

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

() Check this box if no longer subject to Section 16.
 Form 4 or Form 5 obligations may continue. See Instructions 1(b).

1. Name and Address of Reporting Person
 C. Ray Holman
 Mallinckrodt, Inc.
 7733 Forsyth Blvd., Ste 1080
 MO, St. Louis 63105
2. Issuer Name and Ticker or Trading Symbol
 BANK OF AMERICA CORPORATION (BAC)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year
 9/25/2002
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 (X) Director () 10% Owner () Officer (give title below) () Other
 (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)
 (X) Form filed by One Reporting Person
 () Form filed by More than One Reporting Person

<TABLE>
 <CAPTION>

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security Indirect Ownership (D) or Indirect (I)	2. Transaction Date	3. Transaction Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month	6. Director (D) or Indirect (I)	7. Nature of Beneficial Ownership (I)
<S> Common Stock	<C> 6/28/ 2002	<C> J	<C><C> V 44.44	<C> <C> A 5247.178	<C> D	<C>

<CAPTION>

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Derivative Security Indirect Ownership (D) or Indirect (I)	2. Con- version Date Price of Deriva- tive Security Date	3. Transaction Code	4. Transaction Code	5. Number of De rivative Secu rities Acqui red(A) or Dis posed of (D) Amount	6. Date Exer cisable and Expiration Date (Month/ Day/Year) Date Expir ation	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Price of Deri vative Security Date	9. Number of Deriva tive Securities Benefi cially Owned at End of Month
<S> <C> <C>	<C>	<C>	<C>	<C><C>	<C> <C>	<C> <C>	<C>	<C>

Phantom Stock		7/31/02	131.26	A		Common Stock	131.26		D
		2002							

Phantom Stock		9/25/02	47.24	A		Common Stock	47.24	7000.2316	D
		2002							

Option, Right to Buy	\$71.50					04/24/2012	Common Stock	4000	D

</TABLE>

Explanation of Responses:

1. Shares acquired under the Bank of America Corporation SharesDirect Plan.
2. Phantom stock units acquired between April 24, 2002 and July 31, 2002. Phantom Stock Units may be settled upon death or termination of service as a director.
3. Phantom stock units may be settled upon death or termination of service as a director.