

BANK OF AMERICA CORPORATION

\$1,250,000,000

5.625% Senior Notes, due October 2016

FINAL TERM SHEET

Dated October 23, 2006

Issuer:	Bank of America Corporation
Ratings:	Aa2 (Moody's)/AA- (S&P)/AA- (Fitch)
Title of the Series:	5.625% Senior Notes, due October 2016
Total Aggregate Principal Amount Initially Being Issued:	\$1,250,000,000
Issue Price:	99.934%
Trade Date:	October 23, 2006
Settlement Date:	October 26, 2006 (DTC)
Maturity Date:	October 14, 2016
Ranking:	Senior
Minimum Denominations:	\$5,000 and multiples of \$5,000 in excess of \$5,000
Day Count Fraction:	30/360
Record Dates:	For book-entry only notes, one business day prior to payment date. If notes are not held in book-entry only form, record dates will be April 1 and October 1.
Interest Rate:	5.625%
Interest Payment Dates:	April 14 and October 14 of each year, beginning April 14, 2007.

Interest Periods:	Semi-annually. The initial interest period will be the period from, and including, October 26, 2006 to, but excluding, April 14, 2007, the initial interest payment date. The subsequent interest periods will be the periods from, and including, the applicable interest payment date to, but excluding, the next interest payment date.
Conversion:	The notes will not be convertible into any of our other notes or securities.
Listing:	None
Simultaneous Offering	\$350,000,000 aggregate principal amount of Three-Month LIBOR Senior Notes, due October 2016
Calculation Agent:	The Bank of New York
Lead Manager:	Banc of America Securities LLC
Co-Managers:	Bear, Stearns & Co., Inc. HSBC Securities (USA), Inc. Blaylock & Company, Inc. The Williams Capital Group, L.P.
CUSIP:	060505CS1

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 obtain these documents for free by visiting EDGAR on the SEC website at www.sec.gov. Alternatively, Bank of America Corporation or the lead underwriter will arrange to send you the prospectus if you request it by contacting Bank of America Corporation, Corporate Treasury – Securities Administration, at 1-866-804-5241, or Banc of America Securities LLC, toll free at 1-800-294-1322. You may also request a copy by e-mail from securities.administration@bankofamerica.com or dg.prospectus_distribution@bofasecurities.com.