CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XNX7	\$6,163,000.00	100.000%	1.500%	\$6,070,555.00	Fixed	4.750%	Monthly	02/15/2014	03/15/2004	\$5.28		Subordinated Unsecured Notes

Redemption Information: Callable at 100,000% on 02/15/2006 and every coupon date thereafter.

The Bank of America Internotes will be subject to redemption at the option of Bank of America, in whole on the interest payment date occurring 02/15/2006 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the Bank of America InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the noteholder and the trustee, as described in the Prospectus.

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc., Citigroup Capital Markets Inc., Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, UBS Financial Services Inc.

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XNY5	\$5,252,000.00	100.000%	2.000%	\$5,146,960.00	Fixed	5.250%	Semi-annual	02/15/2019	08/15/2004	\$27.71	YES	Subordinated
												Unsecured Notes

Redemption Information: Callable at 100.000% on 02/15/2007 and every coupon date thereafter .

The Bank of America Internotes will be subject to redemption at the option of Bank of America, in whole on the interest payment date occurring 02/15/2007 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the Bank of America InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the noteholder and the trustee, as described in the Prospectus.

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc.,

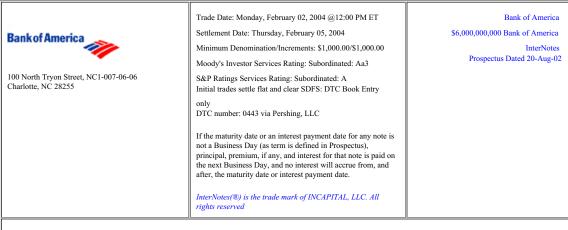
Citigroup Capital Markets Inc., Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, UBS Financial Services Inc.

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XNZ2	\$4,905,000.00	100.000%	2.500%	\$4,782,375.00	Fixed	5.450%	Semi-Annual	02/15/2024	08/15/2004	\$28.76	YES	Subordinated
												Unsecured Notes

 $\textbf{Redemption Information:} \ \ Callable \ at \ 100.000\% \ on \ 02/15/2008 \ and \ every \ coupon \ date \ thereafter \ .$

The Bank of America Internotes will be subject to redemption at the option of Bank of America, in whole on the interest payment date occurring 02/15/2008 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the Bank of America InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the noteholder and the trustee, as described in the Prospectus.

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc., Citigroup Capital Markets Inc., Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, UBS Financial Services Inc.



Recent Developments

In October 2003, we announced that we entered into a merger agreement with FleetBoston Financial Corporation. The merger is subject to customary closing conditions, including regulatory and shareholder approvals. The merger is expected to close in the second quarter of 2004.