

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
06050XMA8	\$6,871,000.00	100.000%	3.150%	\$6,654,563.50	5.500%	Quarterly	07/15/2033	10/15/2003	\$11.31	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 07/15/2008 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 07/15/2008 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, INCAPITAL, LLC. **Agents:** A.G. Edwards & Sons, Inc., Charles Schwab & Co. Inc., Citigroup, Edward D. Jones & Co., L.P., Merrill Lynch & Co., Morgan Stanley, Prudential Securities, UBS Financial Services Inc.

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06050XMB6	\$4,010,000.00	100.000%	1.500%	\$3,949,850.00	4.600%	Semi-Annual	07/15/2013	1/15/2004	\$20.96	YES	Subordinated Unsecured Notes

Redemption Information: Non-Callable

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

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06050XMC4	\$8,716,000.00	100.000%	2.000%	\$8,541,680.00	5.250%	Semi-Annual	07/15/2018	01/15/2004	\$23.92	YES	Subordinated Unsecured Notes

Redemption Information: Callable at 100.000% on 07/15/2006 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 07/15/2006 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.

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06050XMD2	\$6,420,000.00	100.000%	2.500%	\$6,259,500.00	5.450%	Monthly	07/15/2028	08/15/2003	\$2.12	YES	Subordinated Unsecured Notes

Redemption Information:Callable at 100.000% on 07/15/2008 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 07/15/2008 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.

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Trade Date: Monday, July 28, 2003 @12:00 PM ET
Settlement Date: Thursday, July 31, 2003
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.

Bank of America
\$6,000,000,000 Bank of America
InterNotes
Prospectus Dated 20-Aug-02

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