

IMPORTANT - PROHIBITION OF SALES TO UK RETAIL INVESTORS - The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (the "UK"). For these purposes, a "retail investor" means a person who is one (or more) of: (i) a retail client as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (as amended, the "EUWA") and the regulations made under the EUWA; (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (as amended, the "FSMA") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA (the "UK PRIIPs Regulation") for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

IMPORTANT - PROHIBITION OF SALES TO EEA RETAIL INVESTORS - The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("EEA"). For these purposes, a "retail investor" means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "MiFID II"); (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended, the "Insurance Distribution Directive") where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129. Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the "EU PRIIPs Regulation") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

UK MiFIR product governance / Professional investors and eligible counterparties only target market – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook ("COBS"), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA ("UK MiFIR"); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "UK distributor") should take into consideration the manufacturers' target market assessment; however, a UK distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the "UK MiFIR Product Governance Rules") is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

MiFID II product governance / Professional investors and eligible counterparties only target market - Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (an "EU distributor") should take into consideration the manufacturers' target market assessment; however, an EU distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

Notification under Section 309B of the Securities and Futures Act 2001 of Singapore (the "SFA") - The Notes are prescribed capital markets products (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018) and Excluded Investment Products (as defined in the Monetary Authority of Singapore (the "MAS") Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

Final Terms dated January 23, 2025

BANK OF AMERICA CORPORATION

Issue of €1,250,000,000 Floating Rate Senior Notes, due January 28, 2028 under the U.S.\$85,000,000,000 Bank of America Corporation Euro Medium-Term Note Program

Any person making or intending to make an offer of the Notes may only do so in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to section 85 of the FSMA or supplement a prospectus pursuant to Article 23 of the UK Prospectus Regulation, in each case, in relation to such offer.

Neither the Issuer nor any Dealer has authorized, nor do they authorize, the making of any offer of Notes in any other circumstances.

The expression "**UK Prospectus Regulation**" means Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA (as amended).

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes (the "**Conditions**") as set forth in the Base Prospectus dated May 13, 2024, including the Annexes thereto (as supplemented by the supplements to the Base Prospectus dated July 17, 2024, July 31, 2024, October 16, 2024, October 30, 2024 and January 17, 2025, the "**Base Prospectus**"), which together constitute a base prospectus for the purposes of the UK Prospectus Regulation. This document constitutes the Final Terms of the Notes described herein for the purposes of Article 8 of the UK Prospectus Regulation and must be read in conjunction with the Base Prospectus in order to obtain all the relevant information. The Base Prospectus is available for viewing during normal business hours at the specified office of the Principal Agent and has been published on the website of the Regulatory News Service operated by the London Stock Exchange at www.londonstockexchange.com/exchange/news/market-news/market-news-home.html and copies may be obtained from Bank of America Corporation, Bank of America Corporate Center, NC1-007-06-10, 100 North Tryon Street, Charlotte, North Carolina 28255-0065, U.S.A., Attention: Corporate Treasury – Global Funding Transaction Management.

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| 1. | Issuer: | Bank of America Corporation |
| 2. | Tranche Number: | 1 |
| 3. | Specified Currency: | Euro (€) |
| 4. | Aggregate Nominal Amount of Notes: | |
| | (i) Series: | €1,250,000,000 |
| | (ii) Tranche: | €1,250,000,000 |
| 5. | Issue Price: | 100.000 per cent. of the Aggregate Nominal Amount |
| 6. | (i) Specified Denominations: | €100,000 and integral multiples of €1,000 thereafter |
| | Calculation Amount: | €1,000 |
| 7. | (i) Issue Date: | January 28, 2025 |
| | (ii) Interest Commencement Date: | Issue Date |
| 8. | Maturity Date: | January 28, 2028 |

9.	Interest Basis:	Floating-Rate (see paragraph 15 below)
10.	Change of Interest Basis:	Not Applicable
11.	Redemption/Payment Basis:	Redemption at par
12.	Put/Call Options:	Issuer Call Option (see paragraph 20 below)
13.	Status of the Notes:	Senior

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14.	Fixed-Rate Note Provisions:	Not Applicable
15.	Floating-Rate Note Provisions:	Applicable
(i)	Interest Payment Date(s):	January 28, April 28, July 28 and October 28 in each year, from, (and including) April 28, 2025 to, (and including) the Maturity Date Adjusted
(ii)	Business Day Convention:	Modified Following Business Day Convention
(iii)	Additional Business Center(s) (Condition 4(a)):	Not Applicable
(iv)	Manner in which the Rate(s) of Interest is/are to be determined:	Screen Rate Determination
(v)	Calculation Agent responsible for calculating the Rate(s) of Interest and Interest Amount(s):	Principal Agent
(vi)	Screen Rate Determination:	Applicable
-	Reference Rate:	EURIBOR
-	Specified Maturity:	3 months
-	Interest Determination Date(s):	In respect of each Interest Period, the second TARGET Settlement Day prior to the start of such Interest Period.
-	Relevant Screen Page:	As specified in Additional Note Condition 2(c)
-	Relevant Time:	As specified in Additional Note Condition 2(c)
(vii)	Compounded Daily:	Not Applicable
(viii)	Weighted Average Daily:	Not Applicable
(ix)	Participation Rate:	Not Applicable
(x)	Margin(s):	+0.53 per cent. per annum
(xi)	Minimum Interest Rate:	Not Applicable

(xii)	Maximum Interest Rate:	Not Applicable
(xiii)	Day Count Fraction:	Actual/360
(xiv)	Provisions Relating to Benchmark Replacement – General	
-	Benchmark Replacement Provisions - General:	Applicable
-	General Permanent or Indefinite Discontinuance Trigger:	Applicable
16.	Fixed/Floating-Rate Note Provisions:	Not Applicable
17.	Inverse-Floating-Rate Note Provisions:	Not Applicable
18.	Fixed Rate Reset Note Provisions:	Not Applicable
19.	Zero Coupon Note Provisions:	Not Applicable

PROVISIONS RELATING TO REDEMPTION

20.	Issuer Call Option:	Applicable
(i)	Optional Redemption Date(s):	January 28, 2027 (in whole) or at any time on or after December 23, 2027 and prior to the Maturity Date (in whole or in part)
(ii)	Optional Redemption Amount(s):	€1,000 per Calculation Amount
(iii)	If redeemable in part:	
(a)	Minimum Redemption Amount:	€0 per Calculation Amount
(b)	Higher Redemption Amount:	€1,000 per Calculation Amount
(iv)	Notice period:	Minimum period: 5 Business Days
21.	Make-Whole Redemption by the Issuer:	Not Applicable
22.	Investor Put Option:	Not Applicable
23.	Final Redemption Amount:	€1,000 per Calculation Amount
24.	Early Redemption Amount payable on redemption for taxation reasons, illegality (in the case of Senior Notes) or on event of default or other early redemption:	€1,000 per Calculation Amount
(i)	Condition 6(e)(ii):	Not Applicable
(ii)	Reference Price:	Not Applicable
(iii)	Accrual Yield:	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES


25.	Form of Notes:	Registered Notes
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	Registered Global Note exchangeable for Registered Definitive Notes in the limited circumstances specified in the Registered Global Note
26. Adjusted Interest Payment at Redemption:	Not Applicable
27. Payment Disruption Event:	Not Applicable
28. CNY Payment Disruption Event:	Not Applicable
29. Redenomination provisions:	Not Applicable
30. JPY Rounding:	Not Applicable
31. Alternative Rounding:	Not Applicable
32. Relevant Benchmark:	EURIBOR is provided by the European Money Markets Institute. As at the date hereof, the European Money Markets Institute appears in the register of administrators and benchmarks established and maintained by the FCA pursuant to Article 36 (<i>Register of administrators and benchmarks</i>) of Regulation (EU) 2016/1011 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA.

Signed on behalf of the Issuer:

BANK OF AMERICA CORPORATION

By:


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Duly authorized

PART B - OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) Listing: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Regulated Market of the London Stock Exchange and admission to the Official List of the Financial Conduct Authority with effect from the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: GBP 6,500

2. RATINGS

The Notes to be issued are expected to be rated:

S&P: A- (stable)

Moody's: A1 (stable)

Fitch: AA- (stable)

Standard & Poor's Financial Services LLC is not established in the UK, but S&P Global Ratings UK Limited, which is registered under Regulation (EU) No. 1060/2009 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA, has indicated that it intends to endorse the ratings of Standard & Poor's Financial Services LLC where possible.

Moody's Investors Service, Inc. is not established in the UK but Moody's Investors Service Limited, which is registered under Regulation (EU) No. 1060/2009 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA, has indicated that it intends to endorse the ratings of Moody's Investors Service, Inc. where possible.

Fitch Ratings, Inc. is not established in the UK but Fitch Ratings Ltd., which is registered under Regulation (EU) No. 1060/2009 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA, has indicated that it intends to endorse the ratings of Fitch Ratings, Inc. where possible.

3. INTEREST OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as disclosed in the section of the Base Prospectus entitled, "Subscription and Sale" and save for any fees payable to the Joint-Lead Managers, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Joint-Lead Managers and their affiliates may have engaged, and may in the future engage, in lending, investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. **REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS**
 - (i) Reasons for the offer: See "Use of Proceeds" in Base Prospectus
 - (ii) Estimated net proceeds: €1,246,875,000
5. **HISTORIC INTEREST RATES** Details of historic EURIBOR rates can be obtained from Reuters
6. **OPERATIONAL INFORMATION**
 - (i) ISIN: XS2987787939
 - (ii) Common Code: 298778793
 - (iii) Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking, S.A., the relevant address(es) and the relevant identification number(s): Not Applicable
 - (iv) Names and addresses of initial Paying Agent(s): Citibank, N.A., London Branch, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB, United Kingdom
 - (v) Intended to be held in a manner which would allow Eurosystem eligibility:

Yes. Note that the designation "Yes" simply means that the Notes are intended upon issue to be deposited with one of the international central securities depositories ("ICSDs") as Common Safekeeper, and registered in the name of a nominee of one of the ICSDs acting as Common Safekeeper, in respect of Registered Global Notes that are held under the New Safekeeping Structure for registered global securities and does not necessarily mean that the Notes will be recognized as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon satisfaction of the Eurosystem eligibility criteria.

The European Central Bank ("ECB") has published on its webpage information on its collateral eligibility criteria. Among other criteria, the information published by the ECB indicates that, effective as of February 8, 2018, unsecured debt instruments issued by credit institutions, or their closely-linked entities, such as Bank of America Corporation, that are not established in the member states of the European Union are not Eurosystem eligible.

Therefore, as of the date of these Final Terms, the Notes will not be recognized as eligible collateral for Eurosystem monetary and intra-day credit operations.
 - (vi) Delivery: Delivery against payment
 - (vii) Names and addresses of additional Paying Agent(s) (if any): Not Applicable

(viii)	Name and address of any Transfer Agent (if any):	Not Applicable
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7. **DISTRIBUTION**

(i)	Method of Distribution:	Syndicated
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(ii)	If syndicated:	
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(A)	Names of Joint-Lead Managers:	Merrill Lynch International Banco Bilbao Vizcaya Argentaria, S.A. Banco de Sabadell, S.A. Bankinter SA Bayerische Landesbank CaixaBank, S.A. Coöperatieve Rabobank U.A. Crédit Agricole Corporate and Investment Bank Danske Bank A/S DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main Erste Group Bank AG Goodbody Stockbrokers UC ING Bank N.V. Intesa Sanpaolo S.p.A. Landesbank Baden-Württemberg Lloyds Bank Corporate Markets plc Mashreqbank psc Natixis NatWest Markets Plc Nordea Bank Abp Raiffeisen Bank International AG Société Générale Standard Chartered Bank Swedbank AB (publ) The Governor and Company of the Bank of Ireland UniCredit Bank GmbH
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(B)	Stabilization Manager if any:	Merrill Lynch International
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(iii)	If non-syndicated, name of Dealer:	Not Applicable
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(iv)	U.S. Selling Restrictions:	Regulation S Compliance Category: 2; TEFRA D not applicable
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(v)	Additional Selling Restrictions:	<p>Spain:</p> <p>Neither the Notes nor the Base Prospectus have been or will be approved by, registered or filed with or notified to the Spanish Securities Market Commission (<i>Comisión Nacional del Mercado de Valores</i>) or any other regulatory authority in Spain.</p> <p>The Notes may not be sold or distributed, nor may any subsequent resale of Notes be carried out in Spain, except in circumstances which do not require the publication of a prospectus in Spain for the offer of the Notes to the public, and in any case in compliance with all the provisions of the EU Prospectus Regulation and Law 6/2023, of 17 March, on the</p>
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Securities Markets and Investment Services (*Ley 6/2023, de 17 de marzo, de los Mercados de Valores y de los Servicios de Inversión*).