

| 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 |
|--------------|----------------------------|-----------------|------------------|----------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-------------------|------------------------------|
| 06050XJF1 | \$5,884,000.00 | 100.000% | 2.000% | \$5,766,320.00 | 5.250% | Semi-annual | 11/15/2017 | 05/15/2003 | \$25.38 | YES | Subordinated Unsecured Notes |

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

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 11/15/2005 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.


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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| 06050XJG9 | \$5,085,000.00 | 100.000% | 2.500% | \$4,957,875.00 | 5.800% | Semi-Annual | 11/15/2027 | 05/15/2003 | \$28.03 | YES | Subordinated Unsecured Notes |

Redemption Information: Callable at 100.000% on 11/15/2007 and every coupon date thereafter .

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 11/15/2007 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.

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|  <p>Bank of America Corporation 100 North Tryon Street Charlotte, NC 28255</p> | <p>Trade Date: Monday, November 18, 2002 @12:00 PM ET Settlement Date: Thursday, November 21, 2002 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 Moody's Investor Services Rating: Subordinated: Aa3 S&P Ratings Services 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 InterNotes Prospectus Dated 20-Aug-02</p> |
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