

Bank Name	Bank of America Europe Designated Activity Company
LEI Code	EQYXK86SF381Q21S3020
Country Code	IE

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	12,549	11,974	11,884	11,852	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,549	11,974	11,884	11,852	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	12,549	11,974	11,884	11,852	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	12,549	11,974	11,884	11,852	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	14,601	13,849	13,723	13,692	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,601	13,849	13,723	13,692	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	56,308	50,447	52,023	54,170	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	56,308	50,447	52,023	54,170	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.29%	23.74%	22.84%	21.88%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.29%	23.74%	22.84%	21.88%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.29%	23.74%	22.84%	21.88%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.29%	23.74%	22.84%	21.88%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	25.93%	27.45%	26.38%	25.28%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.93%	27.45%	26.38%	25.28%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	95,321	88,991	90,788	95,329	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	13.17%	13.45%	13.09%	12.43%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	12,549	11,974	11,884	11,852	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	12,549	11,974	11,884	11,852	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		88,991	90,788	95,329	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	95,321	88,991	90,788	95,329	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	13.17%	13.45%	13.09%	12.43%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	13.17%	13.45%	13.09%	12.43%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital Bank of America Europe Designated Activity Company

			4	A (24 /42 /2022	4 (24 /02 /2022	A (20 (05 (2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022 14,601	As of 31/12/2022 13,849	As of 31/03/2023	As of 30/06/2023	C 01.00 ((010.0010)	REGULATION Addies 4(118) and 72 of CRR
		OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			, ,	-,		
	A.1	transitional adjustments) Capital instruments eligible as CETI Capital (including share premium and net own capital	12,549	11,974	11,884	11,852	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	capital instruments engine as CE11 Capital (including share premium and net own capital instruments)	7,410	7,410	7,410	7,410	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,935	3,446	3,446	3,446	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-43	6	6	6	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2,643	1,550	1,325	1,339	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-202	-248	-174	-128	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	0	0	0	0	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(35), 34(1) point (0) (i) and 80 to 91 of OR; Articles 36(1) point (s) (ii), 24(1) point (s) (ii), 24(1) point (s) (iii), 24(1) point (s) and 25% of OR; Articles 36(1) point (s) (iii) and 25%(3) of OR; Articles 36(1) point (s) (iv) and 153(6) of OR; Articles 36(1) point (s) (iv) and 80 p
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment.	0	0	0	0 0 C 01.00 (r0480,c0010) Articles 4(27), 36(1) point (h);		Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CSR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-192	-117	-31	-84	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR.
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01 00 (40514 (1010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-73	-98	-136		Article 3 CRR
							C 01.00 (r0524,c0010)	Article 3 CHR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r070,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,549	11,974	11,884	11,852	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,052	1,875	1,839	1,841	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,052	1,875	1,839	1,841	C 01.00 (r0760,c0010) + C 01.00 (r0990,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{c} \text{C1.00 } \left(\phi 310, \phi 6010 \right) + \text{C 01.00} \\ \left(\phi 210, \phi 6010 \right) + \text{C 01.00 } \left(\phi 330, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left(\phi 940, \phi 6010 \right) + \text{C 01.100 } \left(\phi 950, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left(\phi 940, \phi 6010 \right) + \text{C 01.100 } \left(\phi 950, \phi 6010 \right) \\ \text{($\phi 370, \phi 6010 \right)} + \text{C 01.00 } \left(\phi 970, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left(\phi 970, \phi 6010 \right) + \text{C 01.00 } \left(\phi 974, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left(\phi 970, \phi 6010 \right) + \text{C 01.00 } \left(\phi 970, \phi 6010 \right) + \text{C} \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	56,308	50,447	52,023	54,170	(r0900,c0010) + C 01.00 (r0960,c0010) C 02.00 (r0010,c0010)	Articles 92/31, 95. 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1		56,308	50,447	52,023	94,170	C 02.00 (+0010,c0010) C 05.01 (+0010,c0040)	Processed \$40,23, \$70, \$100 250 OF CAPIC
	B.1 C.1	Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22,29%	23,74%	22.84%	21.88%		
CAPITAL RATIOS (%)							CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.29%	23.74%	22.84%	21.88%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	25.93%	27.45%	26.38%	25.28%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	•
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,549	11,974	11,884	11,852	A.4.3.0).0)]	
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	22.29%	23.74%	22.84%	21.88%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
- I amo itemo	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a reserving to the formulae stated in column "CORPP CODE" – player note that this might lead to differences to full						•

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CET1 capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	43,243	38,291	38,643	38,548	C 02.00 (10040, c0010) - (C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0220, c020) + C 08.01 (10040, c0220, c0220) + C 08.01 (10040, c02
Of which the standardised approach	43,243	38,291	38,643	38,548	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (10420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,532	1,813	1,764	2,539	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, s002) + C 08.01 (r0050, s002) + C 08.01 (r0050
Credit valuation adjustment - CVA	967	968	880	1,728	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,472	3,901	4,654	4,914	C 02.00 (40470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,516	1,719	2,398	2,754	C 02.00 (r0520, c0010)
Of which the standardised approach	1,516	1,719	2,398	2,754	C 02.00 (10530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 15.00 (6010, d560)*12.5+C 20.00 (6010,d>50)*12.5+MAV(C 24.00(6010, d090),C 24.00(6010,d100),C 24.00(6010, d110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,579	3,756	3,684	3,687	C 02.00 (40590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,579	3,756	3,684	3,687	C 02.00 (40610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (10620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (10630, c0010) + C 02.00 (10690, c0010)
Total	56,308	50,447	52,023	54,170	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' and Securitisations' section.



2023 EU-wide Transparency Exercise Market Risk

							'M									TM						
	SA		VaR (Memoran	VaR (Memorandum item) STRESSED VaR (Memorandum item) AND N		CAPITAL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RIS CAPITAL CHARG		ALL PRICE RISKS CAPITAL CHARGE FOR CTP								
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR			TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022		As of 30/09/2022 As of 31/12/2022																		
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	950 579 371 0 0 0 566	963 556 408 0 0 0 755	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0							0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0						
Total	1,516 As of 31/03/2023	1,719 As of 30/06/2023	0	, u	0	0 As of 31/	0/03/2023	0	0	0	0	U	0	U	0	As of 30/0	0 5/2023	0	0	0	0	
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	1,613 772 841 0 0 0 786	1,818 887 931 0 0 0 90 936	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0							0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0						
Total	2,398	2,754	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



					Standardised Ap	pproach				
			As of 30/09/	2022			As of 31	12/2022		
	(min Filit %)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	Carbot generated or carbot hash Frito. Six	17,430 76 100 0 4 2,732 64,742	17,430 76 100 0 4 2,504 41,188 14	435 69 50 0 1,440 37,448 14		18,577 68 95 0 6 4,277 57,405 14	18,577 68 94 0 6 3,783 35,903	250 60 46 0 0 2,204 32,455 13		
Consolidated data	and which DES Secured by and causes an immunicable property Entomora in Grade Frommunica in Grade Frommunica in Grade Concess boards Concess	2,949 0 0 1,174 0 0 1,906 0 0 0 238	0 2,792 890 0 1,873 0 328	0 2,792 1,193 0 0 984 0 0 348	192	2,908 0 1,230 0 0 2,424 0 0 336	0 2,705 906 0 0 2,249 0 336	0 2,705 0 1,357 0 652 0 361	190	
	¹⁰⁰ Datinet sensors with the Connect was a second before after on by amount or order that the vester connection of the									

		**Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include: general credit risk adjustments, for the consistency with the data per country of counterparty											
					Standardised A	pproach							
			As of 30/09/	2022			As of 31;	12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²				
	(min EUR, %)												
	Central governments or central banks	6,930	6,930	0		7,672	7,672	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	9	0	0		3	3	0					
	Multilateral Development Banks International Organisations		U	0		0		0					
	International Organisations Institutions	25	26			17	17	4					
	Corporates	6.777	4.345	3.944		6.784	4,369	3,837					
	of which: SME			0		0	.,	0					
	Retail	0	0	0		0	0	0					
GERMANY	of which: SME	0	0	0		0	0	0					
GERMAINT	Secured by mortgages on immovable property	108	108	108		105	105	105					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	116	80	119		107	103	154					
	Items associated with particularly high risk		0			0							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1 40	- 0			20		100					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	***	49	30		29	29	10					
	Collective investments undertakings (CIU) Equity	ľ	0	0		0	0						
	Other exposures	14	14	14		23	23	27					
	Standardised Total ²				0			-					

(ii) Orional exocurs, unifixe Exocure value, is recorted before taking into account any effect due to credit conversion factors or could risk relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

		(2) Total visual adjustments and provisions per counterparty occurrangement of mountaination exposures out mouses general crief has adjustments.											
					Standardised A	proach							
			As of 30/09	2022			As of 31;	/12/2022					
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
UNITED KINGDOM	Coulty for commentation of country of the Country of Co	591 0 0 0 669 14,246 0 0 0 0 101 10 0 0 0 0 0 0 0 0 0 0 0 0	599 0 0 0 0 0 666 9,922 0 0 0 0 53 0 0 0 79	0 0 0 466 8,027 0 0 0 623 69 60 64	0	179 0 0 0 715 12,999 0 0 574 0 121 0 0 72 0	179 0 0 667 8,113 0 0 557 0 79 0 0 0	0 0 0 4933 7,154 0 0 0 5575 0 104 0 0 0 34	٥				
	Other exposures Standardised Total ²	51		52	0	16	16	18	0				

O Chaired exposer, untile Exposer view, in records before taken into account one office due to coeff convenien factors or each risk introduction Local adeltación effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments and provision	s per country of counterparty of	oxilides those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	proach			
			As of 30/09/	2022			As of 31;	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
FRANCE	Amen of a severementa or central above Service of severementa or central above Public sector emitties Public sector emitties Amendador of severementa sease Service of severementa se	151 0 0 0 0 0 0 0 488 9,144 1 0 0 0 138 0 0 128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	151 0 0 0 438 5,675 1 0 0 688 0 115 15 0 0 0	0 0 0 0 0 217 4,888 1 0 0 0 88 89 0 0 167 0 0	0	115 0 0 0 805 8779 1 1 0 0 199 0 144 0 0 0 7 3	115 0 0 0 505 5,354 1 0 0 0 199 0 126 0 0 73	0 0 0	
	Other exposures Standardised Total ²	2	7	13	0				

					Standardised A	pproach							
			As of 30/09/	2022			As of 31,	12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %)	5.491	5.491	343		5.154	5,154	165					
	Central governments or central banks Regional governments or local authorities	5,491	5,491	343		5,154	5,154	165					
	Public sector entities	, a	0	0		ů		0					
	Multilateral Development Banks	i o	ō	ō		ō	ō	ō					
	International Organisations	i o	ō	ō		ō	ō	ō					
	Institutions	110	106	53		120	117	53					
	Corporates	2,362	1,947	1,947		1,594	1,312	1,312					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
IRELAND	of which: SME	331	331	331		0 214	214	214					
	Secured by mortgages on immovable property of which: SME	331	331	331		214	214	214					
	Exposures in default	20	20	30	0	16	16	24	0				
	Items associated with particularly high risk	0	0	0	_	0		0	_				
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	4	4	4		3	3	2					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	143	143	143		133	133	133					
	Standardised Total ²								0				

O Dictional exposure, untils Discours value, in recorded before takins into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	bank of America Europe Designated Activity Company											
					Standardised A	pproach						
			As of 30/09	2022			As of 31,	/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
NETHERLANDS	Control of procession and control of the Control of	210 0 0 10 5,230 0 0 0 4 4 0 6 6 6 6 7 7 8	210 0 0 0 0 0 0 3,496 0 0 87 0 0 0 15 0 0	0 0 0 0 4 3,077 0 0 0 87 0 1 1 1 1 1 0 0	۰	94 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	94 0 0 0 0 0 2 3,241 0 0 86 0 5 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	·			
	Standardised Total ²				. 0				0			
	(C) Chéminal commosane unilise Franciscos uniles Franciscos uniles Franciscos uniles in monotant hadrons talabon inten acrescent anno affect due ton result reconamion factors or result risk militarities talenteirous (a.m. cubalitation affects).											

					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
	(mb EUR, %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control ownerments or control shades Residual ownerments or hand shades Residual ownerments or hand shades Residual ownerment basis Healthcard Devidenment basis Institutions	9 0 0 0 2,2422 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 1,251 10 0 96 0 167 0 2 2	0 0 0 0 0 0 1,254 0 9 6 0 251 0 0 0 0 2 0	0	6 0 0 760 2,181 10 0 0 156 0 0 0 2 2 2 0 0 0 3 3 3 3 3 3 3 3 3 3 3	6 0 0 788 1,463 10 0 0 148 10 10 2 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 384 1,470 10 0 93 0 219 0 0 0 2 2 2 0	0
	Standardised Total ²				0				

					Standardised Ap	proach					
			As of 30/09	2022			As of 31;	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
ITALY	Coulty Congressionality Coulty See 1915. (a) The Coulty Cou	6 75 75 75 75 75 75 75 75 75 75 75 75 75	0 0 0 0 0 0 0 0 0 1 1 1 1 4 1 4 4 4 4 4	0 69 0 0 34 2,643 1 1 0 0 413 0 66 0 0 0 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	9 68 0 0 0 168 3,294 1 1 0 0 41,0 0 6,7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 68 0 0 0 0 168 2,4010 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 60 0 84 2.228 1 0 0 410 0 55 0 33 0 0	0		
	Standardised Total ²	0									

					Standardised Ap	proach					
			As of 30/09/	2022			As of 31/	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min BUR, %)										
	Central governments or central banks Regional governments or local authorities	3,084	3,084	0		4,920	4,920	0			
	Regional governments or local authorities Public sector entities		0					0			
	Multilateral Development Banks	, and a	ů o	ő		ő	ŏ	ő			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	3,670	1,880	1,461		2,381	1,166	1,038			
	of which: SME Retail		0	0		0		0			
	of which: SME	i i	0	0		0		0			
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	48	0	0	0	91	44	65			
	Items associated with particularly high risk Covered bonds		0	0		0		0			
	Claims on institutions and corporates with a ST credit assessment	1	i	1		6	2	1			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0		0		0		0			
	Standardised Total ²				0						

		(a) Your state adjustment and provinces per Coloring or Coloring and Coloring and Coloring Color										
					Standardised A	proach						
			As of 30/09/	2022			As of 31,	/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %) Central governments or central banks	0		0								
	Regional governments or local authorities	0	0	0		0	ō	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations Institutions	40	20	4		181	90	10				
	Corporates	2.314	1.488	1.489		1.811	1.221	1.222				
	of which: SME		0	0		. 0	. 0	. 0				
	Retail	0	0	0		0	0	0				
LUXEMBOURG	of which: SME	642	597	597		600	563	563				
	Secured by mortgages on immovable property of which: SME	042	397	397		000	303	303				
	Exposures in default	325	219	220	0	312	208	208	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
I	Collective investments undertakinos (CIU) Equity	0	0									
	Other exposures	14	14	14		32	32	37				
	Standardised Total ²				0				0			

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.								
					Standardised A	proach				
			As of 30/09/	2022			As of 31;	12/2022		
		Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
UNITED STATES	Control of	0 0 0 115 88 80 0 0 0 0 0 0 1,147 0 0	0 0 0 116 151 151 0 0 0 0 0 1,144	0 0 0 0 22 161 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 182: 651 0 0 0 0 2,039 0 0	0 0 0 0 182 183 0 0 0 0 0 0 0 1,885 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 36 221 0 0 0 0 0 1 1 1 0 0 0 0 0 4 4 1 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠	
	Standardised Total ²			"	0	7.	4.	30	0	



		Standardised Approach									
					Standardise	d Approach					
			As of 31)	03/2023			As of 30	/06/2023			
	(min Pill) %L)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	16,067	16,067	173		15,835	15,835				
	Regional governments or local authorities	84	84	66		756	756	666			
	Public sector entities	91	91	44		35	35	17			
	Multilateral Development Banks International Organisations	0	0			0		U			
	International Organisations Institutions	4.111	3,619	2.030		3,534	3.547	1.819			
	Corporates	58.361	35,288	31.659		61.786	36.695	32,936			
	of which: SME	64	26	26		62	62	62			
	Retail	0	0	0		0		0			
Consolidated data	of which: SME	0	0	0		0	0	0			
Consolidated data	Secured by mortgages on immovable property	3,099	3,053	3,053		3,243	3,203	3,203			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	801	599	868	128	825	435	626	220		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	3.850	3,558	1,818		3,332	2.940	984			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	3,030	3,330	1,010		3,332	2,940	204			
	Collective investments undertakings (CIU) Equity	42	42	42		77	77	131			
	Other exposures	574	574	636		516	516	564			
	Standardised Total ²	87,084	62,978	40.390	128	89,943	64.043		220		

(1) Opposed agreeme, unlike Disposer walks, a sprotted faither labely oils ascenarie only office and can be continued factor and oil exhibition offices.) (2) Disordation from the continued for a factor of the continu

					Standardise	d Approach			
			As of 31,	03/2023			As of 30	06/2023	
	(min PUP %)	Original Exposure ¹	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	7,500	7,500	0		7,534	7,534	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	2	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0			0		0	
	Institutions	S.930	3.461	2,938		8.761	4.363	3.724	
	of which: SME	5,930	3,461	2,930		8,761	4,303	3,724	
	Retail	0		0		î		0	
	of which: SME	0	ō	i o		ō	ō	0	
GERMANY	Secured by mortgages on immovable property	105	105	105		106	106	106	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	103	99	149	0	114	38	57	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	540	540	525		27	27	15	
	Collective investments undertakinos (CIU)	0				0		0	
	Equity	22		0				19	
	Other exposures Standardised Total ²	23	25	26		16	16	19	

(1) Original exposure, unilise Exposure value, is reported before taking into account any effect due to credit convenient factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and previsions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total value appartments and provisions per country or counterparty excludes those for recursiation exposures our mouses general creat risk explanements.									
					Standardise	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min BUR. %) Central governments or central banks	535	535			1.689	1.689	0			
i	Regional governments or local authorities	0.00	333	0		1,000	1,007	o o			
	Public sector entities	ō	ō	ō		ō	ō	i o			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	668	641	477		750	699	504			
	Corporates	12,161	7,635	6,620		12,739	7,741	6,882			
	of which: SME	0	0	0		0	0	0			
	Retail	0		0		0		0			
UNITED KINGDOM	of which: SME Secured by mortoages on immovable property	954	952	952		732	730	730			
	Secured by mortgages on immovable property of which: SME	994	932	932		732	/30	/30			
	Exposures in default		42	50		162	60	92	0		
	Items associated with particularly high risk	0		0	Ů			0.00	·		
	Covered hands	ō	ō	i o		o o	ō	l o			
	Claims on institutions and corporates with a ST credit assessment	894	769	482		227	216	56			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
ı	Equity	37	37	37		36	36	36			
	Other evengures	93	93	110		98	98	100			
I	Standardised Total ²				0				0		

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to needs convenient one or ender this integration techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of coordeparty encludes those for securitisation exposures but includes general needs risk adjustments.

		(2) Total value aspatitions in	a provisions per country or co	unepary encouse order for a	LUIDING OPPOSITE OF THE	ser germa creat rat aujustine			
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments : provisions ²
	(min BJR, %) Central governments or central banks	187	187	0		194	194	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	805	505	236		826	521	245	
	Corporates	8,901	5,461	4,564		8,594	5,230	4,297	
	of which: SME	1	1	1		3	3	3	
	Retail	0	0	0		0		0	
FRANCE	of which: SME	0	000	86		123	123	123	
	Secured by mortoages on immovable property of which: SME	80	00	00		123	123	123	
	Exposures in default	106	93	122		152	115	167	
	Items associated with particularly high risk	100	0.0		Ů			107	
	Covered bonds	0				0		0	
	Claims on institutions and corporates with a ST credit assessment	42	42	34		371	167	150	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	29	29	31		15	15	17	
	Standardized Total ²				0				

		· · · · · · · · · · · · · · · · · · ·								
					Standardisc	d Approach				
			As of 31,	03/2023			As of 30,	06/2023		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min BJR, %)									
	Central governments or central banks	4,227	4,227	173		4,814	4,814	119		
	Regional governments or local authorities Public sector entities	0						0		
	Multilateral Development Banks	0		0		0		o o		
	International Organisations	ō	ō	i o		ō	ō	i o		
	Institutions	97	94	47		99	96	48		
	Corporates	2,316	1,990	1,990		2,564	2,278	2,278		
	of which: SME	46	9	9		46	46	46		
	Retail	0	0	0		0	0	0		
IRELAND	of which: SME	0	0	0		0	0	0		
INCO IND	Secured by mortgages on immovable property of which: SME	199	199	199		202	202	202		
	or which: SME Exposures in default	0						0		
	Items associated with particularly high risk	0		0		i		o o		
	Covered bonds	ō	ō	i o		ō	ō	i o		
	Claims on institutions and corporates with a ST credit assessment	11	11	11		19	19	19		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		35	35	89		
	Other exposures	128	128	128		131	131	134		
	Standardised Total ²				0					

Original exposure, unitie Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for excutations exposure but includes general credit risk adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of America Europe Designated Activity Company

		Standardised Approach									
		As of 31,	03/2023			As of 30,	06/2023				
(mh Fig. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²			
Combined generalization of control abundance of con	61 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	62 0 0 0 0 0 2,760 0 0 11 0 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 2,579 0 0 11 0 56 0 0 0 0	0	75 0 0 0 0 5,073 0 0 111 0 0 3 0 3 3 0 0 3 7 7 7	75 0 0 0 0 3,156 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2,629 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥			

		(2) Total value aspisionents an	(2) тока чаше акрытительного рег скитер от скитерыт уческого токи то честильного окроима все положе денем смост так акрытитель.								
					Standardisc	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min BUR. %) Central governments or central banks	8		0		7	7	0			
	Regional governments or local authorities	ō	ō	i o		ò	ò	i o			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	899	907	454		282	290	145			
	Corporates	3,842	1,860	1,868		3,802	1,828	1,842			
	of which: SME	10	10	10		10	10	10			
	Retail	0	0	0		0	0	0			
SPAIN	of which: SME	0	0	0		0	0	0			
517411	Secured by mortgages on immovable property	92	92	92		91	91	91			
	of which: SME	149	106	154		136		47			
	Exposures in default	149	106	154		1.56	31	4/			
	Items associated with particularly high risk Covered bonds	0									
	Claims on institutions and corporates with a ST credit assessment	2	2			386	386	194			
	Collective investments undertakings (CIU)	ő	í	i i		0		.,,			
	Equity	o o				0		l ő			
	Other exposures	35	35	38		46	46	50			
	Standardised Total ²	-			0						

Control assessmented or control for St. St.						Standardise	d Approach			
Contral conversements or central abundance of the first section of the f				As of 31,	03/2023			As of 30,	06/2023	
Complain decrementation of control basis 2 7 8 6 8 6 8 6 8 756 756 666 8 756		(mh 801 85)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Sinter concurse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ITALY	Central exercements or central sales (accident oververness or bool anthrotics selected oververness or bool anthrotics selected oververness or bool anthrotics selected oververness or bool anthrotics fundations control of the selected oververness or bool anthrotic or of which SSE selected oververness or immoreable processive of which SSE selected oververness of whi	2,553 5 0 0 364 0 49 0	0 0 168 1,783 5 0 0 364	0 0 84 1,717 5 0 0 364	·	0 0 70 2,598 3 0	0 0 70 1,727 3 0	0 0 35 1,663 3 0 0 365	0

					Standardisc	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mh BJR. %) Central governments or central banks	3,533	3,533	0		1,504	1,504	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates	2,829	1,280	1,154		2,239	1,187	1,059	
	of which: SME Retail of which: SME	0	0	0		0	0	0	
SWITZERLAND	of which: SME	0						0	
	Exposures in default Items associated with particularly high risk	42	5	8	0	29	1	2	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	ő	0	
	Other exposures Standardised Total ²	0	0	0		ō	ō	0	

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	rts.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30/	06/2023	
	(min BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Resional covernments or local authorities Public sector entities Mutilitatival Develoment Banks International Oroanisations	0	0 0 0	0 0 0		0 0	0 0 0	0 0 0	
	Institutions Corporates of which SHE Retail of which SHE	181 2,564 0	91 1,575 0	18 1,578 0 0		2,448 0 0	22 1,486 0 0	1,490 0	
LUXEMBOURG	Secured by mortgages on immovable property of which: SHE Exposures in default Items associated with carticularly high risk	580 0 1	549 0 0	549 0 1	0	631 0 1	60S 0 0	605 0 1	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Other exposures Collective (The II)	0 5 0 0 64	0 0 0 64	0 1 0 0 65		9 0 0 33	9 0 0 33	0 4 0 0 35	

		(2) Total value adjustments an	d provisions per country of co	anterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	ts.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min BJR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities								
	Multilateral Development Banks	0						0	
	International Organisations	ŏ	ŏ	ŏ		ő	ŏ	ő	
	Institutions	214	214	43		275	922	184	
	Corporates	657	121	124		749	182	182	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
ONTILD STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME			0			0	0	
	Exposures in default	19	2	3	0	21	3	4	
	Items associated with particularly high risk Covered honds	0							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1.845	1,686	375		1.913	1.743	381	
	Collective investments undertakings (CIU)	0	1,000	373		1,713	1,743	0	
	Equity	ő	ŏ	l ő		ő	ŏ	l ő	
	Other exposures	129	129	154		63	63	74	
	Standardiced Total ²				0				



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2022					As of 31/	12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31/	03/2023					As of 30/	06/2023		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						Bank of Ame	rica Europe Designated A							
							As of 31/12/2022	·						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non devicable financial of	sets by accounting portfolic		Derivatives with po	nitivo fois valvo	Downstives with	negative fair value	Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative imandal as	sees by accounting portionic		Delivatives with po-	Serve I all Value	Delivatives mul	negative ian value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total [0 - 3M	Belgium		0 0 3 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		37
10 - 3M 10 - 3M 13M - 117 11 - 27 12 - 37 137 - 57 157 - 107 1107 - more	Bulgaria					·				·				3.
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
To - 3M	Denmark													
10 tal 0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Estonia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

				Bank of America Europe Designated Activity Company As of 31/12/2022										
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	icoto his accounting moutfall.		Derivatives with pos	sitivo fois valvo	Doubustives with	negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [France	99 95 0 0 0 0	0 99 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 () () () ()	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Germany	6	0 0 6 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 6 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
Total	Croatia													
[0 - 3M [Greece													
[0 - 3M	Hungary													
[0 - 3M [Ireland		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Italy	367 367	0	0 0 0 0 0 366 0 366	0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 0	-1 0 0 0 0 7 30	0 1 0 0 0 374 322 698	0 0 0 0 522 454 148	6,470	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

				Bank of America Europe Designated Activity Company										
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
Total [0 - 3M [Luxembourg		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Maita													
[0 - 3M [Netherlands	2/	4 24 5 0 0 1 1 1 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2:	0 0 1 0 0	(((((0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M	Poland	25	25	U	0	15	1		0	0	U	U	0	0
Total [0 - 3M	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0	12	0 44 44 44 104 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	9
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	Romania													
[0 - 3M [Slovakia													
[0 - 3M [3M - 1Y [11 - 2Y [27 - 3Y [37 - 5Y [57 - 10Y Total	Slovenia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0



General governments exposures by country of the counterparty

				Bank of America Europe Designated Activity Company As of 31/12/2022										
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	'	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((((((((((((((0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	154 22 0 0 0 0	154 28 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15-5 28-6 (((((182-183-183-183-183-183-183-183-183-183-183	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Iceland													
[0 - 3M [3M - 1Y	Liechtenstein													
10Y - more	Norway													
[3M - 1Y [Australia	1 28 6 6 6	1 28 0 0 0 0 0	1 28 0 0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Toy - more	Canada						,			, and the second		, and the second		
10 - 3M	Hong Kong													



General governments exposures by country of the counterparty

						bank of Ame	rica Europe Designated F							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	heet exposures	
			Total coming amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland	0	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Other advanced economies non EEA													
[0 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	422 0 0 0 0 0 0 0	427 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0	0	0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
Total Tota	Latin America and the Caribbean	1	942/ 0 1 1 0 0 0 0 0 0	0 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		04



General governments exposures by country of the counterparty

Bank of America Europe Designated Activity Company

						Burnt or 7 unici	ica Europe Designatea /	tearity company						
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	, , ,											Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	(0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Interpe

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Chana, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

		Bank of America Europe Designated Activity Company												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	ice sheet	
										Off-balance sl	neet exposures			
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
[0 - 3M [Belgium		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0			0 2 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y	Czech Republic													
[0 - 3M	Denmark													
Total	Estonia		0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 1 0 0 0	000	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
i utai		1		U			. 1	u u		U	ı U			<u>, </u>



General governments exposures by country of the counterparty

		Bank of America Europe Designated Activity Company												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	On balance sheet				Deriva	tives		Off balar	nce sheet	
					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sl	neet exposures				
	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short								Risk weighted exposure amount			
Residual Maturity		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Finland		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	((((((((((((((((((((0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [France	176 0 0 0 0 0	176 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	176 (((((((176	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0
[0 - 3M [Germany		0 5 0 0 0 0 5	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 5 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M	Hungary													
[0 - 3M [Ireland		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Italy	2 0 0 205 205 205	0	2 0 0 0 209 0 0	0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-1 0 0 0 24 30 0	1 0 0 0 880 251 0 1,132	0 543 0 484 160 0	0	0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

		Bank of America Europe Designated Activity Company As of 30/06/2023												
						Direc	t exposures							
				On balance s	hoot	Direc	it exposures		Deriva	tivoe		Off halai	nce sheet	+
	(min EUR)			On Damine Since					Deliva				neet exposures	-
					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Malta													
[0 - 3M [Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	(0
[3M - 1Y [Poland													
10 - 3M	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 4 0 0 0	44 44 149 0 0 0 0 237	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(7
[0 - 3M [Romania													
[0 - 3M [Slovakia													
10 - 3M	Slovenia		0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		



General governments exposures by country of the counterparty

		Bank of America Europe Designated Activity Company												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
							Derivatives with negative fair value		Off-balance sh	neet exposures				
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Jennates man negative iam tanac				Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain		0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	1,658 114 6 6 6 7	0 0 0 0	79 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,57; 14 ((((((1,69)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Iceland													
[0 - 3M [3M - 1Y	Liechtenstein													
100 - more	Norway													
[3M - 1Y [Australia	145 6 6 6 6 7	145 0 0 0 0 0 0	145 0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
100 - more	Canada	119					,	·		, and the second		,		
Total Tota	Hong Kong													



General governments exposures by country of the counterparty

Bank of America Europe Designated Activity Company As of 30/06/2023														
			As of 30/06/2023 Direct exposures											
						Dire	ct exposures		Deriva					4
	(mln EUR)			On balance s	heet				Off balance sheet					
												Off-balance si	neet exposures	
			Total carrying amount of non-derivative financial	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative manical assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
1048 10 - 3M1 13M - 1Y1 11Y - 2Y1 12Y - 3Y1 13Y - 5Y1 13Y - 5Y1 13Y - 10Y1 10Y - more Total 10 - 3M1 11Y - 2Y1 12Y - 2Y1 12Y - 3Y1 13Y - 5Y1 13Y - 5Y1	Switzerland		0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[10Y - more	Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East		0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total Tota	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

Bank of America Europe Designated Activity Company

		Ballic Of Afficiate Europe Designated Activity Company													
			As of 30/06/2023												
						Direc	ct exposures								
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala			
Residual Maturity	, , ,										Off-balance sheet exposures				
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value					
	Country / Region			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y [10Y - more Total	Africa														
[0 - 3M [Others			0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Chana, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP