

**Filed Under Rule 424(b)(3), Registration Statement No. 333-97157**  
Pricing Supplement No. 123 — dated Monday, September 20, 2004 (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	1st Coupon Date	1st Coupon Amount	Survivor's Option	Product Ranking
06050XSD6	\$11,235,000.00	100.000%	1.600%	\$11,055,240.00	FIXED	5.000%	QUARTERLY	09/15/2015	12/15/2004	\$11.39	YES	Subordinated Unsecured Notes

**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

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06050XSE4	\$10,697,000.00	100.000%	2.000%	\$10,483,060.00	FIXED	5.300%	MONTH-LY	09/15/2019	10/15/2004	\$3.24	YES	Subordinated Unsecured Notes

**Redemption Information: Callable at 100.000% on 09/15/2007 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 09/15/2007 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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06050XSF1	\$8,477,000.00	100.000%	2.500%	\$8,265,075.00	FIXED	5.450%	QUARTERLY	09/15/2024	12/15/2004	\$12.41	YES	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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06050XSG9	\$17,748,000.00	100.000%	2.500%	\$17,304,300.00	FIXED	5.600%	SEMI-ANNUAL	09/15/2029	03/15/2005	\$26.76	YES	Subordinated Unsecured Notes

**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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 <p>Bank of America 100 North Tryon Street, NC1-007-07-06 Charlotte NC 28255</p>	<p>Trade Date: Monday, September 20, 2004 @12:00 PM ET Settlement Date: Thursday, September 23, 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><b>InterNotes® is the trademark of INCAPITAL, LLC. All Rights Reserved.</b></p>	<p><b>Bank of America</b> <b>\$6,000,000,000 Bank of America</b> <b>InterNotes</b> <b>Prospectus Dated 15-Apr-04</b></p>
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