## Filed Under Rule 424(b)(3), Registration Statement No. 333-65750 Pricing Supplement Number 43 Dated Monday, May 20, 2002 (To: Prospectus Dated August 22, 2001)

| CUSIP<br>Number | Selling<br>Price<br>(% of<br>Par) | Gross<br>Concession | Net<br>Proceeds | Coupon<br>Rate | Coupon<br>Frequency | Maturity<br>Date | 1 <sup>st</sup> Coupon<br>Date | 1 <sup>st</sup> Coupon<br>Amount | Survivor's<br>Option | Product<br>Ranking           | Moody's<br>Rating | S & P<br>Rating |
|-----------------|-----------------------------------|---------------------|-----------------|----------------|---------------------|------------------|--------------------------------|----------------------------------|----------------------|------------------------------|-------------------|-----------------|
| 06050WAW5       | 100.000%                          | 1.000%              | \$2,189,880.00  | 4.750%         | Quarterly           | 05/15/2007       | 8/15/2002                      | \$10.82                          | YES                  | Senior<br>Unsecured<br>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<br>Number | Selling<br>Price<br>(% of<br>Par) | Gross<br>Concession | Net<br>Proceeds | Coupon<br>Rate | Coupon<br>Frequency | Maturity<br>Date | 1 <sup>st</sup> Coupon<br>Date | 1 <sup>st</sup> Coupon<br>Amount | Survivor's<br>Option | Product<br>Ranking                 | Moody's<br>Rating | S & P<br>Rating |
|-----------------|-----------------------------------|---------------------|-----------------|----------------|---------------------|------------------|--------------------------------|----------------------------------|----------------------|------------------------------------|-------------------|-----------------|
| 06050XFT5       | 100.000%                          | 1.500%              | \$3,261,335.00  | 5.900%         | Semi-<br>annual     | 05/15/2012       | 11/15/2002                     | \$28.19                          | YES                  | Subordinated<br>Unsecured<br>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<br>Number | Selling<br>Price<br>(% of<br>Par) | Gross<br>Concession | Net<br>Proceeds | Coupon<br>Rate | Coupon<br>Frequency | Maturity<br>Date | 1 <sup>st</sup> Coupon<br>Date | 1 <sup>st</sup> Coupon<br>Amount | Survivor's<br>Option | Product<br>Ranking                 | Moody's<br>Rating | S & P<br>Rating |
|-----------------|-----------------------------------|---------------------|-----------------|----------------|---------------------|------------------|--------------------------------|----------------------------------|----------------------|------------------------------------|-------------------|-----------------|
| 06050XFU2       | 100.000%                          | 2.000%              | \$5,663,420.00  | 6.400%         | Semi-<br>annual     | 05/15/2017       | 11/15/2002                     | \$30.58                          | YES                  | Subordinated<br>Unsecured<br>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<br>Number | Selling<br>Price<br>(% of<br>Par) | Gross<br>Concession | Net<br>Proceeds | Coupon<br>Rate | Coupon<br>Frequency | Maturity<br>Date | 1 <sup>st</sup> Coupon<br>Date | 1 <sup>st</sup> Coupon<br>Amount | Survivor's<br>Option | Product<br>Ranking                 | Moody's<br>Rating | S & P<br>Rating |
|-----------------|-----------------------------------|---------------------|-----------------|----------------|---------------------|------------------|--------------------------------|----------------------------------|----------------------|------------------------------------|-------------------|-----------------|
| 06050XFV0       | 100.000%                          | 2.500%              | \$2,979,600.00  | 6.500%         | Semi-<br>annual     | 05/15/2022       | 11/15/2002                     | \$31.06                          | YES                  | Subordinated<br>Unsecured<br>Notes | Aa3               | А               |

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<br>Number | Selling<br>Price<br>(% of<br>Par) | Gross<br>Concession | Net<br>Proceeds | Coupon<br>Rate | Coupon<br>Frequency | Maturity<br>Date | 1 <sup>st</sup> Coupon<br>Date | 1 <sup>st</sup> Coupon<br>Amount | Survivor's<br>Option | Product<br>Ranking | Moody's<br>Rating | S & P<br>Rating |
|-----------------|-----------------------------------|---------------------|-----------------|----------------|---------------------|------------------|--------------------------------|----------------------------------|----------------------|--------------------|-------------------|-----------------|
|-----------------|-----------------------------------|---------------------|-----------------|----------------|---------------------|------------------|--------------------------------|----------------------------------|----------------------|--------------------|-------------------|-----------------|

| 06050XFW8 | 100.000% | 2.500% | \$11,739,975.00 | 6.800% | Semi-  | 05/15/2027 | 11/15/2002 | \$32.49 | YES | Subordinated       | Aa3 | А |
|-----------|----------|--------|-----------------|--------|--------|------------|------------|---------|-----|--------------------|-----|---|
|           |          |        |                 |        | annual |            |            |         |     | Unsecured<br>Notes |     |   |

## 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.

|   | Trade Date: Monday, May 20, 2002 @12:00 PM<br>ET   | Bank of America<br>\$5,000,000,000 Bank of America   |
|---|--|--|
| Bank of America                               | Settle Date: Thursday, May 23, 2002<br>Minimum Denomination/Increments:  | Corporation InterNotes<br>Prospectus Dated 22-Aug-01 |
| Bank of America Corporation                   | \$1,000.00/\$1,000.00<br>All trades settle flat and clear SDFS: DTC Book   |  |
| 100 North Tryon Street<br>Charlotte, NC 28255 | Entry only<br>DTC number: 0262 via BNY Clearing Services,<br>LLC   |  |
|   | If the maturity date or an interest payment date for<br>any note is not a Business Day (as term is defined<br>in Prospectus), principal, premium, if any, and<br>interest for that note is paid on the next Business<br>Day, and no interest will accrue from, and after,<br>the maturity date or interest payment date. |  |
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