

# Credit Ratings

As of April 16, 2024

Entity and Instrument	Moody's	Standard & Poor's	Fitch
<b>Bank of America Corporation</b>			
Outlook	Stable	Stable	Stable
Long-term senior	A1	A-	AA-
Short-term	P-1	A-2	F1+
Subordinated	A3	BBB+	A
Junior Subordinated/Trust preferred	Baa1	BBB-	BBB+
Preferred stock	Baa2	BBB-	BBB+
<b>Bank of America, N.A.</b>			
Outlook	Negative	Stable	Stable
Deposits	Aa1	A+	AA+
Long-term senior	Aa1	A+	AA
Short-term	P-1	A-1	F1+
<b>BofA Securities, Inc   Merrill Lynch, Pierce, Fenner &amp; Smith Incorporated</b>			
Outlook	n/a	Stable	Stable
Long-term senior	n/a	A+	AA
Short-term	n/a	A-1	F1+
<b>Merrill Lynch International   BofA Securities Europe SA</b>			
Outlook	n/a	Stable	Stable
Long-term senior	n/a	A+	AA
Short-term	n/a	A-1	F1+

