

**SUPPLEMENT NO. 9 DATED 20 APRIL 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, 12 February 2026, 20 February 2026 and 26 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.

BAC accepts responsibility for the information contained in the section of this Supplement entitled "*Incorporation by Reference of BAC's 15 April 2026 Form 8-K*" and to the best of the knowledge of BAC, such information is in accordance with the facts and makes no omission likely to affect its import.

MLBV accepts responsibility for the information contained in this Supplement excluding information incorporated by reference in respect of BAC (the "**MLBV Information**"), and, to the best of the knowledge of MLBV, the MLBV Information is in accordance with the facts and 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 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**").

1. Incorporation by Reference of BAC's 15 April 2026 Form 8-K

The BAC Form 8-K dated 15 April 2026 in respect of the earnings press release relating to the three months ended 31 March 2026 (the "**15 April 2026 Form 8-K**") was filed with the United States Securities and Exchange Commission (the "**SEC**") on 15 April 2026. By virtue of this Supplement, the sections of the 15 April 2026 Form 8-K referred to below are incorporated by reference into, and form part of, the Offering Circular. Any information included in the 15 April 2026 Form 8-K that is not listed in the column "*Information Incorporated by Reference*" 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 15 April 2026 Form 8-K

Item 2.02. Results of Operations and Financial Condition.

Item 9.01. Financial Statements and Exhibits.

Signatures

Exhibit 99.1. The Press Release

Page Number

*Page 3**

*Page 3**

*Page 4**

Pages 5 to 22**

*These page numbers are references to the PDF pages included in the 15 April 2026 Form 8-K.

2. Updating of the section entitled "Offering and Sale"

By virtue of this Supplement, the information contained in the "*Offering and Sale*" section at page 1047 to 1078 of the Original Offering Circular will be updated as follows:

- a) a new subsection entitled "**ISLE OF MAN**" will be inserted immediately after the subsection entitled "**INDONESIA**" on page 1062 of the Original Offering Circular as follows:

"ISLE OF MAN

Each of the Issuer, the Dealer and the Guarantor (if applicable) is registered and incorporated outside the Isle of Man, and regulated by authorities outside the Isle of Man. None of them are regulated or licensed in the Isle of Man by the Isle of Man Financial Services Authority, nor do they carry on business in the Isle of Man.

The Instruments can only be marketed, offered or sold in or from within the Isle of Man:

- (i) in compliance with the licensing requirements of the Isle of Man Financial Services Act 2008; or
- (ii) in accordance with any relevant exclusion contained within the Regulated Activities Order 2011 (as amended) or exemption contained in the Financial Services (Exemptions) Regulations 2011 (as amended).

The Instruments and the Offering Circular are not available in or from within the Isle of Man other than in accordance with paragraphs (i) and (ii) above and must not be relied upon by any person unless made or received in accordance with such paragraphs."

- b) a new subsection entitled "**KAZAKHSTAN**" will be inserted immediately after the subsection entitled "**JERSEY**" on page 1064 of the Original Offering Circular as follows:

"KAZAKHSTAN

The Instruments have not been registered with, or approved by, the Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market or any other authority in the Republic of Kazakhstan having powers in respect of such matters. and, accordingly, the Instruments cannot be directly or indirectly, offered or sold to any person within Kazakhstan, unless to the extent permitted by

applicable laws and regulations. Neither this Offering Circular nor any other document or material in connection with the offer or sale, or invitation for subscription for or purchase, of the Instruments may be circulated or distributed or caused to be circulated or distributed, whether directly or indirectly, to any persons in Kazakhstan, except permitted otherwise by applicable laws and 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.