

Amendment to Program Information

Bank of America Corporation

AMENDMENT TO PROGRAM INFORMATION

Type of Information:	Amendment to Program Information
Date of Announcement:	October 31, 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 October 30, 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, July 18, 2018, August 1, 2018 and October 17, 2018 (“Original Program Information”). This amendment shall be read together with the Original Program Information.



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, July 17, 2018, July 31, 2018 and October 16, 2018, the "**Base Prospectus**"), which together comprise a base prospectus for the purposes of Article 5.4 of 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: (i) the Issuer's current report on Form 8-K dated October 24, 2018 (the "**October 24, 2018 Form 8-K**") in respect of a press release relating to the announcement of the appointment to the Issuer's Board of Directors of Dr. Clayton S. Rose as a director, effective as of October 24, 2018; (ii) the Issuer's current report on Form 8-K dated October 26, 2018 (the "**October 26, 2018 Form 8-K**") in respect of a press release relating to the announcement of the passing of Terrence Laughlin, a named executive officer; and (iii) the Issuer's quarterly report on Form 10-Q dated October 29, 2018 (the "**October 29, 2018 Form 10-Q**") for the nine months ended September 30, 2018;
- update the section of the Original Base Prospectus entitled "Selected Financial Data"; and
- update the section of the Original Base Prospectus entitled "General Information".

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 October 24, 2018 Form 8-K

The October 24, 2018 Form 8-K was filed with the United States Securities and Exchange Commission (the "**SEC**") on October 24, 2018 and with the Financial Conduct Authority (the "**FCA**"). The information on page 2 (being Item 5.02 and Item 9.01), on page 3 (being the section entitled "Signatures") and on pages 4* to 5* (being Exhibit 99.1) 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 October 24, 2018 Form 8-K, or not deemed to have been filed as part of the October 24, 2018 Form 8-K under the rules of the SEC, do not form part of this Supplement. Information in the October 24, 2018 Form 8-K 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.

* These page numbers are references to the PDF pages included in the October 24, 2018 Form 8-K.

Incorporation by reference of the October 26, 2018 Form 8-K

The October 26, 2018 Form 8-K was filed with the SEC on October 26, 2018 and with the FCA. The information on page 2 (being Item 5.02 and Item 9.01), on page 3 (being the section entitled "Signatures") and on pages 4** to 5** (being Exhibit 99.1) 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 October 26, 2018 Form 8-K, or not deemed to have been filed as part of the October 26, 2018 Form 8-K under the rules of the SEC, do not form part of this Supplement. Information in the October 26, 2018 Form 8-K 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.

** These page numbers are references to the PDF pages included in the October 26, 2018 Form 8-K.

Incorporation by reference of the October 29, 2018 Form 10-Q

The October 29, 2018 Form 10-Q was filed with the SEC on October 29, 2018 and with the FCA. Pages 1*** to 116*** and page 118*** (being Exhibit 12) of the October 29, 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 October 29, 2018 Form 10-Q, or not deemed to have been filed as part of the October 29, 2018 Form 10-Q under the rules of the SEC, do not form part of this Supplement. Information in the October 29, 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.

*** These page numbers are a reference to the PDF pages included in the October 29, 2018 Form 10-Q.

Updating of the section entitled Selected Financial Data

The section entitled "Selected Financial Data" on pages 32 to 33 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 nine months ended September 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 nine months ended September 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>Nine Months Ended</u>	
	<u>September 30</u>	
	<u>2018</u>	<u>2017</u>
	(Unaudited)	
	(Dollars in millions, except per share information)	
Income Statement:		
Interest income	\$ 48,933	\$ 42,513
Interest expense	13,805	9,308
Net interest income	35,128	33,205
Noninterest income	33,383	33,711
Total revenue, net of interest expense	68,511	66,916
Provision for credit losses	2,377	2,395

Noninterest expense	40,248	41,469
Income before income taxes	25,886	23,052
Income tax expense	5,017	7,185
Net income	20,869	15,867
Net income applicable to common shareholders	19,657	14,539
Average common shares issued and outstanding (in millions)	10,177.5	10,103.4
Average diluted common shares issued and outstanding (in millions)	10,317.9	10,832.1
Per common share information:		
Earnings	\$ 1.93	\$ 1.44
Diluted earnings	1.91	1.36
Dividends paid	0.39	0.27

September 30

2018 2017
(Unaudited)
(Dollars in millions, except percentages)

Balance Sheet (period-end):

Total loans and leases	\$ 929,801	\$ 927,117
Total assets	2,338,833	2,284,174
Total deposits	1,345,649	1,284,417
Long-term debt	234,100	228,666
Total shareholders' equity	262,158	271,969
Allowance for loan and lease losses as a percentage of total loans and leases outstanding ¹	1.05 %	1.16 %
Total ending equity to total ending assets	11.21 %	11.91 %

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

Share Capital

As of September 30, 2018, the issued and outstanding common stock of BAC equalled 9,858,252,641 shares, \$0.01 par value, fully paid, which shares and additional paid in capital equalled approximately \$123.9 billion. As at the date of this Base Prospectus, the authorised common stock of BAC is 12,800,000,000 shares.

As of September 30, 2018, the issued and outstanding preferred stock of BAC equalled 3,834,140 shares, \$0.01 par value, fully paid, with an aggregate liquidation preference of approximately \$22.3 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 88 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 September 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."

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, 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.