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Filed under Rule 424(b)(3), Registration Statement No. 333-

65750 (Revised)

Pricing Supplement No. 38 - dated Monday, March 25 2002 (To: Prospectus Dated August 22, 2001)

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CUSIP	Selling Price (% of Gross)	Gross	Net	Coupon	Coupon	Maturity	1st Coupon	1st Coupon	Survivor's	Product
Moody's Number Rating	S&P par	Concession	Proceeds	Rate	Frequency	Date	Date	Amount	Option	Ranking

<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
06050WAR6	100.000%	1.000%	\$8,649,630.00	5.200%	semi-annual	03/15/2007	09/15/2002	\$24.12	yes	Senior
Aa2	A+									

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

06050EXE7	100.000%	1.500%	\$4,409,845.00	6.000%	monthly	03/15/2012	04/15/2002	\$2.83	yes	
Subordinated	Aa3	A								

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

06050XEY5	100.000%	2.000%	\$10,310,580.00	6.500%	monthly	03/15/2017	04/15/2002	\$3.07	yes	
Subordinated	Aa3	A								

Unsecured

Notes

Redemption Information: Callable at 100.000% on 3/15/2005 and every coupon date thereafter.
Joint Lead Managers and Lead Agents: Banc of America Securities LLC, 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 03/15/2005 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.

06050XEZ2	100.000%	2.500%	\$3,866,850.00	6.700%	semi-annual	03/15/2022	09/15/2002	\$31.08	yes	
Subordinated	Aa3	A								

Unsecured

Notes

Redemption Information: Callable at 100.000% on 3/15/2006 and every coupon date thereafter.
Joint Lead Managers and Lead Agents: Banc of America Securities LLC, 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 03/15/2006 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.

06050XFA6 100.000% 2.500% \$28,291,575.00 6.900% semi-annual 03/15/2027 09/15/2002 \$32.01 yes
Subordinated Aa3 A

Unsecured

Notes

Redemption Information: Callable at 100.000% on 3/15/2007 and every coupon date thereafter.
Joint Lead Managers and Lead Agents: Banc of America Securities LLC, 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 03/15/2007 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.

[Bank of America Logo] Trade Date: Monday, March 25, 2002 @ 12:00 PM ET
Bank of America
Bank of America Settle Date: Thursday, March 28, 2002 \$5,000,000,000
Bank of America
Bank of America Minimum Denomination/Increments: 1 Note/1 Note
InterNotes
100 North Tryon Street All trades settle flat and clear SDFS: DTC Book Entry only Prospectus
dated 22-Aug-01
Charlotte, NC 28255 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(sm) is the service mark of INCAPITAL, LLC. All Rights Reserved.

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