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Registration No. 333-277673

Pricing Supplement

(To Prospectus dated March 28, 2024 and

Prospectus Supplement dated March 28, 2024)

February 3, 2026

**\$7,000,000,000**  
**Medium-Term Notes, Series N**  
**\$500,000,000 Floating Rate Senior Notes, due February 2032**  
**\$2,750,000,000 4.456% Fixed/Floating Rate Senior Notes, due February 2032**  
**\$3,750,000,000 5.045% Fixed/Floating Rate Senior Notes, due February 2037**

This pricing supplement describes three series of our senior notes that will be issued under our Medium-Term Note Program, Series N. We refer to our Floating Rate Senior Notes, due February 2032 as the “**floating rate notes**,” to our 4.456% Fixed/Floating Rate Senior Notes, due February 2032 as the “**6-year fixed/floating rate notes**,” and to our 5.045% Fixed/Floating Rate Senior Notes, due February 2037 as the “**11-year fixed/floating rate notes**.” We refer to the 6-year fixed/floating rate notes and the 11-year fixed/floating rate notes collectively as the “**fixed/floating rate notes**,” and to the floating rate notes and the fixed/floating rate notes collectively as the “**notes**.”

The floating rate notes mature on February 6, 2032. We will pay interest on the floating rate notes at a floating rate per annum equal to compounded SOFR, plus 0.870%, payable quarterly. The 6-year fixed/floating rate notes mature on February 6, 2032. We will pay interest on the 6-year fixed/floating rate notes (a) from, and including, February 6, 2026 to, but excluding, February 6, 2031, at a fixed rate of 4.456% per annum, payable semi-annually, and (b) from, and including, February 6, 2031 to, but excluding, the maturity date, at a floating rate per annum equal to compounded SOFR, plus 0.870%, payable quarterly. The 11-year fixed/floating rate notes mature on February 6, 2037. We will pay interest on the 11-year fixed/floating rate notes (a) from, and including, February 6, 2026 to, but excluding, February 6, 2036, at a fixed rate of 5.045% per annum, payable semi-annually, and (b) from, and including, February 6, 2036 to, but excluding, the maturity date, at a floating rate per annum equal to compounded SOFR, plus 1.130%, payable quarterly.

We will have the option to redeem each series of the notes prior to the applicable stated maturity as described in this pricing supplement under the heading “—Optional Redemption” for each series of the notes.

The notes are unsecured and rank equally in right of payment with all of our other unsecured and unsubordinated obligations from time to time outstanding, except obligations that are subject to any priorities or preferences by law. We do not intend to list the notes on any securities exchange.

**Investing in the notes involves risks. See “[Risk Factors Relating to the Notes](#)” beginning on page S-9 of the accompanying prospectus supplement and “[Risk Factors](#)” beginning on page 8 of the accompanying prospectus.**

None of the Securities and Exchange Commission, any state securities commission, or any other regulatory body has approved or disapproved of the notes or passed upon the adequacy or accuracy of this pricing supplement, the accompanying prospectus supplement or the accompanying prospectus. Any representation to the contrary is a criminal offense.

	Floating Rate Notes		6-Year Fixed/ Floating Rate Notes		11-Year Fixed/ Floating Rate Notes	
	Per Note	Total	Per Note	Total	Per Note	Total
Public Offering Price	100.000%	\$500,000,000	100.000%	\$2,750,000,000	100.000%	\$3,750,000,000
Selling Agents' Commission	0.350%	\$ 1,750,000	0.350%	\$ 9,625,000	0.450%	\$ 16,875,000
Proceeds (before expenses)	99.650%	\$498,250,000	99.650%	\$2,740,375,000	99.550%	\$3,733,125,000

We expect to deliver the notes in book-entry only form through the facilities of The Depository Trust Company on February 6, 2026.

*Co-Manager*  
**Great Pacific Securities**