

BANK OF AMERICA (logo)

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

Pricing Supplement No. 001 Dated February 5, 2001 Rule 424(b)(2)  
 (to Prospectus dated January 22, 2001) File Number 333-47222  
 \$3,000,000,000 InterNotes (sm)

Minimum Denomination: \$1000.00  
 Minimum Increments: \$1000.00  
 All trade settle flat and clear SDPS: DTC Book Entry Only

Offering Date: Monday, January 29, 2001  
 Trade Date: Monday, February 05, 2001 @ 12:00 PM ET  
 Settlement Date: Thursday, February 08, 2001 @ 3:30 PM ET

CUSIP Number	06050WAA3	06050WAB1	06050XAA1	06050XAB9
Coupon Rate	5.800%	6.200%	6.800%	7.250%*
Coupon Frequency	Semi- Annually	Semi- Annually	Monthly	Semi- Annually
Maturity Date	2/15/04	2/15/06	2/15/11	2/15/16
Resale Price	100.000%	100.000%	100.000%	100.000%
Gross Concession	0.625%	1.000%	1.500%	2.000%
Net Proceeds To Issuer:	\$23,484,300	\$55,520,190	\$35,667,835	\$87,339,560
Call Date	non-callable	non-callable	non-callable	2/15/04
Call Price	non-callable	non-callabel	non-callable	100%
1st Coupon Date	8/15/01	8/15/01	3/15/01	8/15/01
1st Coupon Amount	\$30.13	\$32.21	\$6.99	\$37.66
Survivor's Option	Yes	Yes	Yes	Yes
Product Ranking	Senior Unsecured Notes	Senior Unsecured Notes	Subordinated Unsecured Notes	Subordinated Unsecured Notes
Moody's Rating	Aa2	Aa2	Aa3	Aa3
S&P Rating	A+	A+	A	A

\*The 7.250% InterNotes(tm) will be subject to redemption at the option of Bank of America Corporation, in whole, on the Interest Payment Date occurring 2/15/04 and on any Interest Payment Date thereafter at a redemption price equal to 100% of the principal amount of the InterNotes(tm) , plus accrued interest thereon, if any, upon at least 30 days prior notice to the Noteholders and the Trustee, as described in the Prospectus Supplement.

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