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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

☐ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

☐ Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

|                                                          |                                                                       |                                                                                                                                                     |
|----------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Name and Address of Reporting Person *                | 2. Issuer Name and Ticker or Trading Symbol                           | 5. Relationship of Reporting Person(s) to Issuer<br>(Check all applicable)                                                                          |
| <u>Mensah Bernard A</u>                                  | <u>BANK OF AMERICA CORP /DE/ [ BAC ]</u>                              | Director 10% Owner<br>X Officer (give title below) Other (specify below)<br><u>President, International</u>                                         |
| (Last) (First) (Middle)<br><u>100 NORTH TRYON STREET</u> | 3. Date of Earliest Transaction (Month/Day/Year)<br><u>03/01/2024</u> |                                                                                                                                                     |
| (Street)<br><u>CHARLOTTE NC 28255</u>                    | 4. If Amendment, Date of Original Filed (Month/Day/Year)              | 6. Individual or Joint/Group Filing (Check Applicable Line)<br>X Form filed by One Reporting Person<br>Form filed by More than One Reporting Person |
| (City) (State) (Zip)                                     |                                                                       |                                                                                                                                                     |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) |   | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) |            |         | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|---|-------------------------------------------------------------------|------------|---------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------|
|                                 |                                      |                                                    | Code                           | V | Amount                                                            | (A) or (D) | Price   |                                                                                               |                                                          |                                                       |
| Common Stock                    | 03/01/2024                           |                                                    | M                              |   | 1,431                                                             | A          | (1)     | 171,606                                                                                       | D                                                        |                                                       |
| Common Stock                    | 03/01/2024                           |                                                    | D                              |   | 1,431                                                             | D          | \$34.35 | 170,175                                                                                       | D                                                        |                                                       |

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) |   | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) |       | 6. Date Exercisable and Expiration Date (Month/Day/Year) |                 | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) |                            | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|--------------------------------------------|--------------------------------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|---|----------------------------------------------------------------------------------------|-------|----------------------------------------------------------|-----------------|-----------------------------------------------------------------------------------|----------------------------|--------------------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------|
|                                            |                                                        |                                      |                                                    | Code                           | V | (A)                                                                                    | (D)   | Date Exercisable                                         | Expiration Date | Title                                                                             | Amount or Number of Shares |                                            |                                                                                                    |                                                           |                                                        |
| Phantom Stock Units                        | (1)                                                    | 03/01/2024                           |                                                    | M                              |   |                                                                                        | 1,800 | (2)                                                      | (2)             | Common Stock                                                                      | 1,800                      | (1)                                        | 0                                                                                                  | D                                                         |                                                        |
| Vested Phantom Stock Units                 | (1)                                                    | 03/01/2024                           |                                                    | M                              |   | 1,800                                                                                  |       | (2)                                                      | 09/01/2024      | Common Stock                                                                      | 1,800                      | (1)                                        | 1,800                                                                                              | D                                                         |                                                        |
| Phantom Stock Units                        | (1)                                                    | 03/01/2024                           |                                                    | M                              |   |                                                                                        | 1,432 | (3)                                                      | (3)             | Common Stock                                                                      | 1,432                      | (1)                                        | 1,432                                                                                              | D                                                         |                                                        |
| Vested Phantom Stock Units                 | (1)                                                    | 03/01/2024                           |                                                    | M                              |   | 1,432                                                                                  |       | (3)                                                      | 03/01/2026      | Common Stock                                                                      | 1,432                      | (1)                                        | 2,863                                                                                              | D                                                         |                                                        |
| Vested Phantom Stock Units                 | (1)                                                    | 03/01/2024                           |                                                    | M                              |   |                                                                                        | 1,431 | (3)                                                      | 03/01/2026      | Common Stock                                                                      | 1,431                      | (1)                                        | 1,432                                                                                              | D                                                         |                                                        |

Explanation of Responses:

1. Each phantom stock unit is the economic equivalent of one share of Bank of America Corporation common stock.
2. On March 1, 2017, the reporting person was granted phantom units, vesting in five equal annual installments commencing on March 1, 2020. The net amount of each installment after any applicable tax withholding is subject to an additional six-month holding period after vesting.
3. On March 1, 2018, the reporting person was granted phantom units, vesting in five equal annual installments commencing on March 1, 2021. The net amount of each installment after any applicable tax withholding is subject to an additional twelve-month holding period after vesting.

Bernard A. Mensah / Michael P. Lapp POA 03/05/2024

\*\* Signature of Reporting Person Date

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

\* 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).

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

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