

BANK OF AMERICA (logo)

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

Pricing Supplement No. 003 Dated
 Tuesday, February 20, 2001
 (to Prospectus dated January 22, 2001)
 \$3,000,000,000 InterNotes (sm)

Rule 424(b) (2)
 File Number 333-47222

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

Trade Date: Tuesday, February 20, 2001 @ 12:00 PM ET
 Settlement Date: Friday, February 23, 2001 @ 3:30 PM ET

CUSIP Number	06050WAE5	06050XAF0	06050XAG8
Coupon Rate	5.950%	6.500%	6.850%
Coupon Frequency	Semi- Annually	Quarterly	Monthly
Maturity Date*	2/15/06	2/15/11	2/15/16
Resale Price	100.000%	100.000%	100.000%
Gross Concession	1.000%	1.500%	2.000%
Net Proceeds To Issuer:	\$10,753,380.00	\$19,717,730.00	\$32,995,620.00
Call Date	non-callable	non-callable	**callable on 2/15/04 and every coupon date thereafter
Call Price	non-callable	non-callable	100.000%
1st Coupon Date*	8/15/01	5/15/01	3/15/01
1st Coupon Amount	\$28.43	\$14.81	\$4.19
Survivor's Option	Yes	Yes	Yes
Product Ranking	Senior Unsecured Notes	Subordinated Unsecured Notes	Subordinated Unsecured Notes
Moody's Rating	Aa2	Aa3	Aa3
S&P Rating	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.

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