



\$5,000,000,000
Medium-Term Notes, Series N
\$1,500,000,000 2.015% Fixed/Floating Rate Senior Notes, due February 2026
\$3,500,000,000 2.496% Fixed/Floating Rate Senior Notes, due February 2031

This pricing supplement describes two series of our senior notes that will be issued under our Medium-Term Note Program, Series N. We refer to our 2.015% Fixed/Floating Rate Senior Notes, due February 2026 as the “6-year fixed/floating rate notes,” and to our 2.496% Fixed/Floating Rate Senior Notes, due February 2031 as the “11-year fixed/floating rate notes.” We refer to the 6-year fixed/floating rate notes and the 11-year fixed/floating rate notes collectively as the “notes.”

The 6-year fixed/floating rate notes mature on February 13, 2026. We will pay interest on the 6-year fixed/floating rate notes (a) from, and including, February 13, 2020 to, but excluding, February 13, 2025, at a fixed rate of 2.015% per annum, payable semi-annually, and (b) from, and including, February 13, 2025 to, but excluding, the maturity date, at a floating rate per annum initially equal to three-month U.S. dollar LIBOR plus a spread of 0.640%, payable quarterly.

The 11-year fixed/floating rate notes mature on February 13, 2031. We will pay interest on the 11-year fixed/floating rate notes (a) from, and including, February 13, 2020 to, but excluding February 13, 2030, at a fixed rate of 2.496% per annum, payable semi-annually, and (b) from, and including, February 13, 2030 to, but excluding, the maturity date, at a floating rate per annum initially equal to three-month U.S. dollar LIBOR plus a spread of 0.990%, payable quarterly.

The determination provisions for three-month U.S. dollar LIBOR are being modified. See page PS-12.

It is highly likely that a Benchmark Transition Event and related Benchmark Replacement Date will occur with respect to three-month U.S. dollar LIBOR after 2021, prior to the commencement of the 6-Year Floating Rate Period and the 11-Year Floating Rate Period (as each term is defined in this pricing supplement). If a Benchmark Transition Event and related Benchmark Replacement Date so occur, then interest on the notes during the 6-Year Floating Rate Period and the 11-Year Floating Rate Period will be determined not by reference to three-month U.S. dollar LIBOR but instead by reference to a Benchmark Replacement (as defined in this pricing supplement). See “Specific Terms of the Notes—Interest on the Notes during the 6-Year Floating Rate Period and the 11-Year Floating Rate Period—Effect of a Benchmark Transition Event and Related Benchmark Replacement Date” and “Additional Risk Factors Relating to the Notes” in this pricing supplement for more information.

We will have the option to redeem the notes prior to the stated maturity as described in this pricing supplement under the heading “Specific Terms of the Notes—Optional Redemption.”

The notes are unsecured and rank equally with all of our other unsecured and unsubordinated indebtedness outstanding from time to time. We do not intend to list the notes on any securities exchange.

Investing in the notes involves risks. For an explanation of some of these risks, see “Risk Factors” beginning on page S-5 of the attached prospectus supplement, “Risk Factors” beginning on page 9 of the attached prospectus and “Additional Risk Factors Relating to the Notes” beginning on page PS-2 of this pricing supplement.

None of the Securities and Exchange Commission, any state securities commission, or any other regulatory body has approved or disapproved of the notes or passed upon the adequacy or accuracy of this pricing supplement, the attached prospectus supplement, or the attached prospectus. Any representation to the contrary is a criminal offense.

	6-Year Fixed/Floating Rate Notes		11-Year Fixed/Floating Rate Notes	
	Per Note	Total	Per Note	Total
Public Offering Price	100.000%	\$1,500,000,000	100.000%	\$3,500,000,000
Selling Agents’ Commission	0.350%	\$ 5,250,000	0.450%	\$ 15,750,000
Proceeds (before expenses)	99.650%	\$1,494,750,000	99.550%	\$3,484,250,000

We expect to deliver the notes in book-entry only form through the facilities of The Depository Trust Company on February 13, 2020.

Sole Book-Runner

Great Pacific Securities