



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

Pricing Supplement No. 0322 dated June 24, 2004 (To  
Prospectus dated April 14, 2004 and Prospectus  
Supplement dated April 15, 2004)

Rule 424(b)(2)  
File Number 333-112708

Senior Medium-Term Notes, Series K

Principal Amount:	Banc of America Securities LLC	\$1,470,000,000.00
	Guzman & Company	\$ 15,000,000.00
	The Williams Capital Group, L.P.	<u>\$ 15,000,000.00</u>
	Total	\$1,500,000,000.00
Issue Price:	100.000%	\$1,500,000,000.00
Commission or Discount:	<u>0.005%</u>	<u>\$ 75,000.00</u>
Proceeds to Corporation:	99.995%	\$1,499,925,000.00

Agents:	Banc of America Securities LLC, Guzman & Company, and The Williams Capital Group, L.P., as agents
Original Issue Date:	June 29, 2004
Stated Maturity Date:	June 29, 2007
Cusip #:	06050MDL8
Form:	Book entry only
Interest Rate:	Floating
Daycount Convention:	Actual/360
Base rate:	LIBOR Telerate Page 3750
Index Maturity:	90 days

Spread:	+ 3.0 bps for the period June 29, 2004 to, but excluding, December 29, 2005
	+13.0 bps for the period December 29, 2005 to, but excluding, the maturity date
Initial Interest Rate:	1.61%
Interest Reset Period:	Quarterly, commencing on September 29, 2004
Interest Reset Dates:	March 29, June 29, September 29, and December 29 of each year, commencing September 29, 2004
Interest Determination Date:	Two London business days prior to the Interest Reset Date
Interest Payment Dates:	March 29, June 29, September 29, and December 29 of each year, commencing September 29, 2004
May the Notes be redeemed by the Corporation prior to maturity?	Yes (see below)
The notes will be subject to redemption at the option of the Corporation, in whole, on the Interest Payment Date occurring December 29, 2005 and quarterly on each Interest Payment Date occurring thereafter at a redemption price equal to 100% of the Principal Amount of the Notes, plus accrued interest thereon, if any, upon at least 30 calendar days prior notice to the Noteholder and the Trustee, as described in the Prospectus Supplement.	
May the Notes be repaid prior to maturity at the option of the holder?	No
Discount Note?	No