

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported):
June 27, 2001

BANK OF AMERICA CORPORATION
(Exact name of registrant as specified in its charter)

Delaware
(State of Incorporation)

1-6523
(Commission File Number)

56-0906609
(IRS Employer Identification No.)

100 North Tryon Street
Charlotte, North Carolina
(Address of principal executive offices)

28255
(Zip Code)

(704) 386-5000
(Registrant's telephone number, including area code)

ITEM 5. OTHER EVENTS.

On June 27, 2001, the Registrant completed a Euro 750,000,000 Eurobond offering of 5.25% Senior Notes, due 2006 (the "Notes"). The Notes were sold only in Europe and Asia to non-United States investors. The Notes mature in five years and have a coupon interest rate of 5.25%. The press release announcing the completion of this offering is attached as an exhibit to this Current Report on Form 8-K.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits.

The following exhibit is filed herewith:

| EXHIBIT NO. | DESCRIPTION OF EXHIBIT |
|-------------|--|
| 99.1 | Press Release dated June 27, 2001 with respect to the completion of the Registrant's offering of 5.25% Senior Notes, due 2006. |

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OF AMERICA CORPORATION

By: /s/ TERESA M. BRENNER
TERESA M. BRENNER
Associate General Counsel

Dated: June 28, 2001

Investor Relations
NC1-007-56-01
100 North Tryon Street
Charlotte, NC 28255

FOR IMMEDIATE RELEASE

June 27, 2001

Contact: Bob Stickler 704-386-8465

BANK OF AMERICA COMPLETES EURO OFFERING

London, June 27, 2001 -- Bank of America Corporation announced today that it has completed its Euro offering of Euro 750 million (\$639 million equivalent) in fixed-rate notes for distribution primarily in Europe.

The five-year notes bear interest at 5.25% per annum. Interest is payable annually on the 27th of June, beginning on June 27, 2002. The notes mature on June 27, 2006.

These notes were sold through underwriters led by Banc of America Securities Limited and included ABN Amro Bank N.V., Banco Santander Central Hispano S.A., Barclays Bank, BBVA, BNP Paribas, Credit Suisse First Boston, Den Danske Bank, Deutsche Bank, ING Barings/BBL, Rabobank, Unicredit Banca Mobiliare S.p.A. and Westdeutsche Landesbank Girozentrale.

The issue was not registered with the U.S. Securities and Exchange Commission and was offered exclusively to investors outside the United States. Proceeds will be used for general corporate purposes.

Bank of America, with \$610 billion in assets, is the largest bank in the United States. Bank of America stock (ticker: BAC) is listed on the New York, Pacific and London stock exchanges and certain shares are listed on the Tokyo Stock Exchange.

www.bankofamerica.com