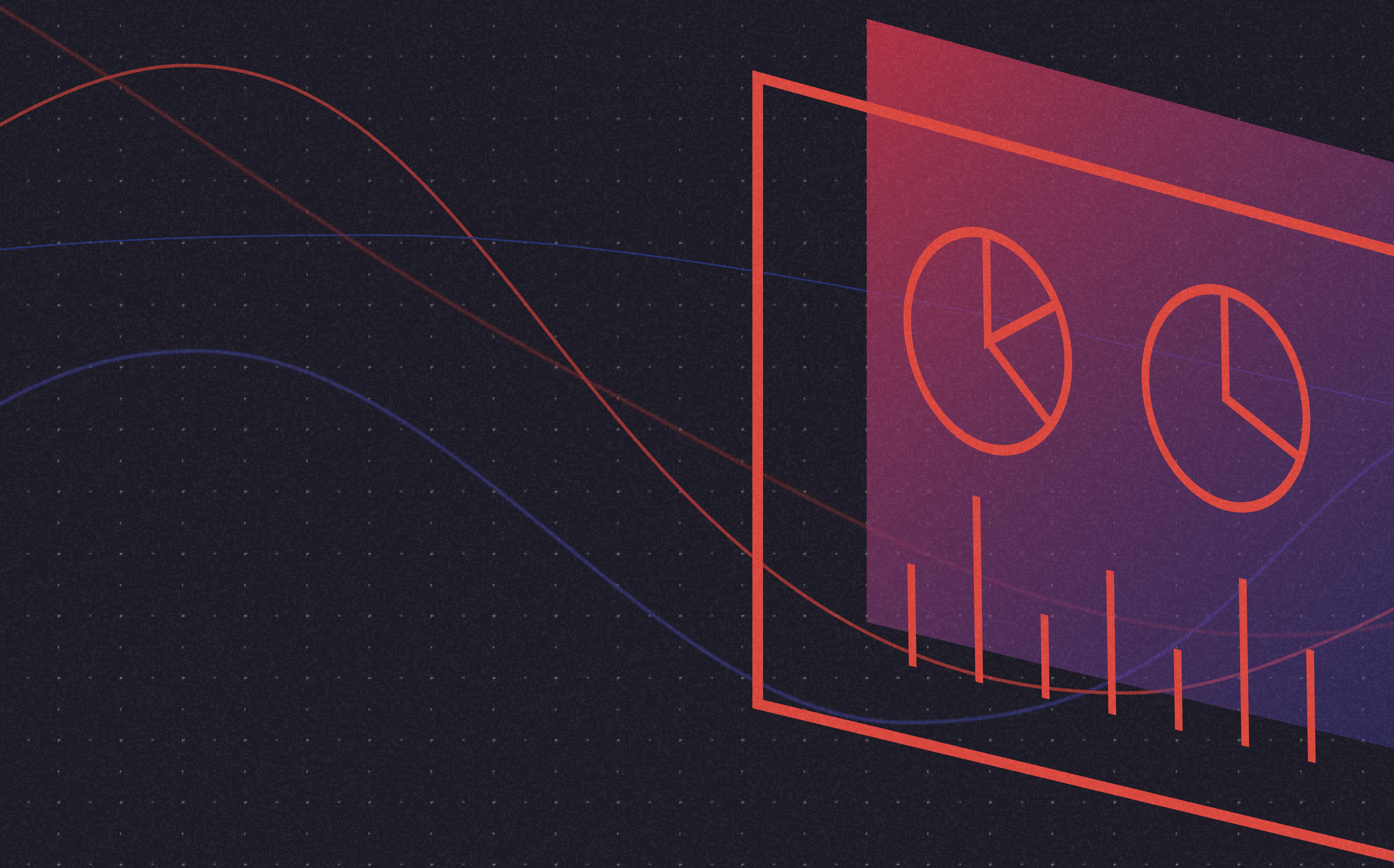


BANK OF AMERICA 


# EARNINGS CALL REPORT



 **aviso** **X-LABS**

# An Earnings Call insights study undertaken by the **Aviso X-Labs** team to investigate what you typically overlook in an Earnings Call telecast.

This document contains hidden insights and key signals that Aviso has uncovered with the help of its industry-leading AI and LLM technology.

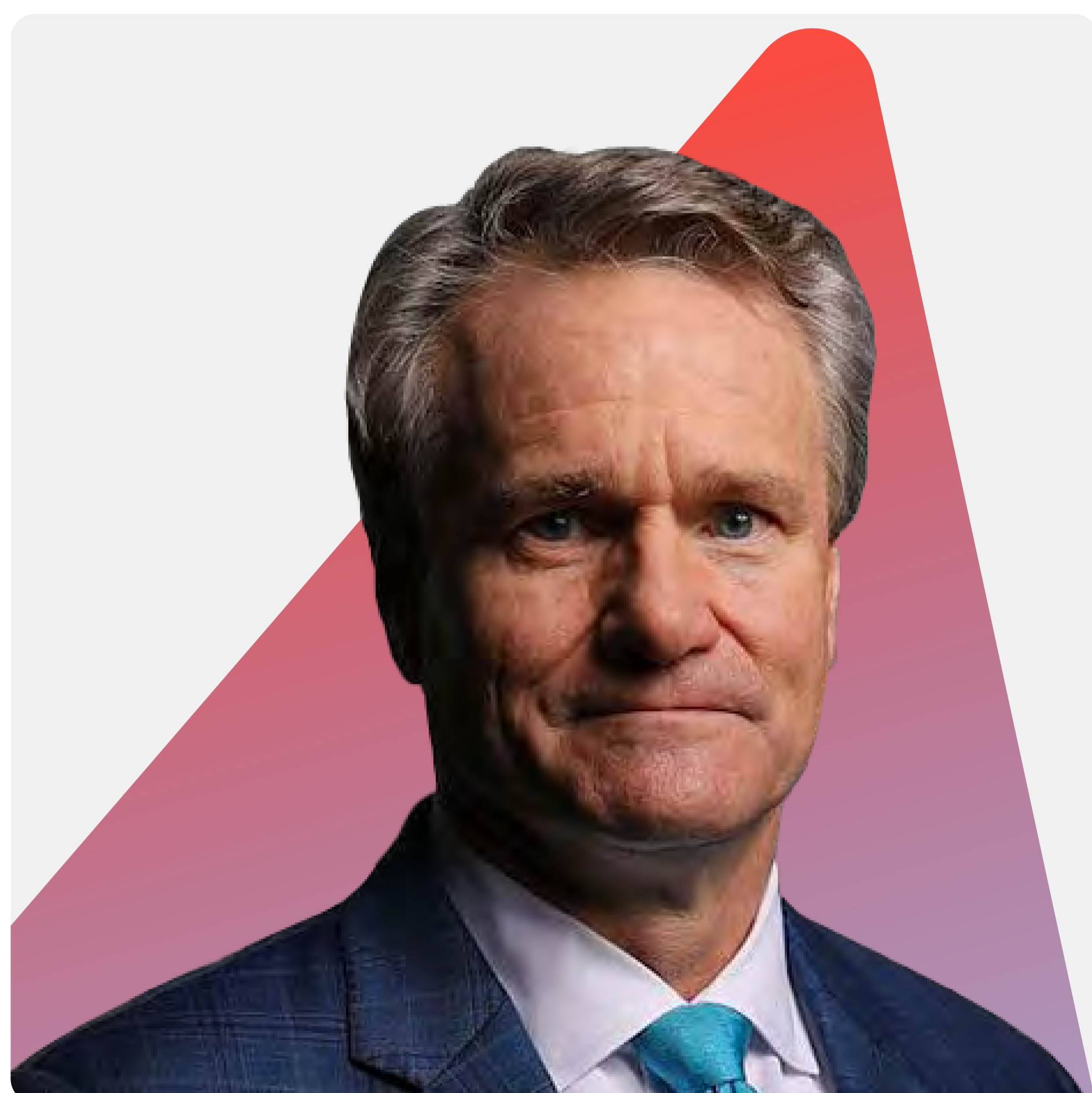


COMPANY

**BANK OF AMERICA**



**KEY EXECUTIVES**



**Brian Moynihan**  
CEO



**Alistair Borthwick**  
CFO

**OTHER ATTENDEES**

FY 2022 Q4

Catherine    Mike Mayo    Glenn Shore    Betsy Graciek  
Vivek Juneja

FY 2023 Q1

Catherine    Mike Mayo    Glenn Shore    Lee McIntyre  
Steven Schubach

# KEYWORD ANALYSIS

## TOP KEYWORDS

trending from the earnings call

## SUMMARIZED KEYWORD INSIGHTS

observed in the transcript

### Loan Growth

Mentioned an average of 13 times over the last 2 quarters

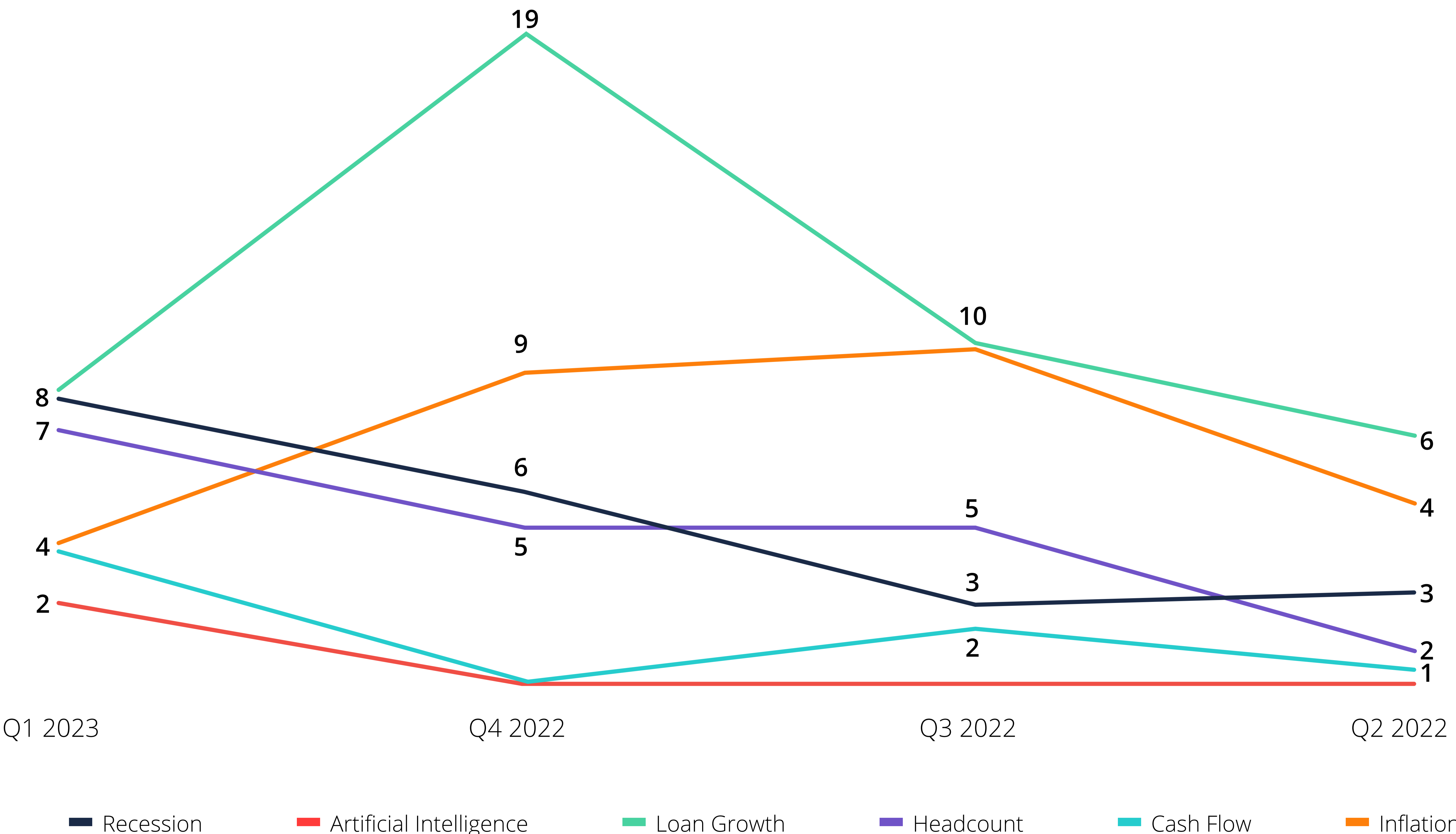
### Cash Flow

Mentioned an average of 7 times over the last 2 quarters

### Inflation

Mentioned an average of 6 times over the last 2 quarters

Less mention of inflationary pressures in the recent earnings call. Brian also mentioned that signs of inflation were down. More discussion on loan growth outlook in the previous quarter. Positive sentiment around cash flows for the quarter from the leadership



# POSITIVE & NEGATIVE ASPECT THEMES

02

## TOP POSITIVE THEMES

### Macro Environment

Overall sentiment shifts better compared to the previous quarter

### Cash Flows

Decent position stated for cash flows and leveraged capital in the current quarter

## TOP NEGATIVE THEMES

### Asset Management fees

Fell with negative market levels in equity and fixed income

### Pre-Tax Margins

Mention of decline in levels compared to last quarter when they were in a healthier position

# QUERY SUMMARIZATION BY GENERATIVE AI

03

## Key objectives as discussed in the earnings call?\*

The company is focused on **growing the customer base** and **delivering the best-in-class tools** and services that make the company **more efficient and more important to the clients in the consumer business**. The team is also focused on managing the headcount carefully to drive **operational excellence** to a new level in that business. In addition, the team is continuing to invest the excess, which has existed now in hundreds of billions for many, many years, to invest it in the best way possible to meet the company's strategic objectives.

\*This is a sample question answered using Aviso's Generative AI. Users can add multiple such questions to the report.