

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

Amy W Brinkley  
 Bank of America Corporation

NC1-007-58-04

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/Day/Year

1/3/2003

5. If Amendment, Date of Original (Month/Day/Year)

1/3/2003

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

( ) Director ( ) 10% Owner (X) Officer (give title below) ( ) Other  
 (specify below)

Chairman, Credit Risk Policy & Deputy Corporate Risk Management Executive

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. Date	2A. Transaction	3. Code	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned Following Reported Trans(s)	6. Director (D) or Indirect (I)	7. Nature of Beneficial Ownership
Common Stock	1/3/2003	2	F	1538	3836	D	
Common Stock Trust					4251.565	I	Thrift

<CAPTION>

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

1. Title of Security Indirect Ownership or Indirect Beneficial	2. Con- version or Exer- cise Date or Price of	3. Trans- action	3A. Deemed Execu- tion	4. Trans- action	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	8. Price of Deri- vative Secu- rity	9. Number of Deriva- tive Securities Benefi- cially Owned or Trans-
Common Stock	1/3/2003	2	F	1538			3836	D	
Common Stock Trust							4251.565	I	Thrift

	(Year)	(Year)										action(s)	
<S>	<C>	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	
Preferred, Series C										Common Stock		277.16	D
Option, Right to buy	\$48.4375							01/03		Common Stock		150000	D
								/2010					
Option, Right to Buy	\$53.28							01/31		Common Stock		210000	D
								/2011					
Option, Right to Buy	\$61.36							2/01		Common Stock		250000	D
								2012					
Option, Right to Buy	\$26.8125							7/01		Common Stock		190000	D
								2005					
Option, Right to Buy	\$65.375							7/01		Common Stock		30000	D
								2007					
Option, Right to Buy	\$79.9375							7/01		Common Stock		100000	D
								2008					

</TABLE>

Explanation of Responses:

1. Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock. Shares indicate corrected amount withheld due to incorrect withholding rate initially provided by the Corporation's third party vendor. The withholding and disposition of shares to the issuer is exempt under Rule 16b-3(e).

SIGNATURE OF REPORTING PERSON

Amy W Brinkley  
Amy W. Brinkley