





Corporate social responsibility plays a critical role in our business strategy of responsible growth and connects us to our core purpose of making people's financial lives better around the world.





At Bank of America, corporate social responsibility is an important way we live our purpose of helping make financial lives better. How we engage in the communities in which we operate is tied closely to the business we do with customers and clients in those communities. Corporate social responsibility begins with the lending and investing we do, helping the economy grow.

Among the ways we integrate responsible practices, products and services into our core business activities, I'd point out just a few highlights.

- We established a Global Corporate Social Responsibility Committee that regularly reports to the Corporate Governance Committee of our board of directors.
- We expanded our Better Money Habits[™] platform to advance financial literacy.
- We announced a \$10 billion Catalytic Finance Initiative to accelerate clean energy investments in emerging economies, and provided nearly \$40 billion in financing for low-carbon activities and more than \$60 billion in community lending and investing.
- We deepened our partnership with (RED)® with the goal of creating an AIDS-free generation.
- · We collaborated with Habitat for Humanity on our first global build.
- We supported thousands of veterans and military families through hiring, housing and workforce development.

These are just a few of the stories we've chosen to feature in this report.

Thank you for your continued interest in Bank of America.

BRIAN MOYNIHAN

Chairman and Chief Executive Officer

WHAT'S INSIDE:

Social Impact

Environmental Sustainability

Our People

What is our role in a global economy? And how do we deploy all of our assets and resources to be a positive force in society?

CSR Highlights 2014



Jan 27

Partnership with the **Tory Burch Foundation** to provide women entrepreneurs in the U.S. access to affordable loans, mentoring support and networking opportunities.



Mar 10

Head of Global Wealth and Retirement Solutions Andy Sieg featured in **Barron's**, writing about the early stages of **social** impact investing.





MORE THAN \$10,000,000

(Bank of America)RED

Jan 23

Partnership with (RED) announced at **2014 World Economic Forum in Davos** to generate \$10M for the global fight against HIV/AIDS.

Feb 2

New U2 song "Invisible" raised \$3M in 48 hours for the fight against HIV/AIDS during the Super Bowl through donations linked to downloads.



Apr 3

Partnership with Calvert Foundation announced to support women's social and economic advancement in developing countries.



Mar 4

Connected women leaders of business and social enterprise in Latin America to mentoring for skills-building through our Global Ambassadors **Program**, a partnership with Vital Voices.

Apr 25

How do banks and big corporations rebuild public trust?

A conversation with Global Chief Strategy and Marketing Officer Anne Finucane and Harvard Professor Jane Nelson at the **Brookings Institution**.



June 24

Khan Academy Founder Sal Khan joined New York Public Library President and CEO Tony Marx to discuss how partnerships and financial education programs like **Better Money Habits** help boost financial literacy awareness and educational innovation.

June 25

Commitment of \$175M in loans to small businesses over three years in partnership with the **Small Business Administration** and select **community development finance institutions**.



July 8

The iconic second-century BCE Hellenistic sculpture "The Winged Victory of Samothrace" went back on display at the Louvre following a yearlong restoration sponsored by our Art Conservation Project.



July 13-18

Celebrated a decade of fostering the next generation of citizen leaders through our **Student Leaders*** program as students gathered in Washington, D.C. for our annual student leadership summit.



Sept 22-27

Renewed our commitment to **Habitat for Humanity** with our first global build covering seven time zones in seven days.



Sept 23

CEO Brian Moynihan announced \$10B **Catalytic Finance Initiative** at the United Nations Climate Change Summit in New York.



Oct 12

Launched at the 37th
Bank of America Chicago
Marathon, we challenged
fitness enthusiasts to
Turn Your Miles (RED)™
powered by Nike+ to
generate \$1M for HIV medical
clinics and programs in
sub-Saharan Africa.



Oct 21

Fans at Game 1 of the 2014 World Series helped us reach 1 million expressions in our Express Your Thanks campaign, translating into a \$1M donation to nonprofit partners Wounded Warrior Project* and Welcome Back Veterans.

Oct 21-24

Celebrating a decade of helping nonprofits grow strategically to address needs related to housing, hunger and jobs through Neighborhood Builders.



Nov 21

Innovative partnership launched with the Global Alliance for Clean Cookstoves to raise \$100M to provide cleaner cooking solutions to millions of households in emerging economies worldwide.

Nov 25

Merrill Lynch and U.S. Trust signed on to the United Nations-supported Principles for Responsible Investment, making us the first major investment management firm to do so.

Dec 11

We extended the impact of individual, customer and employee donations to fight hunger through **Give A Meal**, partnering with **Feeding America** to provide more than 45 million meals to people in need.

Governance

Integrating CSR at the highest levels of the company

In 2014, we strengthened our corporate social responsibility governance structure by launching a new Global Corporate Social Responsibility Committee, chaired by our global chief strategy and marketing officer and comprising senior leaders from across every business line and support group. The committee meets quarterly and is accountable to the chief executive officer. The chair of the committee provides a summary report of its activities and recommendations to the Corporate Governance Committee of the company's board of directors at least annually. In its first year, the committee fulfilled its mission of guiding the further integration of responsible practices, policies, products and programs into core business activities.

Global Corporate Social Responsibility Committee:

Board of Directors, Corporate Governance Committee

Chairman and Chief Executive Officer

Global Corporate Social Responsibility Committee Chair

- Presidents and co-heads, Consumer Banking
- Global Technology and Operations executive
- Global head of Human Resources
- Corporate Social Responsibility and Consumer Policy executive
- Global Compliance executive

- Global Public Policy and Corporate Affairs executive
- · President, Asia Pacific
- President, Latin America
- President, Europe, Middle East and Africa
- Head of Global Research
- Deputy General Counsel

- Global Corporate Services executive
- Enterprise Credit and Operational Risk executive
- · Corporate General Auditor
- President, Strategic Initiatives
- Head of Global Wealth and Retirement Solutions
- Global leader, Diversity and Inclusion

Selected CSR highlights

Building Thriving Communities:

Promoting socially responsible, ESG and impact investing:

SIGNING the U.N.-supported Principles for Responsible Investment (PRI)

INCREASING ESG assets under management by 39% since 2013

EXTENDING \$737B in community investing and lending since 2009; \$61B in 2014

\$737B

Developed a Vendor Code of Conduct and Human Rights Statement

PARTNERING with (RED), Khan Academy, Feeding America and Wounded Warrior Project to engage individuals, customers and employees about pressing social issues and working with Special Olympics, Vital Voices, Calvert Foundation, Water.org, the Global Climate and Energy Project at Stanford University, Habitat for Humanity International and thousands of other nonprofits globally

GIVING \$200 million in global philanthropic investments to more than 3,000 nonprofits in 2014

2M Hours

VOLUNTEERING 2 million employee hours in 2014

COMMITTING to hire 10,000 veterans, guard and reservists

10,000 New Hires

ANNOUNCING \$10 billion Catalytic Finance Initiative at the U.N.

UNDERWRITING — No. 1 bookrunner for green bonds globally in 2014

CONVENING public and open conversations on a wide range of societal issues, including social entrepreneurship, women's economic empowerment, military and veterans support, housing policy small

support, housing policy, small business lending, affordable housing, and social impact and

SRI/ESG investing

REDUCING our global greenhouse gas (GHG) emissions by 8 percent





Providing fair and transparent business practices, products and policies

Expanding financial literacy:

EXPANDING our Better Money Habits platform

LAUNCHING new
SafeBalance Banking®
account eliminating overdrafts





Brookings Institution discussion

With Global Chief Strategy and Marketing Officer Anne Finucane and Brookings Institution Nonresident Senior Fellow of Global Economy and Development and Harvard University Professor Jane Nelson

We participated in a symposium at the Brookings Institution, attended by government and academic experts and members of the general public, to discuss and reflect on everything we've done over the past several years to "reset the public dialogue as to the value of the business we're in."

"How do the banks and big corporations rebuild public trust?"

Jane Nelson



Jane Nelson

AF:

There is no end of reflection that we have done as a company and as individuals to reset the dialogue with the public as to the value of the business we're in. Companies like ours are the financial transportation system of an economy; the healthier we are, the healthier economies can be.

We first had to focus on our own people, on our hundreds of thousands of employees, and make them feel good about where they work. We then turned to some of the parts of our business that are a little more structural, including risk management and governance. And we created some new consumer products and policies that put an end to overdrafts for millions of our customers.

"We deepened our engagement in an effort that is close to home for us: advancing financial literacy. We partnered with Sal Khan and Khan Academy on our Better Money Habits initiative, which provides online financial education to everyone, not just our customers."



Anne Finucane

Anne Finucane

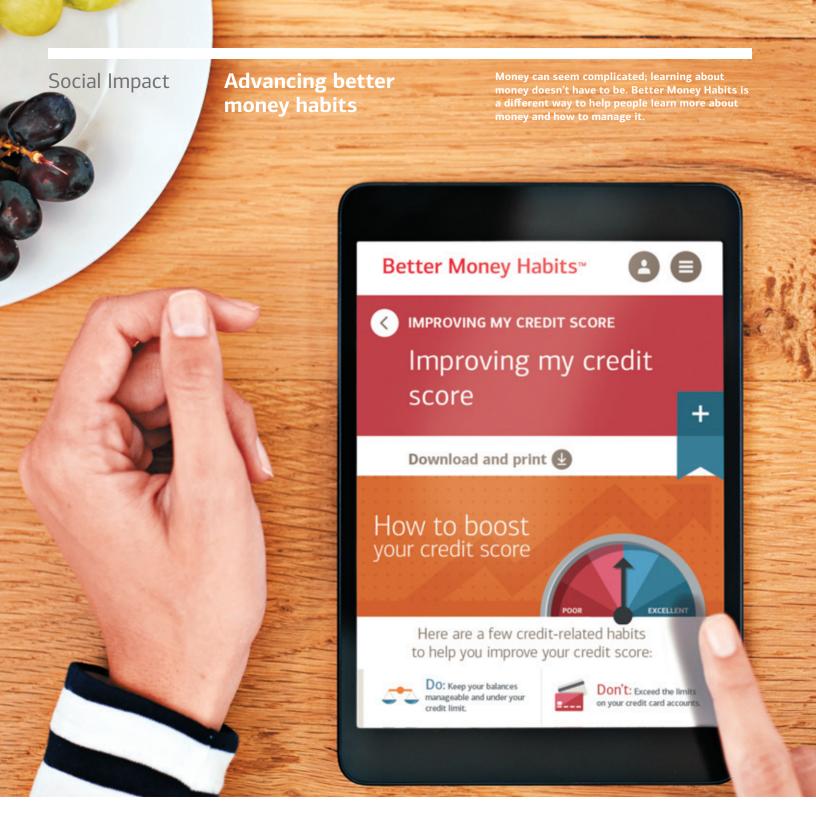
JN:

You've also started getting involved with partnerships with organizations solving even broader global development challenges, like your recent partnerships with Khan Academy to advance financial literacy, with the Tory Burch and Calvert foundations to nurture emerging women entrepreneurs and with (RED) to raise AIDS awareness. Why Khan, why Tory Burch and Calvert, and why (RED)?

AF:

We deepened our engagement in an effort that is close to home for us: advancing financial literacy. We partnered with Sal Khan and Khan Academy on our Better Money Habits initiative, which provides online financial education to everyone, not just our customers. We announced partnerships with the Tory Burch and Calvert foundations to provide better access to capital for emerging women entrepreneurs, both in the U.S. and worldwide. And we partnered with (RED) to accelerate awareness of HIV transmission from mother to child in Africa, a global challenge that is highly relevant for us because it is a women's issue, an economic development issue and an economic opportunity issue all wrapped into one.

When you can deliver a customer base of nearly 50 million people and debut a new song by U2 during the Super Bowl that matched a \$1 donation from us for every free download, resulting in a more than \$3 million donation for (RED)'s fight against AIDS... that's the power of partnerships.





SAL KHANEducation Innovator and CEO, Khan Academy

Partnering with Khan Academy — a nonprofit founded by education innovator Sal Khan with the mission of providing a free, world-class education to anyone, anywhere — we've developed **BetterMoneyHabits.com**, a free, objective online education resource that pairs Khan Academy's expertise in online learning with our financial know-how to deliver easy-to-understand information on a wide range of personal finance topics.



SafeBalance Banking® is a low-fee banking account developed in consultation with several of our nonprofit partners and National Community Advisory Council members as an alternative option for customers who want more predictability in the way they bank. Having heard our customers tell us not to let them spend money they don't have, we developed a new account that prevents overdrafts by only permitting transactions to be approved when the holder has enough money on hand to fund them. It removes the uncertainty created by writing paper checks by eliminating them altogether.

"Bank of America's new checkless checking account is exactly what civil and consumer rights advocates have been requesting for years from the nation's largest banks."

MARTIN EAKES

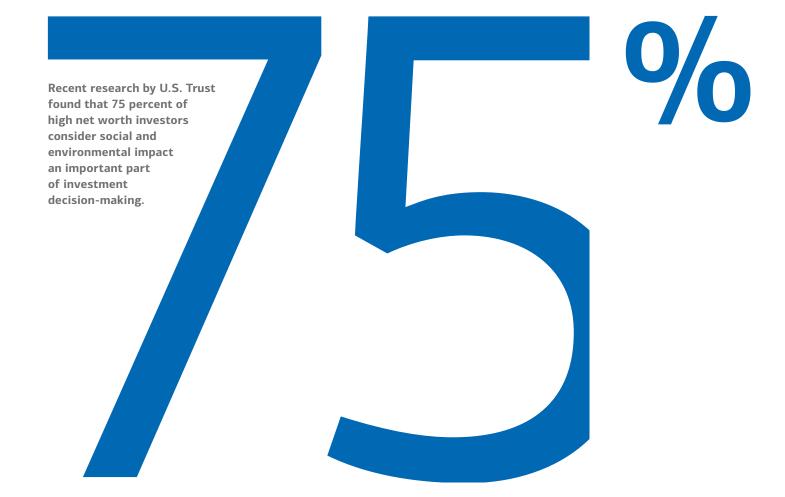
CEO, Self-Help Credit Union and the Center for Responsible Lending

Social Impact

Social impact investing enters the mainstream

Our Global Wealth and Investment Management and Global Banking and Markets businesses have worked closely with nonprofit partners, municipalities and national and international agencies, including the United Nations and the World Bank, to offer individual clients; institutional investors; local, state, regional and national government agencies; and nonprofit clients a broad array of opportunities to invest in according to their values.

The Bank of America Charitable Foundation has played a leading role as a convener of thought leaders on the potential of social impact financing to address critical societal issues.



Six in 10 investors feel like they can have a positive impact on society.

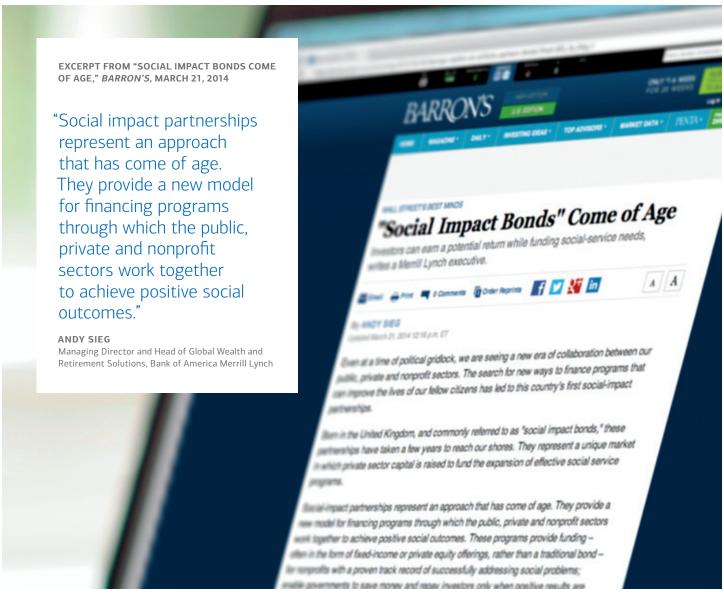


December 2013 Bank of America Merrill Lynch, New York State and the nonprofit Social Finance raise \$13.5 million in capital to finance a five-year pay-for-success program that will provide comprehensive reentry employment services to 2,000 formerly incarcerated individuals in New York City and Rochester, N.Y. The goal: to reduce recidivism and increase job creation by providing participants work experience and coaching, directing resources toward prevention, and tackling the sources of problems rather than treating symptoms, while equipping people with training to lead more productive and healthy lives.

April 2014 Bank of America Charitable Foundation commissions a four-month feasibility study by nonprofit Social Finance to assess the use of social impact bonds and other pay-for-success programs to address critical shortfalls in the funding of effective reintegration and ongoing support services for military veterans. The study is designed to assess how new financial instruments and programs could help, how they would be funded and how their success might be measured.

August 2014 Merrill Lynch clients are offered fixed-rate green bonds issued by the World Bank.

November 2014 Merrill Lynch and U.S. Trust sign the United Nations-supported Principles for Responsible Investment (PRI), the leading global network for investors and financial industry participants to integrate environmental, social and governance (ESG) considerations into their investment practices and ownership policies.



Helping to deliver an AIDS-free generation

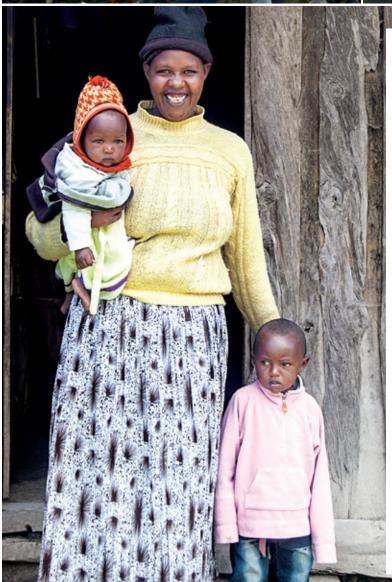


Drawing on our powerful global platform, we look for opportunities to address important societal issues that matter to us all by partnering with selected nonprofits to help them fulfill their core missions. In 2014, we partnered with (RED) and several private companies and (RED) partners, including Nike and Starbucks, to raise money for the Global Fund to Fight AIDS, Tuberculosis and Malaria, making a difference in the global fight against HIV/AIDS.

Saving lives in Africa The world is at a tipping point in the fight against AIDS. The transmission of HIV from mothers to their babies can be ended with the provision of lifesaving medication costing as little as 40 cents a day. With access to antiretroviral medication, a pregnant mother with HIV can reduce the risk of passing the virus on to her baby by 95 percent. In partnership with (RED), we're raising money and awareness for the fight against HIV/AIDS, providing prevention, treatment, counseling, HIV testing and care services to those who need it most.







The Bank of America (RED) partnership At the 2014 World Economic Forum in Davos, Switzerland, (RED) CEO Deborah Dugan, Bank of America CEO Brian Moynihan, U2's Bono and Bank of America Global Chief Strategy and Marketing Officer Anne Finucane announced a two-year partnership to generate at least \$10 million for the Global Fund to Fight AIDS.

To launch the partnership, we teamed up with U2 and (RED) for a Super Bowl commercial featuring the band performing a new song, "Invisible." With over 3.1 million free downloads on iTunes in 48 hours, the song generated more than \$3.1 million from us to support the work of the Global Fund to Fight AIDS.

World AIDS Day With the conclusion of the Turn Your Miles (RED) campaign in partnership with Nike, and at the midpoint of our partnership with (RED), colleagues around the world wore red attire on December 1, World AIDS Day, to demonstrate their support for the AIDS fight. Debit card swipes and Starbucks purchases engaged millions of customers.

That evening, tens of thousands of people packed New York's Times Square for a surprise World AIDS Day event — A (RED) Thank You Presented By (Bank of America)^{RED}. The concert included performances by Kanye West, Carrie Underwood, and Adam Clayton, The Edge and Larry Mullen Jr. of U2, joined by Bruce Springsteen and Coldplay's Chris Martin. As millions experienced the live event on iHeart Radio and YouTube, additional social sharing throughout the day helped our total World AIDS Day contribution top \$3 million.

Social Impact

Advancing women's economic empowerment

Through strategic partnerships, investments and programs, we're connecting women to the human, social and financial capital resources they need to maximize their potential. Our efforts are empowering women to enrich their lives, as well as those of their families and communities, while helping to create stronger economies worldwide.

Mhy Invest

wonen!

Because women are a positive force for driving economic, political and social change.

The Global Ambassadors Program fosters mentoring relationships around the world and promotes the success of women leaders of business and social enterprise working toward a more prosperous and stable future for their home countries.

"Women are drivers of economic growth, and the Global Ambassadors Program is a critical path to leadership and success through mentorship, training and access to new networks."

ALYSE NELSON
President and CEO, Vital Voices



In partnership with the Tory Burch Foundation, we launched the Elizabeth Street Capital initiative to provide women entrepreneurs affordable loans, mentoring support and networking opportunities.

"Women entrepreneurs need access to affordable loans and other networks to promote sustainable business ownership and local economic growth. We're thrilled to partner with Bank of America to support more women business owners across the United States."

TORY BURCH
CEO, Tory Burch Foundation

Calvert Foundation's objectives have always been to create an inclusive social investment marketplace — to enable anyone, regardless of their wealth or status, to become a social investor.

"This new investment from one of our strongest partners and investors, Bank of America, is the largest we've received to promote women's economic empowerment and development."

JENNIFER PRYCE

President and CEO, Calvert Foundation

The Cherie Blair Foundation for Women's "Mentoring Women in Business Programme" matches women entrepreneurs in developing and emerging countries with mentors around the world. Using an innovative online platform, these pairs spend 12 months working one-on-one to achieve key business goals.

"With the right support, women can overcome the challenges they face and play an important part in the economies and societies in which they work and live."

CHERIE BLAIR

Founder, Cherie Blair Foundation for Women

Social Impact

Launching our first global build with Habitat for Humanity International: seven time zones in seven days

Over one week and seven time zones, Bank of America Community Volunteers revitalize neighborhoods in the U.S., U.K., Canada, China, Thailand and Indonesia.

As part of a new \$6 million investment in local Habitat for Humanity affiliates around the globe, more than a thousand of our volunteers worked with Habitat on our first multicity, multiregional global build, extending our longstanding relationship. The initiative rallied employee volunteers, celebrated our 25-year partnership with Habitat and underscored our commitment to revitalizing local communities and creating access to affordable housing.









"We're excited to see Bank of America expand their support of Habitat with this global effort serving families in six countries around the world. Habitat is grateful for the commitment of financial and volunteer resources that help us build a world where everyone has a decent place to live."

JONATHAN RECKFORD
CEO, Habitat for Humanity International







"My dream of being a true homeowner is becoming a reality. I am excited and look forward to meeting the volunteers that will come to help build my family home."

YUDWADEE KLONGDEE Ayutthaya Province of Thailand











Supporting veterans and military families

For nearly a century, we've supported the U.S. military with banking services, and today serve more than 2 million military households.

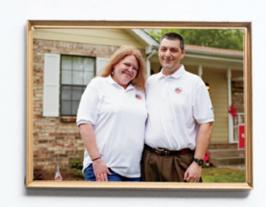
We're committed to helping veterans transition back to civilian life, including our goal to hire 10,000 veterans, guard and reservists during the next few years. We also support the military community through philanthropic contributions to military-focused nonprofits and volunteering, while our employees volunteered more than 47,000 hours in support of veterans and military families in 2014.

Housing With more than 1,700 homes donated, we exceeded our three-year goal to make 1,000 properties available to military veteran-support organizations and other nonprofit, community-based groups that provide housing to military veterans and their families, including Military Warriors Support Foundation and Operation Homefront.

Hiring and education We employ nearly 10,000 veterans, guard and reservists, have hired more than 6,000 veterans since 2011, and over the next several years will hire at least 10,000 more veterans into positions throughout the company. We also volunteer with Wounded Warrior Project to offer financial education and coaching in cities across the U.S.

Workforce development We provide transitional employment opportunities, job training and vocational education for service members, their spouses and caregivers through Wounded Warrior Project, Student Veterans of America, Mission Continues, Goodwill Industries, and Special Operations Warrior Foundation and Team Rubicon, in addition to local transition organizations.





















Supporting the arts



Grants and sponsorships

We support thousands of organizations, from local, community-based cultural centers to prominent arts institutions, helping them to deliver arts outreach and educational programs to a broad and diverse audience around the world.

Art in our Communities®

The Bank of America Art Collection has been converted into a distinctive resource from which museums and nonprofit galleries may borrow complete or customized exhibitions at no cost, which generates vital revenue for these institutions. Since the program's launch in late 2008, more than 60 museums worldwide

Museums on Us®

In its 18th year, this distinctive program offers Bank of America and Merrill Lynch card holders the opportunity to visit more than 150 of the most popular cultural institutions in the United States free of charge on the first full weekend of every month.

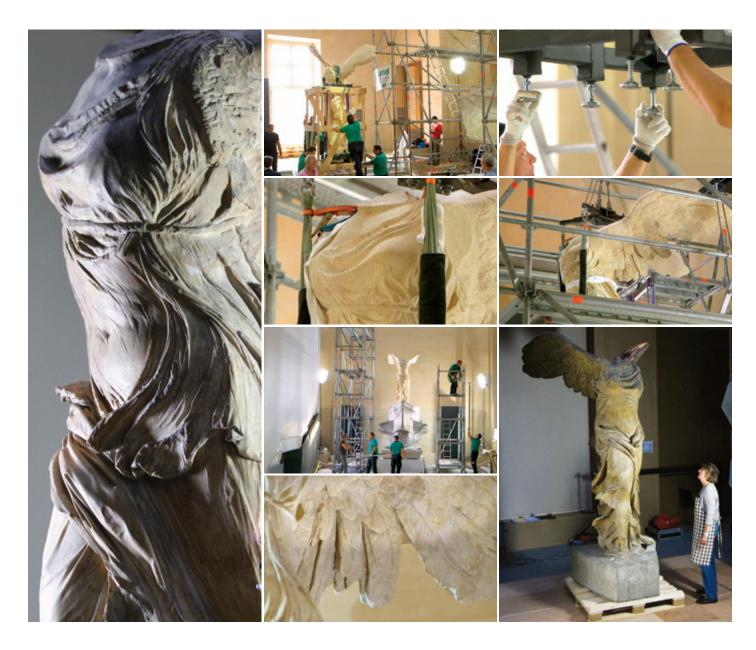


Social Impact

Supporting the Arts

Art Conservation Project

This unique program provides grants to nonprofit museums throughout the world to conserve historically or culturally significant works of art that are in danger of degeneration, including works that have been designated as national treasures.



"The Winged Victory of Samothrace"

The second-century BCE Hellenistic sculpture "The Winged Victory of Samothrace" has been fully restored after a yearlong conservation effort. As part of the Bank of America Art Conservation Project, the work included restoring the original hue of the marbles, dismantling and reassembling the ship that serves as its base and improving the context in which this masterpiece is viewed by present and future generations.

How are we helping our clients and customers navigate the transition to a lower-carbon economy?

We've made one of the largest business commitments to address climate change in the industry: \$70 billion. Since 2007, we've provided more than \$39 billion in financing for low-carbon activities; in 2014, we delivered \$12 billion to advance low-carbon economic solutions through lending, investing and facilitating capital, providing advice and developing solutions for clients around the world.

Environmental Sustainability

Accelerating clean energy investments

On September 23, 2014, at the **United Nations Summit on Climate Change**in New York, Bank of America Chairman
and CEO Brian Moynihan, the only U.S.
CEO to speak at the Summit, announces
a \$10B Catalytic Finance Initiative to
accelerate clean energy investments and
reduce carbon emissions worldwide.

We commit \$1 billion in capital to investment structures that employ a range of de-risking tools, developed in conjunction with development finance institutions, insurance providers, foundations and institutional investors. The goal: to make clean energy investments more financeable, particularly in emerging markets where projects also help address other issues like health and education.



"We want to take a leadership role in helping remove barriers to investment in clean energy projects around the world. The capital we commit and our strong global client and institutional investor relationships can lead to considerable additional investments in a lower-carbon future."

BRIAN MOYNIHAN Chief Executive Officer



Bank of America Chief Executive Officer Brian Moynihan attends the Climate Summit at the U.N. headquarters in New York, September 23, 2014.

"Bank of America's bold contribution demonstrates the leadership and public-private partnership required to catalyze action towards a low-carbon economy.

Transformative change will follow many such initiatives."

ACHIM STEINER

U.N. Under-Secretary-General and Executive Director, United Nations Environment Programme

"The financing gap is significant, and we really welcome Bank of America's leadership in this area."

RACHEL KYTE

Group Vice President and Special Envoy for Climate Change, World Bank Group

"It is essential to bring together both private and public funding if we are to secure the investment needed to address the problems created by climate change."

JONATHAN TAYLOR

European Investment Bank Vice President Responsible for Climate Action

Environmental Sustainability

Committing to a cleaner environment



Global Alliance for Clean Cookstoves (GACC)

According to the World Health Organization, inhaling charcoal smoke has the health impact of smoking two packs of cigarettes per day, while indoor air pollution from solid fuel use, including charcoal, is estimated to cause over 4 million deaths annually.

November 2014 We announce a new partnership with the Global Alliance for Clean Cookstoves (GACC), Deutsche Bank, other development finance institutions and private investors to raise \$100 million to help provide clean cooking solutions to millions of households in the developing world. Advancing clean cookstove technology helps improve the health of women and children, protects the environment by reducing carbon emissions, and spurs economic growth.

"This broad-based public-private partnership will help improve the health and well-being of millions of people around the world. Our commitment to working with GACC on this facility to advance clean cookstoves shows how we are using financial innovation to increase investment in clean energy technologies."

PURNA SAGGURTI

Global Corporate and Investment Banking Chairman, Bank of America Merrill Lynch

Green bonds

October 2014 BofA Merrill Lynch Global Research announces the launch of the BofA Merrill Lynch Green Bond Index.

"It is estimated that the world needs up to \$53 trillion in energy investments by 2035. We believe green bonds are a game changer in unlocking private capital to meet that funding requirement."

BEIJIA MA

Thematic Investing Equity Strategist, Bank of America Merrill Lynch

Why are we committed to making our company a great place to work?

We invest in our employees because our people — working together for a common purpose — are making financial lives better for our customers and clients around the globe. Our aim is to be a place where our employees can bring their whole selves to work, and we want to be a company where our employees, customers and communities around the world can reach their goals and connect with each other.

Our workforce is based in more than 35 countries, and with that comes an amazing diversity — in thought, style, sexual orientation, gender identity, ethnicity, culture and experience. Our focus on diversity helps us attract great talent, but our commitment to being inclusive helps us retain great talent, offering our customers and clients unique expertise and perspectives to best serve their financial needs.

We're proud to be recognized for our efforts to promote a diverse and inclusive environment for our employees.



score on the **Human Rights Campaign Corporate Equality Index** for the eighth year in a row

2014 Employee Engagement Score:





Top team on *American Banker* magazine's **Most Powerful Women in Banking** list; six executives honored in the annual ranking

Military Times magazine's Best for Vets



DiversityMBA magazine ranked us among the top 10 as part of its annual list of 50 Out Front for Diversity Leadership: Best Places for Diverse & Women Managers to Work



Supporting our employees' diverse needs

The needs of our employees are changing. Today's workforce is raising families while supporting aging parents, staying in the workforce longer and changing careers to pursue personal goals. To respond to those diverse needs, we're changing the benefits we offer to support them personally and professionally.

Some key examples:

- Offering enhanced family care services, including backup child and adult care and elder care resources
- Launching a new internal site called myCareer and an innovative program for managers called Manager Excellence to better support our employees' career growth and development
- Expanding our Global Recognition program that gives employees tools to recognize one another by launching Milestone Celebrations for employees at each of their five-year milestones with the company

We love that employees continue to contribute to the bank and support our customers and clients for many years, so we're thrilled to be able to celebrate their commitment and offer benefits and programs to better support their successes.

"At Bank of America, our benefits and programs are designed with the diverse needs of our employees in mind, and we'll continue to evolve based on their feedback."

BRIAN MOYNIHAN
Chief Executive Officer

Guided by our employees

The programs we have in place are a direct result of our employees' feedback. They're the only ones who can tell us how to improve their work and career experience, so we're committed to fostering an open dialogue with them about what's working well and what we can do better. Our employee engagement survey helps us regularly evaluate employee satisfaction and engagement, and in 2014, our employee engagement score was 76 percent, up 1 percent from a year earlier.

220,000+

U.S. employees and their spouse or partner took steps to become healthier by completing voluntary health screenings and assessments

88%

of U.S.-based employees participated in a retirement account

11,000+

participated in our new Manager Excellence program

16,000+

employees celebrated 25 years or more with the company. 1,200 of those employees have been contributing to our success for more than 40 years

Contact us

We appreciate your interest in Bank of America's corporate social responsibility efforts and would welcome your feedback on this report. Our comprehensive 2014 CSR Report can be found at bankofamerica.com/about. We'd like to hear from you, so please send us an email.

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Bank of America Corporation Office of the Corporate Secretary NCI-027-18-05 Hearst Tower, 214 North Tryon Street Charlotte, NC 28255

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