

BAC

Bank of America Corp

Country United States of America
Exchange NEW YORK STOCK EXCHANGE, INC.
Industry Banking Services
Sector Financials

Market Cap Currency USD

General Information (Currency: USD)

Price (Previous Close):	39.88	Beta 5 Year: (S&P 500 Index)	Retrieving...
Price - 52 Week High:	40.19	Dividend Yield (Indicated):	
Price - % Below High:	-0.8%	Shares Outstanding (MIL):	
Price - 52 Week Low:	24.96	Float Shares (MIL):	
Price - % Above Low:	59.8%	Float % of O/S:	
Median Price Target:	39.48	Market Capitalization (MIL):	
Implied Profit:	-1.0%	Enterprise Value (MIL):	

Consensus Recommendation**BUY**

# of Analysts:	25
Upgrades Last 30 Days:	2
Downgrades Last 30 Days:	1

Estimates (Currency: USD)

Period	Sales (MIL)			Est. 30	EBITDA (MIL)			Est. 30	EPS			Est. 30
	Mean Est.	High Est.	Low Est.	30 Days Ago	Mean Est.	High Est.	Low Est.	30 Days Ago	Mean Est.	High Est.	Low Est.	30 Days Ago
FY0 (Actual)	99,148								3.42			
FY1 (Current Year)	102,038	104,438	100,990	101,980					3.26	3.37	3.16	3.25
% above/below mean		2.4%	-1.0%	-0.1%						3.4%	-3.0%	-0.4%
FY2 (Next Year)	105,218	108,029	103,083	105,043					3.58	3.85	3.37	3.57
% above/below mean		2.7%	-2.0%	-0.2%						7.5%	-5.9%	-0.4%

Valuation Ratios

Period	P/E	P/SALES	EV/REVS	EV/EBITDA
LTM (Last Twelve Months)	13.8x	2.3x	5.0x	8.5x
FY1 (Current Year)	12.2x	3.1x	6.7x	
FY2 (Next Year)	11.1x	3.0x	6.5x	

FY0 Per Share Metrics (Currency: USD)

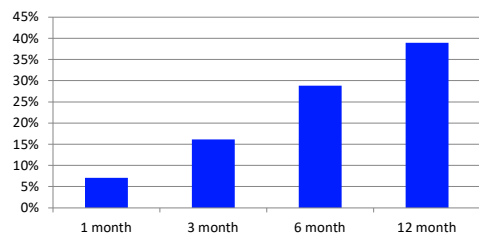
Cash&STInv:	42.19	Sales:	12.20
Total Debt:	77.56	Cash Flow:	3.33
WorkingCap:		Free CF:	4.44
Book Value:	36.33	Dividends:	0.92

FY0 Employee Data

# of Emp:	213,000
Emp Grth:	-1.8%
Rev/Emp:	458,516
5 yr Avg:	435,584

Abbreviated Financials (Currency: USD)

Income Statement (MIL)			Balance Sheet (MIL)			Cash Flow Statement (MIL)		
	FY0	FY-1		FY0	FY-1		FY0	FY-1
Sales			Cash & ST Investments			Net Income	26,515	27,528
Gross Income			Fixed Assets	21,005	21,265	Funds From Operations	29,106	35,179
EBITDA	78,086	49,532	Total Assets	3,180,151	3,051,375	Cash From Operations	44,982	-6,327
EBIT	76,029	47,554	Current Liabilities			Capital Expenditures		
Pretax Income	28,342	30,969	LT Debt	275,391	259,610	Cash From Investments	-35,387	-2,529
Net Income	26,515	27,528	Total Liabilities	2,888,505	2,778,178	Cash Dividends Paid	-9,087	-8,576
Common Shares	7,895	7,997	Total Shareholders Equity	291,646	273,197	Cash From Financing	93,345	-106,039

Review of Stock Performance**Profitability**

	FY0	5 Year Avg
Gross Margin		
R/D % Sales		
SGA % Sales		
EBITDA Margin	79.2%	55.6%
Operating Margin	28.7%	31.6%
Pretax Margin	21.8%	31.6%
Net Margin	19.1%	28.6%
CF/Sales	27%	29%
Tax Rate	6.4%	9%
ROA	0.9%	0.9%
ROE		

FY0 Sales By Region

Region	Sales
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Price Chart (Currency: USD)