

Filed Under Rule 424(b)(3), Registration Statement No. 333-97157
Pricing Supplement No. 186 - dated Tuesday, September 19, 2006 (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 |
|--------------|----------------------------|-----------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-------------------|------------------------------|
| 06050XYG2 | [S] | 100.000% | 2.500% | [S] | FIXED | 6.000% | SEMI-ANNUAL | 09/15/2026 | 03/15/2007 | \$28.00 | YES | Subordinated Unsecured Notes |

Redemption Information: Callable at 100.000% on 09/15/2010 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 09/15/2010 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.

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 Securities LLC, Wachovia Securities, LLC

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| <p>Bank of America 100 North Tryon Street, NC1-007-07-06 Charlotte NC 28255</p> | <p>Offering Dates: Tuesday, September 19, 2006 through Friday, September 22, 2006 Trade Date: Friday, September 22, 2006 @12:00 PM ET Settlement Date: Wednesday, September 27, 2006 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 0235 via RBC Dain Rauscher Inc.</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>InterNotes® is a registered trademark of Incapital Holdings LLC. All Rights Reserved.</p> | <p>Bank of America \$6,000,000,000 Bank of America InterNotes Prospectus dated 29-Oct-04</p> |
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