

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).

☐ 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.

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

1. Name and Address of Reporting Person*			2. Issuer Name and Ticker or Trading Symbol		5. Relationship of Reporting Person(s) to Issuer (Check all applicable)	
<u>Mensah Bernard A</u>			<u>BANK OF AMERICA CORP./DE/ [BAC]</u>		☒ Director 10% Owner ☒ Officer (give title below) Other (specify below) <u>President of International</u>	
(Last) (First) (Middle) <u>100 NORTH TRYON STREET</u>			3. Date of Earliest Transaction (Month/Day/Year) <u>02/15/2026</u>			
(Street) <u>CHARLOTTE NC 28255</u>			4. If Amendment, Date of Original Filed (Month/Day/Year)		6. Individual or Joint/Group Filing (Check Applicable Line) ☒ Form filed by One Reporting Person Form filed by More than One Reporting Person	
(City) (State) (Zip)						

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			
Common Stock	02/15/2026		M		25,346	A	(1)	194,935	D	
Common Stock	02/15/2026		F		11,913 ⁽²⁾	D	\$52.55	183,022	D	
Common Stock	02/15/2026		M		29,763	A	(1)	212,785	D	
Common Stock	02/15/2026		F		13,989 ⁽²⁾	D	\$52.55	198,796	D	
Common Stock	02/15/2026		M		18,000	A	(1)	216,796	D	
Common Stock	02/15/2026		F		8,460 ⁽²⁾	D	\$52.55	208,336	D	
Common Stock	02/15/2026		M		24,966	A	(1)	233,302	D	
Common Stock	02/15/2026		F		11,735 ⁽²⁾	D	\$52.55	221,567	D	
Common Stock	02/15/2026		M		14,190	A	(1)	235,757	D	
Common Stock	02/15/2026		F		6,670 ⁽²⁾	D	\$52.55	229,087	D	
Common Stock	02/15/2026		M		16,435	A	(1)	245,522	D	
Common Stock	02/15/2026		F		7,725 ⁽²⁾	D	\$52.55	237,797	D	
Common Stock	02/15/2026		M		10,000	A	(1)	247,797	D	
Common Stock	02/15/2026		F		4,700 ⁽²⁾	D	\$52.55	243,097	D	
Common Stock	02/15/2026		M		12,000	A	(3)	255,097	D	
Common Stock	02/15/2026		D		12,000	D	\$52.55	243,097	D	
Common Stock	02/15/2026		M		29,787	A	(1)	272,884	D	
Common Stock	02/15/2026		F		14,000 ⁽²⁾	D	\$52.55	258,884	D	
Common Stock	02/15/2026		M		10,000	A	(1)	268,884	D	
Common Stock	02/15/2026		F		4,700 ⁽²⁾	D	\$52.55	264,184	D	

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				
Vested Restricted Stock Units	(1)	02/15/2026		M			25,346	(4)	02/15/2026	Common Stock	25,346	(1)	0	D	
2019 Restricted Stock Units	(1)	02/15/2026		M			29,764	(5)	(5)	Common Stock	29,764	(1)	0	D	

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				
Vested Restricted Stock Units	(1)	02/15/2026		M		29,764		(5)	02/15/2027	Common Stock	29,764	(1)	59,527	D	
Vested Restricted Stock Units	(1)	02/15/2026		M			29,763	(5)	02/15/2027	Common Stock	29,763	(1)	29,764	D	
Restricted Stock Units	(1)	02/15/2026		M			18,000	(6)	(6)	Common Stock	18,000	(1)	36,000	D	
Vested Restricted Stock Units	(1)	02/15/2026		M		18,000		(6)	02/15/2029	Common Stock	18,000	(1)	36,000	D	
Vested Restricted Stock Units	(1)	02/15/2026		M			18,000	(6)	02/15/2029	Common Stock	18,000	(1)	18,000	D	
2020 Restricted Stock Units	(1)	02/15/2026		M			24,966	(7)	(7)	Common Stock	24,966	(1)	24,966	D	
Vested Restricted Stock Units	(1)	02/15/2026		M		24,966		(7)	02/15/2028	Common Stock	24,966	(1)	49,932	D	
Vested Restricted Stock Units	(1)	02/15/2026		M			24,966	(7)	02/15/2028	Common Stock	24,966	(1)	24,966	D	
2021 Restricted Stock Units	(1)	02/15/2026		M			14,191	(8)	(8)	Common Stock	14,191	(1)	28,381	D	
Vested Restricted Stock Units	(1)	02/15/2026		M		14,191		(8)	02/15/2029	Common Stock	14,191	(1)	28,381	D	
Vested Restricted Stock Units	(1)	02/15/2026		M			14,190	(8)	02/15/2029	Common Stock	14,190	(1)	14,191	D	
2021 Restricted Stock Units	(1)	02/15/2026		M			16,435	(8)	(8)	Common Stock	16,435	(1)	32,871	D	
Vested Restricted Stock Units	(1)	02/15/2026		M		16,435		(8)	02/15/2029	Common Stock	16,435	(1)	32,870	D	
Vested Restricted Stock Units	(1)	02/15/2026		M			16,435	(8)	02/15/2029	Common Stock	16,435	(1)	16,435	D	
Restricted Stock Units	(1)	02/15/2026		M			10,000	(8)	(8)	Common Stock	10,000	(1)	20,000	D	
Vested Restricted Stock Units	(1)	02/15/2026		M		10,000		(8)	02/15/2029	Common Stock	10,000	(1)	20,000	D	
Vested Restricted Stock Units	(1)	02/15/2026		M			10,000	(8)	02/15/2029	Common Stock	10,000	(1)	10,000	D	
Phantom Stock Units	(3)	02/15/2026		M			12,000	(9)	(9)	Common Stock	12,000	(3)	36,000	D	
Vested Phantom Stock Units	(3)	02/15/2026		M		12,000		(9)	02/15/2030	Common Stock	12,000	(3)	24,000	D	
Vested Phantom Stock Units	(3)	02/15/2026		M			12,000	(9)	02/15/2030	Common Stock	12,000	(3)	12,000	D	
2022 Restricted Stock Units	(1)	02/15/2026		M			29,788	(10)	(10)	Common Stock	29,788	(1)	89,364	D	
Vested Restricted Stock Units	(1)	02/15/2026		M		29,788		(10)	02/15/2030	Common Stock	29,788	(1)	59,575	D	
Vested Restricted Stock Units	(1)	02/15/2026		M			29,787	(10)	02/15/2030	Common Stock	29,787	(1)	29,788	D	
Restricted Stock Units	(1)	02/15/2026		M			10,000	(10)	(10)	Common Stock	10,000	(1)	30,000	D	
Vested Restricted Stock Units	(1)	02/15/2026		M		10,000		(10)	02/15/2030	Common Stock	10,000	(1)	20,000	D	
Vested Restricted Stock Units	(1)	02/15/2026		M			10,000	(10)	02/15/2030	Common Stock	10,000	(1)	10,000	D	
2023 Restricted Stock Units	(1)	02/15/2026		M			17,521	(11)	(11)	Common Stock	17,521	(1)	70,087	D	
Vested Restricted Stock Units	(1)	02/15/2026		M		17,521		(11)	02/15/2031	Common Stock	17,521	(1)	17,521	D	

Explanation of Responses:

- Each unit represents a contingent right to receive one share of Bank of America Corporation common stock.
- Disposition of shares to the issuer to satisfy a tax withholding obligation.
- Each phantom stock unit is the economic equivalent of one share of Bank of America Corporation common stock.
- On February 15, 2018, the reporting person was granted units, vesting in five equal annual installments commencing on February 15, 2021. The net amount of each installment after any applicable tax withholding is subject to an additional twelve-month holding period after vesting.
- On February 15, 2019, the reporting person was granted units, vesting in five equal annual installments commencing on February 15, 2022. The net amount of each installment after any applicable tax withholding is subject to an additional twelve-month holding period after vesting.
- On February 15, 2019, the reporting person was granted units, with 40% vesting on February 15, 2022 and the remaining 60% vesting in five equal annual installments commencing on February 15, 2024. The net amount of each of the five installments after any applicable tax withholding is subject to an additional twelve-month holding period after vesting.
- On February 14, 2020, the reporting person was granted units, vesting in five equal annual installments commencing on February 15, 2023. The net amount of each installment after any applicable tax withholding is subject to an additional twelve-month holding period after vesting.
- On February 12, 2021, the reporting person was granted units, vesting in five equal annual installments commencing on February 15, 2024. The net amount of each installment after any applicable tax withholding is subject to an additional twelve-month holding period after vesting.
- On February 12, 2021, the reporting person was granted phantom units, with 40% vesting on February 15, 2023 and the remaining 60% vesting in five equal annual installments commencing on February 15, 2025. The net amount of each of the five installments after any applicable tax withholding is subject to an additional twelve-month holding period after vesting.
- On February 15, 2022, the reporting person was granted units, vesting in five equal annual installments commencing February 15, 2025. The net amount of each installment after any applicable tax withholding is subject to an additional twelve-month holding period after vesting.

11. On February 15, 2023, the reporting person was granted units, vesting in five equal annual installments commencing February 15, 2026. The net amount of each installment after any applicable tax withholding is subject to an additional twelve-month holding period after vesting.

Bernard A. Mensah / Michael P.
Lapp POA

02/18/2026

** 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.