

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):  
December 4, 2003

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 December 4, 2003, the Registrant completed a £500,000,000 Euronote offering of 5.50% Senior Notes, due 2019 (the "Notes"). The Notes were sold only in Europe and Asia to non-United States investors. The Notes mature in 16 years and have a coupon interest rate of 5.50%. The press release announcing the completion of this offering is attached as Exhibit 99.1 to this Current Report on Form 8-K.

On December 5, 2003, the Registrant completed a A\$375,000,000 Euronote offering of A\$275,000,000 6.50% Senior Notes, due 2008 and A\$100,000,000 Floating Rate Senior Notes, due 2008 (collectively, the Australian Notes)". The Australian Notes were sold only in Australia, Europe and Asia to non-United States investors. The Australian Notes mature in five years. The press release announcing the completion of this offering is attached as Exhibit 99.2 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 December 4, 2003 with respect to the completion of the Registrant's offering of £500,000,000 5.50% Senior Notes, due 2019.                                                           |
| 99.2        | Press Release dated December 5, 2003 with respect to the completion of the Registrant's offering of A\$275,000,000 6.50% Senior Notes, due 2008 and A\$100,000,000 Floating Rate Senior Notes, due 2008. |

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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  
Assistant General Counsel

Dated: December 10, 2003

December 4, 2003

**Reporters May Contact:**

Eloise Hale, Bank of America Corporation, 704.387.0013

[eloise.hale@bankofamerica.com](mailto:eloise.hale@bankofamerica.com)

**Bank of America Completes Sterling Offering**

London - Bank of America Corporation announced today that it has completed its Sterling offering of GBP 500 million (\$853 million equivalent) in fixed-rate senior notes for distribution primarily in Europe.

The notes bear interest at 5 1/2 percent per annum, payable semi-annually on June 4 and December 4 with the first interest payment on June 4, 2004. The notes mature on December 4, 2019.

These notes will be sold through managers joint-led by Banc of America Securities Limited and The Royal Bank of Scotland plc. Co-managers include ABN AMRO Bank N.V., Barclays Bank PLC, BNP Parisbas, HSBC Bank plc and Royal Bank of Canada Europe Limited. Closing is scheduled for December 4, 2003.

The issue was not registered with the U.S. Securities and Exchange Commission and was offered exclusively to investors outside the United States. 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.

The Royal Bank of Scotland plc will act as stabilization manager and 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.

[www.bankofamerica.com/newsroom](http://www.bankofamerica.com/newsroom)

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December 5, 2003

**Reporters May Contact:**

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**Bank of America Completes Kangaroo Offering**

Sydney - Bank of America Corporation announced today that it has completed its inaugural Kangaroo notes offering of A\$375 million (US\$272 million equivalent) in non-callable notes to be issued in two separate series for sale in Australia, Asia and Europe.

These include:

- A\$275 million in fixed rate senior notes due December 5, 2008
- A\$100 million in floating rate senior notes due December 5, 2008

The fixed rate notes have a coupon interest rate of 6 1/2 percent per annum payable semi-annually in arrears on June 5 and December 5 with the first interest payment on June 5, 2004. The floating rate notes have a coupon interest rate of 3 month BBSW + 0.32 percent per annum paid quarterly in arrears on March 5, June 5, September 5 and December 5 with the first interest payment on March 5, 2004.

The issue will settle on December 5, 2003 and was Joint Lead Managed by BA Asia Limited, Commonwealth Bank of Australia and Westpac Banking Corporation. National Australia Bank was a Co-Manager to the issue. s

The issue was not registered under the U.S. Securities Act of 1933 and may not be offered or sold in the United States or to a U.S. person absent registration or an applicable exemption from registration.

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

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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