

BofA Europe Main Features of Regulatory Own Funds Instruments and Eligible Liabilities Instruments

	Capital instruments main features template	1	2	4
		CET1	T2	Eligible Liability
1	Issuer	Bank of America Europe Designated Activity Company	Bank of America Europe Designated Activity Company	Bank of America Europe Designated Activity Company
2	Unique identifier (e.g., CUSIP, ISIN, or Bloomberg identifier for private placement)	N/A	N/A	N/A
2a	Public or private placement	Private Placement	Private Placement	Private Placement
3	Governing law(s) of the instrument	Irish	Irish	Irish
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes (as per Article 64 of BRRD)	Yes	Yes
Regulatory Treatment				
4	Current treatment taking into account, where applicable, transitional CRR rules	CET1	T2	Eligible Liability
5	Post-transitional CRR rules	CET1	T2	Eligible Liability
6	Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares with full voting rights	Subordinated Loan	Subordinated Loan Non T2
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	\$32 million comprising nominal	\$2 billion	\$2 billion
9	Nominal amount of instrument	32,067,011 issued shares at \$1.00	\$2 billion	\$2 billion
EU-9a	Issue price	32,067,011 at \$1.00	\$2 billion	\$2 billion
EU-9b	Redemption price	N/A	\$2 billion	\$2 billion
10	Accounting classification	Shareholders equity	Liability - amortised cost	Liability - amortised cost

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11	Original date of issuance	Original allotment 21 February 1995, further allotments took place on 13 June 1995, 25 August 1995, 29 and 30 September 2006, 13 March 2007 and 1 December 2018.	20/5/2022	3/2/2021
12	Perpetual or dated	Perpetual	Dated	Dated
13	Original maturity date	No maturity	20/5/2033	9/2/2026
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	No issuer call date. However, may repay before maturity in the event of a Tax Event or a Capital Disqualification Event, subject to prior supervisory approval.	No issuer call date. However, may repay in whole or party at par on any date subject to prior supervisory approval.
16	Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / Dividends				
17	Fixed or floating dividend / coupon	N/A	Floating	Floating
18	Coupon rate and any related index	N/A	SOFR + 2.17%	SOFR plus 77 bps
19	Existence of a dividend stopper	No	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	No	No	Yes

Bank of America Europe Designated Activity Company

Pillar 3 Disclosure for the Year Ended 31 December 2022

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31	If write-down, write-down trigger(s)	N/A	N/A	Single Resolution Board has the authority to trigger the write-down of the instrument under the contractual terms if they deem the entity is failing or likely to fail
32	If write-down, full or partial	N/A	N/A	Full and Partial
33	If write-down, permanent or temporary	N/A	N/A	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	Contractual	Contractual
EU-34b	Ranking of the instrument in normal insolvency proceedings	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated liability noted in column 2 to 3	Subordinated to Eligible Liabilities	Subordinated to Other Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	http://investor.bankofamerica.com	http://investor.bankofamerica.com	http://investor.bankofamerica.com

(') Insert 'N/A' if the question is not applicable