Filed Under Rule 424(b)(3), Registration Statement No. 333-65750 Pricing Supplement Number 44 Dated Tuesday, May 28, 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
06050WAX3	100.000%	1.000%	\$2,534,400.00	4.800%	Semi- Annual	05/15/2007	11/15/2002	\$21.87	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
06050XFX6	100.000%	1.500%	\$11,631,865.00	6.000%	Semi- annual	05/15/2012	11/15/2002	\$27.33	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
06050XFY4	100.000%	2.000%	\$4,351,200.00	6.400%	Semi- annual	05/15/2017	11/15/2002	\$29.16	YES	Subordinated Unsecured Notes	Aa3	A

$\textbf{Redemption Information:} \ \ Callable \ at \ 100.000\% \ on \ 05/15/2005 \ and \ every \ coupon \ date \ thereafter \ .$

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
06050XFZ1	100.000%	2.500%	\$4,211,025.00	6.500%	Semi- annual	05/15/2022	11/15/2002	\$29.61	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	Selling Gross Price (% of Par)	Net	Coupon	Coupon	Maturity	1 st Coupon	1 st Coupon	Survivor's	Product	Moody's	S & P
Number		Proceeds	Rate	Frequency	Date	Date	Amount	Option	Ranking	Rating	Rating

06050XGA5	100.000%	2.500%	\$13,834,275.00	6.800%	Semi-	05/15/2027	11/15/2002	\$30.98	YES	Subordinated	Aa3	A
					annual					Unsecured		
										Notes		

 $\textbf{Redemption Information:} \ \, \textbf{Callable at 100.000\% on 05/15/2007 and every coupon date thereafter} \ \, .$

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: Tuesday, M ET	May 28, 2002 @12:00 PM	Bank of America \$5,000,000,000 Bank of America
Bank of America	Settle Date: Friday, May Minimum Denomination		Corporation InterNotes Prospectus Dated 22-Aug-01
Bank of America Corporation	\$1,000.00/\$1,000.00 All trades settle flat and	l clear SDFS: DTC Book	
100 North Tryon Street Charlotte, NC 28255	Entry only DTC number: 0262 via LLC	BNY Clearing Services,	
	any note is not a Busine in Prospectus), principa interest for that note is p	paid on the next Business Il accrue from, and after, erest payment date. rvice mark of Incapital	