

BAC CAPITAL TRUST XII
6⁷/₈% CAPITAL SECURITIES
FINAL TERM SHEET

Dated July 26, 2006

Issuer:	BAC Capital Trust XII
Ratings:	Aa3(Moody's)/A(S&P)/A+(Fitch)
Size:	30,000,000 capital securities
Issue Price and Liquidation Amount:	\$25 per capital security
Issue Amount of Capital Securities:	\$750,000,000
Cash Distributions:	Annual rate of 6 ⁷ / ₈ % of the stated liquidation amount of \$25 per capital security
Distribution Dates:	February 2, May 2, August 2 and November 2 of each year, beginning November 2, 2006
Cumulative:	Yes
Day Count:	30/360
Maturity of BAC Junior Subordinated Notes:	August 2, 2055, unless prepaid earlier
Interest Rate of BAC Junior Subordinated Notes:	Annual rate of 6 ⁷ / ₈ % per \$25 principal amount, from and including August 2, 2006
Interest Payment Dates of BAC Junior Subordinated Notes:	February 2, May 2, August 2 and November 2 of each year, beginning November 2, 2006

Additional Interest on Deferred Distributions:	Annual rate of 6 ⁷ / ₈ % of the unpaid distributions, compounded quarterly
Redemption Provisions:	The capital securities have no stated maturity but must be redeemed upon the maturity of the Bank of America Corporation Junior Subordinated Notes on August 2, 2055 or their earlier prepayment.
First Optional Call Date:	August 2, 2011
Cash Payment Deferral:	Up to 20 quarters
Public Offering Price:	\$750,000,000 in the aggregate
Bookrunning Manager	Banc of America Securities LLC
Joint Lead Manager	Incapital LLC
Senior Co-Managers:	A.G. Edwards Citigroup Merrill Lynch & Co. Morgan Stanley UBS Investment Bank Wachovia Securities
Junior Co-Managers	Bear, Stearns & Co. Inc. Goldman, Sachs & Co. HSBC Lehman Brothers RBC Capital Markets Wells Fargo Securities
Settlement Date:	August 2, 2006 (DTC)
Listing:	NYSE
CUSIP	05633T 20 9

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.