

Pricing Supplement No. 0284 Dated February 1, 2002
(To Prospectus dated August 6, 1999 and
Prospectus Supplement dated June 5, 2001)

Rule 424(b)(2)
File number: 333-83503

Senior Medium-Term Notes, Series I

Principal Amount:		\$ 30,000,000.00
Issue Price:	100.000%	\$ 30,000,000.00
Commission or Discount:	0.000%	\$ 00.00
Proceeds to Corporation:	100.000%	\$ 30,000,000.00

Agent: Banc of America Securities LLC, as Agent

Original Issue Date: February 22, 2002

Stated Maturity Date: February 22, 2005

Cusip #: 06050MBT3

Form: Book entry only

Interest Rate: 4.41%

Interest Payment Dates: The 22nd of February & August, commencing
August 22, 2002

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