Execution Version

IMPORTANT - PROHIBITION OF SALES TO UK RETAIL INVESTORS - The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the UK (as defined below). For these purposes, a "retail investor" means a person who is neither: (i) a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018; nor (ii) a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**"). Consequently no disclosure document required by the FCA Product Disclosure Sourcebook ("**DISC**") for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

16 November 2026

MERRILL LYNCH B.V. (the "Issuer")

LEI: 549300RQ1D1WIE085245

Issue of 15,000 Notes linked to an Index due 9 December 2030

under the Bank of America Corporation, BofA Finance LLC and Merrill Lynch B.V.

Note, Warrant and Certificate Programme

unconditionally and irrevocably guaranteed as to payment and delivery obligations by Bank of America Corporation (the "Guarantor")

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth in the Base Prospectus dated 16 July 2026 (the "**Base Prospectus**") as supplemented by the supplements to the Base Prospectus dated 10 August 2026, 5 October 2026, 20 October 2026 and 6 November 2026 approved by the *Commission de Surveillance du Secteur Financier*, which are available at *www.luxse.com* and as further supplemented by any further supplements (if any) to the Base Prospectus up to, and including, the date of these Final Terms, together with any further supplement(s) dated on or after the date of these Final Terms but prior to or on the Issue Date of the Notes (save for any such further supplement(s) which are expressed to apply only to Final Terms dated on or after the date of such further supplement(s)). This document constitutes the final terms of the Notes described herein for the purposes of Article 8(4) of Regulation (EU) 2017/1129 (as amended, the "**EU Prospectus Regulation**") and must be read in conjunction with the Base Prospectus and any supplements thereto. Full information on the Issuer, the Guarantor and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus and any supplements thereto. These Final Terms, the Base Prospectus and the supplement(s) to the Base Prospectus are available for viewing and can be obtained during normal business hours at the registered office of the relevant Dealer and at the specified office of the applicable Paying Agent and in electronic form on the Issuer's website (*https://spdocs.bofa.com*).

A summary of the Notes is annexed to these Final Terms.

References herein to numbered Conditions are to the "*Terms and Conditions of the Notes*" set forth in the Base Prospectus and words and expressions defined in such terms and conditions shall bear the same meaning in these Final Terms, save as where otherwise expressly provided.

1.	(a)	Series Number:	Not Applicable
	(b)	Tranche Number:	One
2.	Specified Currency or Currencies:		Euro ("**EUR**")
3.	Aggregate Nominal Amount:		
	(a)	Series:	EUR 15,000,000 (being the equivalent of 15,000 Units)
	(b)	Tranche:	EUR 15,000,000 (being the equivalent of 15,000 Units)
4.	Issue Price:		EUR 1,000 per Unit
5.	(a)	Specified Denomination:	EUR 1,000
	(b)	Calculation Amount:	EUR 1,000
	(c)	Trading in Units:	Applicable. The Notes are issued in Units. One Note (of the Specified Denomination) equals one unit (a "**Unit**"). The Notes will be tradable by reference to the number of Notes being traded as opposed to the Aggregate Nominal Amount of Notes being traded. The Notes may only be traded in a minimum initial amount of one Unit and, thereafter, in multiples of one Unit.
6.	Trade Date:		2 November 2026
7.	Initial Valuation Date:		1 December 2026 Such date shall be a Valuation Date
8.	Issue Date:		8 December 2026
9.	Maturity Date:		9 December 2030 (the "**Scheduled Maturity Date**"), subject as provided in paragraphs 24 and 29 below
10.	Interest Basis:		Index Linked (further particulars specified below)
11.	Redemption/Payment Basis:		Index Linked (further particulars specified below)
12.	Change of Interest Basis:		Not Applicable
13.	Holder right to request change in Interest Basis to Fixed Rate:		Not Applicable
14.	Put/Call Options:		Not Applicable
15.	(a)	Status of the Notes:	Senior

	(b)	Status of the Guarantee:	Senior

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16.	Fixed Rate Notes:		Not Applicable
17.	Floating Rate Notes:		Not Applicable
18.	Fixed/Floating Rate Notes:		Not Applicable
19.	Range Accrual Notes:		Not Applicable
20.	Zero Coupon Notes:		Not Applicable
21.	Product Condition 2:		Applicable The Notes are Underlying Linked Interest Notes
	(a)	Non-Conditional Fixed:	Not Applicable
	(b)	Conditional Fixed without Memory:	Applicable
		(i) Lock-in Coupon:	Not Applicable
		(ii) Coupon Barrier Event:	Applicable (see Coupon Barrier Event provisions in paragraph 21(m) below)
		(iii) Coupon Rate:	In respect of the Coupon Payment Date falling on the Maturity Date, 52.00 per cent.
		(iv) DCF (Coupon):	Not Applicable
	(c)	Conditional Fixed without Memory – Double Barrier:	Not Applicable
	(d)	Conditional Fixed with Memory:	Not Applicable
	(e)	Leveraged Volatility Coupon:	Not Applicable
	(f)	Inflation Linked: Year-on-Year:	Not Applicable
	(g)	Inflation Linked: Interpolation Formula:	Not Applicable
	(h)	Inflation Linked: Delta One:	Not Applicable
	(i)	Coupon Underlying(s):	The Underlying specified in paragraph 29(a) of these Final Terms
	(j)	Initial Value:	In respect of the Coupon Underlying and for the purpose of determining whether a Coupon Barrier Event has occurred: Initial Closing Value
	(k)	Initial Valuation Date:	As specified in paragraph 7 of these Final Terms

(l)	Initial Averaging/Lookback Date(s):	Not Applicable
(m)	Coupon Barrier Event provisions:	Applicable
	(i) Coupon Barrier Event:	Coupon Barrier Event European Observation Underlying Closing Value applies
	(ii) Coupon Barrier Level:	In respect of the Coupon Barrier Observation Date and the Coupon Underlying: greater than (or equal to) 100.00 per cent. of the Initial Value of such Coupon Underlying
	(iii) Coupon Barrier Observation Date:	2 December 2030. Such date shall be an Observation Date
	(iv) Coupon Barrier Observation Period:	Not Applicable
	(v) Coupon Value:	Not Applicable
(n)	Upper Coupon Barrier Event provisions:	Not Applicable
(o)	Lower Coupon Barrier Event provisions:	Not Applicable
(p)	Coupon Performance:	Not Applicable
(q)	Coupon Averaging/Lookback Date(s):	Not Applicable
(r)	Coupon Payment Date(s)	The Maturity Date
(s)	Minimum Coupon Amount:	Not Applicable
(t)	Maximum Coupon Amount:	Not Applicable
(u)	Business Day Convention:	Not Applicable
(v)	Additional Business Centre(s):	London and T2
(w)	Provisions for determining Rate of Interest or Interest Amount where calculation by reference to an Index and/or a Share and/or a GDR/ADR and/or a Currency Price and/or a Fund and/or an Inflation Index and/or a Reference Rate and/or a Bond is impossible or impracticable or otherwise disrupted:	As specified in paragraph 29

PROVISIONS RELATING TO REDEMPTION FOR NOTES

22.	Issuer Call:		Not Applicable
23.	Investor Put:		Not Applicable
24.	Automatic Early Redemption:		Applicable
	(a)	AES Settlement Amount:	See AES Table below
	(b)	AES Settlement Date:	See AES Table below
	(c)	AES Barrier Event:	AES Barrier Event European Observation: Applicable
	(d)	AES Underlying(s):	The Underlying specified in paragraph 29(a) of these Final Terms
	(e)	AES Barrier Underlying(s):	The AES Underlying
	(f)	AES Barrier Level:	In respect of each AES Settlement Date and the AES Underlying, greater than (or equal to) 100.00% of the Initial Value
	(g)	AES Barrier Observation Date(s):	See AES Table below Each date shall be an Observation Date
	(h)	AES Observation Period:	Not Applicable
	(i)	AES Value:	Not Applicable
	(j)	AES Valuation Date(s):	Not Applicable
	(k)	AES Averaging/Lookback Date(s):	Not Applicable
	(l)	AES Valuation Time:	Not Applicable
	(m)	Initial Value:	In respect of the AES Underlying and/or for the purpose of determining whether an AES Barrier Event has occurred: Initial Closing Value
	(n)	Initial Valuation Date:	As specified in paragraph 7 of these Final Terms
	(o)	Initial Averaging/Lookback Date(s):	Not Applicable

AES Table		
AES Barrier Observation Date	**AES Settlement Date**	**AES Settlement Amount**
1 December 2027	8 December 2027	EUR 1,130.00
1 December 2028	8 December 2028	EUR 1,260.00
3 December 2029	10 December 2029	EUR 1,390.00

Each such date shall be an Observation Date		

25. TARN Automatic Early Redemption: Not Applicable

26. Final Redemption Amount of each Note: As specified in paragraph 26(b) and paragraph 27 of these Final Terms

(a) Underlying(s): As specified in paragraph 29 of these Final Terms

(b) Provisions for determining Final Redemption Amount where calculated by reference to an Index and/or a Share and/or a GDR/ADR and/or a Currency Price and/or a Fund and/or an Inflation Index and/or a Reference Entity and/or a Reference Rate and/or a Bond and/or any other variable: As specified in paragraph 27 of these Final Terms

(c) Provisions for determining Final Redemption Amount where calculation by reference to an Index and/or a Share and/or a GDR/ADR and/or a Currency Price and/or a Fund and/or an Inflation Index and/or a Reference Entity and/or a Reference Rate and/or a Bond and/or other variable is impossible or impracticable or otherwise disrupted: See paragraph 29 of these Final Terms

27. Product Condition 4: Applicable

(a) Yield Enhancement with Floor Percentage: Not Applicable

(b) Capital Repayable with Participation: Not Applicable

(c) Participation Type: Not Applicable

(d) Participation Twin Win: Not Applicable

(e) Yield Enhancement Non-Knock In Levered: Not Applicable

(f) Yield Enhancement Knock In Levered: Not Applicable

(g) Yield Enhancement Second Chance: Not Applicable

(h) Yield Enhancement with Upside: Not Applicable

(i) Yield Enhancement with Discount: Not Applicable

(j)	Yield Enhancement with Upside over Strike Value:	Not Applicable
(k)	Yield Enhancement RA:	Not Applicable
(l)	Put Spread without Participation:	Applicable
	(i) Yield Enhancement Settlement Percentage:	100.00%
	(ii) Cap:	65.00%
	(iii) Put Performance:	Put Performance Type: For the purpose of determining the Final Settlement Amount: Single Underlying
	(iv) Strike Value:	For the purpose of determining the Final Settlement Amount: 100.00% of the Initial Value of the Final Settlement Underlying
(m)	Put Spread with Participation:	Not Applicable
(n)	Put with Participation:	Not Applicable
(o)	Put without Participation:	Not Applicable
(p)	Inflation Linked: Interpolation Formula:	Not Applicable
(q)	Inflation Linked: Delta One:	Not Applicable
(r)	Final Settlement Underlying(s):	The Underlying specified in paragraph 29(a) of these Final Terms
(s)	Barrier Event provisions:	Applicable
	(i) Barrier Underlying(s):	The Final Settlement Underlying
	(ii) Barrier Event:	Barrier Event European Observation
	(iii) Final Performance Type:	Not Applicable
	(iv) Barrier Level:	In respect of the Barrier Underlying: Less than 60.00% of the Initial Value of such Barrier Underlying
	(v) Barrier Observation Date(s):	2 December 2030 Such date shall be a Valuation Date
	(vi) Barrier Observation Period:	Not Applicable

	(t)	Barrier Upper Event provisions:	Not Applicable
	(u)	Barrier Lower Event provisions:	Not Applicable
	(v)	Final Value:	In respect of the Final Settlement Underlying and/or for the purpose of determining whether a Barrier Event has occurred and/or the Final Settlement Amount: Closing Value
	(w)	Final Valuation Date(s):	In respect of the Final Settlement Underlying and/or for the purpose of determining whether a Barrier Event has occurred and/or the Final Settlement Amount: 2 December 2030 Such date shall be a Valuation Date
	(x)	Final Averaging/Lookback Date(s):	Not Applicable
	(y)	Initial Value:	In respect of the Final Settlement Underlying and/or for the purpose of determining whether a Barrier Event has occurred and/or the Final Settlement Amount: Initial Closing Value
	(z)	Initial Valuation Date:	As specified in paragraph 7 of these Final Terms
	(aa)	Initial Averaging/Lookback Date(s):	Not Applicable
	(bb)	Reverse Convertible:	Not Applicable
	(cc)	Physical Settlement provisions:	Not Applicable
	(dd)	Outperformance:	Not Applicable
28.	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, including pursuant to the Underlying Linked Conditions):		Market Value (no floor): Deduction of Associated Costs is applicable

PROVISIONS RELATING TO TYPE OF NOTES

29.	Index Linked Conditions:		Applicable
	(a)	Index/Basket of Indices:	The index set out under the heading "Index" in "Specific Information relating to the Underlying(s)" below (the "**Index**")

SPECIFIC INFORMATION RELATING TO THE UNDERLYING(S)

The terms "**Index**", "**Bloomberg Code**", "**Index Sponsor**", "**Type of Index**", "**Exchange**", "**Related Exchange**" and "**Index Currency**" applicable to the Index shall have the corresponding meanings set forth against such Index in the table below.

Index	**Bloomberg Code**	**Index Sponsor**	**Type of Index**	**Exchange**	**Related Exchange**	**Index Currency**
Solactive Uranium and Nuclear Technologies ETF Linked Index 5%	SOLNEP5 <Index>	Solactive AG	Unitary Index	Euronext Paris	All Exchanges	EUR

(b) Barrier Event Determination Day (intraday): Not Applicable

(c) Barrier Level: As specified in paragraph 27(s)(iv) above

(d) Averaging: Not Applicable

(e) Valuation Date(s): Each date specified as such in these Final Terms

- Valuation Cut-Off Date (Backstopped): Applicable

- Valuation Cut-Off Date (No Backstop): Not Applicable

(f) Valuation Time: As specified in the definition thereof in Index Linked Condition 2

(g) Observation Date(s): Each date specified as such in these Final Terms

- Observation Cut-Off Date (Backstopped): Applicable

- Observation Cut-Off Date (No Backstop): Not Applicable

(h) Observation Period: Not Applicable

(i) Common Scheduled Trading Days: Not Applicable

(j) Additional Disruption Events: The following Additional Disruption Events apply to the Notes:

Change in Law
Hedging Disruption
Increased Cost of Hedging

(k) Index-Linked Contract Conditions: Not Applicable

30. Share Linked Conditions: Not Applicable

31.	GDR/ADR Linked Conditions:	Not Applicable
32.	FX Linked Conditions:	Not Applicable
33.	Fund Linked Conditions:	Not Applicable
34.	Inflation Linked Conditions:	Not Applicable
35.	Credit Linked Notes:	Not Applicable
36.	Hybrid Instruments Conditions:	Not Applicable
37.	Reference Rate Conditions:	Not Applicable
38.	Physical Delivery Notes:	Not Applicable
39.	Bond Linked Conditions:	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

40.	Form of Notes:	Euroclear/CBL Global Registered Note registered in the name of a nominee for a common depositary for Euroclear and Clearstream, Luxembourg and exchangeable for Definitive Registered Notes in the limited circumstances described in the Global Note
	Representation of Noteholders / Masse:	Not Applicable
	Identification information of Noteholders in relation to French Law Notes (General Note Condition 1)	Not Applicable
41.	New Safekeeping Structure:	No
42.	Payment Day:	Following
43.	Additional Financial Centre(s) or other special provisions relating to Payment Days:	London and T2
44.	Details relating to Instalment Notes (Condition 7(I)):	Not Applicable
45.	Payment Disruption (Condition 6(G)):	Not Applicable
46.	Exchange Rate:	Not Applicable
47.	JPY Rounding:	Not Applicable
48.	Alternative Rounding:	Not Applicable
49.	Governing Law of the Notes:	English law

DISTRIBUTION

50.	Method of distribution:	Non-syndicated

51.	(a)	If syndicated, names and addresses of Managers:	Not Applicable
	(b)	Date of Subscription Agreement:	Not Applicable
	(c)	Stabilising Manager(s) (if any):	Not Applicable
52.		If non-syndicated, name and address of relevant Dealer:	BofA Securities Europe SA 51 rue La Boétie 75008 Paris France
53.		Calculation Agent:	BofA Securities Europe SA
54.		Total commission and concession:	Distribution fees equivalent to up to 1.50% p.a. of the Aggregate Nominal Amount may be paid to the distributor as a discount on the Issue Price or as an up-front or recurring payment by the Dealer to one or more financial intermediaries. Investors should contact the distributor that they are purchasing the Instruments from if they want to obtain further details on distribution fees
55.		U.S. Selling Restrictions:	The Notes may not be offered, sold, resold, traded, pledged, exercised, redeemed, transferred or delivered, directly or indirectly, in the United States of America (including the U.S. states and the District of Columbia), its territories, its possessions and other areas subject to its jurisdiction or directly or indirectly offered, sold, resold, traded, pledged, exercised, redeemed, transferred or delivered to, or for the account or benefit of, any U.S. person. A "**U.S. person**" has the meaning ascribed to it by Regulation S under the U.S. Securities Act of 1933, as amended.
56.		United States Tax Considerations:	Not Applicable
57.		United States Withholding Tax:	Not Applicable
58.		Additional United States Tax considerations	Not Applicable Code Section 871(m): Not Applicable
59.		Swiss Non-Exempt Public Offer	Not Applicable

PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required for issue, offer to the public in Hungary and admission to trading on the regulated market of the Luxembourg Stock Exchange and admission to the Official List of the Luxembourg Stock Exchange of the Notes described herein pursuant to the Bank of America Corporation, BofA Finance LLC and Merrill Lynch B.V. Note, Warrant and Certificate Programme.

RESPONSIBILITY

Subject as provided below, the Issuer accepts responsibility for the information contained in these Final Terms. The information relating to the Underlying contained herein has been accurately extracted from publicly available sources. The Issuer accepts responsibility for the accuracy of such extraction but accepts no further or other responsibility in respect of such information.

Signed on behalf of the Issuer:

By: .....

Duly authorised

806008063(Ver7)/Ashurst(TEDMON/NOKARA/JGOMEZ)

PART B – OTHER INFORMATION

1. **LISTING AND ADMISSION TO TRADING**

Application will be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Luxembourg Stock Exchange's regulated market and listed on the Official List of the Luxembourg Stock Exchange with effect from, at the earliest, the Issue Date. No assurances can be given that such application for listing will be granted (or if granted, will be granted by the Issue Date).

The Issuer has no duty to maintain the listing (if any) of the Notes on the relevant stock exchange(s) over their entire lifetime. The Notes may be suspended from trading and/or de-listed at any time in accordance with applicable rules and regulations of the relevant stock exchange(s).

2. **RATINGS**

Ratings:	The Notes have not been rated.

3. **OPERATIONAL INFORMATION**

(i)	ISIN:	XS3506651457
(ii)	Common Code:	350665145
(iii)	Clearing System(s):	Euroclear Bank SA/NV and Clearstream Banking, S.A.
(iv)	Any clearing system(s) other than Euroclear France S.A., Euroclear Bank SA/NV, Clearstream Banking, S.A. and the relevant identification number(s):	Not Applicable
(v)	Delivery:	Delivery against payment
(vi)	Name and address of initial Paying Agent:	Citibank, N.A., London Branch Citigroup Centre Canada Square London E14 5LB United Kingdom
(vii)	Registrar:	Citibank Europe plc 1 North Wall Quay Dublin 1 Ireland
(viii)	Names and addresses of the French Paying Agent (if any):	Not Applicable
(ix)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(x)	Email address in respect of notifications to the Issuer for the purposes of General Note Condition	Not Applicable

	5(H) (*Holder right to request change in Interest Basis to Fixed Rate*):	
(xi)	Intended to be held in a manner which would allow Eurosystem eligibility.	No. However, if after the date of these Final Terms, the Eurosystem eligibility criteria are amended such that the Notes are capable of meeting such criteria, the Notes may then be deposited with one of the ICSDs as common safekeeper, and registered in the name of a nominee of one of the ICSDs acting as common safekeeper (i.e. held under the New Safekeeping Structure (the "**NSS**")). Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the European Central Bank being satisfied that the Eurosystem eligibility criteria have been met.

4. **REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES**

(i)	Reasons for the offer:	See "Use of Proceeds" in the Base Prospectus
(ii)	Estimated net proceeds:	EUR 15,000,000
(iii)	Estimated total expenses:	EUR 8,000

5. **YIELD**

Indication of Yield: Not Applicable

6. **PERFORMANCE AND VOLATILITY OF THE UNDERLYING ASSET**

Information on the Underlying, including information on the past and future performance and volatility of the Underlying, may be obtained free of charge from the website of the Index Sponsor (*www.solactive.com*). However, past performance is not indicative of future performance. The information appearing on such website(s) does not form part of these Final Terms.

7. **INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE OFFER**

Distribution fees of up to 1.50 per cent. per annum of the Aggregate Nominal Amount may be paid to the Distributor. See the paragraph "There may be conflicts of interest between the relevant Issuer, the Guarantor (if applicable), the relevant Dealer and/or their respective Affiliates and the Holders" in the "Risk Factors" section in the Base Prospectus.

8. **POST ISSUANCE INFORMATION**

The Issuer will not provide any post-issuance information with respect to the Underlying, unless required to do so by applicable law or regulation.

9. **TERMS AND CONDITIONS OF THE OFFER**

Public Offer Jurisdiction:	Hungary
Offer Period:	An offer of the Notes may be made by the Authorised Offeror(s) (as defined below) other than pursuant to Article 1(4) of the EU Prospectus Regulation in the Public Offer Jurisdiction during the period from 16 November 2026 (and including) to (and including) 30 November 2026 (the "**Offer Period**").
Offer Price:	Issue Price. Each Authorised Offeror will offer and sell the Notes to their customers in accordance with arrangements in place between each such Authorised Offeror and its customers by reference to the Issue Price and market conditions prevailing at the time.
Conditions to which the offer is subject:	Offers of Notes are conditional on their issue. As between each Authorised Offeror and its customers, offers of the Notes are further subject to such conditions as may be agreed between them and/or as is specified in the arrangements in place between them. The offer of the Notes may be withdrawn in whole or in part at any time before the Issue Date at the discretion of the Issuer by publication of a notice on the Issuer's website (*https://spdocs.bofa.com*).
Description of the application process:	Investors will purchase the Notes in accordance with the arrangements in place between the relevant Authorised Offeror and its customers relating to the purchase of securities generally. There are no pre-identified allotment criteria. Each Authorised Offeror will adopt allotment and/or application criteria in accordance with customary market practices and applicable laws and regulations and/or as otherwise agreed between them. Investors will not enter into any contractual arrangements directly with the Issuer in connection with the offer or purchase of the Notes.
Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:	Not Applicable
Details of the minimum and/or maximum amount of application:	The number of Notes to be issued is EUR 15,000,000 in aggregate nominal amount (equivalent to 15,000 Units).

	The minimum number of Notes per application will be one Unit. The maximum number of Notes per application will be subject only to availability at the time of application.
Details of the method and time limits for paying up and delivering the Notes:	The Notes will be purchased by each Authorised Offeror from the Issuer on a delivery against payment basis on the Issue Date. Prospective investors will be notified by the relevant Authorised Offeror of their allocations of Notes and the settlement arrangements in respect thereof.
Manner in and date on which results of the offer are to be made public:	Not Applicable
Procedure for exercise of any right of preemption, negotiability of subscription rights and treatment of subscription rights not exercised:	Not Applicable
Whether tranche(s) have been reserved for certain countries:	Not Applicable
Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:	Prospective Investors will be notified by the relevant Authorised Offeror in accordance with the arrangements in place between the relevant Authorised Offeror and its customers. Dealings in the Notes may commence on the Issue Date. Any dealings in the Notes that take place will be at the risk of the prospective Investor.
Amount of any expenses and taxes specifically charged to the subscriber or purchaser. Where required and to the extent they are known, include those expenses contained in the price:	The Entry Costs (as described in Commission Delegated Regulation (EU) 2017/653, which supplements Regulation (EU) No 1286/2014) contained in the price of the Instruments as of the date of these Final Terms are 5.90% of the Issue Price per Instrument. Such Entry Costs may change during the Offer Period and over the term of the Notes. For the amount of the Entry Costs at the time of purchase, please refer to the cost disclosure under Regulation (EU) No 1286/2014. For the tax regime applicable in the relevant Public Offer Jurisdictions, please see the section entitled "Taxation" in the Base Prospectus. Expenses, taxes and other fees may be charged by the Authorised Offeror: potential purchasers of Notes should check with the relevant Authorised Offeror.

Name(s) and address(es), to the extent known to the Issuer, of the placers in the various countries where the offer takes place:	OTP Bank Nyrt., Nádor utca 16., Budapest, 1051, Hungary, and such other placers as may be notified to potential investors from time to time by publication on the Issuer's website (*https://spdocs.bofa.com*) in accordance with the applicable laws and regulations of the Public Offer Jurisdiction.

Consent to use the Base Prospectus

Identity of financial intermediary(ies) that are allowed to use the Base Prospectus:	OTP Bank Nyrt., Nádor utca 16., Budapest, 1051, Hungary, and such other financial intermediaries as may be notified to potential investors from time to time by publication on the Issuer's website (*https://spdocs.bofa.com*), in accordance with the applicable laws and regulations of the Public Offer Jurisdiction.
Offer period during which subsequent resale or final placement of Instruments by financial intermediaries can be made:	The Offer Period
Conditions attached to the consent:	The Issuer consents to the use of the Base Prospectus in connection with the making of an offer of the Notes to the public requiring the prior publication of a prospectus under the EU Prospectus Regulation (a "**Non-exempt Offer**") by each financial intermediary specified in (i) and (ii) below (each, an "**Authorised Offeror**") in Hungary: (i) **Specific consent**: OTP Bank Nyrt. and each financial intermediary expressly named as an Authorised Offeror on the Issuer's website (*https://spdocs.bofa.com*); and (ii) **General consent**: Not Applicable

10. **EU BENCHMARKS REGULATION**

EU Benchmarks Regulation: Article 29(2) statement on benchmarks:	Not Applicable. As far as the Issuer is aware and as the date of these Final Terms Solactive Uranium and Nuclear Technologies ETF Linked Index 5% is not within scope of EU Benchmarks Regulation and Solactive AG, as administrator of Solactive Uranium and Nuclear Technologies ETF Linked Index 5%, is not required, in respect of Solactive Uranium and Nuclear Technologies ETF Linked Index 5%, to be included on the ESMA Register.

SCHEDULE – INDEX DISCLAIMER

Solactive Uranium and Nuclear Technologies ETF Linked Index 5% (the "Index")

Solactive AG ("**Solactive**") is the licensor of the Index. The financial instruments that are based on the Index are not sponsored, endorsed, promoted or sold by Solactive in any way and Solactive makes no express or implied representation, guarantee or assurance with regard to: (a) the advisability in investing in the financial instruments; (b) the quality, accuracy and/or completeness of the Index; and/or (c) the results obtained or to be obtained by any person or entity from the use of the Index. Solactive does not guarantee the accuracy and/or the completeness of the Index and shall not have any liability for any errors or omissions with respect thereto. Notwithstanding Solactive's obligations to its licensees, Solactive reserves the right to change the methods of calculation or publication with respect to the Index and Solactive shall not be liable for any miscalculation of or any incorrect, delayed or interrupted publication with respect to the Index. Solactive shall not be liable for any damages, including, without limitation, any loss of profits or business, or any special, incidental, punitive, indirect or consequential damages suffered or incurred as a result of the use (or inability to use) of the Index.

ISSUE SPECIFIC SUMMARY

INTRODUCTION AND WARNINGS
This Summary should be read as an introduction to the Prospectus (comprised of the Base Prospectus and any supplements to the Base Prospectus, read together with the Final Terms). Any decision to invest in the Instruments should be based on consideration of the Prospectus as a whole by the investor. In certain circumstances, the investor could lose all or part of the invested capital. Where a claim relating to the information contained in the Prospectus is brought before a court, the plaintiff investor might, under the national law, have to bear the costs of translating the Prospectus before the legal proceedings are initiated. Civil liability attaches only to those persons who have tabled the Summary, including any translation thereof, but only where the Summary is misleading, inaccurate or inconsistent when read together with the other parts of the Prospectus or it does not provide, when read together with the other parts of the Prospectus, key information in order to aid investors when considering whether to invest in the Instruments. ***You are about to purchase a product that is not simple and may be difficult to understand***.
Instruments**:** 15,000 Notes linked to an index due 9 December 2030 pursuant to the Note, Warrant and Certificate Programme (ISIN: XS3506651457) (the "**Instruments**").
The Issuer: Merrill Lynch B.V. ("**MLBV**"). MLBV's registered office is at Amstelplein 1, Rembrandt Tower, 27th Floor, 1096 HA Amsterdam, the Netherlands (telephone number is +31 (0)2 0575 5606). It is a private limited liability company incorporated under Dutch Law and is registered with the Trade Register of the Dutch Chamber of Commerce under number 56457103. The Legal Entity Identifier ("**LEI**") in respect of MLBV is 549300RQ1D1WIE085245.
The Authorised Offeror: The authorised offeror is OTP Bank Nyrt., Nádor utca 16., Budapest, 1051, Hungary. The authorised offeror is a Hungarian public limited company incorporated under the laws of Hungary mainly operating under Hungarian law. Its LEI is 529900W3MOO00A18X956 (the "**Authorised Offeror**").
Competent authority: The Base Prospectus was approved on 16 July 2026 by the Luxembourg *Commission de Surveillance du Secteur Financier* of 283, route d'Arlon, L-1150 Luxembourg (Telephone number: (+352) 26 25 1-1; Fax number: (+352) 26 25 1-2601; Email: direction@cssf.lu).
KEY INFORMATION ON THE ISSUER
Who is the Issuer of the Instruments?
Domicile and legal form of the Issuer, the law under which the Issuer operates and its country of incorporation MLBV is a private limited liability company (*besloten vennootschap met beperkte aansprakelijkheid*) incorporated under Dutch law on 12 November 2012 and is registered with the Trade Register of the Dutch Chamber of Commerce (*handelsregister van de Kamer van Koophandel*) under number 56457103. The LEI in respect of MLBV is 549300RQ1D1WIE085245.
Principal activities of the Issuer The main activity of MLBV is the issuance of structured and vanilla notes, certificates and warrants, and economically hedging these instruments through derivatives with affiliated companies. In addition, MLBV grants intercompany loans to affiliated companies.
Major shareholders of the Issuer, including whether it is directly or indirectly owned or controlled and by whom MLBV is wholly-owned by Merrill Lynch International, LLC, which in turn, is wholly-owned by NB Holdings Corporation, whose ultimate parent is Bank of America Corporation ("**BAC**").
Identity of the key managing directors of the Issuer The directors of MLBV are Armstrong E. Okobia, Lee Raleigh Whitley and Frank Haffmans.
Identity of the statutory auditors of the Issuer The statutory auditors of MLBV as of and for the financial year ended 31 December 2024 are Forvis Mazars Accountants N.V. The address of Forvis Mazars Accountants N.V. is Delflandlaan 1, P.O. Box 7266, 1007 JG Amsterdam, the Netherlands. The statutory auditors of MLBV as of and for the financial year ended 31 December 2025 are BDO Audit & Assurance B.V. The address of BDO Audit & Assurance B.V. is P.O. Box 71730, 1008 DE Amsterdam Krijgsman 9, 1186 DM Amstelveen, The Netherlands.

What is the key financial information regarding the Issuer?

The following table shows selected key historical financial information prepared in accordance with the International Financial Reporting Standards ("**IFRS**") in relation to MLBV which is extracted from the audited financial statements as of 31 December 2025 for each of the two years in the period ended 31 December 2025 and 31 December 2024 and the unaudited interim financial statements of MLBV for the six months periods ended 30 June 2026 and 30 June 2025.

Summary information – Statement of Profit or Loss and Other Comprehensive Income

	(Audited) Year ended 31 December		(Unaudited) Six months ended 30 June	
	2025	**2024**	**2026**	**2025**
	($000)		*($000)*	
Interest income	1,189,118	930,435	800,650	514,224
Interest expense	(75,458)	(18,423)	(94,420)	(21,269)
Profit before tax	112,943	119,271	82,038	59,708
Profit for the financial year after tax	83,885	93,125	60,888	44,319

Summary information - Statement of Financial Position

	(Audited) As at 31 December		Unaudited) As at 30 June
	2025	**2024**	**2026**
	($000)		*($000)*
Total non-current assets	17,671,954	12,774,724	22,974,575
Cash and cash equivalents	124,831	4,806	9,515
Total current assets	20,832,514	6,704,954	24,573,180
Total assets	38,504,468	19,479,678	47,547,755
Total non-current liabilities	18,246,645	11,225,010	23,989,448
Creditors	4,666,079	534,367	4,912,562
Total current liabilities	18,044,011	7,134,820	21,230,201
Total liabilities	36,290,656	18,359,830	45,219,649
Total equity	2,213,812	1,119,848	2,328,106

Summary information – Statement of Cash Flows

	(Audited) As at 31 December		(Unaudited) Six months ended 30 June	
	2025	**2024**	**2026**	**2025**
	($000)		*($000)*	
Net cash outflow from operating activities	(1,007,729)	(425,923)	(115,074)	34,226
Net cash inflow from financing activities	1,127,250	300,000	-	-
Net cash flow from investing activities	-	-	-	-

Qualifications in audit report on historical financial information: There were no qualifications in the audit report with respect to the Issuer's historical financial information included herein.

What are the key risks that are specific to the Issuer?

The Issuer is subject to the following key risks:

- The payment of any amount due on the Instruments is subject to the credit risk of the Issuer and the Guarantor. The Instruments and the Guarantee are unsecured obligations. Investors are dependent on the Issuer's and Guarantor's ability to pay all amounts due on the Instruments, and therefore investors are subject to the Issuer's and Guarantor's credit risk and to changes in the market's view of the Issuer's and Guarantor's creditworthiness.

- BAC and its consolidated subsidiaries face a variety of significant risks which may affect the Issuer's and Guarantor's ability to fulfil their obligations under the Instruments, including risks relating to economic, market and political conditions, legal and regulatory risks, risks relating to BAC's business activities and industry and operational control risks.

- As a finance subsidiary of BAC whose principal purposes is to raise debt or enter into financial contracts to assist the financing activities of its affiliates, MLBV does not have any trading assets or generate any significant net income.

Accordingly, MLBV is affected by uncertain or unfavourable economic, market, legal and other conditions that are likely to affect BAC.

KEY INFORMATION ON THE INSTRUMENTS

What are the main features of the Instruments?

Type and class of Instruments being offered and admitted to trading, including security identification numbers

The Instruments will be in the form of notes and will be uniquely identified by: ISIN: XS3506651457 and Common Code 350665145. The Instruments will be cleared and settled through Euroclear Bank S.A./N.V. and Clearstream Banking, S.A.

Currency, specified denomination, nominal amount, issue size and term of the Instruments

The Instruments will be issued in Euro ("**EUR**"). The specified denomination per Instrument is EUR 1,000. The Notes are issued in Units. One Note (of the Specified Denomination) equals one unit (a "**Unit**"). The Notes will be tradable by reference to the number of Notes being traded as opposed to the Aggregate Nominal Amount of Notes being traded. The issue size and aggregate nominal amount is EUR 15,000,000 (equivalent to 15,000 Units). The issue price is EUR 1,000 per Unit.

The issue date is 8 December 2026 (the "**Issue Date**"). Subject to early redemption, the Instruments are scheduled to redeem on 9 December 2030 (the "**Maturity Date**").

Rights attached to the Instruments

The Instruments will give each investor the right to receive a potential return, together with certain ancillary rights such as the right to receive notice of certain determinations and events. The return on the Instruments will comprise of: (i) a coupon amount (if any), (ii) an automatic early settlement amount if an automatic early redemption occurs, and/or (iii) unless the Instruments are early redeemed, a final redemption amount, provided that if the Instruments are redeemed early following the occurrence of certain events or matters outside of the Issuer's control, the potential return may be in the form of an early redemption amount. The amount(s) payable and whether or not the Instruments are subject to automatic early redemption will depend on the performance of the Underlying.

Limitations on rights

Early redemption following certain disruption events or due to illegality: The Issuer may redeem the Instruments prior to their Maturity Date following the occurrence of certain disruption events or extraordinary events concerning the Issuer, its hedging arrangements, the Underlying(s), taxation or the relevant currency of the Instruments, or if it determines that the performance of the obligations of the Issuer or the Guarantor or the arrangements to hedge the Issuer's obligations under the Instruments are or will become unlawful, illegal or contrary to present or future law or regulation. In such case, investors will receive an early redemption amount which may be less than the amount investors have invested. The early redemption amount will be an amount equal to the fair market value of the Instrument taking into account all relevant factors less all costs incurred by the Issuer and/or any of its affiliates in connection with such redemption, including those related to unwinding of any funding and related hedging arrangement. No further amounts shall be payable on the Instruments thereafter.

Governing law: The Instruments are governed by English law.

Description of the calculation of potential return on the Instruments

Underlying(s): The return on and value of the Instruments is dependent on the performance of the following Underlying:

Underlying or Index	Bloomberg	Index Sponsor	Index Currency
Solactive Uranium and Nuclear Technologies ETF Linked Index 5%	SOLNEP5 <Index>	Solactive AG	EUR

A – Coupon Amount

If, in respect of the Coupon Payment Date:

(a) a Coupon Barrier Event has occurred, the Coupon Amount payable in respect of each Instrument on such Coupon Payment Date is calculated as the product of (I) the Coupon Rate multiplied by (II) the Calculation Amount; or

(b) no Coupon Barrier Event has occurred, the Coupon Amount payable in respect of each Instrument on such Coupon Payment Date is zero.

Certain Definitions:

Additional definitions are set out below and elsewhere in this Summary.

"**Coupon Barrier Event**" means, in respect of the Coupon Payment Date, the Underlying Closing Value of the Underlying on the related Coupon Barrier Observation Date is greater than or equal to the Coupon Barrier Level.

"**Coupon Barrier Level**" means, in respect of the Underlying and the Coupon Payment Date, 100.00 per cent. of its Initial Value.

"**Coupon Barrier Observation Date**" means 2 December 2030.

"**Coupon Payment Date**" means the Maturity Date.

"**Coupon Rate**" means 52.00 per cent.

B – Automatic Early Redemption

If an AES Barrier Event occurs in respect of an AES Settlement Date, the Instruments will be redeemed early on the relevant AES Settlement Date by payment of the AES Settlement Amount on the relevant AES Settlement Date. Upon payment of the AES Settlement Amount, no further amounts shall be paid in respect of the Instruments.

Certain Definitions:

Additional definitions are set out below and elsewhere in this Summary.

"**AES Barrier Event**" means (and an AES Barrier Event shall be deemed to occur if), in respect of an AES Settlement Date, the Underlying Closing Value of the Underlying is greater than or equal to the relevant AES Barrier Level on the related AES Barrier Observation Date.

"**AES Barrier Level**" means, in respect of the Underlying and an AES Settlement Date, 100.00% of its Initial Value.

"**AES Barrier Observation Date**" means, in respect of an AES Settlement Date, the date specified in the table below.

"**AES Settlement Amount**" means, in respect of each AES Settlement Date, the amount specified in the table below.

"**AES Settlement Date**" means each date as specified in the table below.

AES Table		
AES Barrier Observation Date	**AES Settlement Date**	**AES Settlement Amount**
1 December 2027	8 December 2027	EUR 1,130.00
1 December 2028	8 December 2028	EUR 1,260.00
3 December 2029	10 December 2029	EUR 1,390.00

C - Final Redemption

If the Instruments have not otherwise been redeemed, each Instrument will be redeemed on the Maturity Date by payment of the Final Settlement Amount determined in accordance with the following:

1. if a Barrier Event has not occurred, the Final Settlement Amount payable in respect of each Instrument will be an amount in EUR calculated as follows:

   NA × Yield Enhancement Settlement Percentage;

2. if a Barrier Event has occurred, the Final Settlement Amount in respect of each Instrument will be an amount in EUR calculated as the Calculation Amount multiplied by (a) 100%, minus (b) the lesser of (i) Cap and (ii) Put Performance, as follows:

   NA × [100% − Min (Cap; Put Performance)]

Certain Definitions:

Additional definitions are set out below and elsewhere in this Summary.

"**Barrier Event**" means (and a Barrier Event shall be deemed to occur if) the Final Value of the Underlying is less than its Barrier Level.

"**Barrier Level**" means, in respect of the Underlying, 60% of its Initial Value.

"**Cap**" means 65%.

"**Put Performance**" means the lower of 100% and the greater of (A) (i) the Strike Value minus the Final Value, (ii) divided by the Initial Value and (B) zero.

"**Final Valuation Date**" means 2 December 2030.

"**Final Value**" means, in respect of the Underlying, the Underlying Closing Value of such Underlying on the Final Valuation Date.

"**NA**" means the Calculation Amount.

"**Strike Value**" means, in respect of the Underlying, 100% of its Initial Value.

"**Yield Enhancement Settlement Percentage**" means 100%.

D – Additional Definitions

"**Calculation Amount**" means EUR 1,000.

"**Initial Valuation Date**" means 1 December 2026.

"**Initial Value**" means, in respect of the Underlying, the Underlying Closing Value of such Underlying on the Initial Valuation Date.

"**Underlying Closing Value**" means, in respect of the Underlying and any relevant day, the official closing level of such Underlying on such date.

Adjustments to valuation and payment dates

Dates on which the Underlying is scheduled to be valued or on which payments are scheduled to be made may be subject to adjustment for non-underlying asset days, disruptions or non-business days in accordance with the conditions of the Instruments.

Status of the Instruments

The Instruments are direct, unsubordinated, unconditional and unsecured obligations of the Issuer and rank equally among themselves and rank equally (subject to such exceptions as are from time to time provided by applicable laws) with all other present and future direct, unsubordinated, unconditional and unsecured indebtedness or obligations of the Issuer.

Description of restrictions on free transferability of the Instruments

The Instruments have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "**Securities Act**") and may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons (as defined by Regulation S under the Securities Act). No offers, sales or deliveries of the Instruments, or distribution of any offering material relating to the Securities, may be made in or from any jurisdiction except in circumstances that will result in compliance with any applicable laws and regulations. Subject to the foregoing, the Instruments will be freely transferable.

Where will the Instruments be traded?

Application will be made by the Issuer (or on its behalf) for the Instruments to be admitted to trading on the regulated market of the Luxembourg Stock Exchange and listed on the Official List of the Luxembourg Stock Exchange with effect from at the earliest the Issue Date.

Is there a guarantee attached to the Instruments?

Brief description of the Guarantor: The Guarantor is BAC. BAC is the ultimate parent company of the Bank of America group of companies and is a bank holding company and a financial holding company. BAC was initially registered with the State of Delaware, Secretary of State, Division of Corporations on 31 July 1998 under registration number 2927442. The LEI in respect of BAC is 9DJT3UXIJIZJI4WXO774.

Nature and scope of the guarantee: BAC unconditionally and irrevocably guarantees the Issuer's payment obligations. The obligations of the Guarantor under the Guarantee will rank equally in right of payment with all of BAC's other unsecured and unsubordinated obligations, except obligations that are subject to any priorities or preferences by law.

Key financial information of the Guarantor:

The following table shows selected key historical financial information prepared in accordance with accounting principles generally accepted in the United States of America ("**U.S. GAAP**") in relation to BAC which is extracted from the audited financial statements as of 31 December 2025 for each of the years ended 31 December 2025 and 31 December 2024 and the unaudited interim financial statements of BAC for the three months periods ended 30 September 2026 and 30 September 2025.

Summary information – Consolidated Statement of Income

	(Audited) Year ended 31 December		(Unaudited) Three months ended 30 September	
	2025	2024	2026	2025
	(Dollars in millions)		*(Dollars in millions)*	
Interest income	138,566	146,607	34,257	35,366
Interest expense	78,470	90,547	17,808	20,133
Total noninterest income	53,001	49,796	13,509	13,807
Total noninterest expense	69,727	66,812	19,722	17,337
Income before income taxes	37,695	33,223	8,967	10,408
Net income	30,509	26,973	6,933	8,332

Summary information – Consolidated Balance Sheet

	(Audited) As at 31 December		(Unaudited) As at 30 September
	2025	2024	2026
	(Dollars in millions)		*(Dollars in millions)*
Long-term debt	317,816	283,279	318,687
Short-term borrowings	48,088	43,391	62,230
Cash and cash equivalents	231,845	290,114	249,643
Total assets	3,411,738	3,261,299	3,427,704
Total liabilities	3,108,495	2,967,336	3,130,955
Total shareholders' equity	303,243	293,963	296,749

Summary information – Consolidated Statement of Cash Flows

	(Audited) As at 31 December		(Unaudited) As at 30 September	
	2025	2024	2026	2025
	(Dollars in millions)		*(Dollars in millions)*	
Net cash provided by (used in) operating activities	12,613	(8,805)	64,314	35,558
Net cash provided by (used in) financing activities	69,948	60,369	(10,317)	59,901
Net cash provided by (used in) investing activities	(145,157)	(90,693)	(35,559)	(143,985)

Qualifications in audit report on historical financial information: There were no qualifications in the audit report with respect to the Guarantor's historical financial information included herein.

Risk factors associated with the Guarantor:

BAC and its consolidated subsidiaries face a variety of significant risks which may affect the Guarantor's ability to fulfil its obligations under the Guarantee, including risks relating to economic, market and political conditions, legal and regulatory risks, risks relating to BAC's business activities and industry and operational control risks.

What are the key risks that are specific to the Instruments?

Risk factors associated with the Instruments:

The Instruments are subject to the following key risks:

- The Instruments are unsecured obligations: The Instruments constitute unsubordinated and unsecured obligations of the Issuer and rank equally among themselves and with all other unsubordinated and unsecured obligations of the Issuer.
- You may lose some or all of your investment in the Instruments: Amounts payable on the Instruments are linked to the performance of one or more Underlying(s). Depending on the performance of the Underlying(s), you may lose some or all of your investment and you may not receive any coupon.

- The market price of your Instruments prior to maturity may be significantly lower than the purchase price you pay for them. Consequently, if you sell your Instruments before the stated scheduled redemption date, you may receive far less than your original invested amount.
- The principal repaid at maturity will not provide protection from the effect of inflation. After adjustment for inflation, the real return (or yield) on the Instruments at maturity could be negative. Accordingly, inflation may have a negative effect on the value of and return on the Instruments.
- Risks relating to certain features of the Instruments:
    - As the calculation of the amount payable depends on the level, value or price of the Underlying(s) satisfying a "barrier" on specified date(s) during the term of the Instruments, such amount payable may alter dramatically depending on whether the barrier is satisfied. For example, you may receive less (or, in certain cases, more) if the level, value or price of the Underlying(s) satisfies a barrier, than if it comes close to the barrier but does not satisfy the barrier, and in certain cases, you might receive no payments and could lose some or all of your investment.
    - The coupon amount payable will be conditional on the value or performance of the Underlying(s) and will be zero on the coupon payment date if the performance criteria are not met.
- As the terms and conditions of your instruments provide that the amount payable is subject to a pre-defined maximum amount or cap, your ability to participate in any positive change in the value of the Underlying will be limited, no matter how much the level of the Underlying rises over the life of the Instruments.
- Early Redemption:

  The Instruments may be redeemed prior to their maturity date depending on the performance of the Underlying(s) on each AES Barrier Observation Date or in certain extraordinary circumstances and, in the case of the latter, the early redemption amount paid to you may be less than your original investment.
- Risks relating to the Underlying(s):
    - The amounts payable under the terms and conditions of your Instruments are linked to the change in value of the Underlying(s). The level, value or price of the Underlying may be subject to unpredictable change over time which may be affected by financial, political, military or economic events, government actions and the actions of market participants. If the volatility of the Underlying(s) increases or decreases, the market value of your Instruments may be adversely affected.
    - You should not regard any information about the past performance of an Underlying as indicative of any future performance of such Underlying, or as an indication of the range of, or trends or fluctuations in, the price or value of such Underlying that may occur in the future. The Underlying(s) may perform differently from the historical performance and you may not realise the returns which you expect to receive from investing in the Instruments. Disclosure in relation to Underlying(s) may also be incomplete, inaccurate, misleading and out of date.
    - Indices are comprised of a synthetic portfolio of shares, bonds, currency exchange rates, commodities, property or other assets, and as such, the performance of an Index is dependent upon the performance of components of such Index, which may include interest rates, currency developments, political factors, market factors such as the general trends in capital markets or broad based indices and (in the case of shares) company-specific factors such as earnings position, market position, risk situation, shareholder structure and distribution policy. If an Index does not perform as expected, this may materially and adversely affect the value of your Instruments.

KEY INFORMATION ON THE OFFER OF INSTRUMENTS TO THE PUBLIC AND/OR THE ADMISSION TO TRADING ON A REGULATED MARKET

Under which conditions and timetable can I invest in these Instruments?

Terms and conditions of the offer:

An offer of the Instruments may be made by the Authorised Offeror other than pursuant to Article 1(4) of the EU Prospectus Regulation in Hungary during the period from 16 November 2026 (and including) to (and including) 30 November 2026 (the "**Offer Period**"). Offers of Instruments are conditional on their issue. As between each Authorised Offeror and its customers, offers of the Instruments are further subject to such conditions as may be agreed between them and/or as is specified in the arrangements in place between them. The offer of the Instruments may be withdrawn in whole or in part at any time before the Issue Date at the discretion of the Issuer by publication of a notice on the Issuer's website (*https://spdocs.bofa.com*).

The offer price of the Instruments is the Issue Price. Each Authorised Offeror will offer and sell the Instruments to their customers in accordance with arrangements in place between each such Authorised Offeror and its customers by reference to the Issue Price and market conditions prevailing at the time.

Investors will purchase the Instruments in accordance with the arrangements in place between the relevant Authorised Offeror and its customers relating to the purchase of securities generally. There are no pre-identified allotment criteria. Each Authorised Offeror will adopt allotment and/or application criteria in accordance with customary market practices and applicable laws and regulations and/or as otherwise agreed between them. Investors will not enter into any contractual arrangements directly with the Issuer in connection with the offer or purchase of the Instruments.

The number of Instruments to be issued is EUR 15,000,000 in aggregate nominal amount (equivalent to 15,000 Units). The minimum number of Instruments per application will be one Instrument (equivalent to one Unit). The maximum number of Instruments per application will be subject only to availability at the time of application.

The Instruments will be purchased by each Authorised Offeror from the Issuer on a delivery against payment basis on the Issue Date. Prospective investors will be notified by the relevant Authorised Offeror of their allocations of Instruments and the settlement arrangements in respect thereof.

Estimated total expenses of the issue and/or offer including expenses charged to the investor by the issuer/offeror

The estimated total expenses of the issue and/or offer are EUR 8,000.

The Issue Price includes a selling commission of up to 1.50% p.a. of the aggregate nominal amount which may be paid to the distributor as a discount on the issue price or as an up-front or recurring payment by the dealer to one or more financial intermediaries

Who is the offeror and/or the person asking for admission to trading?

See the item entitled "Authorised Offeror" above. The Issuer is the entity requesting for the admission to trading of the Instruments.

Why is the Prospectus being produced?

Use and estimated net amount of proceeds

The net proceeds from the issue of the Instruments will be used for general corporate purposes, including making general loans to affiliates. The estimated net proceeds are EUR 15,000,000.

Underwriting agreement on a firm commitment basis

The offer of the Instruments is not subject to an underwriting agreement on a firm commitment basis.

Description of any interest material to the issue/offer, including conflicting interests

The Issuer is subject to a number of conflicts of interest between its own interests and those of holders of Instruments. Those conflicts that are material include: (i) the relevant Dealer or its affiliates may have a lending relationship with the Issuer and the Guarantor; (ii) the Issuer and the Guarantor may engage in trading activities (including hedging activities) related to the Underlyings for their proprietary accounts or for other accounts under their management, which may affect the price or value of the Underlyings and could thus be adverse to holders' interests; (iii) the Issuer and the Guarantor may also act as underwriter in connection with future offerings of shares or securities related to an issue of Instruments or may act as financial adviser to certain companies whose shares or other securities are referenced in the Instruments; and (iv) the Dealers may receive fees on the basis of the services performed and the outcome of the placement of the Instruments.