



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

Pricing Supplement No. 0332
dated September 9, 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	\$1,568,000,000.00
	Guzman & Company	\$ 16,000,000.00
	The Williams Capital Group, L.P.	<u>\$ 16,000,000.00</u>
	Total	\$1,600,000,000.00

Issue Price:	100.000%	\$1,600,000,000.00
Commission or Discount:	<u>0.005%</u>	<u>80,000.00</u>
Proceeds to Corporation:	99.995%	\$1,599,920,000.00

Agents: Banc of America Securities LLC, Guzman & Company, and The Williams Capital Group, L.P., as agents

Original Issue Date: September 15, 2004

Stated Maturity Date: September 18, 2007

Cusip #: 06050 MDX2

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 September 15, 2004 to, but excluding, March 18, 2006

+14.0 bps for the period March 18, 2006 to, but excluding, the maturity date

Initial Interest Rate: 1.91%

Interest Reset Period: Quarterly, commencing on December 18, 2004

Interest Reset Dates: March 18, June 18, September 18, and December 18 of each year, commencing December 18, 2004

Interest Determination Date: Two London business days prior to the Interest Reset Date

Interest Payment Dates: March 18, June 18, September 18, and December 18 of each year, commencing December 18, 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 March 18, 2006 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