

BANK OF AMERICA (logo)

Bank of America Corporation  
 100 North Tryon Street  
 Charlotte, NC 28255

Pricing Supplement No. 002 Dated February 12, 2001 Rule 424(b)(2)  
 (to Prospectus dated January 22, 2001) File Number 333-47222  
 \$3,000,000,000 InterNotes (sm)

Minimum Denomination: \$1000.00  
 Minimum Increments: \$1000.00  
 All trade settle flat and clear SDFS: DTC Book Entry Only

Trade Date: Monday, February 12, 2001 @ 12:00 PM ET  
 Settlement Date: Thursday, February 15, 2001 @ 3:30 PM ET

| CUSIP Number            | 06050WAC9              | 06050WAD7              | 06050XAC7                    | 06050XAD5  | 06050XAE3   |
|-------------------------|------------------------|------------------------|------------------------------|--|---|
| Coupon Rate             | 5.650%                 | 5.950%                 | 6.650%                       | 7.000%   | 7.100%  |
| Coupon Frequency        | Semi-Annually          | Semi-Annually          | Semi-Annually                | Semi-Annually  | Semi-Annually   |
| Maturity Date*          | 2/15/04                | 2/15/06                | 2/15/11                      | 2/15/16  | 2/15/21   |
| Resale Price            | 100.000%               | 100.000%               | 100.000%                     | 100.000%   | 100.000%  |
| Gross Concession        | 0.625%                 | 1.000%                 | 1.500%                       | 2.000%   | 2.500%  |
| Net Proceeds To Issuer: | \$12,323,493.75        | \$26,634,960           | \$22,445,195                 | \$78,163,820   | \$38,887,875  |
| Call Date               | non-callable           | non-callable           | non-callable                 | **callable on 2/15/04 and every coupon date thereafter | ***callable on 2/15/05 and every coupon date thereafter |
| Call Price              | non-callable           | non-callable           | non-callable                 | 100.000%   | 100.000%  |
| 1st Coupon Date*        | 8/15/01                | 8/15/01                | 8/15/01                      | 8/15/01  | 8/15/01   |
| 1st Coupon Amount       | \$28.25                | \$29.75                | \$33.25                      | \$35.00  | \$35.50   |
| Survivor's Option       | Yes                    | Yes                    | Yes                          | Yes  | Yes   |
| Product Ranking         | Senior Unsecured Notes | Senior Unsecured Notes | Subordinated Unsecured Notes | Subordinated Unsecured Notes                           | Subordinated Unsecured Notes                            |
| Moody's Rating          | Aa2                    | Aa2                    | Aa3                          | Aa3  | Aa3   |
| S&P Rating              | A+                     | A+                     | A                            | A  | A   |

\*If the maturity date or an interest payment date for any note is not a Business Day (as that term is defined in the 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.

\*\*The InterNotes(sm) will be subject to redemption at the option of Bank of America Corporation, in whole, on the Interest Payment Date occurring 2/15/2004 and on any Interest Payment Date thereafter at a redemption price equal to 100% of the principal amount of the InterNotes(sm), plus accrued interest thereon, if any, upon at least 30 days prior notice

to the Noteholder and the Trustee, as described in the Prospectus.

\*\*\*The InterNotes(sm) will be subject to redemption at the option of Bank of America Corporation, in whole, on the Interest Payment Date occurring 2/15/2005 and on any Interest Payment Date thereafter at a redemption price equal to 100% of the principal amount of the InterNotes(sm), plus accrued interest thereon, if any, upon at least 30 days prior notice to the Noteholder and the Trustee, as described in the Prospectus.

InterNotes(sm) is the trade mark of Incapital, LLC.  
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