

Filed Under Rule 424(b)(3), Registration Statement No. 333-65750

Pricing Supplement Number 41 Dated Monday, May 06, 2002

(To: Prospectus Dated August 22, 2001)

CUSIP Number	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050WAU9	100.000%	1.000%	\$5,653,890.00	4.850%	Monthly	05/15/2007	06/15/2002	\$4.85	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

CUSIP Number	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050XFK4	100.000%	1.500%	\$3,699,660.00	5.900%	Semi-annual	05/15/2012	11/15/2002	\$30.48	YES	Subordinated Unsecured Notes	Aa3	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

CUSIP Number	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050XFL2	100.000%	2.000%	\$16,768,780.00	6.400%	monthly	05/15/2017	06/15/2002	\$6.40	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 05/15/2005 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 05/15/2005 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.

CUSIP Number	Selling Price (% of Par)	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050XFM0	100.000%	2.500%	\$3,791,775.00	6.550%	Semi-annual	05/15/2022	11/15/2002	\$33.84	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 05/15/2006 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 05/15/2006 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 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking	Moody's Rating	S & P Rating
06050XFN8	100.000%	2.500%	\$20,027,475.00	6.800%	Semi-annual	05/15/2027	11/15/2002	\$35.13	YES	Subordinated Unsecured Notes	Aa3	A

Redemption Information: Callable at 100.000% on 05/15/2007 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 05/15/2007 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.

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

Trade Date: Monday, May 06, 2002 @12:00 PM
ET

Settle Date: Thursday, May 09, 2002
Minimum Denomination/Increments: 1 Note/1
Note

All trades settle flat and clear SDFS: DTC Book
Entry only
DTC number: 0262 via BNY Clearing Services,
LLC

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.

*InterNotes(sm) is the service mark of Incapital
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Bank of America
\$5,000,000,000 Bank of America
Corporation InterNotes
Prospectus Dated 22-Aug-01

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