

Form 13F

Form 13F Cover Page

This filing lists securities holdings reported on the Form 13F filed on June 30, 2001 pursuant to a request for confidential treatment and for which that confidential treatment expired on September 30, 2001.

Report for the Quarter Ended June 30, 2001

Check here if Amendment Amendment #4
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:

Amy S. Anderson
Assistant Vice President
704-388-8434

Signature, Place, and Date of Signing:

/Amy S. Anderson/
Charlotte, NC
July 26, 2002

Report Type:

13F HOLDINGS REPORT
 13F NOTICE
 13F COMBINATION REPORT

13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 3

Form 13F Information Table Entry Total: 1

Form 13F Information Table Value Total: \$155,115,000

List of Other Included Managers:

03. 28-5572 NB Holdings Corporation
 08. Banc of America Securities LLC
 09. NationsBanc Montgomery Holdings Corporation

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AUTHORITY
NAME OF ISSUER      ISSUE CLASS      CUSIP      (X1000) PRN AMT      PRN CALL DCRETN      MANAGERS      SOLE
SHARED      NONE
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PROVIDIAN FINL CORP      NT ZERO CV      74406AAB8      155115 352535000 PRN      DEFINED 08,09,03      352535000
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