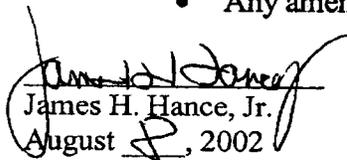


0312

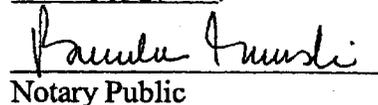
**STATEMENT UNDER OATH OF PRINCIPAL FINANCIAL OFFICER  
OF BANK OF AMERICA REGARDING FACTS AND CIRCUMSTANCES  
RELATING TO EXCHANGE ACT FILINGS**

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.

  
James H. Hance, Jr.  
August 8, 2002

Subscribed and sworn to  
before me this 08th day of  
AUGUST, 2002

  
Paula Trusli  
Notary Public

My Commission Expires: MARCH 2, 2006



RECEIVED  
OFFICE OF THE SECRETARY

AUG 8 2002