

Great Place to Work

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Pillars of Responsible Growth

- We must grow and win in the market – no excuses
- We must grow with our customer-focused strategy
- We must grow within our risk framework
- **We must grow in a sustainable manner**
 - Shared success (all of our ESG commitments)
 - Operational Excellence
 - **Be a great place to work for our teammates**

Our employees are the foundation for responsible growth

We give our employees the support they need so they are able to make a genuine impact and contribute to sustainable growth of our business and the communities we serve



Recognizing and rewarding performance



Creating opportunities for employees to develop and grow



Being an inclusive workplace for our diverse employees around the world



Supporting employees' financial, physical and emotional wellness

Since 2010, the average annual compensation increases for our U.S. employees **have outpaced the average** U.S. wage growth; compensation for all but the highest 10% has **grown at least 2X rate** of the U.S. average

Industry leader for adopting minimum hourly wage higher than legally required - currently at **\$15** for U.S. hourly employees

To **share our success**, at the end of 2017 and early 2018, **over 90%** of employees received special compensation awards

Compensation for women and minority teammates is on average **99%** of that received by men and non-minority teammates

Provide 401(k) contributions of up to **5% of eligible pay**, starting after one year of service

We have **209,000** employees across **35** countries

More than **50%** of our global workforce are women and **40%** of our U.S.-based workforce is racially or ethnically diverse

In 2017, helped more than **16,000** employees find new roles within the company, and **17,000** managers engaged in manager development training

Healthcare

We take a Progressive Approach to Healthcare Premiums

On average, we subsidize **75%** of healthcare costs for our employees

This gives an employee with family coverage an average benefit value of **\$17K**

Reduced annual premiums for family coverage by **50%** for employees below the median income level – **kept flat for 6 years**

Our highest compensated employees pay **60%** of their premium costs

Focus on Wellness

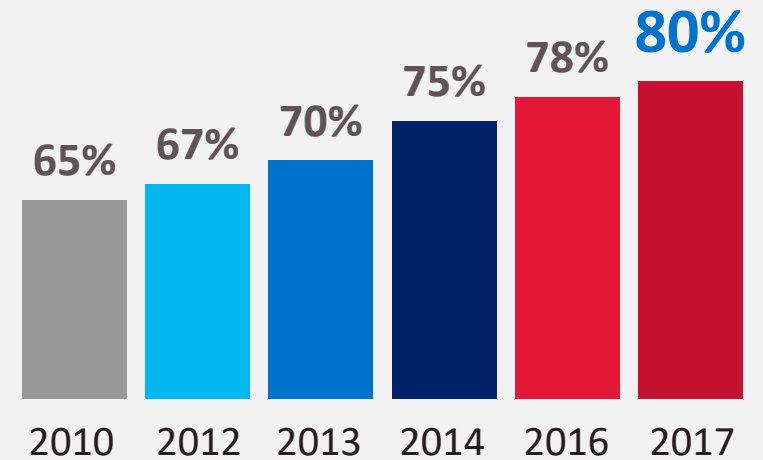
Employees, spouses and partners who participate in wellness activities each receive an annual **\$500 medical premium credit**

+85% Participation in U.S. Wellness Program for **6 consecutive years**

90% of Employees remained **low or reduced** their health risk

Nearly **70,000** employees participated in Get Active!

Employee Satisfaction with our Benefits



Employee Benefit Satisfaction Trend:
All-time high

Supporting Our Employees: Life Event Services (LES)

LES is comprised of a dedicated team of HR specialists that have helped **more than 65K** employees navigate significant life events



Leave of absence support

Support for employees who need assistance with a complex leave, or guidance with an issue related to their leave



Terminal illness support

Support for terminally ill employees and their family members



Domestic violence support

Support and connections to resources for employees impacted by domestic violence



Retirement support

Support for employees who meet the rule of 60 and are leaving the company within 60 days



Medical accommodations support

Support for employees that need workplace accommodation consultation, identification and implementation



Transgender support

Support for employees transitioning in the workplace and connections to relevant benefits and resources



Survivor support

Support for employees and retirees who experience the death of a dependent, or for family members of an employee or retiree who passes away



Critical event support

Support for employees who are personally impacted by an event such as a natural disaster, violence or house fire



Military support

Support for our military employees and families as they join the Bank, relocate, or take military leave

Diversity & Inclusion

Global Diversity & Inclusion Council

- GDIC chaired by Brian Moynihan
- Represented by senior leaders to drive D&I strategy globally



Women

More than...

- 50%** of our global workforce
- 40%** of our global management team and all managers
- 35%** of our Independent Board of Directors
- 40%** of the 2017 global campus class



Race and Ethnicity

More than...

- 40%** of our U.S.-based workforce
- 20%** of our Independent Board of Directors
- 50%** of our 2017 U.S. campus recruiting class



11 Employee Networks with over **240 chapters** and **100,000 memberships**

Driving inclusion and encouraging teammates to bring their full selves to work



One in every four employees has participated in a **Courageous Conversation**

Encouraging employees to have open dialogue on topics that are important to them

Recognition



Fortune's Best Workplaces for Diversity, Parents and Giving Back and Best Companies in Finance and Insurance
 Ranked #2 in Top 50 Best Workplaces for Giving Back, #26 in Top 100 Best Workplaces for Diversity, #46 in Top 50 Best Workplaces for Parents and #22 in Best Companies in Finance and Insurance



Fatherly.com
 50 Best Places for New Dads to Work for 2017



U.S. Veterans Magazine
 Best of the Best top Veteran-Friendly Companies for 2017



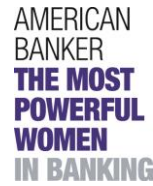
2020 Women on Boards
 Commitment to board diversity



JUST Capital
 Ranked # 1 most JUST company out of "Banks" industry



U.S. Business Leadership Network
 Named a Best Place to Work for Disability Inclusion



American Banker
 Named five executives among Most Powerful Women in Banking and Finance and selected as Top Team Award recipient



Out & Equal
 2017 "Outie" Award for Workplace Excellence



Billion Dollar Roundtable
 Supporting supplier diversity and development



Working Mother
 Ranked in Top 10 Best Companies for 2017



Affinity Inc.
 Top Corporations for LGBT Economic Empowerment for 2016



Black Enterprise
 50 Best companies for diversity for 2017



Bloomberg Gender Equality Index
 Leader in financial services all three years of GEI



Latina Style
 50 Best Companies for 2017



Financial Communication Society Portfolio Awards Gold Award
 Best website in corporate image category



Brandon Hall Excellence Awards
 Eight Global Learning & Leadership Development, Diversity & Inclusion, and Talent Acquisition programs recognized for fifth year in a row



National Business
 Best of the Best



NAFE
 Top Companies for Executive Women



RateMyPlacement
 Ranked #2 on Top 100 Undergraduate Employer list of United Kingdom employers for 2017-2018



Badges of Honor
 from Military Times, CivilianJobs.com



Workingmums.co.uk
 Top Employer Award for Career Progression



Women in Finance Charter
 Pledging our commitment to gender equality



Nielsen Norman Group
 HR Connect named one of 10 Best Intranets of 2016



DiversityMBA
 Recognized among top 10 Best Places for Diverse and Women Managers to Work