


CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1 <sup>st</sup> Coupon Date	1 <sup>st</sup> Coupon Amount	Survivor's Option	Product Ranking
06050XRH8	\$50,000,000.00	100.000%	3.150%	\$48,425,000.00	Fixed	6.000%	Quarterly	07/15/2034	10/15/2004	\$12.50	YES	Subordinated Unsecured Notes

**Redemption Information:** Callable at 100.000% on 07/15/2009 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 07/15/2009 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 Global Markets Inc., Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, UBS Financial Services Inc., Wachovia Securities, LLC

 <p>100 North Tryon Street, NC1-007-06-06 Charlotte, NC 28255</p>	<p>Trade Date: Tuesday, July 27, 2004 @12:00 PM ET Settlement Date: Friday, July 30, 2004 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Moody's Investor Services Rating: Subordinated: Aa3 S&amp;P Ratings Services Rating: Subordinated: A Initial trades settle flat and clear SDFS: DTC Book Entry only DTC number: 0443 via Pershing, LLC</p> <p>If the maturity date or an interest payment date for any note is not a Business Day (as term is defined in Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.</p> <p><i>InterNotes® is the trademark of INCAPITAL, LLC. All rights reserved</i></p>	<p>Bank of America \$6,000,000,000 Bank of America InterNotes Prospectus Dated 15-Apr-04</p>