

Filed Under Rule 424(b)(3), Registration Statement No. 333-97157

Pricing Supplement Number 82 Dated Monday, July 21, 2003

(To: Prospectus Dated August 20, 2002)


CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount	Survivor's Option	Product Ranking
06050XLZ4	\$11,464,000.00	100.000%	2.000%	\$11,234,720.00	5.00%	Monthly	07/15/2018	08/15/2003	\$2.92	YES	Subordinated Unsecured Notes

**Redemption Information:** Callable at 100.000% on 07/15/2006 and every coupon date thereafter.

- Minimum Denomination: \$1,000.00 - Minimum Increments: \$1,000.00

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 07/15/2006 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, Edward D. Jones & Co, L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, UBS Financial Services Inc.

 <p>Bank of America Corporation 100 North Tryon Street Charlotte, NC 28255</p>	<p>Trade Date: Monday, July 21, 2003 @12:00 PM ET Settlement Date: Thursday, July 24, 2003 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: 0262 via BNY Clearing Services, 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><i>InterNotes(®) is the trade mark of INCAPITAL LLC. All RightsReserved</i></p>	<p>Bank of America \$6,000,000,000 Bank of America Corporation InterNotes Prospectus Dated 20-Aug-02</p>
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060505500	\$125,000,000.00	\$25.00	3.150%	\$121,062,500.00	5.500%	Quarterly	07/15/2033	10/15/2003	\$0.31	YES	Subordinated Unsecured Notes

**Redemption Information:** Callable at 100.000% on 07/15/2008 and every coupon date thereafter.

- Minimum Denomination \$25.00 - - Minimum Increments: \$25.00

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 07/15/2008 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.

**Listing:** These notes have been approved for listing on the New York Stock Exchange under the symbol IKL, subject to official notice of issuance. We intend to list these notes on the New York Stock Exchange ("NYSE") and expect trading in these notes on the NYSE to begin within 30 days after the Settlement Date. In order to meet one of the requirements for listing these notes, the Agents have undertaken to sell these notes to a minimum of 400 beneficial holders. These notes are expected to trade flat in the secondary market. For additional tax information with respect to these notes to be listed on the NYSE, please refer to the section entitled "Tax Consequences to U.S. Holders" in our \$6,000,000,000 Bank of America InterNotes Prospectus, dated August 20, 2002.

Bank of America InterNotes are debt securities. Consequently, interest payments received by holders of the InterNotes will be treated as interest income, and will not qualify for the favorable Federal income tax treatment afforded "qualified dividend income", as that term is defined in Section 1(h)(11) of the Internal Revenue Code of 1986, as recently amended.



Bank of America Corporation  
100 North Tryon Street  
Charlotte, NC 28255

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Settlement Date: Thursday, July 24, 2003  
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: 0262 via BNY Clearing Services, LLC

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Bank of America  
\$6,000,000,000 Bank of America  
Corporation InterNotes  
Prospectus Dated 20-Aug-02

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