



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

Pricing Supplement No. 0309 dated December 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:

\$169,000,000.00

Issue Price:	100.00%	\$169,000,000.00
Commission or Discount:	<u>0.00%</u>	<u>\$ 0.00</u>
Proceeds to Corporation:	100.00%	\$169,000,000.00

Agent:	Banc of America Securities LLC, as agent
Original Issue Date:	December 17, 2003
Stated Maturity Date:	March 23, 2019
Cusip #:	06050 MCX3
Form:	Book entry only
Interest Rate:	Fixed
Daycount Convention:	30/360
Base rate:	N/A
Index Maturity:	None
Spread:	None
Initial Interest Rate:	5.43%
Interest Reset Period:	None
Interest Reset Dates:	None
Interest Determination Date:	None

Interest Payment Dates:

The 22nd of each June and December, commencing on June 22, 2004 and ending with the interest payment on the Stated Maturity Date.

May the Notes be redeemed by the Corporation prior to maturity?

No

.

May the Notes be repaid prior to maturity at the option of the holder?

No

Discount Note?

No