

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

Pricing Supplement Number 007 Dated  
 Monday, March 19, 2001  
 (to Prospectus dated January 22, 2001)  
 \$3,000,000,000 InterNotes (sm)

Rule 424(b)(2)  
 File No. 333-47222

Minimum Denomination: \$1000.00  
 Minimum Increments: \$1000.00  
 All trade settle flat and clear SDFS: DTC Book Entry Only

Trade Date: Monday, March 19, 2001 @ 12:00 PM ET  
 Settlement Date: Thursday, March 22, 2001 @ 3:30 PM ET

CUSIP Number	06050XAS2	06050XAT0	06050XAU7
Coupon Rate	6.500%	6.700%	6.850%
Coupon Frequency	Semi Annually	Monthly	Semi Annually
Maturity Date*	3/15/11	3/15/16	3/15/21
Resale Price	100.00%	100.00%	100.00%
Gross Concession	1.500%	2.000%	2.500%
Net Proceeds To Issuer:	\$32,048,945.00	\$21,286,580.00	\$14,033,175.00
Call Date	non-callable	**callable on 3/15/04 and every coupon date thereafter	***callable on 3/15/05 and every coupon date thereafter
Call Price	non-callable	100.00%	100.00%
1st Coupon Date*	9/15/01	4/15/01	9/15/01
1st Coupon Amount	\$31.24	\$4.28	\$32.92
Survivor's Option	Yes	Yes	Yes
Product Ranking	Subordinated Unsecured Notes	Subordinated Unsecured Notes	Subordinated Unsecured Notes
Moody's Rating	Aa3	Aa3	Aa3
S&P Rating	A	A	A

\*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.

\*\*The InterNotes (sm) will be subject to redemption at the option of Bank of America Corporation, in whole, on the Interest Payment Date occurring 3/15/04 and on any Interest Payment Date thereafter at a redemption price equal to 100% of the principal amount of the InterNotes (sm), plus accrued interest thereon, if any, upon at least 30 days prior notice to the Noteholder and the Trustee, as described in the Prospectus.

\*\*\*The InterNotes (sm) will be subject to redemption at the option of Bank of America Corporation, in whole, on the Interest Payment Date occurring 3/15/05 and on any Interest Payment Date thereafter at a redemption price equal to 100% of the principal amount of the InterNotes (sm), plus accrued interest thereon, if any, upon at least 30 days prior notice to the Noteholder and the Trustee, as described in the Prospectus.

InterNotes(sm) is the service mark of Incapital, LLC. All rights reserved.