

**SUPPLEMENT NO. 4 DATED 2 NOVEMBER 2023 TO
THE OFFERING CIRCULAR DATED 15 MAY 2023**

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 15 May 2023 (the "**Original Offering Circular**") (as supplemented on 20 July 2023, 2 August 2023 and 18 October 2023, 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 934-935) and on the Luxembourg Stock Exchange's website at www.luxse.com.

Incorporation by Reference of BAC's 31 October 2023 Form 10-Q

The BAC Form 10-Q dated 31 October 2023 in respect of the nine months ended 30 September 2023 (the "**BAC 31 October 2023 Form 10-Q**") was filed with the United States Securities and Exchange Commission on 31 October 2023. By virtue of this Supplement, the sections of the BAC 31 October 2023 Form 10-Q referred to below are incorporated by reference into, and form part of, the Offering Circular. Any information included in the BAC 31 October 2023 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 BAC 31 October 2023 Form 10-Q

	Page Number
Part I	
<i>Item 1. Financial Statements</i>	
<i>Consolidated Statement of Income</i>	Page 50
<i>Consolidated Statement of Comprehensive Income</i>	Page 50
<i>Consolidated Balance Sheet</i>	Page 51
<i>Consolidated Statement of Changes in Shareholders' Equity</i>	Page 52
<i>Consolidated Statement of Cash Flows</i>	Page 53
<i>Notes to Consolidated Financial Statements</i>	Page 54
<i>1 – Summary of Significant Accounting Principles</i>	Page 54
<i>2 – Net Interest Income and Noninterest Income</i>	Page 55
<i>3 – Derivatives</i>	Pages 56 to 63
<i>4 – Securities</i>	Pages 64 to 66
<i>5 – Outstanding Loans and Leases and Allowance for Credit Losses</i>	Pages 67 to 79
<i>6 – Securitizations and Other Variable Interest Entities</i>	Pages 79 to 83
<i>7 – Goodwill and Intangible Assets</i>	Page 84
<i>8 – Leases</i>	Page 84
<i>9 – Securities Financing Agreements, Collateral and Restricted Cash</i>	Pages 85-86
<i>10 – Commitments and Contingencies</i>	Pages 86-89
<i>11 – Shareholders' Equity</i>	Page 89
<i>12 – Accumulated Other Comprehensive Income (Loss)</i>	Page 90
<i>13 – Earning Per Common Share</i>	Page 91
<i>14 – Fair Value Measurements</i>	Pages 91 to 98
<i>15 – Fair Value Option</i>	Pages 98 to 100
<i>16 – Fair Value of Financial Instruments</i>	Page 100
<i>17—Business Segment Information</i>	Pages 100 to 104
<i>Glossary</i>	Pages 105 to 106
<i>Acronyms</i>	Page 107
Part II	
<i>Executive Summary</i>	Page 3
<i>Recent Developments</i>	Page 3
<i>Financial Highlights</i>	Pages 4 to 6
<i>Supplemental Financial Data</i>	Pages 7 to 10
<i>Business Segment Operations</i>	Page 11
<i>Consumer Banking</i>	Pages 11 to 14
<i>Global Wealth & Investment Management</i>	Pages 15 to 16
<i>Global Banking</i>	Pages 17 to 19
<i>Global Markets</i>	Pages 19 to 21
<i>All Other</i>	Page 21
<i>Managing Risk</i>	Page 22
<i>Capital Management</i>	Pages 22 to 26
<i>Liquidity Risk</i>	Pages 26 to 30
<i>Credit Risk Management</i>	Page 30
<i>Consumer Portfolio Credit Risk Management</i>	Pages 30 to 35
<i>Commercial Portfolio Credit Risk Management</i>	Pages 35 to 41
<i>Non-U.S. Portfolio</i>	Page 41
<i>Allowance for Credit Losses</i>	Pages 42 to 43
<i>Market Risk Management</i>	Page 44
<i>Trading Risk Management</i>	Pages 44 to 46

<i>Interest Rate Risk Management for the Banking Book</i>	<i>Pages 46 to 47</i>
<i>Mortgage Banking Risk Management</i>	<i>Page 47</i>
<i>Climate Risk Management</i>	<i>Pages 47 to 48</i>
<i>Complex Accounting Estimates</i>	<i>Page 48</i>
<i>Non-GAAP Reconciliations</i>	<i>Page 49</i>
<i>Item 3. Quantitative and Qualitative Disclosures about Market Risk</i>	<i>Page 49</i>
<i>Item 4. Controls and Procedures</i>	<i>Page 49</i>
Part II Other Information	
<i>Item 1. Legal Proceedings</i>	<i>Page 108</i>
<i>Item 1A. Risk Factors</i>	<i>Page 108</i>
<i>Item 2. Unregistered Sales of Equity Securities and Use of Proceeds</i>	<i>Page 108</i>
<i>Item 5. Other Information</i>	<i>Page 108</i>
<i>Item 6. Exhibits</i>	<i>Page 109</i>
<i>Signature</i>	<i>Page 109</i>