

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  
 10/8/2002
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<br>Indirect<br>Ownership | 2. Transaction<br>Date | 3. Code<br>J | 4. Securities Acquired (A)<br>or Disposed of (D)<br>Amount | 5. Amount of<br>Securities<br>Beneficially<br>Owned at<br>End of Month<br>Price | 6. Director<br>(D) or<br>Indirect<br>(I) | 7. Nature of<br>Beneficial<br>Ownership |
|---|------------------------|--------------|--|---|--|---|
| <S><br>Common Stock                           | 9/27/2002              | J            | 47.24  | 5294.418  | D  |   |

<CAPTION>

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

| 1. Title of Derivative<br>10. Nature of<br>11. Indirect<br>Beneficial<br>(D) Ownership<br>or Indirect<br>Beneficial<br>(I) | 2. Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction<br>Date<br>Code<br>J | 4. Derivative<br>Acquired<br>or Disposed<br>of (D)<br>Amount | 5. Number of Derivative<br>Securities<br>Acquired<br>or Disposed<br>of (D)<br>Amount | 6. Date Exercisable<br>and<br>Expiration<br>Date<br>(Month/Day/Year) | 7. Title and<br>Amount<br>of Underlying<br>Securities<br>Title and<br>Number<br>of Shares | 8. Price<br>of Derivative<br>Security<br>Beneficially<br>Owned at<br>End of<br>Month | 9. Number<br>of Derivative<br>Securities<br>Beneficially<br>Owned at<br>End of<br>Month |
|--|--|-------------------------------------|--|--|--|---|--|---|
| <S><br><C> <C>   | <C>  | <C>                                 | <C> <C>  | <C> <C>  | <C> <C>  | <C> <C>   | <C>  | <C>   |

|                      |         |         |       |   |  |              |              |           |   |
|----------------------|---------|---------|-------|---|--|--------------|--------------|-----------|---|
| Phantom Stock        |         | 9/27/12 | 65.1  | A |  | Common Stock | 65.1         |           | D |
|                      |         | 2002    |       |   |  |              |              |           |   |
| -----                |         |         |       |   |  |              |              |           |   |
| Phantom Stock        |         | 10/8/12 | 26.22 | A |  | Common Stock | 26.22        | 7091.5516 | D |
|                      |         | 2002    |       |   |  |              |              |           |   |
| -----                |         |         |       |   |  |              |              |           |   |
| Option, Right to Buy | \$71.50 |         |       |   |  | 04/24/2012   | Common Stock | 4000      | D |
|                      |         |         |       |   |  |              |              |           |   |
| -----                |         |         |       |   |  |              |              |           |   |
|                      |         |         |       |   |  |              |              |           |   |

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Explanation of Responses:

1. Shares acquired under the Bank of America Corporation SharesDirect Plan.
2. Phantom stock units may be settled upon death or termination of service as a director.