

**SUPPLEMENT NO. 3 DATED 4 AUGUST 2021 TO THE  
OFFERING CIRCULAR DATED 14 MAY 2021**

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

**BofA Finance LLC**  
(a Delaware Limited Liability Company)

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

**Merrill Lynch International & Co. C.V.**  
(a Curaçao Limited Partnership)

**NOTE, WARRANT AND CERTIFICATE PROGRAMME**

Unconditionally and irrevocably guaranteed  
(in respect of Notes issued by BofA Finance LLC and Instruments (other than Secured Instruments)  
issued by Merrill Lynch B.V. and Merrill Lynch International & Co. C.V.)

by

**Bank of America Corporation**

This supplement (the "**Supplement**") constitutes a supplement to the offering circular of Bank of America Corporation ("**BAC**"), BofA Finance LLC ("**BofA Finance**"), Merrill Lynch B.V. ("**MLBV**") and Merrill Lynch International & Co. C.V. ("**MLICo.**") dated 14 May 2021 (the "**Original Offering Circular**") (as supplemented on 2 July 2021 and 16 July 2021, the "**Offering Circular**"), prepared in connection with the Note, Warrant and Certificate Programme (the "**Programme**") of BAC, BofA Finance, MLBV and MLICo. Terms defined in the Offering Circular have the same meanings when used in this Supplement.

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

The purpose of this Supplement is to:

- incorporate by reference BAC's quarterly report on Form 10-Q dated 30 July 2021 for the six months ended 30 June 2021; and
- update the section of the Original Offering Circular entitled "*General Information*".

Each of BAC, BofA Finance, MLBV and MLICo. accepts responsibility for the information contained in this Supplement and to the best of the knowledge of BAC, BofA Finance, MLBV and MLICo., the information contained in this Supplement is in accordance with the facts and this Supplement makes no omission likely to affect its import.

Copies of this Supplement and the document incorporated by reference will be available for collection as set out in the section entitled "*General Information – Documents Available*" in the Offering Circular (at pages 822-823) and on the Luxembourg Stock Exchange's website at [www.bourse.lu](http://www.bourse.lu).

***Incorporation by Reference of BAC's 30 July 2021 Form 10-Q***

The BAC Form 10-Q dated 30 July 2021 in respect of the six months ended 30 June 2021 (the "**30 July 2021 Form 10-Q**") was filed with the United States Securities and Exchange Commission (the "**SEC**") on 30 July 2021. By virtue of this Supplement, the sections of the 30 July 2021 Form 10-Q referred to below are

incorporated by reference into, and form part of, the Offering Circular. Any information included in the 30 July 2021 Form 10-Q that is not listed below shall not be deemed to be incorporated by reference into, and form part of, this Supplement and is given for information purposes only.

**Information Incorporated by Reference  
From the 30 July 2021 Form 10-Q**

**Page Number**

Part I

*Item 1. Financial Statements*

<i>Consolidated Statement of Income</i>	<i>Page 48</i>
<i>Consolidated Statement of Comprehensive Income</i>	<i>Page 48</i>
<i>Consolidated Balance Sheet</i>	<i>Page 49</i>
<i>Consolidated Statement of Changes in Shareholders' Equity</i>	<i>Page 50</i>
<i>Consolidated Statement of Cash Flows</i>	<i>Page 51</i>
<i>Notes to Consolidated Financial Statements</i>	<i>Page 52</i>
<i>1 – Summary of Significant Accounting Principles</i>	<i>Page 52</i>
<i>2 – Net Interest Income and Noninterest Income</i>	<i>Page 52</i>
<i>3 – Derivatives</i>	<i>Page 54</i>
<i>4 – Securities</i>	<i>Page 61</i>
<i>5 – Outstanding Loans and Leases and Allowance for Credit Losses</i>	<i>Page 64</i>
<i>6 – Securitizations and Other Variable Interest Entities</i>	<i>Page 75</i>
<i>7 – Goodwill and Intangible Assets</i>	<i>Page 79</i>
<i>8 – Leases</i>	<i>Page 79</i>
<i>9 – Federal Funds Sold or Purchased, Securities Financing Agreements, Short-term Borrowings and Restricted Cash</i>	<i>Page 80</i>
<i>10 – Commitments and Contingencies</i>	<i>Page 82</i>
<i>11 – Shareholders' Equity</i>	<i>Page 85</i>
<i>12 – Accumulated Other Comprehensive Income (Loss)</i>	<i>Page 85</i>
<i>13 – Earnings Per Common Share</i>	<i>Page 86</i>
<i>14 – Fair Value Measurements</i>	<i>Page 86</i>
<i>15 – Fair Value Option</i>	<i>Page 93</i>
<i>16 – Fair Value of Financial Instruments</i>	<i>Page 95</i>
<i>17 – Business Segment Information</i>	<i>Page 95</i>
<i>Glossary</i>	<i>Page 100</i>
<i>Acronyms</i>	<i>Page 101</i>

*Item 2. Management's Discussion and Analysis of Financial Condition and Results of Operations*

<i>Executive Summary</i>	<i>Page 3</i>
<i>Recent Developments</i>	<i>Page 3</i>
<i>Financial Highlights</i>	<i>Page 4</i>
<i>Supplemental Financial Data</i>	<i>Page 7</i>
<i>Business Segment Operations</i>	<i>Page 11</i>
<i>Consumer Banking</i>	<i>Page 11</i>
<i>Global Wealth &amp; Investment Management</i>	<i>Page 15</i>
<i>Global Banking</i>	<i>Page 17</i>
<i>Global Markets</i>	<i>Page 19</i>
<i>All Other</i>	<i>Page 21</i>
<i>Off-Balance Sheet Arrangements and Contractual Obligations</i>	<i>Page 22</i>
<i>Managing Risk</i>	<i>Page 22</i>
<i>Capital Management</i>	<i>Page 22</i>

<i>Liquidity Risk</i>	<i>Page 26</i>
<i>Credit Risk Management</i>	<i>Page 29</i>
<i>Consumer Portfolio Credit Risk Management</i>	<i>Page 29</i>
<i>Commercial Portfolio Credit Risk Management</i>	<i>Page 35</i>
<i>Non-U.S. Portfolio</i>	<i>Page 40</i>
<i>Allowance for Credit Losses</i>	<i>Page 41</i>
<i>Market Risk Management</i>	<i>Page 42</i>
<i>Trading Risk Management</i>	<i>Page 43</i>
<i>Interest Rate Risk Management for the Banking Book</i>	<i>Page 45</i>
<i>Mortgage Banking Risk Management</i>	<i>Page 45</i>
<i>Climate Risk Management</i>	<i>Page 46</i>
<i>Complex Accounting Estimates</i>	<i>Page 46</i>
<i>Non-GAAP Reconciliations</i>	<i>Page 47</i>
<i>Item 3. Quantitative and Qualitative Disclosures about Market Risk</i>	<i>Page 47</i>
<i>Item 4. Controls and Procedures</i>	<i>Page 47</i>
<b>Part II Other Information</b>	
<i>Item 1. Legal Proceedings</i>	<i>Page 102</i>
<i>Item 1A. Risk Factors</i>	<i>Page 102</i>
<i>Item 2. Unregistered Sales of Equity Securities and Use of Proceeds</i>	<i>Page 102</i>
<i>Item 6. Exhibits</i>	<i>Page 103</i>
<i>Signature</i>	<i>Page 103</i>

***Updating of the section entitled "General Information"***

By virtue of this Supplement, the information contained within the "General Information" section of the Original Offering Circular, on page 824 at paragraph (6) entitled "Significant or Material Change", shall be updated with the following information:

"There has been no significant change in the financial or trading position of BAC and its subsidiaries on a consolidated basis since 30 June 2021 which is the date of the most recently published financial statements of BAC. There has been no significant change in the financial or trading position of MLBV or MLICo. since 31 December 2020.

There has been no material adverse change in the prospects of MLBV, MLICo. or BAC and its subsidiaries on a consolidated basis since 31 December 2020."