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Pricing Supplement Number 78 Dated Monday, June 02, 2003

(To: Prospectus Dated August 20, 2002)

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XLM3	\$1,696,000.00	100.000%	1.500%	\$1,670,560.00	3.950%	Semi-Annual	06/15/2013	12/15/2003	\$20.85	YES	Subordinated Unsecured Notes

Redemption Information: Non-Callable

Joint Lead Managers and Lead Agents: Banc of America Securities LLC and INCAPITAL, LLC. **Agents:** A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc., Edward D. Jones & Co. L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, Salomon Smith Barney, UBS PaineWebber

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06050XLN1	\$5,070,000.00	100.000%	2.000%	\$4,968,600.00	4.650%	Semi-Annual	06/15/2018	12/15/2003	\$24.54	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 06/15/2006 and every coupon date thereafter.

The Bank of America Internotes will be subject to redemption at the option of Bank of America, in whole on the Interest Payment Date occurring 06/15/2006 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the Bank of America InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the Noteholder and the Trustee, as described in the Prospectus.

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06050XLP6	\$3,182,000.00	100.000%	2.500%	\$3,102,450.00	4.850%	Monthly	06/15/2023	07/15/2003	\$5.39	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 06/15/2007 and every coupon date thereafter.

The Bank of America Internotes will be subject to redemption at the option of Bank of America, in whole on the Interest Payment Date occurring 06/15/2007 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the Bank of America InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the Noteholder and the Trustee, as described in the Prospectus.


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06050XLQ4	\$1,267,000.00	100.000%	2.500%	\$1,235,325.00	4.950%	Semi-Annual	06/15/2028	12/15/2003	\$26.13	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 06/15/2008 and every coupon date thereafter.

The Bank of America Internotes will be subject to redemption at the option of Bank of America, in whole on the Interest Payment Date occurring 06/15/2008 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the Bank of America InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the Noteholder and the Trustee, as described in the Prospectus.

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	<p>Trade Date: Monday, June 02, 2003 @12:00 PM ET Settlement Date: Thursday, June 05, 2003 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Moody's Investor Services Rating: Subordinated: Aa3 S&P Ratings Services Rating: Subordinated: A Initial trades settle flat and clear SDFS: DTC Book Entry only DTC number: 0262 via BNY Clearing Services, LLC</p>	<p>Bank of America \$6,000,000,000 Bank of America InterNotes Prospectus Dated 20-Aug-02</p>
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	<p>If the maturity date or an interest payment date for any note is not a Business Day (as term is defined in Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.</p> <p><i>InterNotes(®) is the trade mark of INCAPITAL, LLC. All rights reserved</i></p>	