Lending, investing and giving in West Virginia

June 30, 2012 update

Helping West Virginia businesses grow
Small business lending: In the first half of 2012, Bank of America provided over $3.6 million in new credit to small businesses in West Virginia.

Working with home loan customers
Modifying home loans: Since 2008, Bank of America has provided home loan modifications for more than one million customers, including 1,829 customers in the state of West Virginia. This includes 73 home loan modifications for West Virginia customers in the first half of 2012.

Community involvement
Bank of America is empowering consumers, supporting communities and investing in the economy of West Virginia through philanthropy and volunteerism:

- **Grants and matching gifts:** In 2011, the Bank of America Charitable Foundation gave more than $30,950 (including matching gifts from the Bank of America Charitable Foundation) to help local nonprofit community organizations develop and grow, including those that provide basic human services such as hunger relief and housing assistance.

- **Matching employee donations:** In the first six months of 2012, more than $13,005 was contributed by employees to the local charitable organizations of their choice, and matched by the Bank of America Charitable Foundation.

- **United Way commitments:** In 2011, employees pledged $10,883 to the local campaign, volunteered in food banks, taught financial education and helped critical-needs service providers in their communities.

Community development lending and investing (for calendar year 2011)

- **Affordable Housing:** $121,954,474 in mortgages, loan modifications and financing, primarily for housing for low- and moderate-income (LMI) individuals and families

- **Small Business Lending:** $11,933,963 in small-business loans and lines of credit

- **Consumer Lending:** $1,540,538 in consumer financial services for LMI individuals and families

- **Economic Development:** $21,428 in investments to nonprofits, including many Community Development Financial Institutions (CDFIs), to promote neighborhood revitalization

Environmental commitment
Bank of America has completed more than $18.5 billion toward its $20 billion, 10-year environmental goal launched in 2007. Having almost reached this goal, the bank also announced a new $50 billion, 10-year environmental goal to begin in 2013. In West Virginia, this contribution includes over $14.5 million in financing for renewable energy and energy efficiency projects and support of nonprofits focused on climate change.