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LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required To Complete This Page

1. Registrant Name BANK OF AMERICA			
2. Address <input type="checkbox"/> Check if different than previously reported 100 N. Tryon St., Charlotte, N.C. 28255 (NC1-007-23-03)			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country): _____			
4. Contact Name J. Mark Leggett	Telephone 704/386-5739	E-mail (optional)	5. Senate ID # 26400-12
7. Client Name <input type="checkbox"/> Self			6. House ID # 31067000

TYPE OF REPORT 8. Year _____ Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇨ Termination Date _____ 11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p>12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ _____ <small>Income (nearest \$20,000)</small></p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p>13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ 677,482.00 <small>Expenses (nearest \$20,000)</small></p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>

Signature: J. Mark Leggett February 13, 2001

Printed Name and Title: J. Mark Leggett, SVP, Federal Government Relations

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

1. H.R.1585, Depository Institution Regulatory Streamlining Act of 1999; S.576, Financial Regulatory Relief and Economic Efficiency Act of 1999.
2. H.R.1929, Banking Privacy Act of 1999; S.187, Financial Information Privacy Act of 1999
3. H.R.240, H.R.1426, H.R.1471, H.R.2905, H.R.2896, S.1920, Foreign Money Laundering Deterrence and Anticorruption Act (legislation to enhance protections against money laundering activities).

17. House(s) of Congress and Federal agencies contacted _____ Check if None

1. United States House of Representatives; United States Senate
2. United States House of Representatives; United States Senate
3. United States House of Representatives; United States Senate; Department of Treasury.

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
1. Rex Wackerle Jeanne-Marie Murphy Mark Leggett		
2. Mark Leggett Rex Wackerle Jeanne-Marie Murphy		
3. Mark Leggett Robert Kramer Jeanne-Marie Murphy Rex Wackerle		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Mark Leggett* Date February 13, 2001

Printed Name and Title: J. Mark Leggett, SVP, Federal Government Relations

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

4. H.R.3320, S.190, Consumers' Right to Financial Privacy
5. H.R.3321, Electronic Privacy Bill of Rights Act
6. H.R.4923, Community Renewal Act
7. S.2589, Increase in FDIC Coverage
8. H.R.2856, Credit Scoring Disclosure

17. House(s) of Congress and Federal agencies contacted _____ Check if None

4. United States House of Representatives; United States Senate; Department of Treasury
5. U.S. House of Representatives; United States Senate
6. U.S. House of Representatives
7. United States Senate
8. United States House of Representatives

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
4. Rex Wackerle Jeanne-Marie Murphy Bob Kramer		
5. Bob Kramer Rex Wackerle Jeanne-Marie Murphy		
6. Rex Wackerle		
7. Jeanne-Marie Murphy		
8. Jeanne-Marie Murphy Rex Wackerle		

19. Interest of each foreign entity in the specific issues listed on line 16 above X Check if None

Signature _____ Date February 13, 2001

Printed Name and Title: J. Mark Leggett, SVP, Federal Government Relations

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

- 9. H.R. 4067, Business Checking Modernization Act
- 10. H.R. 4209, Bank Reserves Modernization Act of 2000
- 11. H.R. 4585, Medical Financial Privacy Protection Act
- 12. H.R. 4541, S. 2697, Commodity Futures Modernization Act
- 13. H.R. 1161, Contract Netting Improvement Act

17. House(s) of Congress and Federal agencies contacted _____ Check if None

- 9. United States House of Representatives
- 10. United States House of Representatives
- 11. United States House of Representatives
- 12. United States House of Representatives
- 13. United States House of Representatives

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
9. Jeanne-Marie Murphy Rex Wackerle Mark Leggett		
10. Jeanne-Marie Murphy Rex Wackerle Mark Leggett		
11. Jeanne-Marie Murphy Rex Wackerle Mark Leggett		
12. Jeanne-Marie Murphy Rex Wackerle		
13. Rex Wackerle		

19. Interest of each foreign entity in the specific issues listed on line 16 above X Check if None

Signature _____ Date February 13, 2001

Printed Name and Title: J. Mark Leggett, SVP, Federal Government Relations

Registrant Name BANK OF AMERICA Client Name _____

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15. General issue area code BAN (one per page)

16. Specific lobbying issues

14. H.R.1120, IRA/Pension Reform

15. H.R.900, Consumer Credit Card Protection Amendments (Student Credit Cards)

16. S.221, American Fisheries Act

17. House(s) of Congress and Federal agencies contacted _____ Check if None

14. United States House of Representatives

15. United States House of Representatives

16. United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
14. Jeanne-Marie Murphy Mark Leggett		
15. Jeanne-Marie Murphy		
16. Mark Leggett		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None.

Signature _____ Date February 13, 2001

Printed Name and Title: J. Mark Leggett, SVP, Federal Government Relations

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide information as requested. Attach additional page(s) as needed.

15. General issue area code BNK (one per page)

16. Specific lobbying issues

1. H.R.833, Bankruptcy Reform Act of 1999; S.625, Bankruptcy Reform Act of 1999

17. House(s) of Congress and Federal agencies contacted _____ Check if None

1. United States House of Representatives; United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
1. Jeane-Marie Murphy Mark Leggett Rex Wackerle		

19. Interest of each foreign entity in the specific issues listed on line 16 above X Check if None

Signature _____ Date February 13, 2001

Printed Name and Title: J. Mark Leggett, SVP, Federal Government Relations

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (one per page)

16. Specific lobbying issues

1. H.R.1875, Interstate Class Action Jurisdiction Act of 1999; S.353, Class Action Fairness Act of 1999

17. House(s) of Congress and Federal agencies contacted _____ Check if None

1. United States House of Representatives; United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
1. Rex Wackerle		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date February 13, 2001

Printed Name and Title: J. Mark Leggett, SVP, Federal Government Relations

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code TRD (one per page)

16. Specific lobbying issues

1. Electronic commerce and other trade issues relating to services trade in various negotiations, including WTO 2000, OECD consumer protection talks, US-EU privacy safe harbor negotiations, TEP, etc.

17. House(s) of Congress and Federal agencies contacted _____ Check if None

1. Department of Commerce, Federal Trade Commission, US Trade Representative, White House

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
1. Robert D. Kramer		

19. Interest of each foreign entity in the specific issues listed on line 16 above X Check if None

Signature J. Mark Leggett Date February 13, 2001

Printed Name and Title: J. Mark Leggett, SVP, Federal Government Relations