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## Bank of America Corporation

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Income Statement (USD \$) (in Millions, except per share data)	12 Months Ended		
	Dec. 31, 2006	Dec. 31, 2005	Dec. 31, 2004
Interest and Fees on Loans and Leases	48,274	34,843	28,051
Interest and Dividends on Securities	11,655	10,937	7,256
Interest Income, Federal Funds Sold and Securities Purchased under Agreements to Resell	7,823	5,012	1,940
Interest Income, Trading Account Assets	7,232	5,743	4,016
Other Interest Income	3,601	2,091	1,690
Interest Income, Total	78,585	58,626	42,953
Interest Expense, Deposits	14,480	9,492	5,921
Interest Expense, Short-term Borrowings	19,840	11,615	4,072
Interest Expense, Trading Liabilities	2,640	2,364	1,317
Interest Expense, Long-term Debt	7,034	4,418	3,683
Interest Expense, Total	43,994	27,889	14,993
Net Interest Income	34,591	30,737	27,960
Card Income	14,293	5,753	4,592
Service Charges	8,224	7,704	6,989
Investment and Brokerage Services	4,456	4,184	3,614
Investment Banking Income	2,317	1,856	1,886
Equity Investment Gains	3,189	2,212	1,024
Trading Account Profits	3,166	1,763	1,013
Mortgage Banking Income	541	805	414
Noninterest Income, Other	2,246	1,077	1,473
Noninterest Income, Total	38,432	25,354	21,005
Revenues, Total	73,023	56,091	48,965
Provision for Credit Losses	5,010	4,014	2,769
Gains (losses) on Sales of Debt Securities	(443)	1,084	1,724
Personnel	18,211	15,054	13,435
Occupancy	2,826	2,588	2,379
Equipment	1,329	1,199	1,214
Marketing	2,336	1,255	1,349
Professional Fees	1,078	930	836
Amortization of Intangible Assets	1,755	809	664
Data Processing	1,732	1,487	1,330
Telecommunications	945	827	730
Other Noninterest Expense	4,580	4,120	4,457
Merger and Restructuring Charges	805	412	618
Noninterest Expense, Total	35,597	28,681	27,012
Income before Income Taxes	31,973	24,480	20,908
Income Tax Expense	10,840	8,015	6,961
Net Income (Loss)	21,133	16,465	13,947
Net Income Available to Common Shareholders	21,111	16,447	13,931
Earnings Per Common Share	4.66	4.1	3.71
Diluted Earnings	4.59	4.04	3.64
Dividends Paid	2.12	1.9	1.7
Average Common Shares Issued and Outstanding	4,526.6	4,008.7	3,758.5
Average Diluted Common Shares Issued and Outstanding	4,595.9	4,068.1	3,823.9
<b>Comprehensive Income Member</b>			
Net Income (Loss)	21,133	16,465	13,947
<b>Retained Earnings Member</b>			
Net Income (Loss)	21,133	16,465	13,947

Balance Sheet (USD \$) (in Millions, except per share data)	Dec. 31, 2006	Dec. 31, 2005	Dec. 31, 2004	Dec. 31, 2003
	Cash and Cash Equivalents	36,429	36,999	28,936

Time Deposits Placed and Other Short-term Investments	13,952	12,800		
Federal Funds Sold and Securities Purchased under Agreements to Resell	135,478	149,785		
Federal Funds Sold and Securities Purchased under Agreements to Resell Pledged as Collateral	135,409	148,299		
Trading Account Assets	153,052	131,707		
Trading Account Assets, Pledged as Collateral	92,274	68,223		
Derivative Assets	23,439	23,712		
Available-for-sale	192,806	221,556		
Available-for-sale Securities, Debt Securities Collateral	83,785	116,659		
Held-to-maturity, at Cost	40	47		
Held-to-maturity Securities, Fair Value	40	47		
Debt Securities, Total	192,846	221,603		
Loans and Leases Receivable, Gross, Carrying Amount	706,490	573,791		
Loans and Leases Receivable, Allowance (N)	9,016	8,045		
Loans and Leases Receivable, Net Reported Amount, Total	697,474	565,746		
Premises and Equipment, Net	9,255	7,786		
Mortgage Servicing Rights	3,045	2,806		
Servicing Asset at Fair Value, Amount	2,869			
Goodwill	65,662	45,354		
Intangible Assets, Net (Excluding Goodwill)	9,422	3,194		
Other Assets	119,683	90,311		
Assets, Total	1,459,737	1,291,803		
Noninterest-bearing, Domestic	180,231	179,571		
Interest-bearing, Domestic	418,100	384,155		
Noninterest-bearing, Foreign	4,577	7,165		
Interest-bearing, Foreign	90,589	63,779		
Deposits, Total	693,497	634,670		
Federal Funds Purchased and Securities Sold under Agreements to Repurchase	217,527	240,655		
Trading Account Liabilities	67,670	50,890		
Derivative Liabilities	16,339	15,000		
Commercial Paper and Other Short-term Borrowings	141,300	116,269		
Accrued Expenses and Other Liabilities	42,132	31,938		
Accrued Expenses and Other Liabilities of Reserve for Unfunded Lending Commitments	397	395		
Long-term Debt	146,000	100,848		
Liabilities, Total	1,324,465	1,190,270		
Preferred Stock, Carrying Amount	2,851	271	271	54
Preferred Stock, Shares Authorized	100,000,000	100,000,000		
Preferred Stock, Shares, Outstanding	121,739	1,090,189		
Common Stock, Including Additional Paid in Capital	61,574	41,693	44,236	29
Common Stock, Shares Authorized	7,500,000,000	7,500,000,000		
Common Stock, Shares, Issued	4,458,151,391	3,999,688,491		
Common Stock, Shares Outstanding	4,458,151,391	3,999,688,491		
Retained Earnings (Accumulated Deficit)	79,024	67,552	58,773	51,162
Accumulated Other Comprehensive Income (Loss), Net of Tax	(7,711)	(7,556)	(2,764)	(2,434)
Other	(466)	(427)	(281)	(154)
Stockholders' Equity, Total	135,272	101,533	100,235	48,657
Liabilities and Stockholders' Equity, Total	1,459,737	1,291,803		
<b>Accumulated Other Comprehensive Income Member</b>				
Stockholders' Equity, Total	(7,711)	(7,556)	(2,764)	(2,434)
<b>Common Stock Including Additional Paid In Capital Member</b>				
Stockholders' Equity, Total	61,574	41,693	44,236	29
<b>Comprehensive Income Member</b>				
Stockholders' Equity, Total	22,286	11,673	13,617	
<b>Other Member</b>				
Stockholders' Equity, Total	(466)	(427)	(281)	(154)
<b>Preferred Stock Including Additional Paid In Capital Member</b>				
Stockholders' Equity, Total	2,851	271	271	54
<b>Retained Earnings Member</b>				
Stockholders' Equity, Total	79,024	67,552	58,773	51,162

Cash Flow (USD \$) (in Millions, except per share data)	12 Months Ended		
	Dec. 31, 2006	Dec. 31, 2005	Dec. 31, 2004
Net Income (Loss)	21,133	16,465	13,947
Provision for Loan and Lease Losses	5,010	4,014	2,769
(Gains) Losses on Sales of Debt Securities	443	(1,084)	(1,724)
Depreciation and Premises Improvements Amortization	1,114	959	972
Amortization of Intangible Assets	1,755	809	664
Deferred Income Tax Expense (Benefit)	1,850	1,695	(519)
Net Increase in Trading and Derivative Instruments (N)	3,870	18,911	13,944
Net Increase in Other Assets (N)	17,070	104	11,928
Net Increase (Decrease) in Accrued Expenses and Other Liabilities	4,517	(8,205)	4,594
Other Operating Activities, Net	(373)	(7,861)	1,647
Net Cash Provided by (Used in) Operating Activities, Total	14,509	(12,223)	(3,522)
Net Increase in (Decrease) Time Deposits Placed and Other Short-term Investments	(3,053)	(439)	(1,147)
Net Increase (Decrease) in Federal Funds Sold and Securities Purchased under Agreements to Resell	13,020	(58,425)	(3,880)
Proceeds from Sale of Available-for-sale Securities	53,446	134,490	117,672
Proceeds from Paydowns and Maturities of Available-for-sale Securities	22,417	39,519	26,973
Purchases of Available-for-sale Securities (N)	40,905	204,476	243,573
Proceeds from Maturities of Held-to-maturity Securities	7	283	153
Proceeds from Sales of Loans and Leases	37,812	14,458	4,416
Other Changes in Loans and Leases, Net (N)	145,779	71,078	32,350
Purchases of Premises and Equipment, Net (N)	748	1,228	863
Proceeds from Sales of Foreclosed Properties	93	132	198
Investment in China Construction Bank (N)		3,000	
(Acquisition) Divestiture of Business Activities, Net (N)	2,388	49	(4,936)
Other Investing Activities, Net (N)	2,226	632	89
Net Cash Provided by (Used in) Investing Activities, Total	(68,304)	(150,445)	(127,554)
Increase in Deposits, Net	38,340	16,100	64,423
Increase (Decrease) in Federal Funds Purchased and Securities Sold under Agreements to Repurchase, Net	(22,454)	120,914	35,752
Increase in Commercial Paper and Other Short-term Borrowings, Net	23,709	37,671	37,437
Proceeds from Issuance of Long-term Debt	49,464	21,958	21,289
Retirement of Long-term Debt (N)	17,768	15,107	16,904
Proceeds from Issuance of Preferred Stock	2,850		
Redemption of Preferred Stock (N)	270		
Proceeds from Issuance of Common Stock	3,117	2,846	3,712
Common Stock Repurchased (N)	14,359	5,765	6,286
Cash Dividends Paid (N)	9,661	7,683	6,468
Excess Tax Benefits of Share-based Payments	477		
Other Financing Activities, Net	(312)	(117)	(91)
Net Cash Provided by (Used in) Financing Activities, Total	53,133	170,817	132,864
Effect of Exchange Rate Changes on Cash and Cash Equivalents	92	(86)	64
Increase (Decrease) in Cash and Cash Equivalents, Net	(570)	8,063	1,852
Cash and Cash Equivalents, Beginning Balance	36,429	36,999	28,936
Cash and Cash Equivalents, Ending Balance	36,429	36,999	28,936
Cash Paid for Interest	42,355	26,239	13,765
Cash Paid for Income Taxes	7,210	7,049	6,088
<b>Comprehensive Income Member</b>			
Net Income (Loss)	21,133	16,465	13,947
<b>Retained Earnings Member</b>			
Net Income (Loss)	21,133	16,465	13,947

Stockholders Equity (USD \$) (in Millions, except per share data)	1/1/2006 - 12/31/2006 1/1/2005 - 12/31/2005 1/1/2004 - 12/31/2004 12/31/2003			
Stockholders' Equity, Beginning Balance	135,272	101,533	100,235	48,657
Net Income (Loss)	21,133	16,465	13,947	
Net Changes in Available-for-sale Debt and Marketable Equity Securities	245	(2,781)	(127)	

Net Changes in Foreign Currency Translation Adjustments	269	32	13	
Net Changes in Derivatives	641	(2,059)	(185)	
Cumulative Effect of Initial Adoption of SFAS 158	(1,308)			
Cash Dividends Paid, Common Stock (N)	9,639	7,665	6,452	
Cash Dividends Paid, Preferred Stock (N)	22	18	16	
Issuance of Preferred Stock	2,850			
Stock Redeemed or Called During Period, Value (N)	270			
Common Stock Issued Under Employee Plans and Related Tax Benefits, Value	4,824	3,077	3,939	
Stock Issued During Period, Value, Acquisitions	29,377		46,751	
Stock Repurchased During Period, Value (N)	14,359	5,765	6,286	
Other Changes in Shareholders' Equity	(2)	12	(6)	
Stockholders' Equity, Ending Balance	135,272	101,533	100,235	48,657
<b>Accumulated Other Comprehensive Income Member</b>				
Stockholders' Equity, Beginning Balance				(2,434)
Net Changes in Available-for-sale Debt and Marketable Equity Securities	245	(2,781)	(127)	
Net Changes in Foreign Currency Translation Adjustments	269	32	13	
Net Changes in Derivatives	641	(2,059)	(185)	
Cumulative Effect of Initial Adoption of SFAS 158	(1,308)			
Other Changes in Shareholders' Equity	(2)	16	(31)	
Stockholders' Equity, Ending Balance				(2,434)
<b>Common Stock Including Additional Paid In Capital Member</b>				
Stockholders' Equity, Beginning Balance				29
Shares, Issued, Beginning Balance				2,882.3
Shares, Issued, Ending Balance				2,882.3
Common Stock Issued Under Employee Plans and Related Tax Benefits, Value	4,863	3,222	4,066	
Common Stock Issued under Employee Plans and Related Tax Benefits, Shares	118.4	79.6	121.1	
Stock Issued During Period, Value, Acquisitions	29,377		46,480	
Stock Issued During Period, Shares, Acquisitions	631.1		1,186.7	
Stock Repurchased During Period, Value (N)	14,359	5,765	6,375	
Stock Repurchased During Period, Share (N)	291.1	126.4	147.9	
Stock Converted from One Class to Another Class, Value (N)			(54)	
Stock Converted from One Class to Another Class, Shares (N)			(4.2)	
Other Changes in Shareholders' Equity			(18)	
Stockholders' Equity, Ending Balance				29
Shares, Issued, Beginning Balance				2,882.3
Shares, Issued, Ending Balance				2,882.3
<b>Comprehensive Income Member</b>				
Stockholders' Equity, Beginning Balance	79,024	67,552	58,773	
Shares, Issued, Beginning Balance	4,458.2	3,999.7	4,046.5	
Shares, Issued, Ending Balance	4,458.2	3,999.7	4,046.5	
Net Income (Loss)	21,133	16,465	13,947	
Net Changes in Available-for-sale Debt and Marketable Equity Securities	245	(2,781)	(127)	
Net Changes in Foreign Currency Translation Adjustments	269	32	13	
Net Changes in Derivatives	641	(2,059)	(185)	
Other Changes in Shareholders' Equity	(2)	16	(31)	
Stockholders' Equity, Ending Balance	79,024	67,552	58,773	
Shares, Issued, Beginning Balance	4,458.2	3,999.7	4,046.5	
Shares, Issued, Ending Balance	4,458.2	3,999.7	4,046.5	
<b>Other Member</b>				
Stockholders' Equity, Beginning Balance				(154)
Common Stock Issued Under Employee Plans and Related Tax Benefits, Value	(39)	(145)	(127)	
Other Changes in Shareholders' Equity		(1)		
Stockholders' Equity, Ending Balance				(154)
<b>Preferred Stock Including Additional Paid In Capital Member</b>				
Stockholders' Equity, Beginning Balance				54
Issuance of Preferred Stock	2,850			
Stock Redeemed or Called During Period, Value (N)	270			
Stock Issued During Period, Value, Acquisitions			271	
Stock Converted from One Class to Another Class, Value (N)			54	
Stockholders' Equity, Ending Balance				54

**RetainedEarningsMember**

Stockholders' Equity, Beginning Balance				51,162
Net Income (Loss)	21,133	16,465	13,947	
Cash Dividends Paid, Common Stock (N)	9,639	7,665	6,452	
Cash Dividends Paid, Preferred Stock (N)	22	18	16	
Stock Repurchased During Period, Value (N)			(89)	
Other Changes in Shareholders' Equity		(3)	43	
Stockholders' Equity, Ending Balance				51,162

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