

**SUPPLEMENT NO. 7 DATED 20 FEBRUARY 2026 TO
THE OFFERING CIRCULAR DATED 15 MAY 2025**

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)

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.)

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**") and Merrill Lynch B.V. ("**MLBV**") dated 15 May 2025 (the "**Original Offering Circular**") (as supplemented on 4 August 2025, 16 October 2025, 3 November 2025, 12 November 2025, 20 January 2026 and 12 February 2026 and together with this Supplement, the "**Offering Circular**"), prepared in connection with the Note, Warrant and Certificate Programme (the "**Programme**") of BAC, BofA Finance and MLBV. 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.

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

Copies of this Supplement will be available for collection as set out in the section entitled "*General Information – Documents Available*" in the Offering Circular (at pages 1079-1080) and on the Luxembourg Stock Exchange's website at www.luxse.com.

The Original Offering Circular and this Supplement were approved in accordance with Part IV of the Luxembourg law on prospectuses for securities, dated July 16, 2019, and the rules and regulations of the Luxembourg Stock Exchange. The Original Offering Circular was also approved as a base prospectus on 15 May 2025 by SIX Exchange Regulation Ltd. in its capacity as review body pursuant to Article 52 of the Swiss Financial Services Act of 15 June 2018, as amended (in such capacity, the "**Swiss Review Body**"). The Swiss Review Body approved this Supplement effective as of the date thereof.

Amendments to the Risk Factors

The section entitled "Risk Factors" on pages 45 to 164 of the Original Offering Circular shall be amended such that the risk factor "In the event of unexpected early redemption or settlement of the Instruments, depending on

the terms and conditions of the Instruments, Holders could lose some or all of their investment" on page 63 of the Original Offering Circular shall be deleted and replaced as follows:

"In the event of unexpected early redemption or settlement of the Instruments, depending on the terms and conditions of the Instruments, Holders could lose some or all of their investment

The Instruments may be redeemed prior to their scheduled maturity date or settlement date (as applicable) due to the occurrence of certain events outside of the Issuer's control. In such case, Holders will receive the Early Redemption Amount (in respect of Notes) or the Early Settlement Amount (in respect of W&C Instruments).

Depending on the terms and conditions of the Notes, the Early Redemption Amount (in the case of Notes other than Exchangeable Notes) may be calculated in different ways. Unless the terms of the Notes provide that the Early Redemption Amount will be an amount equal to the Final Redemption Amount, or "Linear", "Compounding", "Modified Linear" or "Modified Compounding" (in respect of Zero Coupon Notes) is applicable or the Notes are Preference Share Linked Notes, the Early Redemption Amount will be an amount equal to the fair market value of such Note. In addition, the Early Settlement Amount of a W&C Instrument will be an amount equal to the fair market value of such W&C Instrument.

The Early Redemption Amount or Early Settlement Amount (as applicable) will be determined by the Calculation Agent by reference to such factors as the Calculation Agent may consider to be appropriate and may be less than what a Holder paid for it and could be as low as zero (provided that where the Early Redemption Amount in respect of a Note is specified to be "Market Value (90 per cent. floor)", in no event shall the Early Redemption Amount of each Note be less than 90 per cent. of the Specified Denomination, or, in the case of a Partly Paid Note, less than 90 per cent. of the amount paid up in respect of such Note or, in the case of a Zero Coupon Note, less than 90 per cent. of the Amortised Face Amount of such Note). Furthermore, the Early Redemption Amount or Early Settlement Amount (as applicable) may be reduced by certain costs, for example, costs associated with unwinding any hedging arrangements, the related funding thereof, (or, in the case of W&C Instruments in respect of which the applicable Final Terms specify that the "LEPW Conditions" shall be applicable) costs to a Hypothetical Broker Dealer or the Issuer and/or its Affiliates or agents, as applicable, of terminating, liquidating or unwinding the Applicable Hedge Positions and/or the related funding thereof, may be deducted from the fair market value, which may further reduce the relevant Early Redemption Amount or Early Settlement Amount (as applicable).

In the case of Exchangeable Notes, the Early Redemption Amount shall be the higher of (a) the Specified Denomination and (b) the fair value per Exchangeable Note. The Early Redemption Amount will be determined by the Calculation Agent by reference to such factors as specified in the Terms and Conditions of the Cash Settled Exchangeable Notes.

Accordingly, a Holder may lose some or all of its investment upon early redemption of the Notes by payment of the Early Redemption Amount or early settlement of the W&C Instruments by payment of the Early Settlement Amount (as applicable)."

Amendments to the Form of Final Terms of the Notes

The section entitled "Form of Final Terms of the Notes" shall be amended as follows:

- (a) Line item 19 of the Form of Final Terms of the Notes on page 215 of the Original Offering Circular shall be deleted and replaced with the following:

"19. Zero Coupon Notes:	[Applicable] [Not Applicable]
(a) Accrual Yield:	[[●] per cent. per annum] [Not Applicable] <i>(Insert in the case of a Zero Coupon Note where "Linear" or "Compounded" is specified to be applicable)</i>
(b) Accretion Yield:	[[●] per cent. per annum] [See the Accretion Period Table below] [Not Applicable] <i>(Insert in the case of a Zero Coupon Note where "Modified Linear" or</i>

"Modified Compounded" is specified to be applicable)

- (c) Reference Price: [●]
- (d) Any other formula/basis of determining amount payable: [●]
- (e) Day Count Fraction in relation to Early Redemption Amounts and late payment: [Conditions 7(G)(c) and 7(N) apply] [specify other] (Consider applicable day count fraction if not U.S.\$ denominated)
- (f) Accretion Start Date: [See the Accretion Period Table below]⁴⁰ [●]⁴¹ [The Issue Date]⁴²
- (g) Accretion Period Demarcation Date(s): [●][See the Accretion Period Table below]
[Not Applicable]

Accretion Period Table (Include the following table if relevant)

[Accretion Period _i]	[Accretion Period Start Date]	[Accretion Period Demarcation Date(s)]	[Accretion Yield per cent. per annum]
[●]	[●] (the "Accretion Start Date")	[●]	[●]
[●]	[●]	[●]	[●]"

⁴⁰ Insert in case of a Zero Coupon Note specified as "Modified Linear" or "Modified Compounded" with variable Accretion Yields.

⁴¹ Insert in case of a Zero Coupon Note specified as "Linear" or "Compounded" where the Accretion Start Date is different from the Issue Date.

⁴² Insert in case of a Zero Coupon Note specified as "Linear" or "Compounded" where the Accretion Start Date is the Issue Date.

- (b) Line item 25 of the Form of Final Terms of the Notes on page 217 of the Original Offering Circular shall be deleted and replaced with the following:

"25. Early Redemption Amount(s) of each Note payable on redemption for taxation reasons or on an event of default or on an illegality or following a Currency Substitution Event (or otherwise in accordance with the terms and conditions of the Notes), and/or the method of calculating the same (if required or if different from that set out in Condition 7(G)):

[[●] per Calculation Amount] [Market Value less Associated Costs (no floor)] [Market Value less Associated Costs (90 per cent. floor)]

[Amortised Face Amount:
[Linear]/[Compounded]/[Modified Linear]/[Modified Compounded] is applicable]

(N.B. "Market Value less Associated Costs (90 per cent. floor)" should be specified for Notes issued by BAC which fall under Condition 7(G)(b) and are intended to be treated as indebtedness for United States federal income tax purposes)

(N.B. In the case of Index Linked, Share Linked, GDR/ADR Linked, FX Linked, Commodity Linked, Fund Linked, Inflation Linked, and Credit Linked and Bond Linked Notes, consider deducting the cost to the Issuer and/or its affiliates of unwinding or

adjusting any underlying or related funding and/or hedging arrangements in respect of the Notes)]"

Amendments to Term and Conditions of the Notes

Condition 7(G)(c) (*Early Redemption Amounts*) on page 291 of the Original Offering Circular shall be deleted and replaced with the following:

"(c) in the case of a Zero Coupon Note (other than an Index Linked Note, a Share Linked Note, a GDR/ADR Linked Note, an FX Linked Note, a Commodity Linked Note, a Fund Linked Note, an Inflation Linked Note, a Credit Linked Note, a Preference Share Linked Note or a Bond Linked Note), at an amount per Note of the Specified Denomination (the "**Amortised Face Amount**") determined by the Calculation Agent in accordance with (i), (ii), (iii) or (iv) below, as applicable, provided that if the early redemption date falls prior to the Accretion Start Date, the Early Redemption Amount will be equal to 100 per cent. of its Calculation Amount:

(i) if "Linear" is specified to be applicable in the Final Terms, in accordance with the following formula:

$$\text{Early Redemption Amount per Note} = RP \times [1 + (AY \times y)]$$

(ii) if "Compounded" is specified to be applicable in the Final Terms, in accordance with the following formula :

$$\text{Early Redemption Amount per Note} = RP \times (1 + AY)^y$$

(iii) if "Modified Linear" is specified to be applicable in the Final Terms, in accordance with the following formula:

$$\text{Early Redemption Amount per Note} = RP \times \left[1 + \sum_{i=1}^n (\text{Accretion Yield}_i \times y_i) \right]$$

(iv) if "Modified Compounded" is specified to be applicable in the Final Terms, in accordance with the following formula:

$$\text{Early Redemption Amount per Note} = RP \times \left[\prod_{i=1}^n (1 + \text{Accretion Yield}_i)^{y_i} \right]$$

where:

" \sum " means the summation of the terms specified in the relevant formula, pursuant to which the values of the expression appearing to the right of the \sum symbol are added together for each of $i=1$ to $i=n$, taken over the range of values (if any) indicated above and below the \sum symbol;

" \prod " means the mathematical operation of product, pursuant to which the values of the expression appearing to the right of the \prod symbol are multiplied together for each of $i=1$ to $i=n$, over the range of such values indicated above and below the \prod symbol;

"**Accretion Period**" means a period from (and including) an Accretion Period Demarcation Date (or in respect of the first Accretion Period, the Accretion Start Date) to (and excluding) the next Accretion Period Demarcation Date (or in respect of the final Accretion Period, the Maturity Date or the early redemption date (as the case may be));

"**Accretion Period Demarcation Date**" means each date as specified in the applicable Final Terms;

"**Accretion Start Date**" means the date as specified in the applicable Final Terms, or if not so specified, the Issue Date;

"Accretion Yield_i" means for each Accretion Period_i, the Accretion Yield specified for such Accretion Period_i in the applicable Final Terms expressed as a decimal, as specified in the applicable Final Terms;

"AY" means the Accrual Yield expressed as a decimal, as specified in the applicable Final Terms;

"i" means a series of whole numbers from one to "n", each representing a separate Accretion Period (each an **"Accretion Period_i"**);

"n" means the number of Accretion Periods from (and including) the first Accretion Period to (and including) the Accretion Period in which the early redemption date falls;

"RP" means the Reference Price, as specified in the applicable Final Terms;

"y" is a fraction the numerator of which is equal to the number of days (calculated on the basis of a 360-day year consisting of 12 months of 30 days each) from (and including) the Accretion Start Date of the first Tranche of the Notes to (but excluding) the date fixed for redemption or (as the case may be) the date upon which such Note becomes due and repayable and the denominator of which is 360, or on such other calculation basis specified as a "Day Count Fraction in relation to Early Redemption Amounts and late payment" in the Final Terms, and provided further that, if "Market Value less Associated Costs (90 per cent. floor)" is specified in the applicable Final Terms as the Early Redemption Amount, in no event shall the Early Redemption Amount of each Note be less than 90 per cent. of the Amortised Face Amount; and

"y_i" means, in respect of an Accretion Period_i, a fraction the numerator of which is equal to the number of days (calculated on the basis of a 360-day year consisting of 12 months of 30 days each) from (and including) the first day of the Accretion Period_i, to (but excluding) the Accretion Period Demarcation Date falling at the end of such Accretion Period_i (or, in respect of the final Accretion Period_i, the earlier of the date fixed for redemption or (as the case may be) the date upon which such Note becomes due and repayable) and the denominator of which is 360, or on such other calculation basis specified as a "Day Count Fraction in relation to Early Redemption Amounts and late payment" in the Issue Terms, and provided further that, if "Market Value less Associated Costs (90 per cent. floor)" is specified in the applicable Final Terms as the Early Redemption Amount, in no event shall the Early Redemption Amount of each Note be less than 90 per cent. of the Amortised Face Amount; or"