

MLUKCH Group - Main Features of Regulatory Own Funds Instruments and Eligible Liabilities Instruments

		a	b	c	d
		CET1	AT1	T2	Eligible Liability
1	Issuer	ML UK Capital Holdings	N/A	N/A	Merrill Lynch International
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Private Placement	N/A	N/A	Private Placement
2a	Public or private placement	Private	N/A	N/A	Private
3	Governing law(s) of the instrument	English	N/A	N/A	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A	N/A	Yes
	Regulatory treatment				
4	Current treatment taking into account, where applicable, transitional CRR rules	CET1	N/A	N/A	Eligible Liability
5	Post-transitional CRR rules	CET1	N/A	N/A	Eligible Liability
6	Eligible at solo/(sub-)consolidated/solo&(sub-)consolidated	Consolidated	N/A	N/A	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares with full voting rights	N/A	N/A	Subordinated Loan Non-T2
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	\$2,926m comprising nominal and premium	N/A	N/A	USD 2,500m
9	Nominal amount of instrument	\$1.00	N/A	N/A	USD 2,500m
UK-9a	Issue price	\$1.00 30 Dec 2015	N/A	N/A	USD 2,500m
UK-9b	Redemption price	N/A	N/A	N/A	USD 2,500m
10	Accounting classification	Shareholders equity	N/A	N/A	Liability - amortised cost
11	Original date of issuance	30-Dec-15	N/A	N/A	23-Feb-22
12	Perpetual or dated	Perpetual	N/A	N/A	Dated
13	Original maturity date	No maturity	N/A	N/A	23-Feb-24
14	Issuer call subject to prior supervisory approval	No	N/A	N/A	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	No issuer call date. However, may repay in whole or in part at par on any date subject to prior supervisory approval.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends				
17	Fixed or floating dividend/coupon	N/A	N/A	N/A	Floating
18	Coupon rate and any related index	N/A	N/A	N/A	SOFR plus 53 bps
19	Existence of a dividend stopper	No	N/A	N/A	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	N/A	N/A	Mandatory
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	N/A	N/A	Mandatory
21	Existence of step up or other incentive to redeem	No	N/A	N/A	No
22	Noncumulative or cumulative	Non-cumulative	N/A	N/A	Cumulative

Pillar 3 Disclosure for the Year Ended 31 December 2022

23	Convertible or non-convertible	Non-convertible	N/A	N/A	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	No	N/A	N/A	Yes
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	BoE as the UK Resolution Authority has the authority to trigger the write down of the instrument under the contractual terms if they deem the entity is failing or likely to fail, or if the BAC resolution entity enters into resolution.
32	If write-down, full or partial	N/A	N/A	N/A	Fully or Partially
33	If write-down, permanent or temporary	N/A	N/A	N/A	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	Contractual
UK-34b	Ranking of the instrument in normal insolvency proceedings	Equity	N/A	N/A	Subordinated Claim
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Loan Non-T2	N/A	N/A	Senior Liabilities
36	Non-compliant transitioned features	No	N/A	N/A	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	http://investor.bankofamerica.com	N/A	N/A	http://investor.bankofamerica.com
(1) Insert 'N/A' if the question is not applicable					

MLI - Main Features of Regulatory Own Funds Instruments and Eligible Liabilities Instruments

		a	b	c	d
		CET1	AT1	T2	Eligible Liability
1	Issuer	Merrill Lynch International	N/A	N/A	Merrill Lynch International
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Private Placement	N/A	N/A	Private Placement
2a	Public or private placement	Private	N/A	N/A	Private
3	Governing law(s) of the instrument	English	N/A	N/A	English
3a	Contractual recognition of write down and conversion powers of resolution authorities	N/A	N/A	N/A	Yes
	<i>Regulatory treatment</i>				
4	Current treatment taking into account, where applicable, transitional CRR rules	CET1	N/A	N/A	Eligible Liability
5	Post-transitional CRR rules	CET1	N/A	N/A	Eligible Liability
6	Eligible at solo/(sub-)consolidated/solo&(sub-)consolidated	Solo	N/A	N/A	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares with full voting rights	N/A	N/A	Subordinated Loan Non-T2
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	\$12,432m comprising nominal and premium	N/A	N/A	USD 2,500m
9	Nominal amount of instrument	1	N/A	N/A	USD 2,500m
UK-9a	Issue price	\$1.00 19 Dec 2012 \$4.76 18 Nov 2014	N/A	N/A	USD 2,500m
UK-9b	Redemption price	N/A	N/A	N/A	USD 2,500m
10	Accounting classification	Shareholders equity	N/A	N/A	Liability - amortised cost
11	Original date of issuance	\$6,735m 19 Dec 2012 \$1,198m 18 Nov 2014	N/A	N/A	23-Feb-22
12	Perpetual or dated	Perpetual	N/A	N/A	Dated
13	Original maturity date	No maturity	N/A	N/A	23-Feb-24
14	Issuer call subject to prior supervisory approval	No	N/A	N/A	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	No issuer call date. However, may repay in whole or in part at par on any date subject to prior supervisory approval.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	N/A	N/A	N/A	Floating
18	Coupon rate and any related index	N/A	N/A	N/A	SOFR plus 53 bps
19	Existence of a dividend stopper	No	N/A	N/A	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	N/A	N/A	Mandatory
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	N/A	N/A	Mandatory
21	Existence of step up or other incentive to redeem	No	N/A	N/A	No

Pillar 3 Disclosure for the Year Ended 31 December 2022

22	Noncumulative or cumulative	Non-cumulative	N/A	N/A	Cumulative
23	Convertible or non-convertible	Non-convertible	N/A	N/A	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
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26	If convertible, conversion rate	N/A	N/A	N/A	N/A
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35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Loan Non-T2	N/A	N/A	Senior Liabilities
36	Non-compliant transitioned features	No	N/A	N/A	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	http://investor.bankofamerica.com	N/A	N/A	http://investor.bankofamerica.com
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