

Form 13F

Form 13F Cover Page

Report for the Quarter Ended June 30, 2001

Check here if Amendment  Amendment #1  
This Amendment (check only one)  is a restatement  
 adds new holdings

Institutional Investment Manager Filing this Report:

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

Form 13F File Number: 28-158

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

David J. Walker  
Senior Vice President  
704-386-5608

Signature, Place, and Date of Signing:

/David J. Walker/  
Charlotte, NC  
August 1, 2001

Report Type:

13F HOLDINGS REPORT  
 13F NOTICE  
 13F COMBINATION REPORT

13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2

Form 13F Information Table Entry Total: 2

Form 13F Information Table Value Total: \$85,267,000

List of Other Included Managers:

01. 28-208 Bank of America, N.A.  
03. 28-5572 NB Holdings Corporation

AUTHORITY		ISSUE CLASS	CUSIP	VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	INVSTMT MANAGERS	OTHER SOLE	VOTING
SHARED	NONE									
EXULT INC DEL		COM	302284104	85250	5000000	SH	DEFINED		5000000	
EXULT INC DEL		COM	302284104	17	1000	SH	DEFINED	01,03	1000	

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