	**12.07%**	10.88%	**1.33%**	1.40%	**0.58%**	0.65%	**3.67%**	3.77%
Allowance for loan losses	**$ 2,676**	$ 2,818	**$ 3,573**	$ 3,593	**$ 1,820**	$ 2,045	**$ 151**	$ 269	**$ 8,220**	$ 8,725
% of Loans	**1.30%**	1.38%	**6.77%**	5.83%	**11.95%**	12.85%	**0.71%**	1.26%	**2.78%**	2.89%
Reservable Criticized Utilized Exposure [1, 3]	**$ 22,486**	$ 24,100	**$ 21,974**	$ 22,918	**$ 1,741**	$ 1,467	**$ 1,497**	$ 1,834	**$ 47,698**	$ 50,319
% of Total Exposure [1, 3]	**8.25%**	8.92%	**39.00%**	34.87%	**11.40%**	9.19%	**7.02%**	8.57%	**13.06%**	13.48%

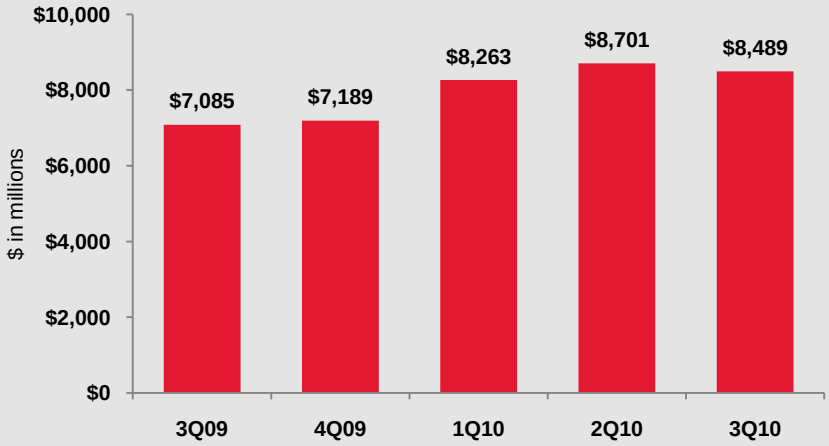
[1] Excludes derivatives, foreclosed property, assets held for sale, debt securities and FVO loans.
[2] Includes commercial domestic excluding small business and commercial foreign.
[3] Excludes the Merrill Lynch purchased credit-impaired loan portfolio.

Focus on Home Equity Loans

Loan Balances end of period



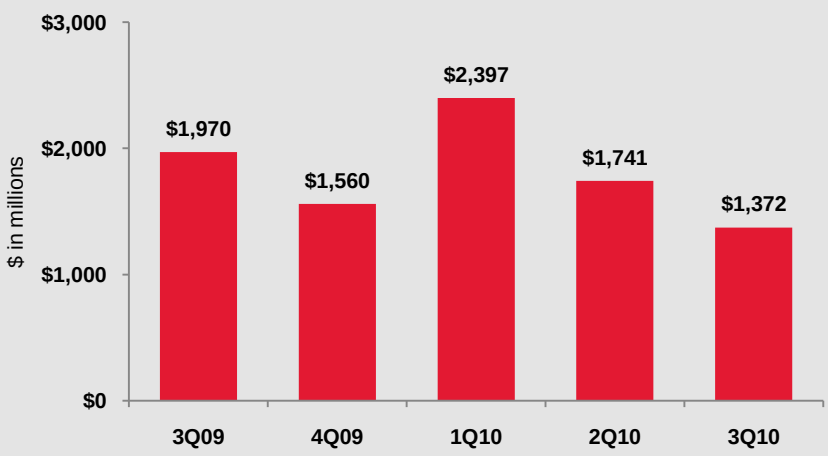
Allowance for Non-purchased Credit-Impaired Loans



Home Equity Portfolio Characteristics

- 90% of portfolio are stand-alone originations versus piggy-back loans
- $12.8B legacy Countrywide purchased credit-impaired loan portfolio
- For the non-purchased credit-impaired portfolio
  - $25.3B are in first lien position
  - $103.5B are second lien positions
  - Approximately 36% or $37.1B have CLTVs greater than 100%
    - Does not mean that entire second lien position is a loss in the event of default
    - Assuming proceeds of 85% of the collateral value, we estimate collateral value of $11.6B available for second liens
    - Additionally, on 93% of second liens with CLTVs greater than 100%, the customer is current

Net Charge-offs [1]



Net charge-offs include $643M in 1Q10 and $128M in 2Q10 on collateral dependent modified loans, and $170M in 1Q10, $126M in 2Q10 and $92M in 3Q10 from consolidation of loans under FAS 166/167

[1] Charge-offs do not include Countrywide purchased credit-impaired portfolio as they were considered part of the original purchase accounting.

Phase-In Rules on Basel III

Tier 1 Common Phase-in Details

	Tier 1 Common Minimum	Capital Conservation Buffer	Counter-Cyclical Buffer (?)	Systemic Buffer (?)	Total	Basel III Deduction Phase-in
1/1/2011	2.0%	0.0%	0.0%	0.0%	2.0%	0.0%
1/1/2012	2.0%	0.0%	0.0%	0.0%	2.0%	0.0%
1/1/2013	3.5%	0.0%	0.0%	0.0%	3.5%	0.0%
1/1/2014	4.0%	0.0%	0.0%	0.0%	4.0%	20.0%
1/1/2015	4.5%	0.0%	0.0%	0.0%	4.5%	40.0%
1/1/2016	4.5%	0.6%	0.0%	0.0%	5.1%	60.0%
1/1/2017	4.5%	1.3%	0.0%	0.0%	5.8%	80.0%
1/1/2018	4.5%	1.9%	0.0%	0.0%	6.4%	100.0%
1/1/2019	4.5%	2.5%	0.0%	0.0%	7.0%	100.0%