FORM 5	5
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	Check this box if no longer
	subject to Section 16. Form 4
	or Form 5 obligations may
	continue. See Instruction 1(b).
<u> </u>	Form 3 Holdings Reported

Form 4 Transactions

Reported

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## UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

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ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person <sup>*</sup> Bessant Catherine P			2. Issuer Name an BANK OF AN				5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director			
(Last)	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2021					X         Officer (give title below)         Other (specify below)           Vice Chair, Global Strategy				
100 NORTH TRYC	(Street)	EI								
	4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Reporting (check applicable line)				
CHARLOTTE, NC						_X_Form Filed by One Reporting Person Form Filed by More than One Reporting Person				
(City)	(State)	(Zip)	T	able I - Non-De	rivative Se	curitie	s Acqu	ired, Disposed of, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)		Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)		(A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D)	Beneficial
			(Wohll Day Tear)		Amount	(A) or (D)	Price	(instr. 5 and 4)	or Indirect (I) (Instr. 4)	
Common Stock		11/12/2021		G <u>(1)</u>	119,226	D	\$ 0	633,767.52 <sup>(2)</sup>	Ι	Revocable Trust
Common Stock		11/12/2021		G <u>(1)</u>	119,226	А	\$ 0	119,226	Ι	By Child
Common Stock		11/12/2021		G <u>(1)</u>	119,226	А	\$ 0	119,226	Ι	By Child
Common Stock		11/12/2021		G <mark>(1)</mark>	119,226	D	\$ 0	633,767.52	Ι	Revocable Trust
Common Stock								0	D	
Common Stock								8,814.19 ( <u>3)</u>	Ι	401(k) Plan
Common Stock								1,250	Ι	By Child
Common Stock								1,250	Ι	By Child (4)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 2270 (9-02)

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

	(e.g., puts, calls, warrants, options, convertible securities)													
1. Title of	2.	3. Transaction	3A. Deemed	4.	5.		6. Date Exer	cisable	7. Tit	le and	8. Price of	9. Number	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transaction	Numl	ber	and Expiration Date A		Amount of		Derivative	of	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code	of		(Month/Day/Year)		onth/Day/Year) Underlying		Security	Derivative	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Deriv	ative			Securities		(Instr. 5)	Securities	Derivative	Ownership
	Derivative				Secur	rities			(Instr	. 3 and		Beneficially	Security:	(Instr. 4)
	Security				Acqu	ired			4)			Owned at	Direct (D)	
					(A) o	r						End of	or Indirect	
					Dispo								(I)	
					of (D	· · · · · · · · · · · · · · · · · · ·						Fiscal Year	(Instr. 4)	
					(Instr	· · · ·						(Instr. 4)		
					4, and 5)									
										Amount				
							Date	Expiration		or				
							Exercisable		Title	Number				
							LACICISADIC	Date		of				
					(A)	(D)				Shares				

## **Reporting Owners**

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				

## Signatures

 Catherine P. Bessant / Michael P. Lapp POA
 01/27/2022

 \*\*Signature of Reporting Person
 Date

## **Explanation of Responses:**

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Represents a gift by the reporting person to a child.
- (2) 453,788.52 shares previously reported as being owned directly by the reporting person were transferred to the Revocable Trust and are now indirectly held by the reporting person.
- (3) The share equivalents attributed to the reporting person's 401(k) balance increased 102.47 shares due to dividend reinvestments and changes in the Net Asset Value of the issuer's stock fund.
- (4) Reflects a change in the ownership of the account from an UTMA to direct ownership by a child of the reporting person.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.