SUPPLEMENT NO. 3 DATED 20 OCTOBER 2026 TO THE BASE PROSPECTUS DATED 16 JULY 2026



Bank of America Corporation
(a Delaware (U.S.A.) Corporation)

BofA Finance LLC
(a Delaware (U.S.A.) Limited Liability Company)

Merrill Lynch B.V.
(*a Dutch Private Limited Liability Company*)

NOTE, WARRANT AND CERTIFICATE PROGRAMME

Unconditionally and irrevocably guaranteed
(in respect of Instruments issued by BofA Finance LLC and Merrill Lynch B.V.)

by

Bank of America Corporation

Supplement to the Base Prospectus

This supplement (the "**Supplement**") to the base prospectus of Bank of America Corporation ("**BAC**"), BofA Finance LLC ("**BofA Finance**") and Merrill Lynch B.V. ("**MLBV**") dated 16 July 2026 (the "**Original Base Prospectus**") (as supplemented on 10 August 2026 and 5 October 2026, and together with this Supplement, the "**Base Prospectus**"), prepared in connection with the Note, Warrant and Certificate Programme (the "**Programme**") of BAC, BofA Finance and MLBV constitutes a supplement for the purposes of Article 23(1) of Regulation (EU) 2017/1129 (as amended, the "**EU Prospectus Regulation**"). Terms defined in the Base Prospectus have the same meanings when used in this Supplement.

On 16 July 2026, the Base Prospectus was approved by the *Commission de Surveillance du Secteur Financier* (the "**CSSF**") as competent authority under the EU Prospectus Regulation and by the Luxembourg Stock Exchange for the purpose of giving information with regard to the issue of Exempt Instruments only by the Issuers under the Programme during the period of 12 months from the date of the Base Prospectus.

This Supplement is supplemental to, and shall be read in conjunction with, the Base Prospectus. To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference into the Base Prospectus, the statements in (a) above will prevail.

The Supplement has been approved by the CSSF as competent authority under the EU Prospectus Regulation. The CSSF only approves the Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the EU Prospectus Regulation. The CSSF does not approve the information relating to the issue of Exempt Instruments.

The Supplement has also been approved by the Luxembourg Stock Exchange under Part IV of the Luxembourg law dated 16 July 2019 on prospectuses for securities, for the purpose of giving information with regard to the issue of Exempt Instruments.

The Supplement has been deposited with SIX Exchange Regulation Ltd. in its capacity as review body pursuant to article 54 of the Swiss Financial Services Act of 15 June 2018, as amended.

Right of withdrawal

In accordance with Article 23(2) of the EU Prospectus Regulation, investors in the European Economic Area who have already agreed to purchase or subscribe for Instruments issued under the Base Prospectus before this Supplement is published and where the Instruments have not yet been delivered to them at the time when the significant new factor, material mistake or material inaccuracy to which this Supplement relates arose or was noted have the right, exercisable within three working days after the publication of this Supplement, to withdraw their acceptances, provided that the significant new factor, material mistake or material inaccuracy to which this Supplement relates arose or was noted before the closing of the offer period or the delivery of the securities, whichever occurs first. This right is exercisable up to, and including, 23 October 2026. Investors may contact the relevant Authorised Offeror(s) (as set out in the Final Terms of the relevant Instruments) should they wish to exercise such right of withdrawal.

Responsibility

BAC accepts responsibility for the information contained in this Supplement and to the best of the knowledge of BAC, the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect its import.

Purpose of this Supplement

The purpose of this Supplement is to:

- incorporate by reference BAC's current report on Form 8-K dated 14 October 2026 in respect of the earnings press release relating to the three months ended 30 September 2026 filed with the United States Securities and Exchange Commission (the "**SEC**")

Information being supplemented

1. Document incorporated by reference

The following document, which has previously been published and has been filed with the CSSF, shall be deemed to be incorporated in, and to form part of, the Base Prospectus:

(a) BAC's Current Report on Form 8-K filed with the SEC on 14 October 2026 (available for viewing at https://dl.luxse.com/dlp/10cb2a6c1b28174cfeac50f74c66a86d2c) (the "**BAC 14 October 2026 Form 8-K**") (other than, with respect to this report, information that is furnished but deemed not to have been filed under the rules of the SEC).

Document Incorporated by Reference Cross-Reference List

BAC 14 October 2026 Form 8-K	**Page Number**
Item 2.02 Results of Operations and Financial Condition.	*Page 3**
Item 9.01 Financial Statements and Exhibits.	*Page 3**
Signatures	*Page 4**
Exhibit 99.1 Bank of America Corporation press release dated October 14, 2026	*Pages 5*-23**

*These page numbers are references to the PDF pages included in the relevant report as hyperlinked above.

Any information included in the BAC 14 October 2026 Form 8-K that is not included in the cross-reference list is not incorporated by reference and is therefore either (a) covered elsewhere in the Base Prospectus; or (b) not relevant to an investor (meaning that it is not necessary information to be included in this Base Prospectus pursuant to Article 6(1) of the EU Prospectus Regulation and is not otherwise required to be included under the relevant schedules of the EU PR Regulation).

General

This Supplement and the document incorporated by reference will be available for viewing and can be obtained during normal business hours from the specified office of the applicable Paying Agent (in respect of Notes) and the applicable W&C Instrument Agent (in respect of W&C Instruments) and on the Luxembourg Stock Exchange's website at *www.luxse.com*.