

BANK OF AMERICA (LOGO)

Bank of America
100 North Tryon Street
Charlotte, NC 28255

Tel 704.386.5000

Pricing Supplement No. 0274 Dated
August 17, 2001 (To Prospectus dated
August 5, 1999 and
Prospectus Supplement dated June 5, 2001)

Rule 242(b)(2)
File No. 333-83503

Senior Medium-Term Notes, Series I

Principal Amount:		\$ 200,000,000.00
Issue Price:	100.00000%	\$ 200,000,000.00
Commission or Discount:	0.08600%	\$ 172,000.00
Proceeds to Company:	99.91400%	\$ 199,828,000.00

Agent: Banc of America Securities LLC, as agent

Original Issue Date: August 22, 2001

Stated Maturity Date: August 22, 2006

Cusip #: 06050MBJ5

Form: Book entry only

Interest Rate: Floating

Daycount Convention: Actual/360

Base rate: Federal Funds Rate, as published in
H.15(519) under "Federal Funds (Effective)"
on Telerate Page 120

Index maturity: Daily

Spread: + 50.0 bps

Initial Interest Rate: To be determined using the Base Rate
effective on August 21, 2001

Interest Reset Period: Each Business Day

Interest Reset Dates: Each Business Day except the last Interest Reset
Date prior to each Interest Payment Date will be
the Business Day that is 5 Business Days prior
to each Interest Payment Date

Interest Determination

Date: One Business Day prior to the Interest Reset
Date except the last Interest Determination
Date prior to each Interest Payment Date
will be 5 Business Days prior to that
Interest Payment Date and will be calculated
based on the weighted average of the Base
Rates in effect for each Interest Determination
Date for that Interest payment period excluding
the 5 Business Days prior to the Interest
Payment Date

Interest Payment Dates: February 22nd, May 22nd, August 22nd and
November 22nd, commencing on November 22,
2001

May the Notes be redeemed by the
company prior to maturity? No

May the Notes be repaid prior to maturity
at the option of the holder? No

Discount Note? No