

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 WASHINGTON, D.C. 20549  
 FORM 3  
 INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

1. Name and Address of Reporting Person  
 Amy W Brinkley  
 Bank of America Corporation  
 NC1-007-58-04  
 NC, Charlotte 28255
2. Date of Event Requiring Statement (Month/Day/Year)  
 4/25/2001
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Issuer Name and Ticker or Trading Symbol  
 BANK OF AMERICA CORPORATION (BAC)
5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
 Director  10% Owner  Officer (give title below)  Other  
 (specify below)  
 Chairman, Credit Risk Policy & Deputy Corporate Risk Management Executive
6. If Amendment, Date of Original (Month/Day/Year)  
 4/25/2001
7. Individual or Joint/Group Filing (Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

<TABLE>  
 <CAPTION>

Table I -- Non-Derivative Securities Beneficially Owned

1. Title of Security	2. Amount of Securities Beneficially Owned	3. Ownership Form: Direct (D) or Indirect (I)	4. Nature of Indirect Beneficial Ownership
<S> Common Stock	<C> 180	<C> D	<C>
----- Common Stock	18663	D	
----- Common Stock	3730.44	I	Thrift Trust

<CAPTION>

Table II -- Derivative Securities Beneficially Owned

1. Title of Derivative Indirect Security Beneficial Ownership	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Underlying Securities	4. Conversion or Exercise Price or Derivative	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I)	6. Nature of
<S> Preferred, Series C 1	<C>	<C> Common Stock	<C> 459.2616	<C> D	<C>

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Option, Right to buy	2	01/03/201	Common Stock	150000	\$48.4375	D	
		0					
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Option, Right to Buy	3	01/31/201	Common Stock	210000	\$53.28	D	
		1					
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Option, Right to Buy		7/01/2005	Common Stock	190000	\$26.8125	D	
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Option, Right to Buy		7/01/2007	Common Stock	30000	\$65.375	D	
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Option, Right to Buy	4	7/01/2008	Common Stock	100000	\$79.9375	D	
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</TABLE>

Explanation of Responses:

1. Each share of Series C Preferred stock is convertible into 1.68 shares of common stock of Bank of America Corporation.
2. Options granted January 3, 2000 are exercisable in three equal installments commencing January 3, 2001.
3. Options granted February 1, 2001 are exercisable in three equal installments commencing February 1, 2002.
4. Options granted July 1, 1998 are exercisable in three equal installments commencing July 1, 1999.

SIGNATURE OF REPORTING PERSON

Amy W Brinkley  
Amy W. Brinkley