



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

Pricing Supplement No. 0295 dated March 12, 2003 (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 | \$313,335,000.00       |
|                   | Blaylock & Partners LP         | \$ 1,582,500.00        |
|                   | Williams Capital Group LP      | <u>\$ 1,582,500.00</u> |
|                   | Total                          | \$316,500,000.00       |

|               |             |                     |
|---------------|-------------|---------------------|
| Issue Price:  | 100.00%     | \$316,500,000.00    |
| Commission or | <u>.03%</u> | <u>\$ 94,950.00</u> |
| Discount:     | 99.97%      | \$316,405,000.00    |
| Proceeds to   |             |                     |
| Corporation:  |             |                     |

Agent: Banc of America Securities LLC, Blaylock & Partners LP, Williams Capital Group LP, as agents

Original Issue Date: March 17, 2003

Stated Maturity Date: June 20, 2006

Cusip#: 06050MCG0

Form: Book Entry Only

Interest Rate: Floating

Daycount Convention: Actual/360

Base rate: LIBOR Telerate Page 3750

Index Maturity: 90 days

Spread + 10.0 bps  
If the notes are not redeemed on September 20, 2004, the Spread will be + 20.0 bps

Initial Interest Rate: 1.35875%

Interest Reset Period: Quarterly, commencing on June 20, 2003

Interest Reset Dates: March, June, September and December 20, commencing on June 20, 2003

Interest Determination Date: Two London business days preceding the Interest  
Reset Dates

Interest Payment Dates: March, June, September and December 20,  
commencing on June 20, 2003

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 September 20, 2004 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. If the notes are not redeemed on September 20, 2004, the Spread will be + 20.0 bps.

May the Notes be repaid prior to maturity at the option of the holder? No

Discount Note? No