

**Filed Under Rule 424(b)(3), Registration Statement No. 333-97157**  
**Pricing Supplement No. 137 - dated Monday, February 28, 2005 (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
06050XTZ6	\$2,930,000.00	100.000%	1.500%	\$2,886,050.00	FIXED	4.950%	SEMI-ANNUAL	03/15/2015	09/15/2005	\$26.40	YES	Subordinated Unsecured Notes

**Redemption Information: Callable at 100.000% on 03/15/2006 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 03/15/2006 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 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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06050XUA9	\$8,145,000.00	100.000%	2.000%	\$7,982,100.00	FIXED	5.250%	SEMI-ANNUAL	03/15/2020	09/15/2005	\$28.00	YES	Subordinated Unsecured Notes

**Redemption Information: Callable at 100.000% on 03/15/2008 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 03/15/2008 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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06050XUB7	\$4,462,000.00	100.000%	2.500%	\$4,350,450.00	FIXED	5.400%	SEMI-ANNUAL	03/15/2030	09/15/2005	\$28.80	YES	Subordinated Unsecured Notes

**Redemption Information: Callable at 100.000% on 03/15/2010 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 03/15/2010 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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Bank of America 100 North Tryon Street, NC1-007-07-06 Charlotte NC 28255	Trade Date: Monday, February 28, 2005 @12:00 PM ET Settlement Date: Thursday, March 03, 2005 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.  <b>InterNotes® is the trademark of INCAPITAL, LLC. All Rights Reserved.</b>	<b>Bank of America</b> <b>\$6,000,000,000 Bank of America</b> <b>InterNotes</b> <b>Prospectus Dated 29-Oct-04</b>
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