## UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington D.C. 20549

## Form 13F

## Form 13F Cover Page

This filing lists securities holdings reported on the Form 13F filed on September 30, 2001 pursuant to a request for confidential treatment and for which that confidential treatment expired on December 31, 2001.

Report for the Quarter Ended September 30, 2001

Check here if Amendment [x] Amendment #3 This Amendment (check only one) [] is a restatment [X] 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:

[x] 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: \$116,489,000

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

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<c></c>			VALUE	SHARES/	SH/ PUT	/ INVSTM	I OTHER	V	OTING
AUTHORITY NAME OF ISSUER SHARED NONE	ISSUE CLASS	CUSIP	(X1000)	PRN AMT	PRN CALL	DSCRETN	MANAGERS	SOLE	
PROVIDIAN FINL CORP	NT ZERO CV	74406AAB8	116489	357055000	PRN	DEFINED	08,09,03	35705500	10

</TABLE>

/TEXT

/DOCUMENT /SUBMISSION