

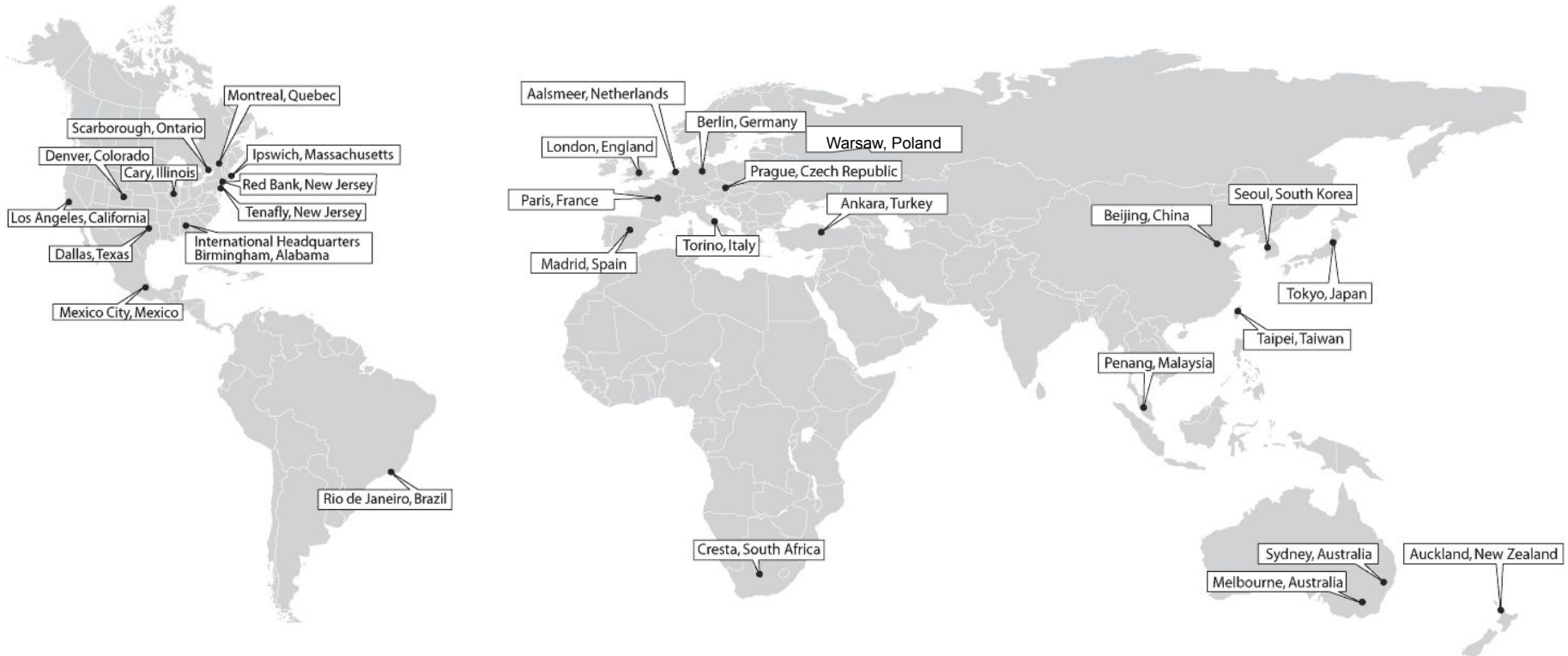


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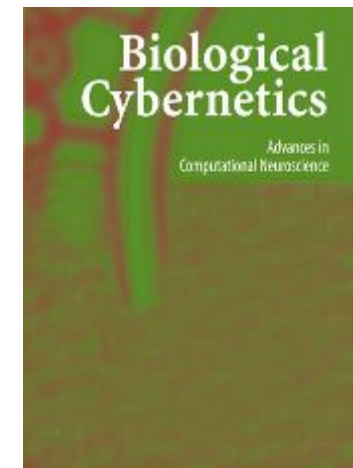
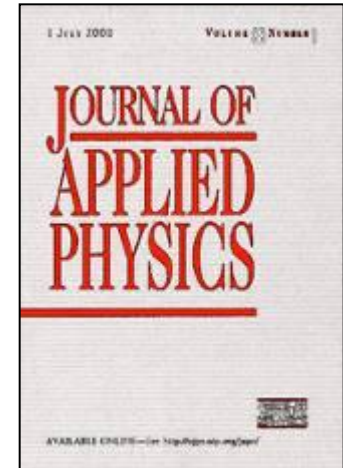
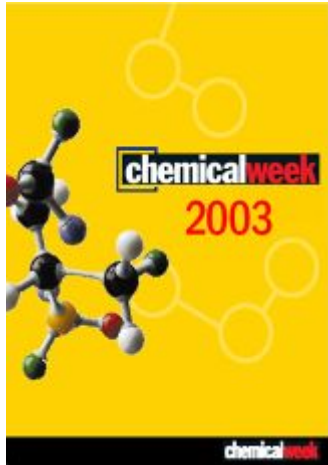
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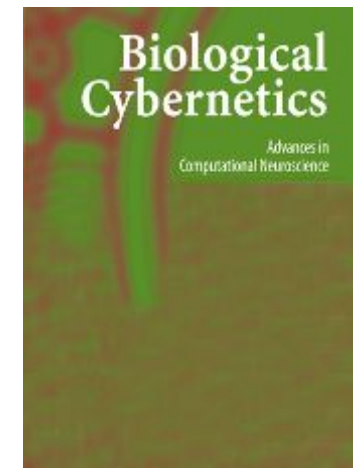
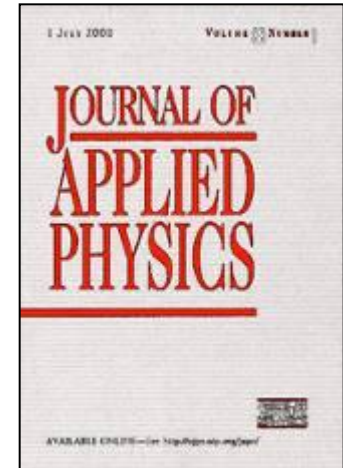
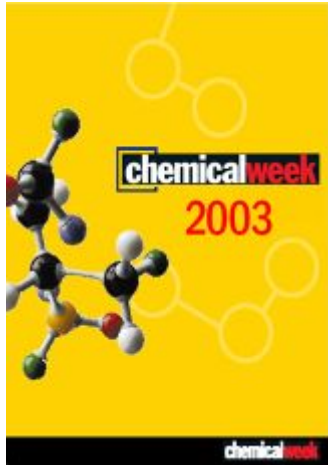




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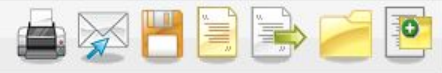
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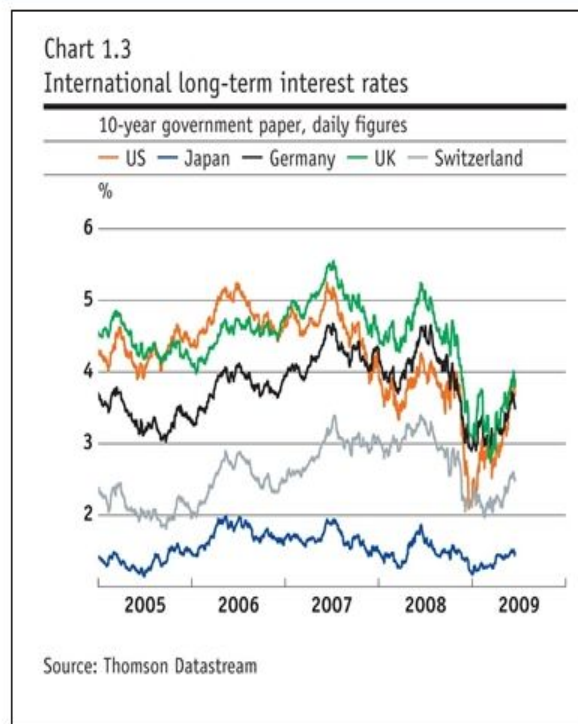


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Mortgage
Global corporate and investment banking:
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Capital markets and advisory Services
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Bank of America Corporation Key Employees



KEY EMPLOYEES

| Name | Job Title | Board | Compensation |
|-----------------|---------------------------------------|---------------------|--------------|
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| Walter E Massey | Chairman | Non Executive Board | 210517 USD |
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| Strengths | Weaknesses |
|--|---|
| Leading market position further strengthened by the acquisition of Countrywide and Merrill Lynch Ability to withstand financial crisis and economic slowdown Prudent capital management and dividend policy – strengthening solvency | Sub-optimal geographic asset allocation impacting return on assets Inability to curb deteriorating asset quality impacting returns and profitability |
| Opportunities | Threats |
| Credit card operations and affinity marketing likely to provide long term growth Wealth management business likely to be benefited from Merrill Lynch acquisition | CDO and sub prime exposure likely to be significant threat Increased regulatory pressures on interchange rates likely to impact credit card |

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Author Name: Fair, Ray C.

Alternate Names: Dr. R.C. Fair
Prof. Ray C. Fair

Title: John M. Musser Professor of Economics

Institution Affiliation(s): Yale University

Personal Information:

Address: 233 Everit Street, New Haven, CT 06511

Telephone: Cell: 203-980-0646
203-865-6760

FAX: (203) 432-6167

Email: ray.fair@yale.edu

Author Web Page(s): <http://cowles.econ.yale.edu/faculty/fair.htm>
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Support Staff: Administrative Assistant:
Pam Baldwin
E-mail: pamela.baldwin@yale.edu
30 Hillhouse Ave., Rm. 11A
(203) 432-3709

Credentials: M.I.T., Ph.D., Economics, February 1968.
Fresno State College, B.A., Economics, June 1964.

NAICS Code/Description: 336111/Automobile Manufacturing

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Спасибо за внимание!

Андрей Соколов

Представитель компании EBSCO Publishing

E-mail:

asakalou@ebscohost.com

Tel: +375-29-573-4448