

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XJP9	\$2,956,000.00	100.000%	1.500%	\$2,911,660.00	5.000%	Semi-Annual	12/15/2012	06/15/2003	\$25.42	YES	Subordinated Unsecured Notes

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. Inc., Edward D. Jones & Co, L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, Salomon Smith Barney, UBS PaineWebber

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XJQ7	\$5,458,000.00	100.000%	2.000%	\$5,348,840.00	5.750%	Semi-annual	12/15/2017	06/15/2003	\$29.23	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 12/15/2005 and every coupon date thereafter .

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 12/15/2005 and on any interest payment date thereafter 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.

Joint Lead Managers and Lead Agents : Banc of America Securities LLC and INCAPITAL, LLC. **Agents:** A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc., Edward D. Jones & Co, L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, Salomon Smith Barney, UBS PaineWebber

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XJR5	\$1,234,000.00	100.000%	2.500%	\$1,203,150.00	5.875%	Semi-Annual	12/15/2022	06/15/2003	\$29.86	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 12/15/2006 and every coupon date thereafter .

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 12/15/2006 and on any interest payment date thereafter 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.

Joint Lead Managers and Lead Agents : Banc of America Securities LLC and INCAPITAL, LLC. **Agents:** A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc., Edward D. Jones & Co, L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, Salomon Smith Barney, UBS PaineWebber

CUSIP Number	Aggregate Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Rate	Coupon Frequency	Maturity Date	1 st Coupon Date	1 st Coupon Amount	Survivor's Option	Product Ranking
06050XJS3	\$26,058,000.00	100.000%	2.500%	\$25,406,550.00	6.125%	Semi-Annual	12/15/2027	06/15/2003	\$31.14	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 12/15/2007 and every coupon date thereafter .

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 12/15/2007 and on any interest payment date thereafter 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

Joint Lead Managers and Lead Agents : Banc of America Securities LLC and INCAPITAL LLC. **Agents:** A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc., Edward D. Jones & Co, L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, Salomon Smith Barney, UBS PaineWebber

--



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

Trade Date: Monday, December 09, 2002 @12:00 PM ET

Settlement Date: Thursday, December 12, 2002

Minimum Denomination/Increments:

\$1,000.00/\$1,000.00

Moody's Investor Services Rating: Subordinated: Aa3

S&P Ratings Services Rating: Subordinated: A

Initial 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(®) is the trade mark of INCAPITAL, LLC. All rights reserved

Bank of America

\$6,000,000,000 Bank of America

InterNotes
Prospectus Dated 20-Aug-02