

Amendment to Program Information

Bank of America Corporation

AMENDMENT TO PROGRAM INFORMATION

Type of Information:	Amendment to Program Information
Date of Announcement:	August 1, 2018
Issuer Name:	Bank of America Corporation
Name and Title of Representative:	John M. Pownall Managing Director
Address of Head Office:	Bank of America Corporate Center 100 N. Tryon Street Charlotte, North Carolina 28255 U.S.A.
Telephone:	+1 704 386 5681
Liaison Contact:	Attorney-in-Fact: Kazuhiro Yoshii, Attorney-at-law Yasunari Fuke, Attorney-at-law Kimiko Inoue, Attorney-at-law On Hagizawa, Attorney-at-law Asako Matsuo, Attorney-at-law Anderson Mori & Tomotsune Address: Otemachi Park Building 1-1, Otemachi 1-chome Chiyoda-ku, Tokyo Telephone: (03) 6775-1000
Type of Securities:	Notes
Address of Website for Announcement:	https://www.jpx.co.jp/equities/products/tpbm/announcement/index.html
Name of Arranger	Merrill Lynch International
Status of Submission of Annual Securities Reports or Issuer Filing Information:	Bank of America Corporation has continuously submitted Annual Securities Reports for more than one year. See such Annual Securities Reports and other reports filed by the Issuer in Japan which are available at the website http://disclosure.edinet-fsa.go.jp/ . See also reports filed by the Issuer with the U.S. Securities and Exchange Commission which are available at the website http://www.sec.gov/ .
Information on initial Program Information:	
Date of Announcement:	March 6, 2018
Scheduled Issuance Period:	March 7, 2018 to March 6, 2019
Maximum Outstanding Issuance Amount:	U.S.\$65,000,000,000

This amendment, consisting of this cover page and the Supplement dated July 31, 2018 to the Base Prospectus dated May 18, 2018 (and including, for the avoidance of doubt, the Offering Circular dated May 18, 2018 included therein), is filed to update the information included in the Program Information dated March 6, 2018 as amended by the amendments dated April 18, 2018, May 7, 2018, May 23, 2018, July 10, 2018 and July 18, 2018 (“Original Program Information”). This amendment shall be read together with the Original Program Information.

SUPPLEMENT DATED JULY 31, 2018



Bank of America Corporation
U.S. \$65,000,000,000
Euro Medium-Term Note Program

This supplement (the "**Supplement**"), which supplements the Base Prospectus dated May 18, 2018 (the "**Original Base Prospectus**") (as supplemented by the Supplementary Base Prospectus dated June 29, 2018 and July 17, 2018, the "**Base Prospectus**"), which together comprise a base prospectus for the purposes of Article 5.4 of the Directive 2003/71/EC (the "**Prospectus Directive**"), constitutes a supplementary prospectus for the purposes of section 87G of the Financial Services and Markets Act 2000 (the "**FSMA**") and is prepared in connection with the U.S. \$65,000,000,000 Euro Medium-Term Note Program (the "**Program**") of Bank of America Corporation (the "**Issuer**"). Terms defined in the Base Prospectus have the same meaning when used in this Supplement.

This Supplement is supplemental to, and shall be read in conjunction with, the Base Prospectus. To the extent that there is any inconsistency between any statement in this Supplement and any other statement in or incorporated by reference in the Base Prospectus, the statements in this Supplement will prevail.

The purpose of this Supplement is to:

- incorporate by reference the Issuer's quarterly report on Form 10-Q dated July 30, 2018 (the "**July 30, 2018 Form 10-Q**") for the six months ended June 30, 2018;
- update the section of the Original Base Prospectus entitled 'General Information'; and
- update the Original Base Prospectus to reflect the change of Registrar under the Program.

The Issuer accepts responsibility for the information contained in this Supplement. To the Issuer's best knowledge and belief (having taken all reasonable care to ensure that such is the case) the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

Save as disclosed in this Supplement or in the document incorporated by reference in, and forming part of, this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus has arisen or been noted, as the case may be, since the publication of the Base Prospectus as supplemented from time to time.

Incorporation by reference of the July 30, 2018 Form 10-Q

The July 30, 2018 Form 10-Q was filed with the United States Securities and Exchange Commission (the "**SEC**") on July 30, 2018 and with the Financial Conduct Authority. Pages 1 to 117, page 119* to page 606* (being Exhibit 3(a) and page 618*(being Exhibit 12) of the July 30, 2018 Form 10-Q shall be deemed to be incorporated by reference into, and form part of, this Supplement. For the purposes of the prospectus rules made under section 73A of the FSMA and this Supplement, any information or other documents incorporated by reference, either expressly or implicitly, into the July 30, 2018, Form 10-Q, or not deemed to have been filed as part of the July 30, 2018 Form 10-Q under the rules of the SEC, do not form part of this Supplement. Information in the July 30, 2018 Form 10-Q which is not incorporated by reference into the Base Prospectus is either not relevant for the investor or is covered elsewhere in the Base Prospectus.

* This page number is a reference to the PDF page included in the July 30, 2018 Form 10-Q.

Updating of the section entitled Selected Financial Data

The section entitled "Selected Financial Data" on pages 34 to 35 of the Original Base Prospectus shall be updated with the following information:

"The following table contains the Issuer's selected financial data as of and for the six months ended June 30, 2018 and 2017, extracted from the Issuer's unaudited financial statements, which were prepared in conformity with accounting principles generally accepted in the United States. The Issuer's unaudited financial statements include all adjustments, consisting only of normal recurring accruals, that the Issuer considers necessary for a fair statement of its financial position and its results of operations as of such dates and for such periods. Results for the six months ended June 30, 2018 are not necessarily indicative of the results that might be expected for any other interim period or for the year as a whole. Certain prior period amounts have been reclassified to conform to current period classifications.

	<u>Six Months Ended</u>	
	<u>June 30</u>	
	<u>2018</u>	<u>2017</u>
	(Unaudited)	
	(In millions, except per share information)	
Income Statement:		
Interest income	\$ 31,968	\$ 27,856
Interest expense	8,710	5,812
Net interest income	23,258	22,044
Noninterest income	22,476	23,033
Total revenue, net of interest expense	45,734	45,077
Provision for credit losses	1,661	1,561
Noninterest expense	27,181	28,075
Income before income taxes	16,892	15,441
Income tax expense	3,190	4,998
Net income	13,702	10,443
Net income applicable to common shareholders	12,956	9,580
Average common shares issued and outstanding (in millions)	10,251.7	10,056.1
Average diluted common shares issued and outstanding (in millions)	10,389.9	10,876.7
Per common share information:		
Earnings	\$ 1.26	\$ 0.95
Diluted earnings	1.25	0.89
Dividends paid	0.24	0.15

	<u>June 30</u>	
	<u>2018</u>	<u>2017</u>
	(Unaudited)	
	(Dollars in millions, except percentages)	
Balance Sheet (period-end):		
Total loans and leases	\$ 935,824	\$ 916,666
Total assets	2,291,670	2,254,714
Total deposits	1,309,691	1,262,980
Long-term debt	226,595	223,923
Total shareholders' equity	264,216	270,660
Allowance for loan and lease losses as a percentage of total loans and leases outstanding ¹	1.08 %	1.20 %
Total ending equity to total ending assets	11.53 %	12.00 %

¹ Outstanding loan and lease balances and ratios do not include loans accounted for under the fair value option.

Share Capital

As of June 30, 2018, the issued and outstanding common stock of BAC equalled 10,012,719,225 shares, \$0.01 par value, fully paid, which shares and additional paid in capital equalled approximately \$128.8 billion. As at the date of this Base Prospectus, the authorised common stock of BAC is 12,800,000,000 shares.

As of June 30, 2018, the issued and outstanding preferred stock of BAC equalled 3,872,702 shares, \$0.01 par value, fully paid, with an aggregate liquidation preference of approximately \$23.2 billion. The authorised preferred stock of BAC is 100,000,000 shares."

Updating of the section entitled General Information

By virtue of this Supplement, the information contained within the "General Information" section of the Original Base Prospectus, on page 90 at paragraph (5) entitled "Significant Change and Material Adverse Change", shall be updated with the following information:

"There has been no significant change in the financial or trading position of the Issuer on a consolidated basis since June 30, 2018 which is the date of the most recently published financial statements of the Issuer.

There has been no material adverse change in the prospects of the Issuer on a consolidated basis since December 31, 2017."

Change of Registrar

With effect from and including September 13, 2018 (the "**Effective Date**"), Merrill Lynch Equity S.à r.l. ("**MLESA**") shall resign and Bank of America Merrill Lynch International Limited, Dublin branch ("**BAMLI Ltd**") shall be appointed as Registrar in respect of Notes issued under the Program. By virtue of this supplement, from and including the Effective Date:

- a) all references in the Original Base Prospectus to MLESA as the Registrar shall be to BAMLI Ltd; and
- b) the address of the Registrar on page 158 of the Original Base Prospectus shall be deleted and replaced with the following:

"Bank of America Merrill Lynch International Limited, Dublin branch
Bank of America Merrill Lynch
Block D, Central Park
Leopardstown
D18 N924
Ireland"

Further it is proposed that Bank of America Merrill Lynch International Limited will merge into Bank of America Merrill Lynch International Designated Activity Company ("**BAMLI DAC**"), the effective date of which is subject to certain approvals, including approvals by the English and Irish courts. The effective date is anticipated to be in December 2018. Upon such merger becoming effective, BAMLI DAC shall become Registrar in respect of Notes issued under the Program.

Documents available for inspection

The Issuer will provide, without charge, to each person to whom a copy of this Supplement has been delivered, upon the oral or written request of such person, a copy of the document incorporated herein by reference. Written requests for such document should be directed to: Bank of America Corporation, Bank of America Corporate Center, 100 North Tryon Street, Charlotte, North Carolina 28255-0065, Attention: Fixed Income Investor Relations or fixedincomeir@bankofamerica.com. Telephone requests may be directed to +1-866-607-1234 (toll free) or +1-212-449-6795. The Issuer's filings with the SEC are available through (1) the SEC's website at www.sec.gov, or the SEC's Public Reference Room, 100 F Street, N.E., Room 1580, Washington, D.C. 20549, and (2) the Issuer's website at <http://investor.bankofamerica.com/phoenix.zhtml?c=71595&p=irol-sec#fbid=vPBmqoqUe99>. References to web addresses in this Supplement are included as inactive textual references only. Except as specifically incorporated by reference in this Supplement, information on these websites is not part of this Supplement.