

**BANK OF AMERICA CORPORATION
MEDIUM-TERM NOTES, SERIES L**

\$1,500,000,000

5.875% SENIOR NOTES, DUE FEBRUARY 2042

FINAL TERM SHEET

Dated February 2, 2012

Issuer:	Bank of America Corporation
Ratings of this Series:	Baa1 (Moody's)/A- (S&P)/A (Fitch)
Title of the Series:	5.875% Senior Notes, due February 2042
Aggregate Principal Amount Initially Being Issued:	\$1,500,000,000
Issue Price:	98.929%
Trade Date:	February 2, 2012
Settlement Date:	February 7, 2012 (T+3)
Maturity Date:	February 7, 2042
Ranking:	Senior
Minimum Denominations:	\$2,000 and multiples of \$1,000 in excess of \$2,000
Day Count Fraction:	30/360
Interest Rate:	5.875%
Interest Payment Dates:	February 7 and August 7 of each year, beginning August 7, 2012, subject to following business day convention (unadjusted).
Interest Periods:	Semi-annual
Treasury Benchmark:	30 year U.S. Treasury, due August 15, 2041
Treasury Yield:	2.982%
Treasury Benchmark Price:	115
Spread to Treasury Benchmark:	+297bps
Reoffer Yield:	5.952%
Optional Redemption:	None
Listing:	None
Lead Manager and Sole Book-Runner:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Senior Co-Managers:	ANZ Securities, Inc., Banca IMI S.p.A., Goldman, Sachs & Co., Lloyds Securities Inc., Mitsubishi UFJ Securities (USA), Inc., RBS Securities Inc., Santander Investment Securities Inc., Scotia Capital (USA) Inc., SG Americas Securities, LLC
Junior Co-Managers:	CastleOak Securities, L.P., The Williams Capital Group, L.P.
CUSIP:	06051GEN5
ISIN:	US06051GEN51

Bank of America Corporation (the "Issuer") has filed a registration statement (including a pricing supplement, a prospectus supplement, and a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read those documents and the other documents that 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, the lead manager will arrange to send you the pricing supplement, the prospectus supplement, and the prospectus if you request them by contacting Merrill Lynch, Pierce, Fenner & Smith Incorporated, toll free at 1-800-294-1322. You may also request copies by e-mail from fixedincomeir@bankofamerica.com or dg.prospectus_requests@baml.com.