

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 the 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 manufacturer's 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 manufacturer's target market assessment) and determining appropriate distribution channels.

Final Terms dated November 17, 2023

BANK OF AMERICA CORPORATION

*Issue of NOK 2,000,000,000 5.280% Fixed Rate Reset Notes, due November 22, 2034 under the
U.S.\$65,000,000,000*

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 11, 2023, including the Annexes thereto (as supplemented by the supplements to the Base Prospectus dated July 19, 2023, August 1, 2023, October 18, 2023 and November 1, 2023, 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.

1. Issuer: Bank of America Corporation
2. (i) Series Number: Not Applicable
(ii) Tranche Number: 1
3. Specified Currency: Norwegian Krone (NOK)
4. Aggregate Nominal Amount of Notes:
(i) Series: NOK 2,000,000,000
(ii) Tranche: NOK 2,000,000,000
5. Issue Price: 100.00 per cent. of the Aggregate Nominal Amount
6. (i) Specified Denominations: NOK 2,000,000 and integral multiples of NOK 1,000 thereafter
Calculation Amount: NOK 1,000
7. (i) Issue Date: November 22, 2023
(ii) Interest Commencement Date: Issue Date
8. Maturity Date: November 22, 2034
9. Interest Basis: Fixed Rate Reset
(see paragraph 18 below)
10. Change of Interest Basis: Fixed Rate Reset
(see paragraph 18 below)
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:	Not Applicable
16.	Fixed/Floating-Rate Note Provisions:	Not Applicable
17.	Inverse-Floating-Rate Note Provisions:	Not Applicable
18.	Fixed Rate Reset Note Provisions:	Applicable
(i)	Initial Rate of Interest:	5.280 per cent. per annum payable annually in arrear
(ii)	Fixed Rate Reset Interest Payment Date(s):	November 22 in each year, from (and including) November 22, 2024 to (and including) the Maturity Date Unadjusted
(iii)	Business Day Convention:	Following Business Day Convention
(iv)	Additional Business Center(s) (Condition 4(a)):	Oslo (and, for the avoidance of doubt, London and New York City)
(v)	Calculation Agent responsible for calculating the Rate(s) of Interest and Interest Amount(s):	Principal Agent
(vi)	First Reset Date:	November 22, 2033
(vii)	Second Reset Date:	Not Applicable
(viii)	Anniversary Date(s):	Not Applicable
(ix)	Reset Determination Dates:	First Business Day of the First Reset Period
(x)	Reset Reference Rate:	Mid-Swap Rate
(xi)	Mid-Swap Rate Provisions:	Applicable
-	Specified Currency:	NOK
-	Swap Rate Period:	1 year
-	Swap Screen Page:	Bloomberg Page NKSU1
-	Fixed Leg:	Annual calculated on a 30E/360 day count basis
-	Floating Leg:	Semi-annual payment frequency based on 6-month Norwegian Interbank Offered Rate (NIBOR) on an Actual/360 day count basis
(xii)	Reset Reference Bond Provisions:	Not Applicable
(xiii)	Participation Rate:	Not Applicable
(xiv)	Margin(s):	+ 1.357 per cent. per annum
(xv)	Fixed Coupon Amount(s) to (but excluding) the First Reset Date:	NOK 52.80 per Calculation Amount

- (xvi) Broken Amount(s): Not Applicable
- (xvii) Day Count Fraction: 30E/360 or Eurobond Basis
- (xviii) Provisions Relating to Benchmark Replacement – General
 - Benchmark Replacement Provisions - General: Applicable
 - General Permanent or Indefinite Discontinuance Trigger: Applicable

19. Zero Coupon Note Provisions: Not Applicable

PROVISIONS RELATING TO REDEMPTION

20. Issuer Call Option: Applicable
- (i) Optional Redemption Date(s): November 22, 2033 (in whole) or at any time on or after August 22, 2034 to, but excluding, the Maturity Date (in whole or in part)
 - (ii) Optional Redemption Amount(s): NOK 1,000 per Calculation Amount
 - (iii) If redeemable in part:
 - (a) Minimum Redemption Amount: NOK 0 per Calculation Amount
 - (b) Higher Redemption Amount: NOK 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: NOK 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: NOK 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
- Registered Global Note exchangeable for Registered Definitive Notes in the limited circumstances specified in the Registered Global Note

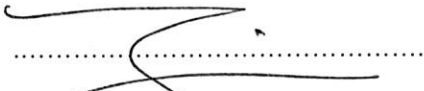
26.	Adjusted Interest Payment at Redemption:	Not Applicable
27.	Payment Disruption Event:	Not Applicable
28.	CNY Payment Disruption Event:	Not Applicable
29.	Redenomination provisions:	Not Applicable
30.	JPY Rounding:	Not Applicable
31.	Alternative Rounding:	Not Applicable
32.	Relevant Benchmark:	NIBOR is provided by Norske Finansielle Referanser AS.

As at the date hereof, Norske Finansielle Referanser AS does not appear in the register of administrators and benchmarks established and maintained by the Financial Conduct Authority of the UK pursuant to Article 36 (*Register of administrators and benchmarks*) of Regulation (EU) No. 2016/1011 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA. As far as the Issuer is aware, as at the date hereof, the transitional provisions in Article 51 of Regulation (EU) No. 2016/1011 as it forms part of UK domestic law by virtue of the EUWA and the regulations made under the EUWA apply, such that Norske Finansielle Referanser AS is not currently required to obtain authorization / registration (or, if located outside the UK, recognition, endorsement or equivalence).

As at the date hereof, Norske Finansielle Referanser AS appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (*Register of administrators and benchmarks*) of Regulation (EU) 2016/1011, as amended.

Signed on behalf of the Issuer:

BANK OF AMERICA CORPORATION

By: 
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: £5,500

2. RATINGS

The Notes to be issued are expected to be rated:

S&P: A-

Moody's: A1

Fitch: AA-

Standard & Poor's Financial Services LLC is not established nor registered 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 nor registered 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 nor registered 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 for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer.

4. **REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS**

- (i) Reasons for the offer: See "Use of Proceeds" in the Base Prospectus
- (ii) Estimated net proceeds: NOK 1,991,000,000

5. **YIELD (Fixed-Rate Notes Only) Indication of Yield:** 5.280 per cent. calculated on an annual basis to, but excluding, the First Reset Date

The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

6. **OPERATIONAL INFORMATION**

- (i) ISIN: XS2723529330
- (ii) Common Code: 272352933
- (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: No. Whilst the designation is specified as "No" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them, the Notes may then be deposited with one of the international central securities depositaries ("ICSDs") as Common Safekeeper (and registered in the name of a nominee of one of the ICSDs acting as Common Safekeeper). Note that this does not necessarily mean that the Notes will then be recognized as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
- (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): Citibank, N.A., London Branch, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB, United Kingdom

7. **DISTRIBUTION**

- (i) Method of Distribution: Non-syndicated

- (ii) If non-syndicated, name of Dealer: Merrill Lynch International
- (iii) U.S. Selling Restrictions: Regulation S Compliance Category: 2;
TEFRA D not applicable