



Bank of America
100 North Tryon Street
Charlotte, NC 28255
Tel 704.386.5000

Pricing Supplement No. 0312 dated January 22, 2004 (To Prospectus dated August 20, 2002 and Prospectus Supplement dated August 20, 2002)

Rule 424(b)(2)
File Number 333-97197

Senior Medium-Term Notes, Series J

Principal Amount:	Banc of America Securities LLC	\$171,500,000.00
	Blaylock & Partners, L.P.	\$ 1,750,000.00
	The Williams Capital Group, L.P.	<u>\$ 1,750,000.00</u>
	Total	\$175,000,000.00

Issue Price:	100.00%	\$175,000,000.00
Commission or Discount:	<u>0.00%</u>	<u>\$ 0.00</u>
Proceeds to Corporation:	100.00%	\$175,000,000.00

Agents: Banc of America Securities LLC, Blaylock & Partners, L.P., The Williams Capital Group, L.P., as agents

Original Issue Date: January 29, 2004
Stated Maturity Date: February 17, 2009
Cusip #: 06050 MCZ8
Form: Book entry only
Interest Rate: Floating
Daycount Convention: Actual/360
Base rate: LIBOR Telerate Page 3750
Index Maturity: 90 days
Spread: + 15.0 bps

Initial Interest Rate:	To be determined as the sum of the Base rate in effect on January 27, 2004 and the Spread.
Interest Reset Period:	Quarterly, commencing on May 17, 2004
Interest Reset Dates:	February 17, May 17, August 17, and November 17 of each year
Interest Determination Date:	Two London business days prior to the Interest Reset Date
Interest Payment Dates:	February 17, May 17, August 17, and November 17 of each year, commencing May 17, 2004
May the Notes be redeemed by the Corporation prior to maturity?	No
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May the Notes be repaid prior to maturity at the option of the holder?	No
Discount Note?	No