OUR COMMITMENT TO THE PEOPLE AND ECONOMY OF

Memphis

Tennessee

Included counties: Benton-MS, Crittenden-AR, DeSoto-MS, Fayette-TN, Marshall-MS, Shelby-TN, Tate-MS, Tipton-TN, Tunica-MS

January 1, 2023, update

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146K
Digital active clients\(^1\)

12
Financial centers

51
ATMs

1
Merrill\(^2\) office

Business lending

Small business

$45 million
Loans to small business

Credit extended to businesses that generally have annual revenues of less than $5 million.

Commercial business

$488 million
Loans to commercial business

Credit extended to businesses that generally have annual revenues of $5 million to $2 billion.

Personal banking and investing

$2.1 billion
Total FDIC deposits\(^*\)

$30 million
Home loans\(^**\)

$4.1 billion
Merrill client balances\(^***\)

The power of local connections

At Bank of America, we have leading capabilities across all our businesses and a strategy that is focused on connecting our capabilities to deliver for our customers and clients. In every situation, we're committed to growing responsibly and sustainably - ensuring everything we do aligns to our purpose of helping people live better financial lives.

- Families can have the tools and support they need to live more successful financial lives.
- Neighborhoods can be built on a solid foundation of responsible home lending and economic development.
- Businesses, small and large, can benefit from our financial and intellectual capital.
- And the organizations, nonprofits and companies addressing society's toughest problems can have the resources and expertise of the company and the efforts of our over 200,000 employees behind them.

In each market, we strive to connect everything our company offers to our clients' personal and financial goals so we can provide tailored solutions to fit their needs. It's how we make this large company personal and how we help our customers, clients and communities thrive.

Community support

Grants and matching gifts\(^2\) (since 2018)

$3.6 million
Advancing economic mobility in the communities we serve, including creating opportunities for people of color. The Bank of America Charitable Foundation provides grants and matching gifts on behalf of employees.\(^2\)

Employee giving and volunteerism\(^2\) (since 2018)

$1.5 million
Total contribution by employees donated to local nonprofits and community needs. A portion of this amount was matched by the Bank of America Charitable Foundation.

13K hours
Employee volunteer hours contributed locally as part of our annual goal of giving 2 million volunteer hours across the company. #BofAVolunteers

Community partners

Local nonprofit organizations are critical in creating economically and socially vibrant communities. Our partnerships with local nonprofits help to address important community needs through grant funding, volunteerism, and matching gifts.

- CodeCrew
- Memphis Urban League

Trevia Chatman
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\(^1\)Digital active users represents mobile and/or online 90-day active users.

\(^2\)Community support amounts represent a cumulative five-year period of contributions, 20 quarters from fact-sheet date.