

**SUPPLEMENT NO. 6 DATED 2 NOVEMBER 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, 16 July 2021, 4 August 2021, 15 September 2021 and 15 October 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.

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 the BAC 29 October 2021 Form 10-Q***

The BAC Form 10-Q dated 29 October 2021 in respect of the nine months ended 30 September 2021 (the "**BAC 29 October 2021 Form 10-Q**") was filed with the United States Securities and Exchange Commission (the "**SEC**") on 29 October 2021. By virtue of this Supplement, the sections of the BAC 29 October 2021 Form 10-Q referred to below are incorporated by reference into, and form part of, the Offering Circular. Any information included in the BAC 29 October 2021 Form 10-Q that is not listed in the column "*Information Incorporated by Reference*" 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 BAC 29 October 2021 Form 10-Q**

**Page Number**

Part I

*Item 1. Financial Statements*

<i>Consolidated Statement of Income</i>	<i>Page 49</i>
<i>Consolidated Statement of Comprehensive Income</i>	<i>Page 49</i>
<i>Consolidated Balance Sheet</i>	<i>Page 50</i>
<i>Consolidated Statement of Changes in Shareholders' Equity</i>	<i>Page 51</i>
<i>Consolidated Statement of Cash Flows</i>	<i>Page 52</i>
<i>Notes to Consolidated Financial Statements</i>	<i>Page 53</i>
<i>1 – Summary of Significant Accounting Principles</i>	<i>Pages 53</i>
<i>2 – Net Interest Income and Noninterest Income</i>	<i>Page 53 to 54</i>
<i>3 – Derivatives</i>	<i>Pages 55 to 61</i>
<i>4 – Securities</i>	<i>Pages 62 to 64</i>
<i>5 – Outstanding Loans and Leases and Allowance for Credit Losses</i>	<i>Pages 65 to 76</i>
<i>6 – Securitizations and Other Variable Interest Entities</i>	<i>Pages 76 to 80</i>
<i>7 – Goodwill and Intangible Assets</i>	<i>Page 80</i>
<i>8 – Leases</i>	<i>Pages 80 to 81</i>
<i>9 – Federal Funds Sold or Purchased, Securities Financing Agreements and Short-term Borrowings and Restricted Cash</i>	<i>Pages 81 to 83</i>
<i>10 – Commitments and Contingencies</i>	<i>Pages 83 to 86</i>
<i>11 – Shareholders' Equity</i>	<i>Pages 86</i>
<i>12 – Accumulated Other Comprehensive Income (Loss)</i>	<i>Page 86 to 87</i>
<i>13 – Earning Per Common Share</i>	<i>Pages 87</i>
<i>14 – Fair Value Measurements</i>	<i>Pages 87 to 94</i>
<i>15 – Fair Value Option</i>	<i>Pages 94 to 95</i>
<i>16 – Fair Value of Financial Instruments</i>	<i>Page 96</i>
<i>17 – Business Segment Information</i>	<i>Pages 96 to 100</i>
<i>Glossary</i>	<i>Page 101</i>
<i>Acronyms</i>	<i>Page 102</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>Pages 3 to 4</i>
<i>Financial Highlights</i>	<i>Pages 4 to 6</i>
<i>Supplemental Financial Data</i>	<i>Pages 7 to 10</i>
<i>Business Segment Operations</i>	<i>Page 11</i>
<i>Consumer Banking</i>	<i>Pages 11 to 14</i>
<i>Global Wealth &amp; Investment Management</i>	<i>Pages 15 to 16</i>
<i>Global Banking</i>	<i>Pages 17 to 19</i>
<i>Global Markets</i>	<i>Pages 19 to 21</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>Pages 22 to 26</i>
<i>Liquidity Risk</i>	<i>Pages 26 to 29</i>
<i>Credit Risk Management</i>	<i>Page 29</i>
<i>Consumer Portfolio Credit Risk Management</i>	<i>Pages 29 to 35</i>
<i>Commercial Portfolio Credit Risk Management</i>	<i>Pages 35 to 41</i>

<i>Non-U.S. Portfolio</i>	<i>Page 41</i>
<i>Allowance for Credit Losses</i>	<i>Pages 42 to 43</i>
<i>Market Risk Management</i>	<i>Page 43 to 44</i>
<i>Trading Risk Management</i>	<i>Pages 44 to 45</i>
<i>Interest Rate Risk Management for the Banking Book</i>	<i>Page 46</i>
<i>Mortgage Banking Risk Management</i>	<i>Page 46 to 47</i>
<i>Climate Risk Management</i>	<i>Page 47</i>
<i>Complex Accounting Estimates</i>	<i>Page 47</i>
<i>Non-GAAP Reconciliations</i>	<i>Page 48</i>
<i>Item 3. Quantitative and Qualitative Disclosures about Market Risk</i>	<i>Page 48</i>
<i>Item 4. Controls and Procedures</i>	<i>Page 48</i>
<b>Part II Other Information</b>	
<i>Item 1. Legal Proceedings</i>	<i>Page 103</i>
<i>Item 1A. Risk Factors</i>	<i>Pages 103</i>
<i>Item 2. Unregistered Sales of Equity Securities and Use of Proceeds</i>	<i>Page 103</i>
<i>Item 5. Other Information</i>	<i>Page 103</i>
<i>Item 6. Exhibits</i>	<i>Page 104</i>
<i>Signature</i>	<i>Page 104</i>