

**SUPPLEMENT NO. 3 DATED 5 OCTOBER 2026 TO
THE OFFERING CIRCULAR DATED 15 MAY 2026**

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

Bank of America, N.A.
(a national banking association organised under the laws of the United States of America)

BofA Finance LLC
(a Delaware (U.S.A.) 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**"), Bank of America, N.A. ("**BANA**"), BofA Finance LLC ("**BofA Finance**") and Merrill Lynch B.V. ("**MLBV**") dated 15 May 2026 (the "**Original Offering Circular**") (as supplemented on 15 July 2026 and 4 August 2026, and together with the Supplement, the "**Offering Circular**"), prepared in connection with the Note, Warrant and Certificate Programme (the "**Programme**") of BAC, BANA, BofA Finance and MLBV. Terms defined in the Offering Circular have the same meanings when used in this Supplement.

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 2026 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**").

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 sections of this Supplement entitled as below are together, the "**MLBV Information**":

- "*Incorporation by reference of MLBV's 2026 Interim Report*"; and
- "*Updating of the section entitled 'Merrill Lynch B.V.'*".

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

BAC accepts responsibility for the information contained in this Supplement excluding the MLBV Information 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.

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

BANA accepts responsibility for the information contained in this Supplement excluding the MLBV Information and, to the best of the knowledge of BANA, such 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 1165-1166) and on the Luxembourg Stock Exchange's website at www.luxse.com.

1. Incorporation by Reference of MLBV's 2026 Interim Report

By virtue of this Supplement, the sections of the MLBV unaudited Interim Report and Financial Statements for the six months ended 30 June 2026 dated 18 September 2026 (the "**MLBV 2026 Interim Report**") referred to below are incorporated by reference into, and form part of, the Offering Circular. Any information included in the MLBV 2026 Interim Report 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	Page Number
From the MLBV 2026 Interim Report	
<i>Directors' Report</i>	<i>Pages 1 to 5*</i>
<i>Statement of profit or loss and other comprehensive income</i>	<i>Page 6*</i>
<i>Statement of financial position</i>	<i>Pages 6 to 8*</i>
<i>Statement of changes in equity</i>	<i>Pages 9 to 10*</i>
<i>Statement of cash flows</i>	<i>Page 10*</i>
<i>Notes to the financial statements</i>	<i>Pages 11 to 46*</i>

2. Updating the section entitled "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 "*Risks Relating to a TEC Rate*" on pages 177 and 178 of the Original Offering Circular shall be deleted and replaced as follows:

"Risks Relating to a TEC Rate

The following discussion of risks relates to Notes linked to a TEC Rate.

A TEC Rate represents the actuarial yield rate of a hypothetical French government bond with a constant maturity as specified in the Final Terms.

The TEC Rates were previously calculated and administered by the Banque de France and, with effect from 26 July 2026, are now calculated and administered by Euronext Paris S.A. (or an affiliate thereof) ("**Euronext**") pursuant to a methodology established by the *Comité de Normalisation Obligataire*. The CNO-TEC Scientific Committee now serves as the independent supervisor of the TEC Rates, with representation from the Agence France Trésor (AFT), the Banque de France and the *Comité de Normalisation Obligataire* (CNO).

The provisions of the Notes provide for observation of a TEC Rate on the Relevant Screen Page (or any successor page or service), and accordingly the Calculation Agent will observe a TEC Rate on such page as may be applicable from time to time as maintained by or on behalf of Euronext (or any further successor administrator). In connection with the change of administrator, the methodology for a TEC Rate was subject to minor revisions including that the TEC Rate is now calculated and published on each Euronext Paris trading day (rather than each TARGET business day under the previous methodology). However, the core methodology, including the formulas for determining the relevant TEC Rate, the calculation time, the publication time, the Bloomberg code, the ISIN and the Reuters/Refinitiv ticker codes in use prior to the transfer have been retained and remain unchanged.

Notwithstanding the continuity of the core methodology, investors should be aware that the potential discontinuation or replacement of a TEC Rate could arise from changes in market conditions, regulatory developments, or shifts in the financial policies of the French government. Such changes could lead to a TEC Rate performing differently than in the past, becoming unavailable, or being replaced by an alternative reference rate. The volatility of a TEC Rate is influenced by various factors affecting interest rates generally, including but not limited to: (i) changes to the financial condition or credit rating of the French government; (ii) the actual or perceived credit quality of the French government; (iii) sentiment regarding the French, EU and global economies; (iv) expectations regarding the level of price inflation; (v) sentiment regarding credit quality in the French, EU and global credit markets; (vi) central bank policy regarding interest rates; and (vii) performance of capital markets.

In addition to these general factors, investors should be aware that any future modifications to the calculation or publication of a TEC Rate could affect the value and performance of the Notes linked to a TEC Rate. The potential for discontinuation or replacement of a TEC Rate with an alternative reference rate could introduce uncertainties and risks similar to those associated with other rates that have been subject to benchmark reform.

TEC Rate Licencing Event

The CNO retains the intellectual property rights to the trademark of the TEC Rates, with Euronext holding the exclusive licence to exploit it. Therefore, access to the TEC Rate is now subject to a trademark licence agreement with Euronext. Investors should be aware that the commercial terms on which access to a TEC Rate is made available may differ from those previously applicable under the arrangements with the Banque de France, and may be subject to change by Euronext. Changes to licensing terms or fees could affect the Issuer's, the Calculation Agent's or their Affiliates' ability to use or reference the TEC Rate, which could result in a TEC Rate Licencing Event.

If the Final Terms specify (a)(i) "TEC Rate" to be the Reference Rate or (ii) otherwise specify that the principal, interest and/or any other amount payable or any determination required to be made with respect to the applicable Series of Notes is to be determined by reference to "TEC Rate" and (b) TEC Rate Licencing Event is specified as applicable in the Final Terms, then a TEC Rate Licencing Event will be deemed to have occurred if the Issuer, the Calculation Agent or any of their respective Affiliates (A) no longer holds, or is reasonably likely to cease to hold, a valid licence, authorisation or other permission to use, reference or otherwise access the TEC Rate or any data, methodology or intellectual property necessary for the determination of the TEC Rate, whether as a result of the termination, non-renewal, suspension, revocation or material modification of any licensing agreement with Euronext (or any successor administrator of the TEC Rate) or any of its Affiliates, or otherwise; or (B) receives notice from Euronext (or any successor administrator of the TEC Rate) or any of its Affiliates that any such licensing agreement will be terminated or materially modified in a manner that would restrict or prevent the use of, or access to, the TEC Rate. Upon the occurrence of a TEC Rate Licencing Event, the relevant Issuer may, acting in good faith and in a commercially reasonable manner, require the Calculation Agent to adjust the Conditions of the Notes or cause the early redemption or settlement of such Series of Notes in accordance with the Conditions of the Notes. If the relevant Issuer elects to redeem early or settle the

Notes as a result of a TEC Rate Licencing Event, the amount payable or other consideration deliverable to the Holders may be significantly less than the investor's initial investment, and may be as low as zero."

3. *Updating the section entitled "Form of Final Terms of the Notes"*

The information contained within the "Form of Final Terms of the Notes" on pages 214 to 281 of the Original Offering Circular shall be amended such that paragraph 12 entitled "Interest Basis" on page 225 shall be deleted and replaced as follows:

"12	Interest Basis:	[[●] per cent. Fixed Rate] [[BBSW] [EURIBOR] [Federal Funds (Effective) Rate] [Federal Funds Open Rate] [Federal Funds Target Rate] [KRW CD 91 Rate] [TORF] [KRW CMT Rate] [Yen TIBOR] [EUR EURIBOR ICE Swap Rate®] [GBP SONIA ICE Swap Rate®] [USD SOFR ICE Swap Rate®] [TONA TSR] [KRW CMS Rate] [TEC Rate with a Designated Maturity of [insert years]] [Constant Maturity Swap Rate] [Parameta Solutions Swap Rate Index] [Compounded Daily [AONIA] [CORRA] [€STR] [Federal Funds (Effective) Rate] [Overnight TIIE] [SOFR] [SONIA] [TONA]] [Weighted Average Daily [€STR] [SARON] [Federal Funds (Effective) Rate] [SOFR] [SONIA]] +/- [●] per cent. Floating Rate] [Range Accrual] [Zero Coupon] [Index Linked] [Share Linked] [GDR/ADR Linked] [FX Linked] [Commodity Linked] [Fund Linked] [Inflation Linked] [Bond Linked] [Non-Interest bearing]¹ [Specify other] [(further particulars specified below)] <i>(If TEC Rate is specified, include the following:)</i> [TEC Rate Licencing Event: [Applicable] [Not Applicable]]"
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The information contained within the "Form of Final Terms of the Notes" on pages 214 to 281 of the Original Offering Circular shall be amended such that paragraph 18(f) entitled "Screen Rate Determination" on pages 228 to 230 shall be deleted and replaced as follows:

"(f)	Screen Rate Determination:	[Applicable: The Reference Rate Conditions apply] [Not Applicable]
-	Reference Rate:	[BBSW] [EURIBOR] [Federal Funds (Effective) Rate] [Federal Funds Open Rate] [Federal Funds Target Rate] [KRW CD 91 Rate] [TORF] [KRW CMT Rate] [Yen TIBOR] [EUR EURIBOR ICE Swap Rate®] [GBP SONIA ICE Swap Rate®] [USD SOFR ICE Swap Rate®] [Parameta Solutions Swap Rate Index] [TONA TSR] [KRW CMS Rate] [Constant Maturity Swap Rate] [TEC Rate with a Designated Maturity of [insert years]] [U.S. CMT Rate] [●] <i>(If TEC Rate is specified as the relevant Reference Rate, include the following:)</i> [TEC Rate Licencing Event: [Applicable] [Not Applicable]]

¹ Insert in the case of Preference Share Linked Notes or any other non-interest bearing Notes.

- [Constant Maturity Swap:
- Specified Currency: [●]
- Designated Constant Maturity Swap Rate Administrator: [●] [Not Applicable]
 - Designated Constant Maturity Swap Provider: [●] [Not Applicable]
 - [Parameta Solutions Swap Rate Index:
 - Specified Currency: [●] [Not Applicable]
- Floating Leg: [●] [Not Applicable]
 - Floating Leg Day-Count: [●] [Not Applicable]
 - Floating Leg Payment Period: [●] [Not Applicable]
 - Fixed Leg Day-Count: [●] [Not Applicable]
 - Fixed Leg Payment Period: [●] [Not Applicable]
 - Primary Temporary Unavailability Fallback Rate: [[●], for the applicable Specified Maturity, determined in accordance with the first paragraph of Additional Note Condition 2([●]), without giving effect to any other terms and provisions of such Additional Note Condition] [●] [Not Applicable]
 - Secondary Temporary Unavailability Fallback Rate: [[●], for the applicable Specified Maturity, determined in accordance with the first paragraph of Additional Note Condition 2([●]), without giving effect to any other terms and provisions of such Additional Note Condition] [●] [Not Applicable]
 - Specified Maturity: [●] [month[s]] [year[s]]
 - Interest Determination Date(s): [in respect of each Interest Period, the [●] [second] Banking Day prior to the start of such Interest Period] [●]
- Relevant Screen Page: [As specified in Additional Note Condition 2[(a)] [(b)] [(c)] [(d)] [(e)] [(f)] [(g)] [(h)] [(i)] [(j)] [(k)] [(m)] [(n)] [(o)] [(p)] [(q)] [●]]
- Relevant Time: [As specified in Additional Note Condition 2[(a)] [(b)] [(c)] [(d)] [(e)] [(f)] [(g)] [(h)] [(i)] [(j)] [(k)] [(m)] [(n)] [(o)] [(p)] [(q)] [●]]

(The rates specified above or other, although additional information is required if other – including fallback provisions in the applicable Agency Agreement)
- Constant Maturity Swap Reference Time: [As specified in Additional Note Condition [4(b)]] [●]]"

4. **Updating the Reference Rate Conditions**

The information contained within Annex 17 (*Reference Rate Conditions*) on pages 912 to 987 of the Original Offering Circular shall be amended such that Additional Note Condition 2(a) entitled "*Definitions*" on pages 913 and 914 shall be deleted and replaced as follows:

"(a) Definitions

For the purposes of these Additional Note Conditions, the following terms shall have the respective meanings set forth below:

"Banking Day" means if the TEC Rate is specified as the Reference Rate in the Final Terms, or if the Final Terms otherwise specify that the principal, interest and/or any other amount payable with respect to the applicable Series of Notes is to be determined by reference to the TEC Rate, Euronext Paris Business Day.

"Calculation Day" means, in respect of each Interest Period, the date or dates specified in the applicable Final Terms.

"Designated Maturity" means if the TEC Rate is specified as the Reference Rate in the Final Terms, or if the Final Terms otherwise specify that the principal, interest and/or any other amount payable with respect to the applicable Series of Notes is to be determined by reference to the TEC Rate, the designated maturity of the TEC Rate as specified in the applicable Final Terms.

"Euronext Paris Business Day" means any day on which Euronext Paris is open for trading.

"Interest Determination Date" means, in respect of each Interest Period, either:

- (a) the date or dates specified as such in the applicable Final Terms; or
- (b) if no date is so specified and Screen Rate Determination is specified in the applicable Final Terms as the manner in which the Rate of Interest is to be determined, the day falling on the number of Banking Days specified in the applicable Final Terms prior to the start of such Interest Period.

"Relevant Screen Page" means the Bloomberg (or any successor or replacement service), Reuters (or any successor or replacement service) or other screen page specified as such in the applicable Final Terms or, if none is specified in the applicable Final Terms, the applicable screen page identified in or determined in accordance with Additional Note Conditions 2(b)-(q) below, in each case or such other page as may replace such specified screen page on the applicable information service (or any successor or replacement service).

"Relevant Time" means the time specified as such in the applicable Final Terms or, if none is specified in the applicable Final Terms, the applicable time identified in or determined in accordance with Additional Note Conditions 2(b)-(q) below for observation or determination of BBSW, EURIBOR, the Federal Funds Rate, the KRW CD 91 Rate, TORF, Yen TIBOR, the EUR EURIBOR ICE Swap Rate®, the GBP SONIA ICE Swap Rate®, the USD SOFR ICE Swap Rate®, TONA TSR, the KRW CMS Rate, the applicable Constant Maturity Swap Rate, the TEC Rate and/or U.S. CMT Rate.

"Specified Currency" means the currency or currencies specified as such in the applicable Final Terms.

"Specified Maturity" means the period of maturity of the instrument or obligation from which the Reference Rate is calculated, as specified in the applicable Final Terms."

The information contained within Annex 17 (*Reference Rate Conditions*) on pages 912 to 987 of the Original Offering Circular shall be amended such that Additional Note Condition 2(p) entitled "*TEC Rate*" on pages 928 and 929 shall be deleted and replaced as follows:

"(p) TEC Rate

(i) Determination of the TEC Rate

If the applicable Final Terms specify (i) "TEC Rate" to be the Reference Rate or (ii) otherwise specify that the principal, interest and/or any other amount payable or any determination required to be made with respect to the applicable Series of Notes is to be determined by reference to "TEC Rate" then "TEC Rate" shall mean, for any Interest Determination Date, Calculation Day or any other day on which the applicable TEC Rate is to be observed or determined in accordance with the terms and provisions set forth in the Final Terms (each such day, a "**TEC Rate Observation Day**"), the offered quotation (expressed as a percentage rate per annum) with a Designated Maturity calculated and published by Euronext pursuant to a methodology established by the *Comité de Normalisation Obligataire*, which appears on the Relevant Screen Page (or any successor page or service) as may be specified in the Final Terms, at or around 11:30 a.m. Paris time, or such other Relevant Time as may be specified in the Final Terms, on such TEC Rate Observation Day, as determined by the Calculation Agent.

If the TEC Rate for the Specified Maturity in respect of any TEC Rate Observation Day cannot be determined in accordance with the foregoing on the applicable TEC Rate Observation Day, the TEC Rate shall be determined by the Calculation Agent in its discretion, acting in good faith and in a commercially reasonable manner by reference to the formula for and method of calculating the TEC Rate last in effect prior to such TEC Rate Observation Day **PROVIDED THAT** if the Calculation Agent determines that such action (I) would be unlawful under any applicable law or regulation or would contravene any applicable licensing requirements for the Calculation Agent to perform such action or (II) such action would not achieve a commercially reasonable result for any of the Issuer, the Calculation Agent or the Holders, then the Calculation Agent shall determine the level of the TEC Rate as of the Relevant Time on the TEC Rate Observation Day in its discretion, acting in good faith and in a commercially reasonable manner.

Notwithstanding the foregoing, if the Issuer or its designee (after consulting with the Issuer) determines prior to the Relevant Time on an applicable TEC Rate Observation Day that a General Benchmark Transition Event and related General Benchmark Replacement Date have occurred with respect to the TEC Rate, then the provisions set forth in Reference Rate Condition 4(a) (*Benchmark Replacement – General*) thereafter will apply to all determinations of the Rate of Interest payable on the applicable Series of Notes. In accordance with Reference Rate Condition 4(a) (*Benchmark Replacement – General*), if the Issuer or its designee (after consulting with the Issuer) has determined that a General Benchmark Transition Event and related General Benchmark Replacement Date have so occurred, the General Benchmark Replacement will replace the TEC Rate for all purposes relating to the applicable Series of Notes in respect of such determination on the applicable date and all determinations on all subsequent dates.

(ii) TEC Rate Licencing Event

(1) "**TEC Rate Licencing Event**" means the Issuer, the Calculation Agent or any of their respective Affiliates (i) no longer holds, or is reasonably likely to cease to hold, a valid licence, authorisation or other permission to use, reference or otherwise access the TEC Rate or any data, methodology or intellectual property

necessary for the determination of the TEC Rate, whether as a result of the termination, non-renewal, suspension, revocation or material modification of any licensing agreement with Euronext (or any successor administrator of the TEC Rate) or any of its Affiliates, or otherwise; or (ii) receives notice from Euronext (or any successor administrator of the TEC Rate) or any of its Affiliates that any such licensing agreement will be terminated or materially modified in a manner that would restrict or prevent the use of, or access to, the TEC Rate.

- (2) If the applicable Final Terms specify (a)(i) "TEC Rate" to be the Reference Rate or (ii) otherwise specify that the principal, interest and/or any other amount payable or any determination required to be made with respect to the applicable Series of Notes is to be determined by reference to "TEC Rate" and (b) TEC Rate Licencing Event is specified as applicable in the Final Terms, then following the occurrence of a TEC Rate Licencing Event, the Issuer, acting in good faith and in a commercially reasonable manner, may take the action described in (A) or (B) below:
 - (A) require the Calculation Agent to determine, acting in good faith and in a commercially reasonable manner, the appropriate adjustment, if any, to be made to any terms of the Terms and Conditions and/or the Final Terms to account for the Additional Disruption Event and determine the effective date of that adjustment; or
 - (B) give notice to Holders in accordance with Note Condition 14 (*Notices*) and redeem all, but not less than all, of the Notes, each nominal amount of Notes equal to the Calculation Amount being redeemed at the Early Redemption Amount.
- (3) Upon the occurrence of a TEC Rate Licencing Event, the Issuer shall give notice as soon as practicable to the Holders in accordance with Note Condition 14 (*Notices*), stating the occurrence of the Additional Disruption Event giving details thereof and the action proposed to be taken in relation thereto provided that any failure to give, or non-receipt of, such notice will not affect the validity of the TEC Rate Licencing Event."

5. ***Updating the section entitled "Additional Information about Screen Rate Determination Reference Rates and AONIA, €STR, Overnight TIIE, SOFR, SONIA, TONA and the TEC Rate"***

The information contained within "*Additional Information about Screen Rate Determination Reference Rates and AONIA, €STR, Overnight TIIE, SOFR, SONIA, TONA and the TEC Rate*" on pages 1010 to 1017 of the Original Offering Circular shall be amended such that the section entitled "*The TEC Rate*" on page 1017 shall be deleted and replaced as follows:

"The TEC Rate

The daily TEC Rate is the percentage yield (rounded to the nearest second decimal point, 0.005 per cent. being rounded upwards) of a notional French Treasury Bond (*Obligation Assimilable du Trésor*, "OAT") with a Designated Maturity as specified in the Final Terms, corresponding to the linear interpolation between the yield to maturity of the two actual OATs (the "**Reference OATs**") whose periods to maturity are closest in duration to the notional OAT with the same Designated Maturity, one Reference OAT's

duration being less than the Designated Maturity and the other Reference OAT's duration being greater than the Designated Maturity.

Each TEC Rate is calculated on each Euronext Paris trading day from mid-market prices of the Reference OATs sourced from MTS at approximately 11:00 a.m. Paris time and is published at approximately 11:30 a.m. Paris time. The TEC Rate is disseminated through financial information service providers including Bloomberg and Refinitiv (Reuters).

The TEC Rates were previously calculated and administered by the Banque de France and, with effect from 26 July 2026, are now calculated and administered by Euronext Paris S.A. (or an affiliate thereof) ("**Euronext**") pursuant to a methodology established by the *Comité de Normalisation Obligataire*. The CNO-TEC Scientific Committee now serves as the independent supervisor of the TEC Rates, with representation from the *Agence France Trésor* (AFT), the Banque de France and the *Comité de Normalisation Obligataire* (CNO), and none of its members may be employed by or affiliated with Euronext.

The CNO retains the intellectual property rights to the trademark of the TEC Rates, with Euronext holding the exclusive licence to exploit it. Any use of the trademark of any TEC Rate is therefore subject to a trademark licence agreement with Euronext.

In connection with the change of administrator, the methodology for a TEC Rate was subject to minor revisions including that the TEC Rate is now calculated and published on each Euronext Paris trading day (rather than each TARGET business day under the previous methodology). However, the core methodology, including the formulas for determining the relevant TEC Rate, the calculation time, the publication time, the Bloomberg code, the ISIN and the Reuters/Refinitiv ticker codes in use prior to the transfer have been retained and remain unchanged."

6. Updating of the section entitled "Merrill Lynch B.V."

By virtue of this Supplement, the paragraph entitled "Directors" on page 1091 of the Original Offering Circular shall be deleted and replaced in its entirety with the following:

"Directors

The Board of Directors of MLBV is charged with the management of MLBV. Set forth below are the names and titles of MLBV's Directors:

<u>Director</u>	<u>Title</u>
Armstrong E. Okobia	Director (Class A)
Lee Raleigh Whitley	Director (Class B)
Frank Haffmans	Director (Class B)

The business address of the Directors of MLBV is Amstelplein 1, Rembrandt Tower, 27th Floor, 1096 HA Amsterdam, the Netherlands.

There are no potential conflicts of interest between any duties to MLBV and their private interests or other duties of the Directors of MLBV.

There are no principal activities performed by the Directors of MLBV outside MLBV which are significant to MLBV as issuer."

7. Updating of the section entitled "General Information"

By virtue of this Supplement, the following paragraph (6) entitled "*Significant or Material Change*" of the "*General Information*" section at page 1168 of the Original Offering Circular:

"The following statements are made solely in the context of the issuance of Instruments under this Offering Circular. Material information about the respective financial condition and prospects of each Issuer and the Guarantor is included in each of the relevant Issuer's and Guarantor's annual and interim reports, as applicable, which are incorporated by reference into this Offering Circular."

There has been no significant change in the financial or trading position of BANA or BAC and its subsidiaries on a consolidated basis since 30 June 2026. There has been no significant change in the financial or trading position of MLBV since 31 December 2025. There has been no significant change in the financial or trading position of BofA Finance since 31 December 2025.

There has been no material adverse change in the prospects of MLBV, BofA Finance, BANA or BAC and its subsidiaries on a consolidated basis since 31 December 2025."

shall be deleted and replaced with:

"The following statements are made solely in the context of the issuance of Instruments under this Offering Circular. Material information about the respective financial condition and prospects of each Issuer and the Guarantor is included in each of the relevant Issuer's and Guarantor's annual and interim reports, as applicable, which are incorporated by reference into this Offering Circular."

There has been no significant change in the financial or trading position of BANA or BAC and its subsidiaries on a consolidated basis since 30 June 2026. There has been no significant change in the financial or trading position of MLBV since 30 June 2026. There has been no significant change in the financial or trading position of BofA Finance since 31 December 2025.

There has been no material adverse change in the prospects of MLBV, BofA Finance, BANA or BAC and its subsidiaries on a consolidated basis since 31 December 2025."

8. Updating of the section entitled "*Offering and Sale*"

By virtue of this Supplement, the paragraph entitled "**URUGUAY**" within the "*Offering and Sale*" section at page 1162 of the Original Offering Circular shall be deleted and replaced in its entirety with the following:

"URUGUAY

The Instruments have not been registered under Law No. 18,627 of 2 December 2009 (as amended) with the Superintendence of Financial Services of the Central Bank of Uruguay. The Instruments are not available publicly in Uruguay and are offered only on a private basis to institutional investors and/or high net worth individuals only. No action may be taken in Uruguay that would render any offering of the Instruments a public offering in Uruguay. No Uruguayan regulatory authority has approved the Instruments or passed on the solvency of any of the Issuer or the Guarantor. In addition, any resale of the Instruments must be made in a manner that will not constitute a public offering in Uruguay. Investors of the Instruments confirm that they fully understand English and the content of this document and any other documents provided to such investors and therefore waive the need of being provided with a translation in Spanish thereof.

Los Productos no han sido registrados de acuerdo a Ley No. 18.627 de 2 de Diciembre de 2009 (según modificada) ante la Superintendencia de Servicios Financieros del Banco Central del Uruguay. Los Productos no están disponibles al público y en Uruguay solo han sido ofrecidos privadamente a inversores institucionales y/o particulares con un alto patrimonio. Ninguna acción puede ser tomada en el Uruguay que pudiere convertir a la presente oferta en una oferta pública en el Uruguay. Ninguna autoridad regulatoria en el Uruguay ha aprobado los Productos o aprobado solvencia del Emisor o del Garante. Adicionalmente, cualquier reventa de los Productos debe ser realizada en forma que no constituya una oferta pública en el Uruguay. Los inversores del Producto confirman que comprenden cabalmente el idioma inglés y la información contenida en este

documento y cualesquiera otros documentos entregados a dichos inversores, y en consecuencia renuncian a recibir una traducción al español."

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.