

## Full Bank Report

### BANK OF AMERICA, NATIONAL ASSOCIATION

100 NORTH TRYON STREET, SUITE 170

CHARLOTTE, NC 28202

RSSD ID: 480228

Peer Group #1 - Commercial Bank greater than \$100 billion

#### States with Bank Branches

Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, Washington

Real Estate Loans		2021Q4	2022Q1	2022Q2	2022Q3
Residential - First	Total Balance	211,262,000	212,613,000	215,072,000	215,549,000
	Charge-offs YTD	32,000	9,000	130,000	134,000
	Recoveries YTD	57,000	18,000	68,000	75,000
	30-89 Day Delinquent - Balance	1,490,000	1,156,000	954,000	897,000
	30-89 Day Delinquent - % of Total	1	1	0	0
	30-89 Day Delinquent - Peer Group Percentile	70	58	48	48
	90+ Day Delinquent - Balance	621,000	580,000	474,000	399,000
	90+ Day Delinquent - % of Total	0	0	0	0
	90+ Day Delinquent - Peer Group Percentile	60	64	64	58
	Nonaccrual - Balance	2,122,000	2,263,000	2,110,000	2,066,000
	Nonaccrual - % of Total	2,122,000	2,263,000	2,110,000	2,066,000
	Nonaccrual - Peer Group Percentile	73	74	70	70
	Nonaccrual - One Quarter Change (\$)	-16,000	141,000	-153,000	-44,000
	Nonaccrual - One Quarter Change (%)	-1	7	-7	-2
	Nonaccrual - One Year Change (\$)	334,000	129,000	-35,000	-72,000
	Nonaccrual - One Year Change (%)	19	6	-2	-3
Residential - Junior	Total Balance	1,062,000	1,023,000	973,000	985,000
	Charge-offs YTD	5,000	1,000	3,000	5,000
	Recoveries YTD	28,000	6,000	13,000	17,000
	30-89 Day Delinquent - Balance	6,000	7,000	4,000	5,000
	30-89 Day Delinquent - % of Total	1	1	0	1
	30-89 Day Delinquent - Peer Group Percentile	53	55	48	44
	90+ Day Delinquent - Balance	0	0	0	0
	90+ Day Delinquent - % of Total	0	0	0	0
	90+ Day Delinquent - Peer Group Percentile	61	62	59	66

	Nonaccrual - Balance	23,000	24,000	23,000	22,000
	Nonaccrual - % of Total	2	2	2	2
	Nonaccrual - Peer Group Percentile	34	40	44	40
	Nonaccrual - One Quarter Change (\$)	-7,000	1,000	-1,000	-1,000
	Nonaccrual - One Quarter Change (%)	-23	4	-4	-4
	Nonaccrual - One Year Change (\$)	-6,000	-3,000	-2,000	-8,000
	Nonaccrual - One Year Change (%)	-21	-11	-8	-27
Residential - HELOC	Total Balance	27,200,000	26,305,000	26,558,000	26,288,000
	Charge-offs YTD	38,000	12,000	29,000	36,000
	Recoveries YTD	131,000	36,000	73,000	92,000
	30-89 Day Delinquent - Balance	150,000	103,000	79,000	77,000
	30-89 Day Delinquent - % of Total	1	0	0	0
	30-89 Day Delinquent - Peer Group Percentile	70	46	32	32
	90+ Day Delinquent - Balance	0	0	0	0
	90+ Day Delinquent - % of Total	0	0	0	0
	90+ Day Delinquent - Peer Group Percentile	62	60	57	64
	Nonaccrual - Balance	601,000	585,000	534,000	505,000
	Nonaccrual - % of Total	2	2	2	2
	Nonaccrual - Peer Group Percentile	55	57	60	64
	Nonaccrual - One Quarter Change (\$)	-36,000	-16,000	-51,000	-29,000
	Nonaccrual - One Quarter Change (%)	-6	-3	-9	-5
	Nonaccrual - One Year Change (\$)	-14,000	-49,000	-83,000	-132,000
	Nonaccrual - One Year Change (%)	-2	-8	-13	-21
Residential - Construction	Total Balance	461,000	463,000	506,000	531,000
	Charge-offs YTD	0	0	0	0
	Recoveries YTD	0	0	0	0
	30-89 Day Delinquent - Balance	0	0	3,000	0
	30-89 Day Delinquent - % of Total	0	0	1	0
	30-89 Day Delinquent - Peer Group Percentile	54	41	79	50
	90+ Day Delinquent - Balance	0	0	0	0
	90+ Day Delinquent - % of Total	0	0	0	0
	90+ Day Delinquent - Peer Group Percentile	75	83	75	79
	Nonaccrual - Balance	2,000	2,000	2,000	2,000
	Nonaccrual - % of Total	0	0	0	0
	Nonaccrual - Peer Group Percentile	83	87	87	83
	Nonaccrual - One Quarter Change (\$)	-1,000	0	0	0
	Nonaccrual - One Quarter Change (%)	-33	0	0	0
	Nonaccrual - One Year Change (\$)	-24,000	-65,000	-23,000	-1,000
	Nonaccrual - One Year Change (%)	-92	-97	-92	-33
Multi-Family	Total Balance	5,589,000	6,399,000	6,762,000	6,622,000
	Charge-offs YTD	0	0	0	0
	Recoveries YTD	0	0	0	0
	30-89 Day Delinquent - Balance	3,000	4,000	8,000	3,000
	30-89 Day Delinquent - % of Total	0	0	0	0
	30-89 Day Delinquent - Peer Group Percentile	66	61	70	58
	90+ Day Delinquent - Balance	0	0	1,000	0

	90+ Day Delinquent - % of Total	0	0	0	0
	90+ Day Delinquent - Peer Group Percentile	83	74	77	67
	Nonaccrual - Balance	50,000	36,000	0	0
	Nonaccrual - % of Total	1	1	0	0
	Nonaccrual - Peer Group Percentile	83	90	41	41
	Nonaccrual - One Quarter Change (\$)	14,000	-14,000	-36,000	0
	Nonaccrual - One Quarter Change (%)	39	-28	-100	0
	Nonaccrual - One Year Change (\$)	48,000	34,000	0	-36,000
	Nonaccrual - One Year Change (%)	2,400	1,700	0	-100
Commercial	Total Balance	225,945,000	239,640,000	254,655,000	253,053,000
	Charge-offs YTD	598,000	65,000	152,000	237,000
	Recoveries YTD	273,000	38,000	75,000	104,000
	30-89 Day Delinquent - Balance	1,087,000	1,385,000	822,000	840,000
	30-89 Day Delinquent - % of Total	0	0	0	0
	30-89 Day Delinquent - Peer Group Percentile	70	87	59	59
	90+ Day Delinquent - Balance	200,000	426,000	422,000	486,000
	90+ Day Delinquent - % of Total	0	0	0	4
	90+ Day Delinquent - Peer Group Percentile	77	93	87	84
	Nonaccrual - Balance	564,000	605,000	538,000	430,000
	Nonaccrual - % of Total	0	0	0	0
	Nonaccrual - Peer Group Percentile	41	46	40	34
	Nonaccrual - One Quarter Change (\$)	-204,000	41,000	-67,000	-108,000
	Nonaccrual - One Quarter Change (%)	-27	7	-11	-20
	Nonaccrual - One Year Change (\$)	-609,000	-697,000	-521,000	-338,000
	Nonaccrual - One Year Change (%)	-52	-54	-49	-44
Farmland	Total Balance	2,049,000	2,187,000	2,208,000	2,329,000
	Charge-offs YTD	2,000	0	0	0
	Recoveries YTD	2,000	0	0	0
	30-89 Day Delinquent - Balance	12,000	0	8,000	19,000
	30-89 Day Delinquent - % of Total	1	0	0	1
	30-89 Day Delinquent - Peer Group Percentile	80	63	81	86
	90+ Day Delinquent - Balance	0	0	0	0
	90+ Day Delinquent - % of Total	0	0	0	0
	90+ Day Delinquent - Peer Group Percentile	76	81	77	81
	Nonaccrual - Balance	0	1,000	1,000	1,000
	Nonaccrual - % of Total	0	0	0	0
	Nonaccrual - Peer Group Percentile	38	36	45	45
	Nonaccrual - One Quarter Change (\$)	0	1,000	0	0
	Nonaccrual - One Quarter Change (%)	0	NR	0	0
	Nonaccrual - One Year Change (\$)	-6,000	0	1,000	1,000
	Nonaccrual - One Year Change (%)	-100	0	NR	NR

Allowance for Loan and Lease Losses		2021Q4	2022Q1	2022Q2	2022Q3
All Loans	Balance	12,368,000	12,073,000	11,942,000	12,275,000
	One Quarter Change (\$)	-776,000	-295,000	-131,000	333,000
	One Quarter Change (%)	-6	-2	-1	3
	One Year Change (\$)	-6,411,000	-4,080,000	-2,142,000	-869,000
	One Year Change (%)	-34	-25	-15	-7
Residential Loans	Balance	560,000	468,000	392,000	384,000
	One Quarter Change (\$)	3,000	-92,000	-76,000	-8,000
	One Quarter Change (%)	1	-16	-16	-2
	One Year Change (\$)	-277,000	-220,000	-206,000	-173,000
	One Year Change (%)	-33	-32	-34	-31
Construction Loans	Balance	106,000	90,000	75,000	71,000
	One Quarter Change (\$)	-34,000	-16,000	-15,000	-4,000
	One Quarter Change (%)	-24	-15	-17	-5
	One Year Change (\$)	-189,000	-107,000	-99,000	-69,000
	One Year Change (%)	-64	-54	-57	-49
Commercial Loans	Balance	1,186,000	1,128,000	1,053,000	1,090,000
	One Quarter Change (\$)	-294,000	-58,000	-75,000	37,000
	One Quarter Change (%)	-20	-5	-7	4
	One Year Change (\$)	-805,000	-823,000	-729,000	-390,000
	One Year Change (%)	-40	-42	-41	-26
Other Stats	% of Total Loans and Leases	1	1	1	1
	% of Total Loans and Leases - PG Percential	51	50	50	50
	% of Nonaccrual Loans and Leases	3	3	3	3
	% of Nonaccrual Loans and Leases - PG Percentile	63	58	58	61
	Quarter Provision for Loan and Lease Losses	-4,611,000	25,000	531,000	1,433,000
Real Estate Owned (REO)		2021Q4	2022Q1	2022Q2	2022Q3
All Loans	Balance	313,000	328,000	313,000	308,000
	One Quarter Change (\$)	-55,000	15,000	-15,000	-5,000
	One Quarter Change (%)	-15	5	-5	-2
	One Year Change (\$)	109,000	-43,000	-61,000	-60,000
	One Year Change (%)	53	-12	-16	-16
Residential	Balance	97,000	114,000	112,000	115,000
	One Quarter Change (\$)	14,000	17,000	-2,000	3,000
	One Quarter Change (%)	17	18	-2	3
	One Year Change (\$)	-21,000	16,000	23,000	32,000
	One Year Change (%)	-18	16	26	39
Multi-Family	Balance	0	0	0	0
	One Quarter Change (\$)	0	0	0	0
	One Quarter Change (%)	0	0	0	0
	One Year Change (\$)	0	0	0	0
	One Year Change (%)	0	0	0	0
Construction	Balance	11,000	11,000	11,000	11,000
	One Quarter Change (\$)	0	0	0	0
	One Quarter Change (%)	0	0	0	0
	One Year Change (\$)	-1,000	-1,000	-1,000	0
	One Year Change (%)	-8	-8	-8	0

Farmland	Balance	0	0	0	0
	One Quarter Change (\$)	0	0	0	0
	One Quarter Change (%)	0	0	0	0
	One Year Change (\$)	0	0	0	0
	One Year Change (%)	0	0	0	0
<b>Residential Loans in Foreclosure</b>		<b>2021Q4</b>	<b>2022Q1</b>	<b>2022Q2</b>	<b>2022Q3</b>
All	Total Balance	1,278,000	1,172,000	1,129,000	1,086,000
	One Quarter Change (\$)	44,000	-106,000	-43,000	-43,000
	One Quarter Change (%)	4	-8	-4	-4
	One Year Change (\$)	-52,000	-80,000	-86,000	-148,000
	One Year Change (%)	-4	-6	-7	-12
<b>Loans Held for Sale</b>		<b>2021Q4</b>	<b>2022Q1</b>	<b>2022Q2</b>	<b>2022Q3</b>
All Loans	Balance	15,410,000	10,063,000	6,477,000	7,462,000
	30-89 Days Delinquent	482,000	604,000	157,000	49,000
	90+ Days Delinquent	41,000	50,000	22,000	33,000
	Nonaccrual	206,000	292,000	229,000	182,000
Residential	Mortgages Held for Sale	2,365,000	1,624,000	1,428,000	995,000
	Mortgages Sold	1,892,000	5,342,000	5,159,000	3,478,000
<b>Consumer Loans</b>		<b>2021Q4</b>	<b>2022Q1</b>	<b>2022Q2</b>	<b>2022Q3</b>
Credit Card	Total Balance	81,524,000	80,944,000	85,795,000	88,965,000
	Charge-offs YTD	2,411,000	474,000	966,000	1,452,000
	Recoveries YTD	688,000	177,000	345,000	504,000
	30-89 Day Delinquent - Balance	511,000	521,000	525,000	668,000
	30-89 Day Delinquent - % of Total	1	1	1	1
	30-89 Day Delinquent - Peer Group Percentile	13	17	17	21
	90+ Day Delinquent - Balance	488,000	502,000	503,000	557,000
	90+ Day Delinquent - % of Total	1	1	1	1
	90+ Day Delinquent - Peer Group Percentile	36	30	34	34
	Nonaccrual - Balance	0	0	0	0
	Nonaccrual - % of Total	0	0	0	1
	Nonaccrual - Peer Group Percentile	68	69	69	69
	Nonaccrual - One Quarter Change (\$)	0	0	0	0
	Nonaccrual - One Quarter Change (%)	0	0	0	0
	Nonaccrual - One Year Change (\$)	0	0	0	0
	Nonaccrual - One Year Change (%)	0	0	0	0
Auto	Total Balance	34,940,000	36,102,000	37,242,000	37,208,000
	Charge-offs YTD	179,000	39,000	75,000	114,000
	Recoveries YTD	199,000	39,000	75,000	110,000
	30-89 Day Delinquent - Balance	118,000	112,000	131,000	166,000
	30-89 Day Delinquent - % of Total	0	0	0	0
	30-89 Day Delinquent - Peer Group Percentile	28	18	18	18
	90+ Day Delinquent - Balance	8,000	9,000	10,000	15,000
	90+ Day Delinquent - % of Total	0	0	0	0
	90+ Day Delinquent - Peer Group Percentile	61	63	59	68
	Nonaccrual - Balance	57,000	50,000	44,000	29,000
	Nonaccrual - % of Total	0	0	0	0
	Nonaccrual - Peer Group Percentile	47	45	40	31

	Nonaccrual - One Quarter Change (\$)	22,000	-7,000	-6,000	-15,000
	Nonaccrual - One Quarter Change (%)	63	-12	-12	-34
	Nonaccrual - One Year Change (\$)	8,000	8,000	7,000	-6,000
	Nonaccrual - One Year Change (%)	16	19	19	-17
Other Consumer	Total Balance	NR	NR	NR	NR
	Revolving Balance	37,458,000	38,154,000	39,801,000	38,641,000
	Installment Balance	9,768,000	9,838,000	10,412,000	11,799,000
	Charge-offs YTD	80,000	13,000	28,000	42,000
	Recoveries YTD	56,000	11,000	23,000	34,000
	30-89 Day Delinquent - Balance	55,000	73,000	37,000	65,000
	90+ Day Delinquent - Balance	2,000	2,000	4,000	12,000
	Nonaccrual - Balance	15,000	14,000	12,000	10,000
	Nonaccrual - One Quarter Change (\$)	6,000	-1,000	-2,000	-2,000
	Nonaccrual - One Quarter Change (%)	67	-7	-14	-17
	Nonaccrual - One Year Change (\$)	0	2,000	0	1,000
	Nonaccrual - One Year Change (%)	0	17	0	11
<b>Bank Profile</b>		<b>2021Q4</b>	<b>2022Q1</b>	<b>2022Q2</b>	<b>2022Q3</b>
All	Total Assets	2,519,525	2,513,619	2,440,022	2,407,902
	Net Income	26,310,000	5,830,000	11,642,000	19,173,000
	Number of Employees	133,812	134,978	133,221	135,411