

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

Pricing Supplement Number 31 Dated Monday, February 04, 2002

(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 |
|--------------|--------------------------|------------------|-----------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-------------------|------------------------|----------------|--------------|
| 06050WAK1 | 100.000% | 1.000% | \$18,101,160.00 | 5.000% | Semi-annually | 02/15/2007 | 08/15/2002 | \$26.11 | YES | Senior Unsecured Notes | Aa2 | A+ |

Redemption Information: Non-Callable.

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

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|--------------|--------------------------|------------------|-----------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-------------------|------------------------------|----------------|--------------|
| 06050XDV2 | 100.000% | 1.500% | \$17,973,295.00 | 6.000% | Semi-annually | 02/15/2012 | 08/15/2002 | \$31.33 | 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: 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

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|--------------|--------------------------|------------------|-----------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-------------------|------------------------------|----------------|--------------|
| 06050XDW0 | 100.000% | 2.000% | \$18,220,160.00 | 6.500% | Semi-annually | 02/15/2017 | 08/15/2002 | \$33.94 | YES | Subordinated Unsecured Notes | Aa3 | A |

Redemption Information: Callable at 100.000% on 02/15/2005 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 02/15/2005 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 |
|--------------|--------------------------|------------------|-----------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-------------------|------------------------------|----------------|--------------|
| 06050DXD8 | 100.000% | 2.500% | \$24,076,650.00 | 6.600% | Semi-annually | 02/15/2022 | 08/15/2002 | \$34.47 | YES | Subordinated Unsecured Notes | Aa3 | A |

Redemption Information: Callable at 100.000% on 02/15/2006 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 02/15/2006 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.

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

Trade Date: Monday, February 04, 2002 @12:00 PM ET

Settle Date: Thursday, February 07, 2002

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

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.

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Bank of America
\$5,000,000,000 Bank of America Corporation
InterNotes
Prospectus Dated 22-Aug-01