

Credit Rating Summary

Updated as of September 30, 2005

Bank of America Corporation			
	Fitch	Moody's	Standard & Poor's
Outlook	Stable	Stable	Stable
Issuer	--	Aa2	AA-
Long-Term (Senior)	AA-	Aa2	AA-
Long-Term (Subordinated)	A+	Aa3	A+
Short-Term (CP)	F1+	P-1	A-1+

Bank of America, N.A.			
	Fitch	Moody's	Standard & Poor's
Long-Term	AA/AA-*	Aa1	AA
Short-Term	F1+	P-1	A-1+

*Long-term Deposits/Long-term Senior Debt