

Filed Under Rule 424(b)(3), Registration Statement Nos. 333-65750 and 333-47222

Pricing Supplement Number 36 Dated Monday, March 11, 2002

(To: Prospectus Dated August 22, 2001)

CUSIP Number	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 <sup>st</sup> Coupon Date	1 <sup>st</sup> Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050WAP0	100.000%	1.000%	\$4,545,090.00	4.900%	Semi-annual	03/15/2007	09/15/2002	\$24.64	YES	Senior Unsecured Notes	Aa2	A+

Redemption Information: Non-Callable.

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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06050XEP4	100.000%	1.500%	\$3,098,810.00	5.900%	Semi-annual	03/15/2012	09/15/2002	\$29.66	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Non-Callable

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06050XEQ2	100.000%	1.750%	\$9,069,457.50	6.200%	Semi-annual	03/15/2014	09/15/2002	\$31.17	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 03/15/2005 and every coupon date thereafter .

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

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 any time on or after 03/15/2005 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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06050XERO	100.000%	2.500%	\$3,396,900.00	6.450%	Semi-annual	03/15/2022	09/15/2002	\$32.43	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 03/15/2006 and every coupon date thereafter .

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

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 any time on or after 03/15/2006 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.


CUSIP Number	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 <sup>st</sup> Coupon Date	1 <sup>st</sup> Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050XES8	100.000%	2.500%	\$24,032,775.00	6.750%	Semi-annual	03/15/2027	09/15/2002	\$33.94	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 03/15/2007 and every coupon date thereafter .

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

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 any time on or after 03/15/2007 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.

 <p>Bank of America Corporation 100 North Tryon Street Charlotte, NC 28255</p>	<p>Trade Date: Monday, March 11, 2002 @12:00 PM ET Settle Date: Thursday, March 14, 2002 Minimum Denomination/Increments: \$1,000.00/\$1,000.00 All 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(sm) is the service mark of Incapital LLC. All rights reserved</i></p>	<p>Bank of America \$5,000,000,000 Bank of America Corporation InterNotes Prospectus Dated 22-Aug-01</p>