UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY OFFICE OF THE COMPTROLLER OF THE CURRENCY

Termination of the Formal Agreement
By and Between
Bank of America, N.A.
Charlotte, North Carolina
And
The Office of the Comptroller of the Currency

WHEREAS, in an effort to protect the interests of depositors, other customers and shareholders of Bank of America, N.A., Charlotte, North Carolina ("Bank"), and to ensure the Bank's safe and sound operation in accordance with all applicable laws, rules and regulations, the Bank and the Office of the Comptroller of the Currency ("Comptroller"), entered into a Formal Agreement, dated December 7, 2010; and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and shareholders of the Bank as well as its safe and sound operation in accordance with all applicable laws, rules and regulations do not require the continued existence of said Formal Agreement;

NOW, THEREFORE, the Comptroller directs that the said Formal Agreement between the Bank and the Comptroller be, and it hereby is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his authorized representative, has hereunto set his hand.

Kris A. McIntire	May 13, 2016	
Kris A. McIntire	Date	
Deputy Comptroller		
Large Bank Supervision		