

**Filed Under Rule 424(b)(3), Registration Statement No. 333-97157**  
Pricing Supplement No. 131 - dated Monday, December 13, 2004 (To: Prospectus Dated October 29, 2004)

| CUSIP Number | Aggregate Principal Amount | Price to Public | Gross Concession | Net Proceeds   | Coupon Type | Coupon Rate | Coupon Frequency | Maturity Date | 1st Coupon Date | 1st Coupon Amount | Survivor's Option | Product Ranking              |
|--------------|----------------------------|-----------------|------------------|----------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-------------------|------------------------------|
| 06050XTE3    | \$6,270,000.00             | 100.000%        | 1.500%           | \$6,175,950.00 | FIXED       | 4.900%      | MONTHLY          | 12/15/2014    | 01/15/2005      | \$3.95            | YES               | Subordinated Unsecured Notes |

**Redemption Information: Callable at 100.000% on 12/15/2005 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 12/15/2005 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

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| 06050XTF0    | \$8,468,000.00             | 100.000%        | 2.000%           | \$8,298,640.00 | FIXED       | 5.300%      | QUARTERLY        | 12/15/2019    | 03/15/2005      | \$13.10           | YES               | Subordinated Unsecured Notes |

**Redemption Information: Callable at 100.000% on 12/15/2007 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 12/15/2007 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.

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| 06050XTG8    | \$4,936,000.00             | 100.000%        | 2.500%           | \$4,812,600.00 | FIXED       | 5.550%      | SEMI-ANNUAL      | 12/15/2029    | 06/15/2005      | \$27.60           | YES               | Subordinated Unsecured Notes |

**Redemption Information: Callable at 100.000% on 12/15/2009 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 12/15/2009 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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| <p>Bank of America<br/>100 North Tryon Street, NC1-007-07-06<br/>Charlotte NC 28255</p> | <p>Trade Date: Monday, December 13, 2004 @12:00 PM ET<br/>Settlement Date: Thursday, December 16, 2004<br/>Minimum Denomination/Increments: \$1,000.00/\$1,000.00<br/>Moody's Investor Services Rating: Subordinated: Aa3<br/>S &amp; P Ratings Services Rating: Subordinated: A<br/>Initial trades settle flat and clear SDFS: DTC Book Entry only<br/>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><b>InterNotes® is the trademark of INCAPITAL, LLC. All Rights Reserved.</b></p> | <p><b>Bank of America</b><br/><b>\$6,000,000,000 Bank of America</b><br/><b>InterNotes</b><br/><b>Prospectus Dated 29-Oct-04</b></p> |
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