

**BANK OF AMERICA CORPORATION**  
**MEDIUM-TERM NOTES, SERIES L**  
**\$3,000,000,000**  
**3.300% SENIOR NOTES, DUE JANUARY 2023**  
**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:	3.300% Senior Notes, due January 2023
Aggregate Principal Amount Initially Being Issued:	\$3,000,000,000
Issue Price:	99.444%
Trade Date:	January 8, 2013
Settlement Date:	January 11, 2013 (T+3)
Maturity Date:	January 11, 2023
Ranking:	Senior
Minimum Denominations:	\$2,000 and multiples of \$1,000 in excess of \$2,000
Day Count Fraction:	30/360
Interest Rate:	3.300% 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:	10 year U.S. Treasury, due November 15, 2022
Treasury Yield:	1.866%
Treasury Benchmark Price:	97-27
Spread to Treasury Benchmark:	+150bps
Reoffer Yield:	3.366%
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:	Samuel A. Ramirez & Company, Inc., The Williams Capital Group, L.P.
CUSIP:	06051GEU9
ISIN:	US06051GEU94

---

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](http://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](mailto:fixedincomeir@bankofamerica.com) or [dg.prospectus\\_requests@baml.com](mailto:dg.prospectus_requests@baml.com).