

Capital Instruments Main Features		MLUKCH Group			
		CET1	AT1	T2	Eligible Liability
1	Issuer	ML UK Capital Holdings	N/A	N/A	Merrill Lynch International
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	Private Placement	N/A	N/A	Private Placement
3	Governing law(s) of the instrument	English	N/A	N/A	English
Regulatory Treatment					
4	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 (currency in million, as of most recent reporting date)	\$2,926m comprising nominal and premium	N/A	N/A	USD 2,500
9	Nominal amount of instrument	\$1.00	N/A	N/A	USD 2,500
9a	Issue price	\$1.00 30 Dec 2015	N/A	N/A	USD 2,500
9b	Redemption price	N/A	N/A	N/A	USD 2,500
10	Accounting classification	Shareholders equity	N/A	N/A	Liability - amortised cost
11	Original date of issuance	30-Dec-15	N/A	N/A	26-Feb-20
12	Perpetual or dated	Perpetual	N/A	N/A	Dated
13	Original maturity date	No maturity	N/A	N/A	25-Feb-22
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	Federal Funds rate plus 76.7 bps
19	Existence of a dividend stopper	No	N/A	N/A	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	N/A	N/A	Mandatory
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	Non-cumulative 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
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 U.K. 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	Partial
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
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
38	TLAC Eligibility	Yes	N/A	N/A	Yes
39	Link to full terms and conditions of the instrument (signposting)	http://investor.bankofamerica.com	N/A	N/A	http://investor.bankofamerica.com

(*) Insert 'N/A' if the question is not applicable.

Capital Instruments Main Features		MLI			
		CET1	AT1	T2	Eligible Liability
1	Issuer	Merrill Lynch International	N/A	N/A	Merrill Lynch International
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	Private Placement	N/A	N/A	Private Placement
3	Governing law(s) of the instrument	English	N/A	N/A	English
Regulatory Treatment					
4	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 (currency in million, as of most recent reporting date)	\$12,432m comprising nominal and premium	N/A	N/A	USD 2,500
9	Nominal amount of instrument	\$1	N/A	N/A	USD 2,500
9a	Issue price	\$1.00 19 Dec 2012 \$4.76 18 Nov 2014	N/A	N/A	USD 2,500
9b	Redemption price	N/A	N/A	N/A	USD 2,500
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	26-Feb-20
12	Perpetual or dated	Perpetual	N/A	N/A	Dated
13	Original maturity date	No maturity	N/A	N/A	25-Feb-22
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	Federal Funds rate plus 76.7 bps
19	Existence of a dividend stopper	No	N/A	N/A	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	N/A	N/A	Mandatory
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21	Existence of step up or other incentive to redeem	No	N/A	N/A	No
22	Non-cumulative 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
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
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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
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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
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
38	TLAC Eligibility	Yes	N/A	N/A	Yes
39	Link to full terms and conditions of the instrument (signposting)	http://investor.bankofamerica.com	N/A	N/A	http://investor.bankofamerica.com

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