

CUSIP Number	Resale Price	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050XCK7	100.000%	1.500%	\$15,559,060.00	6.150%	Semi-Annual	9/15/2011	03/15/2002	\$31.09	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Non-Callable

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

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06050XCL5	100.000%	2.000%	\$12,340,160.00	6.550%	Semi-annually	9/15/2016	3/15/2002	\$33.11	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 9/15/2004 and every coupon date thereafter.

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

The Bank of America Corporation InterNotes will be subject to redemption at the option of Bank of America, in whole on the Interest Payment Date occurring any time on or after 9/15/2004 at a redemption price equal to 100% of the principal amount of the Bank of America Corporation 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.

CUSIP Number	Resale Price	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050XCM3	100.000%	2.500%	\$1,530,750.00	6.650%	Semi-Annually	9/15/2021	3/15/2002	\$33.62	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 9/15/2005 and every coupon date thereafter.

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


The Bank of America Corporation InterNotes will be subject to redemption at the option of Bank of America, in whole on the Interest Payment Date occurring any time on or after 9/15/2005 at a redemption price equal to 100% of the principal amount of the Bank of America Corporation 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.

CUSIP Number	Resale Price	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050XCN1	100.000%	2.500%	\$74,128,275.00	7.000%	Semi-Annually	9/15/2026	3/15/2002	\$35.39	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 9/15/2006 and every coupon date thereafter .

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

The Bank of America Corporation InterNotes will be subject to redemption at the option of Bank of America Corporation, in whole on the Interest Payment Date occurring any time on or after 9/15/2006 at a redemption price equal to 100% of the principal amount of the Bank of America Corporation 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.

 <p>Bank of America Corporation 100 North Tryon Street Charlotte, NC 28255</p>	<p>Trade Date: Monday, September 10, 2001 @12:00 PM ET Settlement Date: Thursday, September 13, 2001 @03:30 PM ET Minimum Denomination/Increments: \$1000.00/\$1000.00 All trades settle flat and clear SDFS: DTC Book Entry only DTC number: 0262 via BNY Clearing Services, LLC</p> <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(sm) is the service mark of Incapital, LLC. All rights reserved</i></p>	<p>Bank of America Corporation \$5,000,000,000 InterNotes(sm) Prospectus Dated 22-Aug-01</p>
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