

BAC CAPITAL TRUST X
6 1/4% CAPITAL SECURITIES
FINAL TERM SHEET

Dated March 21, 2006

Issuer:	BAC Capital Trust X
Ratings:	Aa3(Moody's)/A(S&P)/A+(Fitch)
Size:	36,000,000 capital securities
Issue Price and Liquidation Amount:	\$25 per capital security
Issue Amount of Capital Securities:	\$900,000,000
Cash Distributions:	Annual rate of 6 1/4% of the stated liquidation amount of \$25 per capital security
Distribution Dates:	March 29, June 29, September 29 and December 29 of each year, beginning June 29, 2006
Cumulative:	Yes
Day Count:	30/360
Maturity of BAC Junior Subordinated Notes:	March 29, 2055, unless prepaid earlier
Interest Rate of BAC Junior Subordinated Notes:	Annual rate of 6 1/4% per \$25 principal amount, from and including March 28, 2006
Interest Payment Dates of BAC Junior Subordinated Notes:	March 29, June 29, September 29 and December 29 of each year, beginning June 29, 2006
Additional Interest on Deferred Distributions:	Annual rate of 6 1/4% of the unpaid distributions, compounded quarterly
Redemption Provisions:	The capital securities have no stated maturity but must be redeemed upon the maturity of the BAC Junior Subordinated Notes on March 29, 2055 or their earlier prepayment

First Optional Call Date:	March 29, 2011
Cash Payment Deferral:	Up to 20 quarters
Public Offering Price:	\$900,000,000 in the aggregate
Bookrunning Manager:	Banc of America Securities LLC
Joint Lead Manager:	Incapital LLC
Senior Co-Managers:	A.G. Edwards & Sons, Inc. Citigroup Global Markets Inc. Lehman Brothers Inc. Merrill Lynch, Pierce, Fenner & Smith Incorporated Morgan Stanley & Co. Incorporated UBS Securities LLC Wachovia Capital Markets, LLC
Junior Co-Managers:	Bear, Stearns & Co. Inc. Goldman, Sachs & Co. HSBC Securities (USA) Inc. RBC Dain Rauscher Inc.
Settlement Date:	March 28, 2006 (DTC)
Listing:	NYSE

The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling toll free at 1-800-294-1322 or you may e-mail a request to dg.prospectus_distribution@bofasecurities.com.