SUPPLEMENT NO. 4 DATED 29 JANUARY 2016 TO THE BASE PROSPECTUS DATED 10 AUGUST 2015

Merrill Lynch B.V.
(*a Dutch Private Limited Liability Company*)

Merrill Lynch International & Co. C.V.
(*a Curaçao Limited Partnership*)

NOTE, WARRANT AND CERTIFICATE PROGRAMME

Unconditionally and irrevocably guaranteed by

Bank of America Corporation
(*a Delaware* (*U.S.A.*) *corporation*)

This supplement (the "**Supplement**") constitutes a supplement to the base prospectus of Merrill Lynch B.V. ("**MLBV**") and Merrill Lynch International & Co. C.V. ("**MLICo.**") dated 10 August 2015 (the "**Original Base Prospectus**", and, as supplemented on 20 October 2015, 6 November 2015 and 11 December 2015, the "**Base Prospectus**"), prepared in connection with the Note, Warrant and Certificate Programme (the "**Programme**") of MLBV and MLICo., unconditionally and irrevocably guaranteed in respect of Securities issued by MLBV and MLICo. as to payment and non-cash delivery obligations by Bank of America Corporation ("**BAC**"). The Supplement is a supplement for the purposes of Article 13 of Chapter 1 of Part II of the Luxembourg Law dated 10 July 2005 and amended on 3 July 2012 on prospectuses for securities (the "**Luxembourg Law**"). On 10 August 2015, the Commission de Surveillance du Secteur Financier (the "**CSSF**") approved the Original Base Prospectus for the purposes of Article 7 of the Luxembourg Law. Terms defined in the Base Prospectus have the same meanings when used in this Supplement.

This Supplement is supplemental to, and shall be read in conjunction with, the Base Prospectus. To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference into the Base Prospectus, the statements in (a) above will prevail.

Each of MLICo., MLBV and BAC accepts responsibility for the information contained in this Supplement and to the best of the knowledge of MLICo., MLBV and BAC (each having taken all reasonable care to ensure that such is the case), the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

Save as disclosed in this Supplement or in the document incorporated by reference in, and forming part of, this Supplement, there has been no other significant new factor, material mistake or material inaccuracy relating to the information included in the Base Prospectus since the publication of the Base Prospectus as supplemented from time to time.

Copies of this Supplement and the document incorporated by reference will be available for collection and inspection as set out in the section entitled "*General Information – Documents Available*" in the Original Base Prospectus (at pages 730-731) and on the Luxembourg Stock Exchange's website at www.bourse.lu.

In accordance with Article 13 paragraph 2 of the Luxembourg Law, investors in the European Economic Area who have already agreed to purchase or subscribe for Securities issued under the Programme before this Supplement is published have the right, exercisable within two working days after the publication of this Supplement, to withdraw their acceptances. This right will expire on 2 February 2016. The right to withdraw acceptances does not extend to investors in Securities offered in Switzerland.

Incorporation by Reference of BAC 19 January 2016 Form 8-K

Portions of the BAC Form 8-K dated 19 January 2016 in respect of the earnings press release relating to the three months ended 31 December 2015 (the **"19 January 2016 Form 8-K"**) were filed with the U.S. Securities and Exchange Commission (the **"SEC"**) on 19 January 2016 and have been filed with the CSSF in its capacity as competent authority under Article 21(1) of the Prospectus Directive. By virtue of this Supplement, the sections of the 19 January 2016 Form 8-K referred to below are incorporated by reference into, and form part of, the Base Prospectus. Any information included in the 19 January 2016 Form 8-K that is not listed in the column "*Information incorporated by reference*" below shall not be deemed to be incorporated by reference into, and form part of, this Supplement, as the non-incorporated parts of the 19 January 2016 Form 8-K are either not relevant for the investor or covered in another part of the Base Prospectus.

Information Incorporated by Reference **From the 19 January 2016 Form 8-K**	**Page Number**
Item 2.02. Results of Operations and Financial Condition.	*Page 2**
Item 9.01. Financial Statements and Exhibits.	*Page 2**
Signatures	*Page 3**
Index to Exhibits	*Page 4**
Exhibit 99.1. The Press Release dated 19 January 2016	*Pages 5* to 23**

*These page numbers are references to the PDF pages included in the 19 January 2016 Form 8-K.

Amendments to the section entitled "Risk Factors"

On page 76 of the Original Base Prospectus, the following risk factors will be inserted immediately above the heading "Risk Factors Relating to the Relevant Issuer's and (with respect to the Instruments other than Secured W&C Instruments) the Guarantor's Ability to Fulfill Their Respective Obligations Under the Relevant Instruments":

Risk Factors Relating to Regulatory Resolution Strategies and Long-Term Debt Requirements for BAC

In the risk factors set forth below, all references to "BAC" and "Bank of America" refer to Bank of America Corporation excluding its consolidated subsidiaries.

A resolution under BAC's preferred single point of entry resolution strategy could adversely affect BAC's liquidity and financial condition and its ability to pay its obligations. BAC is required annually to submit a plan to its primary regulatory authorities describing BAC's resolution strategy under the U.S. Bankruptcy Code in the event of material financial distress or failure. In BAC's current plan, its preferred resolution strategy is a single point of entry strategy. Under this strategy, upon certain severely adverse capital and liquidity conditions, before filing for resolution with the U.S. Bankruptcy Court, BAC would recapitalize certain key operating subsidiaries by contributing assets with the goal of enabling these subsidiaries to continue operating. Following this recapitalization, only Bank of America would be resolved under the U.S. Bankruptcy Code. BAC has arrangements with these key subsidiaries that govern these recapitalizations, and restrict the ability of these subsidiaries to provide funds to BAC through distributions and advances upon the occurrence of such capital and liquidity conditions. Any such recapitalizations under BAC's resolution plan and/or these arrangements, or restrictions on the ability of BAC's subsidiaries to provide funds to BAC, could (i) materially and adversely affect BAC's liquidity and BAC's ability to pay its obligations, including its obligations under the Guarantee, and (ii) result in holders of the Guarantee being in a worse position and suffering greater losses than would have been the case under bankruptcy, FDIC receivership or a different resolution plan.

BAC's obligations on the Guarantee will be structurally subordinated to liabilities of BAC's subsidiaries. Because BAC is a holding company, the right of BAC to participate in any distribution of assets of any subsidiary of BAC (including each of MLBV and MLICo.) upon such subsidiary's liquidation or reorganization or otherwise is subject to the prior claims of creditors of that subsidiary, except to the extent that BAC may itself be recognized as a creditor of that subsidiary. As a result, BAC's obligations under the Guarantee will be structurally subordinated to all existing and future liabilities of BAC's subsidiaries, and claimants should look only to BAC's assets for payments. In addition, creditors of subsidiaries recapitalized pursuant to BAC's current resolution plan would generally be entitled to payment of their claims from the assets of the subsidiaries, including BAC's contributed assets.

The ultimate impact of the U.S. Board of Governors of the Federal Reserve System's (the "Federal Reserve Board") recently proposed rules requiring U.S. G-SIBs to maintain minimum amounts of long-term debt meeting specified eligibility requirements is uncertain. On October 30, 2015, the Federal Reserve Board released for comment proposed rules (the "**TLAC Rules**") that would require the eight U.S. globally systemically important banks ("**G-SIBs**"), including Bank of America, among other things, to maintain minimum amounts of long-term debt ("**LTD**") satisfying certain eligibility criteria commencing January 1, 2019. As proposed, the TLAC Rules would disqualify from eligible LTD, among other instruments, debt securities that permit acceleration for reasons other than insolvency or payment default, as well as debt securities defined as structured notes in the TLAC Rules and debt securities not governed by U.S. law. The currently outstanding senior LTD of U.S. G-SIBs, including Bank of America, typically permits acceleration for reasons other than insolvency or payment default and, as a result, neither such outstanding senior LTD nor any subsequently issued senior LTD with similar terms would qualify as eligible LTD under the proposed rules. The U.S. G-SIBs, including Bank of America, may need to take action to comply with the final TLAC Rules depending in substantial part on the ultimate eligibility requirements for senior LTD and any grandfathering provisions.