

Filed Under Rule 424(b)(3), Registration Statement No. 333-65750

Pricing Supplement Number 23 Dated Monday, October 29, 2001

(To: Prospectus Dated August 22, 2001)

CUSIP Number	Selling Price (% of Par)	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
06050XCX9	100.000%	2.000%	\$28,669,900.00	6.250%	Semi-Annual	11/15/2016	05/15/2002	\$33.68	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 11/15/2004 and every coupon date thereafter.

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

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 any time on or after 11/15/2004 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.

CUSIP Number	Selling Price (% of Par)	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
06050XCX7	100.000%	2.500%	\$8,005,725.00	6.400%	Semi-annually	11/15/2021	05/15/2002	\$34.49	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: *Callable at 100.000% on 11/15/2005 and every coupon date thereafter.

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


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 any time on or after 11/15/2005 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.

CUSIP Number	Selling Price (% of Par)	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
06050XCZ4	100.000%	2.500%	\$37,280,100.00	6.750%	Semi-Annually	11/15/2026	05/15/2002	\$36.38	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: *Callable at 100.000% on 11/15/2006 and every coupon date thereafter.

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

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 on or after 11/15/2006 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.

 <p>Bank of America Corporation 100 North Tryon Street Charlotte, NC 28255</p>	<p>Trade Date: Monday, October 29, 2001 @ 12:00 PM ET Settle Date: Thursday, November 01, 2001 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 \$5,000,000,000 Bank of America Corporation InterNotes Prospectus Dated 22-Aug-01</p>
--	---	--