(To: Prospectus Dated April 15, 2004)

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
06050XRU9	\$14,316,000.00	100.000%	1.500%	\$14,101,260.00	Fixed	5.000%	Monthly	09/15/2014	10/15/2004	\$5.97		Subordinated Unsecured Notes

$\textbf{Redemption Information:} \ \ Callable \ at \ 100.000\% \ on \ 09/15/2005 \ and \ every \ coupon \ date \ thereafter \ .$

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 09/15/2005 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

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
06050XRV7	\$4,949,000.00	100.000%	2.500%	\$4,825,275.00	Fixed		Semi- Annual	09/15/2024	03/15/2005	\$30.29		Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 09/15/2008 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 09/15/2008 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.

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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
06050XRW5	\$14,116,000.00	100.000%	2.500%	\$13,763,100.00	Fixed	5.800%	Semi- Annual	09/15/2029	03/15/2005	\$31.09		Subordinated Unsecured Notes

$\textbf{Redemption Information:} \ \ Callable \ at \ 100.000\% \ on \ 09/15/2009 \ and \ every \ coupon \ date \ thereafter \ .$

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 09/15/2009 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.

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100 North Tryon Street, NC1-007-07-06 Charlotte, NC 28255 Trade Date: Monday, August 30, 2004 @12:00 PM ET

Settlement Date: Thursday, September 02, 2004

Minimum Denomination/Increments: \$1,000.00/\$1,000.00

Moody's Investor Services Rating: Subordinated: Aa3

S&P Ratings Services Rating: Subordinated: A

Initial trades settle flat and clear SDFS: DTC Book Entry only

DTC number: 0443 via Pershing, LLC

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.

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Bank of America \$6,000,000,000 Bank of America InterNotes Prospectus Dated 15-Apr-04