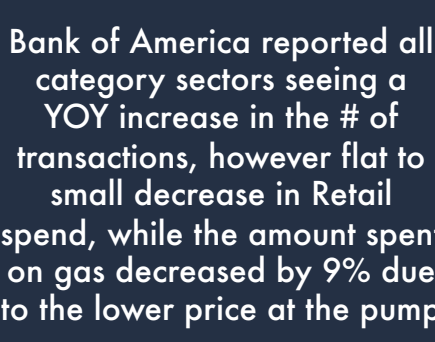


**BLUE
PRNT**

BANK OF AMERICA ¹ CHASE ² WELLS FARGO ³ + salesforce
 VISA ⁴ AMERICAN EXPRESS ⁵ Shopping Index

2023 YTD Credit & Debit YoY % Growth By Category



We are assuming that currency volatility moderates slightly from Q4 levels but remains relatively stable

Amount Bank of America will spend on technology initiatives in 2024

2X

Rate in which customers
now use vs writing checks

into Asia compared to
10 points QOQ
