

**2015 Institution Disclosure Statement - Table 1-1**

\*\* THIS TABLE DOES NOT REFLECT ALL DATA FOR THIS INSTITUTION \*\*

PAGE: 1 OF 26

**Loans by County**
**Small Business Loans - Originations**
**Institution: Bank of America, N.A.**
**Respondent ID: 0000013044**
**Agency: OCC - 1**
**State: NEW YORK (36)**

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALBANY COUNTY (001), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0001</b>										
Low Income	50	804	1	200	3	1,950	29	248	0	0
Moderate Income	70	1,036	4	480	3	1,198	34	219	0	0
Middle Income	120	2,507	7	1,097	4	2,200	56	429	0	0
Upper Income	210	3,347	8	1,435	11	7,781	120	1,835	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	450	7,694	20	3,212	21	13,129	239	2,731	0	0
<b>ALLEGANY COUNTY (003), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	119	0	0	0	0	10	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	119	0	0	0	0	10	59	0	0

**2015 Institution Disclosure Statement - Table 1-1**

\*\* THIS TABLE DOES NOT REFLECT ALL DATA FOR THIS INSTITUTION \*\*

PAGE: 2 OF 26

**Loans by County**
**Small Business Loans - Originations**
**Institution: Bank of America, N.A.**
**Respondent ID: 0000013044**
**Agency: OCC - 1**
**State: NEW YORK (36)**

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BRONX COUNTY (005), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	2	0	0	0	0	1	2	0	0
Median Family Income 20-30%	30	285	1	150	1	1,000	22	144	0	0
Median Family Income 30-40%	107	1,149	3	499	2	1,100	76	713	0	0
Median Family Income 40-50%	140	1,314	2	374	4	2,860	103	927	0	0
Median Family Income 50-60%	77	712	2	390	2	1,350	48	459	0	0
Median Family Income 60-70%	78	804	0	0	0	0	56	339	0	0
Median Family Income 70-80%	54	572	1	150	0	0	44	538	0	0
Median Family Income 80-90%	31	516	0	0	1	1,000	15	129	0	0
Median Family Income 90-100%	22	146	0	0	2	977	14	83	0	0
Median Family Income 100-110%	24	171	0	0	1	800	18	142	0	0
Median Family Income 110-120%	11	89	0	0	0	0	8	60	0	0
Median Family Income ≥ 120%	74	1,186	1	230	2	1,070	48	1,665	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	649	6,946	10	1,793	15	10,157	453	5,201	0	0
<b>BROOME COUNTY (007), NY</b>										
<b>MSA 13780</b>										
<b>Outside Assessment Area</b>										
Low Income	8	189	0	0	0	0	2	23	0	0
Moderate Income	11	145	1	110	0	0	6	53	0	0
Middle Income	27	242	1	109	0	0	9	96	0	0
Upper Income	17	151	1	103	0	0	5	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	63	727	3	322	0	0	22	204	0	0

**2015 Institution Disclosure Statement - Table 1-1**

\*\* THIS TABLE DOES NOT REFLECT ALL DATA FOR THIS INSTITUTION \*\*

PAGE: 3 OF 26

**Loans by County**
**Small Business Loans - Originations**
**Institution: Bank of America, N.A.**
**Respondent ID: 0000013044**
**Agency: OCC - 1**
**State: NEW YORK (36)**

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CATTARAUGUS COUNTY (009), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	51	0	0	0	0	2	13	0	0
Middle Income	27	312	0	0	0	0	17	217	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	363	0	0	0	0	19	230	0	0
<b>CAYUGA COUNTY (011), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	5	35	0	0	0	0	4	30	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	31	656	0	0	1	252	12	348	0	0
Upper Income	13	121	0	0	0	0	5	41	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	812	0	0	1	252	21	419	0	0
<b>CHAUTAUQUA COUNTY (013), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	102	0	0	0	0	2	18	0	0
Middle Income	28	299	0	0	0	0	13	120	0	0
Upper Income	7	59	0	0	0	0	6	49	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	460	0	0	0	0	21	187	0	0

**2015 Institution Disclosure Statement - Table 1-1**

\*\* THIS TABLE DOES NOT REFLECT ALL DATA FOR THIS INSTITUTION \*\*

PAGE: 4 OF 26

**Loans by County**
**Small Business Loans - Originations**
**Institution: Bank of America, N.A.**
**Respondent ID: 0000013044**
**Agency: OCC - 1**
**State: NEW YORK (36)**

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHEMUNG COUNTY (015), NY</b>										
<b>MSA 21300</b>										
<b>Outside Assessment Area</b>										
Low Income	1	10	0	0	0	0	1	10	0	0
Moderate Income	7	109	0	0	1	315	6	399	0	0
Middle Income	9	123	0	0	1	525	8	635	0	0
Upper Income	4	44	0	0	0	0	2	26	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	286	0	0	2	840	17	1,070	0	0
<b>CHENANGO COUNTY (017), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	141	0	0	0	0	8	66	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	141	0	0	0	0	8	66	0	0
<b>CLINTON COUNTY (019), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	175	1	150	0	0	6	56	0	0
Middle Income	14	94	1	110	0	0	6	50	0	0
Upper Income	15	128	0	0	0	0	3	38	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	397	2	260	0	0	15	144	0	0

**2015 Institution Disclosure Statement - Table 1-1**

\*\* THIS TABLE DOES NOT REFLECT ALL DATA FOR THIS INSTITUTION \*\*

PAGE: 5 OF 26

**Loans by County**
**Small Business Loans - Originations**
**Institution: Bank of America, N.A.**
**Respondent ID: 0000013044**
**Agency: OCC - 1**
**State: NEW YORK (36)**

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLUMBIA COUNTY (021), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	37	376	2	364	1	500	18	149	0	0
Upper Income	45	715	0	0	2	1,250	19	248	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	82	1,091	2	364	3	1,750	37	397	0	0
<b>CORTLAND COUNTY (023), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	88	0	0	0	0	6	49	0	0
Upper Income	6	41	0	0	0	0	3	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	129	0	0	0	0	9	67	0	0
<b>DELAWARE COUNTY (025), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	166	0	0	1	285	11	370	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	166	0	0	1	285	11	370	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUTCHESS COUNTY (027), NY</b>										
<b>MSA 20524</b>										
<b>Inside AA 0001</b>										
Low Income	13	211	1	150	1	750	5	37	0	0
Moderate Income	38	614	1	110	0	0	20	176	0	0
Middle Income	137	1,528	4	788	4	2,247	76	1,205	0	0
Upper Income	29	259	0	0	0	0	15	119	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	217	2,612	6	1,048	5	2,997	116	1,537	0	0
<b>ERIE COUNTY (029), NY 2/</b>										
<b>MSA 15380</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	3	16	1	180	0	0	3	16	0	0
Median Family Income 30-40%	26	373	2	355	1	650	13	103	0	0
Median Family Income 40-50%	24	385	2	275	0	0	15	111	0	0
Median Family Income 50-60%	32	457	1	180	1	692	21	129	0	0
Median Family Income 60-70%	33	522	0	0	2	959	20	608	0	0
Median Family Income 70-80%	36	816	3	700	3	1,960	14	138	0	0
Median Family Income 80-90%	71	869	1	110	0	0	52	554	0	0
Median Family Income 90-100%	120	1,647	7	1,455	6	3,274	80	1,482	0	0
Median Family Income 100-110%	75	1,119	2	419	1	450	40	652	0	0
Median Family Income 110-120%	54	897	0	0	5	2,324	28	592	0	0
Median Family Income ≥ 120%	378	5,795	15	2,512	16	9,050	216	4,333	0	0
Median Family Income Not Known	2	12	0	0	0	0	1	4	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	854	12,908	34	6,186	35	19,359	503	8,722	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ESSEX COUNTY (031), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	157	0	0	0	0	10	107	0	0
Upper Income	4	28	0	0	0	0	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	185	0	0	0	0	11	114	0	0
<b>FRANKLIN COUNTY (033), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	163	0	0	0	0	10	97	0	0
Upper Income	5	24	0	0	0	0	2	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	187	0	0	0	0	12	103	0	0
<b>FULTON COUNTY (035), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	3	45	0	0	0	0	0	0	0	0
Moderate Income	4	41	0	0	0	0	3	40	0	0
Middle Income	22	375	0	0	1	400	12	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	461	0	0	1	400	15	133	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GENESEE COUNTY (037), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	230	0	0	0	0	6	74	0	0
Middle Income	42	822	3	474	0	0	16	242	0	0
Upper Income	24	315	1	150	0	0	10	78	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	77	1,367	4	624	0	0	32	394	0	0
<b>GREENE COUNTY (039), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	230	0	0	2	1,000	6	52	0	0
Middle Income	25	428	0	0	0	0	12	131	0	0
Upper Income	6	142	0	0	0	0	3	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	800	0	0	2	1,000	21	215	0	0
<b>HAMILTON COUNTY (041), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	56	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	56	0	0	0	0	1	8	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HERKIMER COUNTY (043), NY</b>										
<b>MSA 46540</b>										
<b>Inside AA 0001</b>										
Low Income	1	20	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	23	292	0	0	0	0	9	79	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	312	0	0	0	0	9	79	0	0
<b>JEFFERSON COUNTY (045), NY</b>										
<b>MSA 48060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	53	2	220	1	585	4	608	0	0
Middle Income	26	170	0	0	0	0	13	91	0	0
Upper Income	5	30	0	0	1	750	3	19	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	253	2	220	2	1,335	20	718	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KINGS COUNTY (047), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	3	53	1	150	0	0	3	53	0	0
Median Family Income 20-30%	21	193	0	0	1	600	14	173	0	0
Median Family Income 30-40%	198	2,728	5	985	8	4,661	122	1,184	0	0
Median Family Income 40-50%	317	3,361	4	850	4	1,777	210	1,615	0	0
Median Family Income 50-60%	424	4,062	4	674	10	4,965	290	3,198	0	0
Median Family Income 60-70%	457	5,249	8	1,393	14	8,537	310	3,710	0	0
Median Family Income 70-80%	429	4,155	7	1,420	9	5,469	275	3,180	0	0
Median Family Income 80-90%	326	3,583	7	1,394	15	8,824	203	2,135	0	0
Median Family Income 90-100%	221	2,212	5	965	4	2,922	133	1,481	0	0
Median Family Income 100-110%	191	2,082	5	980	3	1,652	126	1,956	0	0
Median Family Income 110-120%	140	1,483	0	0	6	3,078	96	1,355	0	0
Median Family Income ≥ 120%	522	5,731	5	895	12	5,553	345	6,084	0	0
Median Family Income Not Known	48	937	5	1,070	7	4,473	17	143	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3,297	35,829	56	10,776	93	52,511	2,144	26,267	0	0
<b>LEWIS COUNTY (049), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	80	0	0	0	0	5	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	80	0	0	0	0	5	30	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LIVINGSTON COUNTY (051), NY</b>										
<b>MSA 40380</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	30	0	0	1	260	2	285	0	0
Middle Income	25	444	0	0	0	0	10	61	0	0
Upper Income	6	53	0	0	0	0	5	43	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	527	0	0	1	260	17	389	0	0
<b>MADISON COUNTY (053), NY</b>										
<b>MSA 45060</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	9	0	0	0	0	1	7	0	0
Middle Income	21	279	0	0	1	1,000	9	88	0	0
Upper Income	4	48	1	110	0	0	3	46	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	336	1	110	1	1,000	13	141	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (055), NY 2/</b>										
<b>MSA 40380</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	4	44	0	0	0	0	2	16	0	0
Median Family Income 20-30%	16	489	0	0	0	0	8	53	0	0
Median Family Income 30-40%	22	331	1	250	0	0	10	65	0	0
Median Family Income 40-50%	45	668	0	0	4	2,450	23	228	0	0
Median Family Income 50-60%	13	131	0	0	0	0	9	46	0	0
Median Family Income 60-70%	29	481	0	0	0	0	17	164	0	0
Median Family Income 70-80%	15	132	1	250	0	0	9	93	0	0
Median Family Income 80-90%	37	527	0	0	1	750	19	235	0	0
Median Family Income 90-100%	99	1,860	5	817	5	3,170	50	471	0	0
Median Family Income 100-110%	43	1,105	4	710	1	303	17	470	0	0
Median Family Income 110-120%	92	1,124	1	150	0	0	58	520	0	0
Median Family Income ≥ 120%	284	4,982	7	1,314	3	1,459	157	2,566	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	699	11,874	19	3,491	14	8,132	379	4,927	0	0
<b>MONTGOMERY COUNTY (057), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	2	9	0	0	0	0	2	9	0	0
Moderate Income	5	113	1	250	0	0	3	10	0	0
Middle Income	16	138	0	0	0	0	10	89	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	265	1	250	0	0	16	113	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	10	78	0	0	1	1,000	7	33	0	0
Median Family Income 40-50%	77	1,157	1	200	10	5,830	46	417	0	0
Median Family Income 50-60%	43	503	7	1,219	4	3,700	23	211	0	0
Median Family Income 60-70%	50	481	0	0	2	2,000	30	208	0	0
Median Family Income 70-80%	202	3,314	6	1,120	5	3,000	113	985	0	0
Median Family Income 80-90%	215	3,201	7	1,083	6	3,211	130	1,348	0	0
Median Family Income 90-100%	341	6,171	14	2,414	14	8,777	185	2,465	0	0
Median Family Income 100-110%	634	11,363	19	3,140	18	10,202	334	5,443	0	0
Median Family Income 110-120%	331	5,297	12	1,970	6	3,119	194	3,301	0	0
Median Family Income ≥ 120%	833	15,361	32	5,522	36	19,282	490	11,250	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2,736	46,926	98	16,668	102	60,121	1,552	25,661	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	12	195	1	250	0	0	5	14	0	0
Median Family Income 30-40%	100	1,021	1	140	0	0	61	477	0	0
Median Family Income 40-50%	149	1,621	3	460	3	2,027	105	1,904	0	0
Median Family Income 50-60%	230	2,413	4	812	5	2,778	151	2,325	0	0
Median Family Income 60-70%	139	1,705	3	550	6	3,618	72	1,618	0	0
Median Family Income 70-80%	83	1,238	1	200	0	0	49	428	0	0
Median Family Income 80-90%	39	455	0	0	0	0	23	203	0	0
Median Family Income 90-100%	39	363	0	0	0	0	28	292	0	0
Median Family Income 100-110%	162	2,819	8	1,238	4	2,100	78	1,015	0	0
Median Family Income 110-120%	97	2,047	1	250	8	2,905	53	840	0	0
Median Family Income ≥ 120%	2,709	45,899	102	18,860	144	81,869	1,559	28,433	0	0
Median Family Income Not Known	312	8,951	22	3,840	15	8,050	143	2,960	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4,071	68,727	146	26,600	185	103,347	2,327	40,509	0	0
<b>NIAGARA COUNTY (063), NY 2/</b>										
<b>MSA 15380</b>										
<b>Inside AA 0001</b>										
Low Income	16	292	0	0	0	0	12	100	0	0
Moderate Income	17	270	0	0	0	0	8	87	0	0
Middle Income	92	1,639	2	380	0	0	56	572	0	0
Upper Income	46	778	0	0	0	0	24	271	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	171	2,979	2	380	0	0	100	1,030	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ONEIDA COUNTY (065), NY</b>										
<b>MSA 46540</b>										
<b>Inside AA 0001</b>										
Low Income	4	21	0	0	0	0	2	8	0	0
Moderate Income	11	258	0	0	0	0	1	10	0	0
Middle Income	42	442	2	435	2	719	27	732	0	0
Upper Income	32	544	1	110	2	1,500	14	120	0	0
Income Not Known	2	20	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	91	1,285	3	545	4	2,219	44	870	0	0
<b>ONONDAGA COUNTY (067), NY</b>										
<b>MSA 45060</b>										
<b>Inside AA 0001</b>										
Low Income	75	1,192	2	290	2	1,672	40	612	0	0
Moderate Income	53	506	1	140	0	0	33	245	0	0
Middle Income	120	2,043	5	680	1	450	62	575	0	0
Upper Income	172	2,869	1	131	3	1,900	102	3,113	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	420	6,610	9	1,241	6	4,022	237	4,545	0	0
<b>ONTARIO COUNTY (069), NY</b>										
<b>MSA 40380</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	15	0	0	0	0	2	15	0	0
Middle Income	37	525	0	0	1	550	19	840	0	0
Upper Income	32	456	0	0	3	1,894	15	194	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	71	996	0	0	4	2,444	36	1,049	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (071), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Low Income	32	637	0	0	4	1,750	19	167	0	0
Moderate Income	44	540	3	453	1	750	26	235	0	0
Middle Income	62	1,201	1	110	1	400	31	369	0	0
Upper Income	280	4,157	4	633	9	5,256	159	3,669	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	418	6,535	8	1,196	15	8,156	235	4,440	0	0
<b>ORLEANS COUNTY (073), NY 2/</b>										
<b>MSA 40380</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	109	0	0	0	0	2	9	0	0
Middle Income	18	292	0	0	1	300	10	98	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	401	0	0	1	300	12	107	0	0
<b>OSWEGO COUNTY (075), NY 2/</b>										
<b>MSA 45060</b>										
<b>Inside AA 0001</b>										
Low Income	2	143	0	0	0	0	0	0	0	0
Moderate Income	7	41	0	0	0	0	2	12	0	0
Middle Income	49	578	1	110	0	0	22	185	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	762	1	110	0	0	24	197	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OTSEGO COUNTY (077), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	27	248	1	115	0	0	13	215	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	248	1	115	0	0	13	215	0	0
<b>PUTNAM COUNTY (079), NY</b>										
<b>MSA 20524</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	55	886	1	250	1	500	30	307	0	0
Upper Income	42	517	1	250	0	0	19	152	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	97	1,403	2	500	1	500	49	459	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>QUEENS COUNTY (081), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	2	0	0	0	0	1	2	0	0
Median Family Income 30-40%	9	244	1	186	1	391	6	134	0	0
Median Family Income 40-50%	160	1,776	0	0	2	1,071	105	1,171	0	0
Median Family Income 50-60%	215	2,064	2	378	4	1,959	146	1,428	0	0
Median Family Income 60-70%	266	2,309	4	635	7	3,759	179	1,680	0	0
Median Family Income 70-80%	262	3,127	6	1,025	6	3,065	168	2,000	0	0
Median Family Income 80-90%	316	3,259	2	360	6	3,817	201	1,950	0	0
Median Family Income 90-100%	363	4,183	1	250	6	3,457	231	2,572	0	0
Median Family Income 100-110%	280	3,387	4	685	6	2,735	171	1,475	0	0
Median Family Income 110-120%	259	2,849	3	589	6	2,363	173	2,764	0	0
Median Family Income ≥ 120%	477	5,720	5	910	9	4,413	320	5,514	0	0
Median Family Income Not Known	14	296	1	218	3	1,350	7	86	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2,622	29,216	29	5,236	56	28,380	1,708	20,776	0	0
<b>RENSSELAER COUNTY (083), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0001</b>										
Low Income	11	250	0	0	0	0	8	77	0	0
Moderate Income	18	269	2	220	2	774	11	341	0	0
Middle Income	53	824	2	357	2	1,032	30	1,360	0	0
Upper Income	12	180	0	0	0	0	6	55	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	94	1,523	4	577	4	1,806	55	1,833	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RICHMOND COUNTY (085), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Low Income	4	19	0	0	0	0	2	8	0	0
Moderate Income	22	122	0	0	5	3,375	11	71	0	0
Middle Income	125	1,251	3	555	5	2,899	73	599	0	0
Upper Income	214	2,531	2	275	4	2,150	138	1,753	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	365	3,923	5	830	14	8,424	224	2,431	0	0
<b>ROCKLAND COUNTY (087), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Low Income	16	136	0	0	0	0	9	65	0	0
Moderate Income	12	66	1	110	0	0	10	53	0	0
Middle Income	45	631	0	0	1	744	27	377	0	0
Upper Income	217	3,179	4	556	6	2,864	120	3,262	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	290	4,012	5	666	7	3,608	166	3,757	0	0
<b>ST. LAWRENCE COUNTY (089), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	139	0	0	0	0	3	30	0	0
Middle Income	14	219	0	0	0	0	6	48	0	0
Upper Income	2	8	0	0	1	486	2	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	366	0	0	1	486	11	86	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SARATOGA COUNTY (091), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	64	0	0	1	388	4	409	0	0
Middle Income	179	2,716	7	1,398	12	6,854	94	1,334	0	0
Upper Income	89	1,104	0	0	0	0	56	543	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	276	3,884	7	1,398	13	7,242	154	2,286	0	0
<b>SCHENECTADY COUNTY (093), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0001</b>										
Low Income	17	448	0	0	1	750	9	73	0	0
Moderate Income	11	126	1	104	2	1,460	9	108	0	0
Middle Income	62	815	5	1,005	4	2,750	36	270	0	0
Upper Income	38	683	4	608	0	0	18	157	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	128	2,072	10	1,717	7	4,960	72	608	0	0
<b>SCHOHARIE COUNTY (095), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	20	0	0	0	0	2	7	0	0
Middle Income	16	248	0	0	0	0	6	54	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	268	0	0	0	0	8	61	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SCHUYLER COUNTY (097), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	84	0	0	0	0	2	26	0	0
Upper Income	2	17	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	101	0	0	0	0	2	26	0	0
<b>SENECA COUNTY (099), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	23	193	0	0	0	0	14	113	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	193	0	0	0	0	14	113	0	0
<b>STEUBEN COUNTY (101), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	17	231	0	0	1	593	10	673	0	0
Upper Income	4	82	0	0	2	586	2	17	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	413	0	0	3	1,179	12	690	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	12	201	0	0	0	0	3	6	0	0
Median Family Income 50-60%	51	581	0	0	2	1,500	25	175	0	0
Median Family Income 60-70%	181	3,020	10	1,829	2	940	114	1,658	0	0
Median Family Income 70-80%	294	4,636	15	2,479	10	4,231	143	1,799	0	0
Median Family Income 80-90%	373	6,708	15	2,715	18	10,589	193	2,828	0	0
Median Family Income 90-100%	528	9,630	17	2,632	22	13,491	292	4,826	0	0
Median Family Income 100-110%	448	8,429	22	3,746	19	9,816	238	4,146	0	0
Median Family Income 110-120%	309	5,188	8	1,383	7	3,837	174	2,348	0	0
Median Family Income ≥ 120%	425	7,820	13	2,161	15	9,049	232	4,919	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2,621	46,213	100	16,945	95	53,453	1,414	22,705	0	0
<b>SULLIVAN COUNTY (105), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	68	0	0	0	0	4	15	0	0
Middle Income	33	434	0	0	0	0	17	161	0	0
Upper Income	18	347	0	0	0	0	9	112	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	849	0	0	0	0	30	288	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TIOGA COUNTY (107), NY</b>										
<b>MSA 13780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	132	0	0	0	0	10	76	0	0
Upper Income	3	23	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	155	0	0	0	0	11	81	0	0
<b>TOMPKINS COUNTY (109), NY</b>										
<b>MSA 27060</b>										
<b>Inside AA 0001</b>										
Low Income	1	8	0	0	0	0	0	0	0	0
Moderate Income	11	74	0	0	0	0	5	31	0	0
Middle Income	28	358	0	0	0	0	13	104	0	0
Upper Income	22	304	0	0	0	0	10	57	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	62	744	0	0	0	0	28	192	0	0
<b>ULSTER COUNTY (111), NY</b>										
<b>MSA 28740</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	30	376	0	0	0	0	12	124	0	0
Middle Income	243	3,501	4	644	1	318	139	1,691	0	0
Upper Income	52	794	0	0	1	400	29	252	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	325	4,671	4	644	2	718	180	2,067	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WARREN COUNTY (113), NY</b>										
<b>MSA 24020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	70	0	0	0	0	3	16	0	0
Middle Income	38	787	0	0	0	0	10	106	0	0
Upper Income	9	60	0	0	0	0	5	34	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	54	917	0	0	0	0	18	156	0	0
<b>WASHINGTON COUNTY (115), NY</b>										
<b>MSA 24020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	36	450	1	225	1	1,000	14	133	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	450	1	225	1	1,000	14	133	0	0
<b>WAYNE COUNTY (117), NY</b>										
<b>MSA 40380</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	175	0	0	0	0	6	40	0	0
Middle Income	32	640	0	0	3	1,546	14	165	0	0
Upper Income	7	149	0	0	0	0	3	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	51	964	0	0	3	1,546	23	244	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bank of America, N.A.

Respondent ID: 0000013044

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WESTCHESTER COUNTY (119), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	29	0	0	0	0	2	29	0	0
Median Family Income 40-50%	8	67	0	0	1	713	4	15	0	0
Median Family Income 50-60%	54	837	5	973	2	1,049	41	1,745	0	0
Median Family Income 60-70%	52	666	1	200	2	1,479	32	344	0	0
Median Family Income 70-80%	16	164	1	250	0	0	9	79	0	0
Median Family Income 80-90%	66	780	2	400	2	1,500	37	287	0	0
Median Family Income 90-100%	53	1,024	3	370	2	1,400	27	296	0	0
Median Family Income 100-110%	111	1,218	1	110	4	3,750	64	623	0	0
Median Family Income 110-120%	70	1,229	2	361	2	1,100	31	380	0	0
Median Family Income ≥ 120%	859	12,887	23	4,284	37	21,132	531	13,169	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1,291	18,901	38	6,948	52	32,123	778	16,967	0	0
<b>WYOMING COUNTY (121), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	64	1	250	1	600	8	305	0	0
Upper Income	3	19	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	83	1	250	1	600	9	311	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2015 Institution Disclosure Statement - Table 1-1**

\*\* THIS TABLE DOES NOT REFLECT ALL DATA FOR THIS INSTITUTION \*\*

PAGE: 26 OF 26

**Loans by County**
**Small Business Loans - Originations**
**Institution: Bank of America, N.A.**
**Respondent ID: 0000013044**
**Agency: OCC - 1**
**State: NEW YORK (36)**

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>YATES COUNTY (123), NY</b>										
<b>MSA 40380</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	167	0	0	0	0	7	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	167	0	0	0	0	7	53	0	0
TOTAL INSIDE AA IN STATE	22,643	333,587	621	109,441	756	430,914	13,338	203,235	0	0
TOTAL OUTSIDE AA IN STATE	878	10,753	13	2,006	18	9,127	425	6,746	0	0
STATE TOTAL	23,521	344,340	634	111,447	774	440,041	13,763	209,981	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.