

**Filed Under Rule 424(b)(3), Registration Statement No. 333-97157**  
Pricing Supplement No. 172 - dated Monday, May 08, 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              |
|--------------|----------------------------|-----------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-------------------|------------------------------|
| 06050XWY5    | [S]                        | 100.000%        | 2.000%           | [S]          | FIXED       | 6.150%      | SEMI-ANNUAL      | 05/15/2021    | 11/15/2006      | \$30.24           | YES               | Subordinated Unsecured Notes |

**Redemption Information: Callable at 100.000% on 05/15/2009 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 05/15/2009 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.

**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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| 06050XWZ2    | [S]                        | 100.000%        | 3.150%           | [S]          | FIXED       | 6.250%      | MONTHLY          | 05/15/2036    | 06/15/2006      | \$4.69            | YES               | Subordinated Unsecured Notes |

**Redemption Information: Callable at 100.000% on 05/15/2011 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 05/15/2011 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>Offering Dates: Monday, May 08, 2006 through Monday, May 15, 2006<br/> Trade Date: Monday, May 15, 2006 @12:00 PM ET<br/> Settlement Date: Thursday, May 18, 2006<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: 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><b>InterNotes® is a registered trademark of Incapital Holdings 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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