
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): August 8, 2002

BANK OF AMERICA CORPORATION

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of incorporation or organization)

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)

(800) 299-2265
(Registrant's telephone number, including area code)

Item 7. Financial Statements And Exhibits**(c) Exhibits**

The following exhibits are filed herewith:

Exhibit No.	Description of Exhibit
99.1	Statement Under Oath of Principal Executive Officer regarding Facts and Circumstances Relating to Exchange Act Filings dated August 8, 2002
99.2	Statement Under Oath of Principal Financial Officer regarding Facts and Circumstances Relating to Exchange Act Filings dated August 8, 2002

Item 9. Regulation FD Disclosure.

Pursuant to the Securities and Exchange Commission's Order No. 4-460 dated June 27, 2002 and related items, Bank of America Corporation (the "Registrant") is furnishing herewith the statements under oath of its Principal Executive Officer, Kenneth D. Lewis, and Principal Financial Officer, James H. Hance, Jr., regarding Facts and Circumstances relating to Exchange Act Filings as Exhibit 99.1 and 99.2, respectively, which are attached hereto. The certificates were signed and submitted to the Securities and Exchange Commission on August 8, 2002.

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/ Paul J. Polking

Paul J. Polking
Executive Vice President and General Counsel

Dated: August 8, 2002

EXHIBIT INDEX

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STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER
OF BANK OF AMERICA REGARDING FACTS AND CIRCUMSTANCES RELATING
TO EXCHANGE ACT FILINGS

I, Kenneth D. Lewis, state and attest that:

1. To the best of my knowledge, based upon a review of the covered reports of Bank of America Corporation, and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
2. I have reviewed the contents of this statement with the company's Audit Committee.
3. In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - Annual Report on Form 10-K for the period ended December 31, 2001 of Bank of America Corporation filed on March 27, 2002 with the Commission;
 - All reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Bank of America Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - Any amendments to any of the foregoing.

Subscribed and sworn to before me this 8th day of August, 2002

/s/ KENNETH D. LEWIS

/s/ BRENDA MARESKI

Kenneth D. Lewis
August 8, 2002

Notary Public
My Commission Expires: March 2, 2006

STATEMENT UNDER OATH OF PRINCIPAL FINANCIAL OFFICER
OF BANK OF AMERICA REGARDING FACTS AND CIRCUMSTANCES RELATING
TO EXCHANGE ACT FILINGS

I, James H. Hance, Jr., state and attest that:

1. To the best of my knowledge, based upon a review of the covered reports of Bank of America Corporation, and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
2. I have reviewed the contents of this statement with the company's Audit Committee.
3. In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - Annual Report on Form 10-K for the period ended December 31, 2001 of Bank of America Corporation filed on March 27, 2002 with the Commission;
 - All reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Bank of America Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - Any amendments to any of the foregoing.

Subscribed and sworn to before me this 8th day of August, 2002

/s/ JAMES H. HANCE, JR.

/s/ BRENDA MARESKI

James H. Hance, Jr.
August 8, 2002

Notary Public
My Commission Expires: March 2, 2006