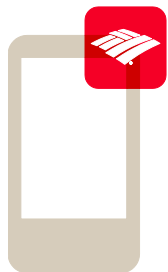


Digital Banking Fact Sheet (Q1-17)

Bank of America is continuously focused on providing customers ease and convenience in mobile and online banking. Currently, 34.5 million customers access their Bank of America accounts via mobile banking, online banking or both. Below is further information surrounding platform capabilities and user activity.



Mobile Banking

Bank of America has over 22.2 million customers actively using its mobile banking platform, including over 1 million Spanish language users. Our No. 1-rated Mobile Banking app celebrated its 10-year anniversary with top two box client satisfaction scores surpassing 80 percent.

During the first quarter of 2017, over 210,000 sales were made through mobile devices, up 36 percent year over year (YoY). Active Mobile Banking customers logged into their accounts 980 million times, or 44 times per user, over that period. Customers performed the following functions, among others, during those sessions:

- Deposited more than 28 million checks — approximately 315,000 per day — worth \$24.8 billion via Mobile Check Deposit.
- Made 29 million mobile bill payments, up 21 percent YoY.
- Made over 88 million mobile transfers, including over 9 million P2P transfers through email and phone numbers (EMT), which grew 76 percent YoY.
- Received over 370 million text and push alerts, up 59 percent YoY.
- Redeemed over 1 million credit card cash and travel rewards.
- Accessed their free FICO scores 12 million times.
- Used the Spending and Budgeting features; 1.8 million mobile users accessed the Spending and Budgeting tools each month, setting nearly 700,000 budgets since launch.

Bank of America continues to update its Mobile Banking capabilities. New functionalities include:

- Tailored app experience for clients who only have a credit card relationship.
- Spending and Budgeting tools rolled out to all clients.
- Enhanced P2P capabilities, including a redesigned client experience and the ability to request or split money.
- Capability for clients to enroll into Bill Pay using a mobile device
- Ability for clients to add their credit/debit cards to Apple, Samsung, and Google wallets directly from the BAC app.



Online Banking

During the first quarter of 2017, over 550,000 sales were made online, while existing Online Banking customers logged into their accounts over 485 million times, or 22 times per user. Customer satisfaction has reached all-time highs, exceeding 84 percent. Customers performed the following activities, among others, during those sessions:

- Made nearly 110 million bill payments worth over \$60 billion.
- Made nearly 60 million transfers worth over \$130 billion.
- Received over 600 million email alerts, ranging from low balances to payment due dates.
- Redeemed over 1.5 million credit card rewards online.
- Redeemed over 2.8 million BankAmeriDeals, saving customers over \$7 million.
- Scheduled over 355,000 appointments, averaging 27,300 per week; 54 percent of those appointments were made online.

Bank of America continues to update its Online Banking capabilities to improve customer experiences, including launching a one-click savings account application and providing customers the ability to see spending categorization and to set a budget.