

BANK OF AMERICA (logo)

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

Pricing Supplement No. 004 Dated  
 Monday, February 26, 2001  
 (to Prospectus dated January 22, 2001)  
 \$3,000,000,000 InterNotes (sm)

Rule 424(b) (2)  
 File Number 333-47222

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

Trade Date: Monday, February 26, 2001 @ 12:00 PM ET  
 Settlement Date: Thursday, March 01, 2001 @ 3:30 PM ET

CUSIP Number	06050WAF2	06050XAH6	06050XAJ2	06050XAK9
Coupon Rate	6.000%	6.700%	7.050%	7.100%
Coupon Frequency	Quarterly	Semi- Annually	Monthly	Quarterly
Maturity Date*	3/15/06	3/15/11	3/15/16	3/25/21
Resale Price	100.000%	100.000%	100.000%	100.000%
Gross Concession	1.000%	1.500%	2.000%	2.500%
Net Proceeds To Issuer:	\$26,151,840.00	\$15,754,090.00	\$77,341,600.00	\$21,806,850.00
Call Date	non-callable	non-callable	**callable on 3/15/04 and every coupon date thereafter	***callable on 3/15/05 and every coupon date thereafter
Call Price	non-callable	non-callable	100.000%	100.000%
1st Coupon Date*	6/15/01	9/15/01	4/15/01	6/15/01
1st Coupon Amount	\$17.33	\$36.11	\$8.62	\$20.51
Survivor's Option	Yes	Yes	Yes	Yes
Product Ranking	Senior Unsecured Notes	Subordinated Unsecured Notes	Subordinated Unsecured Notes	Subordinated Unsecured Notes
Moody's Rating	Aa2	Aa3	Aa3	Aa3
S&P Rating	A+	A	A	A

\*If the maturity date or an interest payment date for any note is not a Business Day (as that term is defined in the 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.

\*\*The InterNote(sm) will be subject to redemption at the option of Bank of America Corporation, in whole, on the Interest Payment Date occurring 3/15/04 and on any Interest Payment Date thereafter at a redemption price equal to 100% of the principal amount of the InterNote(sm), plus accrued

interest thereon, if any, upon at least 30 days prior notice to the Noteholder and the Trustee, as described in the Prospectus.

\*\*\*The InterNote(sm) will be subject to redemption at the option of Bank of America Corporation, in whole, on the Interest Payment Date occurring 3/15/05 and on any Interest Payment Date thereafter at a redemption price equal to 100% of the principal amount of the InterNote(SM), plus accrued interest thereon, if any, upon at least 30 days prior notice to the Noteholder and the Trustee, as described in the Prospectus.

InterNote(sm) is the trade mark of Incapital, LLC.  
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