

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
 R Eugene Taylor
 Bank of America Corporation
 NC1-007-57-10
 NC, Charlotte 28255
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
 12/19/2002
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 () Director () 10% Owner (X) Officer (give title below) () Other
 (specify below)
 President, Consumer and Commercial Banking
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 | 2. Transaction | 3. Date | 4. Securities Acquired (A) or Disposed of (D) | 5. Amount of Securities Beneficially Owned at End of Month | 6. Dir ect (D) or Indir ect (I) | 7. Nature of Beneficial |
|---|----------------|------------|--|--|---|----------------------------|
| Common Stock | | 12/19/2002 | 820 | 63192 | D | |
| Common Stock Trust | | | | 1370.015 | I | Thrift |

<CAPTION>

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

| 1. Title of Derivative Security Dir/Indir ect/Beneficial (D) Ownership or Indir ire/ect (I) | 2. Con- version or Exer cise Price of Deriva- tive Secu- rity | 3. Transaction | 4. red(A) or Dis posed of (D) | 5. Number of De rivative Secu rities Acqui red (A) or Dis posed of (D) | 6. Date Exer cisable and Expiration Date (Month/ Day/Year) | 7. Title and Amount of Underlying Securities Title and Number of Shares | 8. Price of Deri vative Secu rity | 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> |
|----------------------|-----------|-----|-----|--------|-----|-----|-------|--------------|--------------|-----|-----|--------|
| Preferred, Series C | | | | | | | | | Common Stock | | | 227.37 |
| Option, Right to buy | \$48.4375 | | | | | | 01/03 | Common Stock | | | | 150000 |
| | | | | | | | /2010 | | | | | |
| Option, Right to Buy | \$53.28 | | | | | | 01/31 | Common Stock | | | | 240000 |
| | | | | | | | /2011 | | | | | |
| Option, Right to Buy | \$61.36 | | | | | | 2/01 | Common Stock | | | | 250000 |
| | | | | | | | 2012 | | | | | |
| Option, Right to Buy | \$26.8125 | | | | | | 7/01 | Common Stock | | | | 150000 |
| | | | | | | | 2005 | | | | | |
| Option, Right to buy | \$60.75 | | | | | | 1/02 | Common Stock | | | | 21000 |
| | | | | | | | 2008 | | | | | |
| Option, Right to Buy | \$79.9375 | | | | | | 7/01 | Common Stock | | | | 100000 |
| | | | | | | | 2008 | | | | | |

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Explanation of Responses: