

Filed Under Rule 424(b)(3), Registration Statement Nos. 333-65750 and 333-47222

Pricing Supplement Number 28 Dated Monday, December 03, 2001

(To: Prospectus Dated August 22, 2001)

CUSIP Number	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 <sup>st</sup> Coupon Date	1 <sup>st</sup> Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050XDNO	100.000%	2.000%	\$27,677,160.00	6.450%	Semi-annual	12/15/2016	06/15/2002	\$33.86	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 12/15/2004 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 12/15/2004 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 <sup>st</sup> Coupon Date	1 <sup>st</sup> Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050XDPS	100.000%	2.500%	\$39,510,900.00	6.700%	Semi-annual	12/15/2026	06/15/2002	\$35.17	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 12/15/2006 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 any time on or after 12/15/2006 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, December 03, 2001 @ 12:00 PM ET Settle Date: Thursday, December 06, 2001 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 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>
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