

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

☐ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934  
or Section 30(h) of the Investment Company Act of 1940

☐ Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

|                                          |         |          |                                                          |  |                                                                                      |  |
|------------------------------------------|---------|----------|----------------------------------------------------------|--|--------------------------------------------------------------------------------------|--|
| 1. Name and Address of Reporting Person* |         |          | 2. Issuer Name and Ticker or Trading Symbol              |  | 5. Relationship of Reporting Person(s) to Issuer<br>(Check all applicable)           |  |
| <u>Greener Geoffrey S</u>                |         |          | <u>BANK OF AMERICA CORP./DE/ [ BAC ]</u>                 |  | <input checked="" type="checkbox"/> Director 10% Owner                               |  |
| (Last)                                   | (First) | (Middle) | 3. Date of Earliest Transaction (Month/Day/Year)         |  | <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) |  |
| <u>100 NORTH TRYON STREET</u>            |         |          | <u>02/13/2026</u>                                        |  | <u>Chief Risk Officer</u>                                                            |  |
| (Street)                                 |         |          | 4. If Amendment, Date of Original Filed (Month/Day/Year) |  | 6. Individual or Joint/Group Filing (Check Applicable Line)                          |  |
| <u>CHARLOTTE NC 28255</u>                |         |          |                                                          |  | <input checked="" type="checkbox"/> Form filed by One Reporting Person               |  |
| (City) (State) (Zip)                     |         |          |                                                          |  | <input type="checkbox"/> Form filed by More than One Reporting Person                |  |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) |   | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) |            |       | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|---|-------------------------------------------------------------------|------------|-------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------|
|                                 |                                      |                                                    | Code                           | V | Amount                                                            | (A) or (D) | Price |                                                                                               |                                                          |                                                       |
| <u>Common Stock</u>             |                                      |                                                    |                                |   |                                                                   |            |       | <u>1,373,439</u>                                                                              | <u>I</u>                                                 | <u>Revocable Trust</u>                                |

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned  
(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3)     | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) |   | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) |     | 6. Date Exercisable and Expiration Date (Month/Day/Year) |                   | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) |                            | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|------------------------------------------------|--------------------------------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|---|----------------------------------------------------------------------------------------|-----|----------------------------------------------------------|-------------------|-----------------------------------------------------------------------------------|----------------------------|--------------------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------|
|                                                |                                                        |                                      |                                                    | Code                           | V | (A)                                                                                    | (D) | Date Exercisable                                         | Expiration Date   | Title                                                                             | Amount or Number of Shares |                                            |                                                                                                    |                                                           |                                                        |
| <u>2026 Performance Restricted Stock Units</u> | <u>(1)</u>                                             | <u>02/13/2026</u>                    |                                                    | <u>A</u>                       |   | <u>105,750</u>                                                                         |     | <u>(2)</u>                                               | <u>(2)</u>        | <u>Common Stock</u>                                                               | <u>105,750</u>             | <u>(1)</u>                                 | <u>105,750</u>                                                                                     | <u>D</u>                                                  |                                                        |
| <u>2026 Restricted Stock Units</u>             | <u>(3)</u>                                             | <u>02/13/2026</u>                    |                                                    | <u>A</u>                       |   | <u>52,875</u>                                                                          |     | <u>(4)</u>                                               | <u>02/15/2030</u> | <u>Common Stock</u>                                                               | <u>52,875</u>              | <u>(3)</u>                                 | <u>52,875</u>                                                                                      | <u>D</u>                                                  |                                                        |
| <u>2026 Restricted Stock Units</u>             | <u>(1)</u>                                             | <u>02/13/2026</u>                    |                                                    | <u>A</u>                       |   | <u>52,875</u>                                                                          |     | <u>(5)</u>                                               | <u>02/15/2030</u> | <u>Common Stock</u>                                                               | <u>52,875</u>              | <u>(1)</u>                                 | <u>52,875</u>                                                                                      | <u>D</u>                                                  |                                                        |

Explanation of Responses:

1. Each unit represents a contingent right to receive one share of Bank of America Corporation common stock.
2. Award under the Bank of America Corporation Equity Plan in a transaction that is exempt under Rule 16b-3(d). These units are subject to the attainment of pre-established performance goals. One-half of the units have performance goals based on the Company's three-year average return on assets and one-half of the units have performance goals based on the Company's three-year average growth in adjusted tangible book value, both beginning on January 1, 2026 and ending December 31, 2028. To the extent earned, the award will be settled in shares on March 1, 2029. The reported number of units represents the "target" amount of the award (i.e., 100%); the actual award upon vesting may range between 0% and 150% of the target, depending upon satisfaction of the performance goals.
3. Each unit is the economic equivalent of one share of Bank of America Corporation common stock.
4. Award under the Bank of America Corporation Equity Plan in a transaction that is exempt under Rule 16b-3(d). These units are settled in cash and vest in four equal annual installments commencing February 15, 2027.
5. Award under the Bank of America Corporation Equity Plan in a transaction that is exempt under Rule 16b-3(d). These units are settled in shares and vest in four equal annual installments commencing February 15, 2027.

Geoffrey S. Greener / Michael P. Lapp POA 02/13/2026  
\*\* Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  
\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).  
\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).  
Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.  
Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.