

Filed Under Rule 424(b)(3), Registration Statement No. 333-97157
Pricing Supplement Number 54 Dated Monday, September 16, 2002
(To: Prospectus Dated August 20, 2002)

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XHN6	\$10,556,000.00	100.000%	2.000%	\$10,344,880.00	5.600%	Semi-Annual	09/15/2017	03/15/2003	\$27.38	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 09/15/2005 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 09/15/2005 and on any interest payment date thereafter 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	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XHP1	\$4,472,000.00	100.000%	2.500%	\$4,360,200.00	5.800%	Semi-annual	09/15/2022	03/15/2003	\$28.36	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 09/15/2006 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 09/15/2006 and on any interest payment date thereafter 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	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XHQ9	\$29,145,000.00	100.000%	2.500%	\$28,416,375.00	6.150%	Semi-annual	09/15/2027	03/15/2003	\$30.07	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 09/15/2007 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 09/15/2007 and on any interest payment date thereafter 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, September 16, 2002 @12:00 PM ET Settle Date: Thursday, September 19, 2002 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Moody's Rating: Subordinated: Aa3 S&P Rating: Subordinated: A Initial 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(®) is the trade mark of Incapital LLC. All rights reserved</i></p>	<p>Bank of America \$6,000,000,000 Bank of America Corporation InterNotes Prospectus Dated 20-Aug-02</p>

