

**SUPPLEMENT NO. 4 DATED 18 OCTOBER 2018 TO
THE OFFERING CIRCULAR DATED 18 MAY 2018**

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

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

(in respect of Instruments issued by Merrill Lynch B.V., and (other than Secured W&C Instruments)
issued by Merrill Lynch International & Co. C.V.)

by

Bank of America Corporation

This supplement (the "**Supplement**") constitutes a supplement to the offering circular of Bank of America Corporation ("**BAC**"), Merrill Lynch B.V. ("**MLBV**") and Merrill Lynch International & Co. C.V. ("**MLICo.**") dated 18 May 2018 (the "**Original Offering Circular**") (as supplemented on 29 June 2018, 17 July 2018 and 1 August 2018) (the "**Offering Circular**"), prepared in connection with the Note, Warrant and Certificate Programme (the "**Programme**") of BAC, MLBV and MLICo. Terms defined in the Offering Circular have the same meanings when used in this Supplement.

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

Each of BAC, MLBV and MLICo. accepts responsibility for the information contained in this Supplement and to the best of the knowledge of BAC, MLBV and MLICo. (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.

Copies of this Supplement and the document incorporated by reference will be available for collection as set out in the section entitled "*General Information – Documents Available*" in the Offering Circular (at pages 702-703) and on the Luxembourg Stock Exchange's website at www.bourse.lu.

Incorporation by Reference of BAC 15 October 2018 Form 8-K

Portions of the BAC Form 8-K dated 15 October 2018 in respect of the earnings press release relating to the nine months ended 30 September 2018 (the "**15 October 2018 Form 8-K**") was filed with the United States Securities and Exchange Commission (the "**SEC**") on 15 October 2018. By virtue of this Supplement, the sections of the 15 October 2018 Form 8-K referred to below are incorporated by reference into, and form part of, the Offering Circular. Any information included in the 15 October 2018 Form 8-K that is not listed in the column "*Information incorporated by reference*" shall not be deemed to be incorporated by reference into, and form part of, this Supplement and is given for information purposes only.

Information Incorporated by Reference

From the 15 October 2018 Form 8-K

Item 2.02. Results of Operations and Financial Condition.

Item 9.01. Financial Statements and Exhibits.

Signatures.

Exhibit 99.1. The Press Release dated 15 October 2018.

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Pages 4 to 22**

*These page numbers are references to the PDF pages included in the 15 October 2018 Form 8-K.

Update to Introductory Paragraphs of the Offering Circular

The introductory paragraphs of the Offering Circular shall be updated by including the following at the end of page 3, after the paragraphs entitled "*IMPORTANT – EEA RETAIL INVESTORS*":

"Notification under Section 309B(1) of the Securities and Futures Act (Chapter 289) of Singapore (the "SFA"): Unless otherwise stated in the applicable Final Terms in respect of any Instruments, all Instruments issued or to be issued under the Programme shall be capital markets products other than prescribed capital markets products (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018) and Excluded Investment Products (as defined in the Monetary Authority of Singapore (the "**MAS**") Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products)."

Update to Form of Final Terms of the Notes

On page 115 of the Offering Circular, the section entitled "*Form of Final Terms of the Notes*" shall be amended by including the following wording after the paragraph entitled "*IMPORTANT - Prohibition of Sales to EEA Retail Investors*":

"[Notification under Section 309B(1) of the Securities and Futures Act (Chapter 289) of Singapore (the "SFA"): The Notes are capital markets products other than prescribed capital markets products (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018 and Excluded Investment Products (as defined in the Monetary Authority of Singapore (the "**MAS**") Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).]"

Update to Form of Final Terms of the W&C Instruments

On page 199 of the Offering Circular, the section entitled "*Form of Final Terms of the W&C Instruments*" shall be amended by including the following wording after the paragraph entitled "*IMPORTANT - PROHIBITION OF SALES TO EEA RETAIL INVESTORS*":

"[Notification under Section 309B(1) of the Securities and Futures Act (Chapter 289) of Singapore (the "SFA"): The W&C Instruments are capital markets products other than prescribed capital markets products (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018 and Excluded Investment Products (as defined in the Monetary Authority of Singapore (the "**MAS**") Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).]"