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.
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

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

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

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.