

TICS REPORT (BEST PRICE TEMPLATE) - BANK OF AMERICA: DATA AS AT 01 APRIL 2019

Bank of America is a leading American bank. It operates across three core business areas: retail and investment banking, asset management and wealth management. Total assets exceed \$2.2 trillion. Total Tier 1 assets exceed \$191 billion. Market capitalisation is in excess of \$240 billion. Bank of America has more than 206,000 employees and more than 47 million customers.

		TICS CODE	TICS FACTOR	ANGLE	STATUS	BoA DATA	BEST	WORST	AVERAGE
TICS CATEGORY	CREDIT RATINGS	CR:F1	STANDARD & POOR'S L/T RATING	FORWARD	VIEW	A-	AA- STABLE	BBB- POSITIVE	A- POSITIVE
		CR:F2	STANDARD & POOR'S OUTLOOK	FORWARD	VIEW	STABLE			
		CR:F3	MOODY'S L/T RATING	FORWARD	VIEW	A2	Aa3 STABLE	Baa3 STABLE	A2 STABLE
		CR:F4	MOODY'S OUTLOOK	FORWARD	VIEW	STABLE			
		CR:F5	FITCH L/T RATING	FORWARD	VIEW	A+	AA STABLE	BBB NEGATIVE	A POSITIVE
		CR:F6	FITCH OUTLOOK	FORWARD	VIEW	STABLE			
	CDS	CDS:F1	5 YEAR CDS	PREVAILING	INDICATOR	53.71	29.14	153.00	63.78
		CDS:F2	1 YEAR CDS	PREVAILING	INDICATOR	22.48	7.12	69.62	20.19
		CDS:F3	5 YEAR CDS DIRECTION	BACKWARD	INDICATOR	16.84%	0.00%	125.14%	46.04%
		CDS:F4	5 YEAR CDS VOLATILITY	BACKWARD	INDICATOR	43.47%	0.00%	99.87%	48.85%
	BALANCE SHEET	FBS:F1	TIER 1 CAP RATIO	HISTORIC	FACT	15.86%	23.40%	12.80%	17.96%
		FBS:F2	LEVERAGE RATIO (ASSET/EQTY)	HISTORIC	FACT	11.59	3.80	29.49	16.33
		FBS:F3	LOAN-TO-DEPOSIT RATIO	HISTORIC	FACT	75.67	12.60	187.26	84.79
		FBS:F4	PRICE-TO-BOOK RATIO (Bps)	HISTORIC	FACT	1.01	0.22	2.31	0.80
		FBS:F5	TIER 1 CAPITAL SIZE (\$Bln)	HISTORIC	FACT	191.50	324.13	2.46	96.03
		FBS:F6	TOTAL ASSETS (\$Bln)	HISTORIC	FACT	2,281.48	878,778.00	27.16	23,990.79
	MARKET INDICATORS	FMI:F1	MARKET CAPITALISATION (\$Bln)	PREVAILING	INDICATOR	265.94	331.45	5.93	84.85
		FMI:F2	SHARE PRICE VOLATILITY (260d)	BACKWARD	INDICATOR	25.08	11.78	38.31	23.83
		FMI:F3	SHARE PRICE BETA	BACKWARD	INDICATOR	1.48	0.61	1.78	1.20
		FMI:F4	SHARE PRICE DIRECTION	BACKWARD	INDICATOR	88.91%	97.29%	53.44%	77.47%
		FMI:F5	ANALYST'S RECOMMENDATIONS	FORWARD	VIEW	BUY	BUY	SELL	BUY
	SYSTEMIC IMPORTANCE	SI:F1	G-SIB STATUS	PREVAILING	FACT	Y	Y	N	Y
		SI:F2	G-SIBADD TIER1 CAP RATIO REQ	PREVAILING	FACT	1.50%	2.50%	1.00%	1.00%
		SI:F3	TOTAL DEPOSITS (\$Bln)	HISTORIC	FACT	1,309.84	3,171.17	17.93	896.42
SI:F4		SOVEREIGN S&P RATING	HISTORIC	FACT	AA+	AAA STABLE	BBB NEGATIVE	AA NEGATIVE	
SI:F5		SOVEREIGN S&P OUTLOOK	FORWARD	VIEW	STABLE				
SI:F6		NO. OF EMPLOYEES	PREVAILING	FACT	206,986	487,307	327	127,073	

Source: Tempo Structured Products | Thomson Reuters | FT Banker Database | Issuers, 01 Apr 2019.

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