

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

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FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE

SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported):

June 25, 2004

BANK OF AMERICA CORPORATION

(Exact name of registrant as specified in its charter)

Delaware

(State of Incorporation)

1-6523

(Commission File Number)

56-0906609

(IRS Employer Identification No.)

100 North Tryon Street

Charlotte, North Carolina

(Address of principal executive offices)

28255

(Zip Code)

(704) 386-5000

(Registrant's telephone number, including area code)

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ITEM 5. OTHER EVENTS.

On June 25, 2004, the Registrant priced a €1,000,000,000 Euronote offering of Floating Rate Senior Notes, due June 2011 (the "Notes"). The Notes were sold only in Europe and Asia to non-United States investors. The Notes mature in seven years. The press release announcing the pricing of this offering is attached as Exhibit 99.1 to this Current Report on Form 8-K.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits.

The following exhibits are filed herewith:

EXHIBIT NO.	DESCRIPTION OF EXHIBIT
99.1	Press Release dated June 25, 2004 with respect to the pricing of the Registrant's offering of €1,000,000,000 Floating Rate Senior Notes, due June 2011.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OF AMERICA CORPORATION

By: /s/ TERESA M. BRENNER

TERESA M. BRENNER  
Associate General Counsel

Dated: June 28, 2004

June 25, 2004

**Reporters May Contact:**

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**Bank of America Prices Euro Offering**

London - Bank of America Corporation announced that it has priced its offering of EUR 1 billion (\$1.2 billion equivalent) in floating-rate senior notes for distribution primarily in Europe.

The notes bear interest at 3 Month Euribor + 0.25 percent per annum, payable quarterly on the 28<sup>th</sup> of March, June, September, and December with the first interest payment on September 28, 2004. The notes mature on June 28, 2011.

These notes will be sold through managers led by Banc of America Securities Limited. Co-managers include Alpha Bank, Banca IMI, Banco Bilboa Vizcaya Argentaria, S.A., HVB Corporates & Markets, ING Financial Markets, Santander Central Hispano and UBM-UniCredit Banca Mobilaire. Closing is scheduled for June 28, 2004.

The issue was not registered with the U.S. Securities and Exchange Commission under the Securities Act of 1933 and was offered exclusively to investors outside the United States. The notes may not be offered or sold in the United States absent registration or an applicable exemption from registration requirements. Bank of America Corporation intends to list the notes on the Luxembourg Stock Exchange.

Proceeds from the issue will be used for general corporate purposes.

Banc of America Securities Limited will act as stabilization agent. Stabilization will be conducted in accordance with applicable laws including FSA/IPMA.

Bank of America stock (ticker: BAC) is listed on the New York, Pacific, and London exchanges and certain shares are listed on the Tokyo Stock Exchange.

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