Pricing Supplement Pricing Supplement Number 16 Dated Monday, June 18, 2001

CUSIP	Resale	Gross	Net	Coupon	Coupon	Maturity	1 st Coupon	Coupon	Survivor's	Product	Moody's	S & P
Number	Price	Concession	Proceeds	Rate	Frequency	Date**	Date**	Amount	Option	Ranking	Rating	Rating
06050XBV4	100%	2.500%	\$3,873,675.00	6.850%	Semi- Annually	6/15/2021	12/15/2001	\$33.11	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: *Callable at 100.000% on 6/15/2005 and every coupon date thereafter.

*The Internotes(sm) will be subject to redemption at the option of Bank of America Corporation, in whole, on the Interest Payment Date occurring 6/15/2005 and on any Interest Payment Date thereafter at a redemption price equal to 100% of the principal amount of the InterNotes(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. Joint Lead Managers: Banc of America Securities LLC & Incapital LLC. Lead Agents: A.G. Edwards & Sons, Inc., Charles Schwab & Co., Inc., Edward Jones, Merrill Lynch & Co., Morgan Stanley Dean Witter, Paine Webber Incorporated, Prudential Securities, & Salomon Smith Barney.

CUSIP	Resale	Gross	Net	Coupon	Coupon	Maturity	1 st Coupon	1 st Coupon	Survivor's	Product	Moody's	S & P
Number	Price	Concession	Proceeds	Rate	Frequency	Date**	Date**	Amount	Option	Ranking	Rating	Rating
06050XBW2	100%	2.500%	\$26,078,325.00	7.000%	Semi- annually	6/15/2026	12/15/2001	\$33.83	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: *Callable at 100.000% on 6/15/2006 and every coupon date thereafter.

*The Internotes(sm) will be subject to redemption at the option of Bank of America Corporation, in whole, on the Interest Payment Date occurring 6/15/2006 and on any Interest Payment Date thereafter at a redemption price equal to 100% of the principal amount of the InterNotes(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. Joint Lead Managers: Banc of America Securities LLC & Incapital LLC. Lead Agents: A.G. Edwards & Sons, Inc., Charles Schwab & Co., Inc., Edward Jones, Merrill Lynch & Co., Morgan Stanley Dean Witter, Paine Webber Incorporated, Prudential Securities, & Salomon Smith Barney.

CUSIP	Resale	Gross	Net	Coupon	Coupon	Maturity	1 st Coupon	1 st Coupon	Survivor's	Product	Moody's	S & P
Number	Price	Concession	Proceeds	Rate	Frequency	Date**	Date**	Amount	Option	Ranking	Rating	Rating
06050XBU6	100%	2.000%	\$26,175,800.00	6.750%	Monthly	6/15/2016	7/15/2001	\$4.50	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: *Callable at 100.000% on 6/15/2004 and every coupon date thereafter.

*The Internotes(sm) will be subject to redemption at the option of Bank of America Corporation, in whole, on the Interest Payment Date occurring 6/15/2004 and on any Interest Payment Date thereafter at a redemption price equal to 100% of the principal amount of the InterNotes(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.

Joint Lead Managers: Banc of America Securities LLC & Incapital LLC. Lead Agents: A.G. Edwards & Sons, Inc., Charles Schwab & Co., Inc., Edward Jones, Merrill Lynch & Co., Morgan Stanley Dean Witter, Paine Webber Incorporated, Prudential Securities, & Salomon Smith Barney.

**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.

Bank of America Corporation 100 North Tryon Street Charlotte, NC 28255	Trade Date: Monday, June 18, 2001 @12:00 PM ET Settlement Date: Thursday, June 21, 2001 @03:30 PM ET Minimum Denomination/Increments: \$1000.00/\$1000.00 All trades settle flat and clear SDFS: DTC Book Entry only DTC number: 0262 via BNY Clearing Services, LLC InterNotes(sm) is the service mark of Incapital, LLC. All rights reserved	Bank of America Corporation \$3,000,000,000 InterNotes(sm) Prospectus Dated 22-Jan-01 Page 1 of 1

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