

BANK OF AMERICA CORPORATION
MEDIUM-TERM NOTES, SERIES L
\$1,000,000,000
1.250% SENIOR NOTES, DUE JANUARY 2016
FINAL TERM SHEET
Dated January 8, 2013

| | |
|--|---|
| Issuer: | Bank of America Corporation |
| Ratings of this Series: | Baa2 (Moody's)/A- (S&P)/A (Fitch) |
| Title of the Series: | 1.250% Senior Notes, due January 2016 |
| Aggregate Principal Amount Initially Being Issued: | \$1,000,000,000 |
| Issue Price: | 99.801% |
| Trade Date: | January 8, 2013 |
| Settlement Date: | January 11, 2013 (T+3) |
| Maturity Date: | January 11, 2016 |
| Ranking: | Senior |
| Minimum Denominations: | \$2,000 and multiples of \$1,000 in excess of \$2,000 |
| Day Count Fraction: | 30/360 |
| Interest Rate: | 1.250% per annum |
| Interest Payment Dates: | January 11 and July 11 of each year, beginning July 11, 2013, subject to following business day convention (unadjusted). |
| Interest Periods: | Semi-annual |
| Treasury Benchmark: | 3 year U.S. Treasury, due December 15, 2015 |
| Treasury Yield: | 0.368% |
| Treasury Benchmark Price: | 99-21 |
| Spread to Treasury Benchmark: | +95bps |
| Reoffer Yield: | 1.318% |
| Optional Redemption: | None |
| Listing: | None |
| Lead Manager and Sole Book-Runner: | Merrill Lynch, Pierce, Fenner & Smith Incorporated |
| Senior Co-Managers: | ABN AMRO Securities (USA) LLC, Banca IMI S.p.A., BB&T Capital Markets, a division of BB&T Securities, LLC, BMO Capital Markets Corp., Capital One Southcoast, Inc., CIBC World Markets Corp., Credit Agricole Securities (USA) Inc., Deutsche Bank Securities Inc., Goldman, Sachs & Co., ING Financial Markets LLC, Lloyds Securities Inc., Mizuho Securities USA Inc., nabSecurities, LLC, PNC Capital Markets LLC, RBS Securities Inc., Santander Investment Securities Inc., Scotia Capital (USA) Inc., SG Americas Securities, LLC, Standard Chartered Bank, Swedbank AB (publ), Wells Fargo Securities, LLC |
| Junior Co-Managers: | Apto Partners, LLC, Mischler Financial Group, Inc. |
| CUSIP: | 06051GES4 |
| ISIN: | US06051GES49 |

Bank of America Corporation (the “Issuer”) has filed a registration statement (including a pricing supplement, a prospectus supplement, and a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read those documents and the other documents that the Issuer has filed with the SEC for more complete information about the Issuer and this offering. You may obtain these documents for free by visiting EDGAR on the SEC website at www.sec.gov. Alternatively, the lead manager will arrange to send you the pricing supplement, the prospectus supplement, and the prospectus if you request them by contacting Merrill Lynch, Pierce, Fenner & Smith Incorporated, toll free at 1-800-294-1322. You may also request copies by e-mail from fixedincomeir@bankofamerica.com or dg.prospectus_requests@baml.com.