Filed under Rule 424(b)(3), Registration Statement No. 333-97157 Pricing Supplement No. 161 — dated Monday, November 07 2005 (To: Prospectus Dated October 29, 2004)

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
06050XWB5	\$5,520,000.00	100.000%	1.500%	\$5,437,200.00	FIXED	5.500%	MONTHLY	11/15/2015	12/15/2005	\$5.35	YES	Subordinated Unsecured Notes
Redemption In	formation: Callable at 1	00.000% on 11/1	15/2006 and every	coupon date therea	fter.							
	nerica InterNotes will be s at of the Bank of America									thereafter at a rede	mption price equal	to 100% of the
	nagers and Lead Agents anley, UBS Financial Serv			NCAPITAL, LLC	Agents: A.G. Edw	ards & Sons, Inc.	, Charles Schwab &	Co., Inc., Citigro	ıp Global Markets	Inc., Edward D. Jos	nes & Co., L.P., Me	errill Lynch &
06050XWC3	\$4,075,000.00	100.000%	2.500%	\$3,973,125.00	FIXED	5.750%	SEMI- ANNUAL	11/15/2025	05/15/2006	\$29.55	YES	Subordinated Unsecured
												Notes
Redemption In	formation: Callable at 1	00.000% on 11/1	15/2009 and every	coupon date therea	fter.							Notes
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The Bank of An principal amoun Joint Lead Ma	nerica InterNotes will be s	ubject to redemp InterNotes, plus a Banc of America	tion at the option o accrued interest the Securities LLC, IP	f Bank of America, i reon, if any, upon at	n whole on the int least 30 days prio	r notice to the not	eholder and the trus	tee, as described in	the prospectus.			to 100% of the
The Bank of An principal amoun Joint Lead Ma	nerica InterNotes will be s it of the Bank of America nagers and Lead Agents:	ubject to redemp InterNotes, plus a Banc of America	tion at the option o accrued interest the Securities LLC, IP via Securities Trade Date: Mo	f Bank of America, in reon, if any, upon at NCAPITAL, LLC onday, November 07,	n whole on the int least 30 days prio Agents: A.G. Edw , 2005 @ 12:00 Pt	r notice to the not vards & Sons, Inc.	eholder and the trus	tee, as described in	the prospectus.		nes & Co., L.P., Me	to 100% of the errill Lynch & Bank of America
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