

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
06050XJT1	\$3,565,000.00	100.000%	2.000%	\$3,493,700.00	5.550%	Semi-annual	12/15/2017	06/15/2003	\$27.13	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 12/15/2005 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 12/15/2005 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. Inc., Edward D. Jones & Co, L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, Salomon Smith Barney, UBS PaineWebber

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06050XJU8	\$35,415,000.00	100.000%	3.150%	\$34,299,427.50	6.000%	Monthly	12/15/2032	01/15/2003	\$4.33	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 12/15/2007 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 12/15/2007 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, NC1-007-06-06 Charlotte, NC 28255</p>	<p>Trade Date: Monday, December 16, 2002 @12:00 PM ET</p> <p>Settlement Date: Thursday, December 19, 2002</p> <p>Minimum Denomination/Increments: \$1,000.00/\$1,000.00</p> <p>Moody's Investor Services Rating: Subordinated: Aa3</p> <p>S&P Ratings Services Rating: Subordinated: A</p> <p>Initial trades settle flat and clear SDFS: DTC Book Entry only</p> <p>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>

