

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
 Barbara J Desoer
 Bank of America Corporation
 NC1-007-57-02
 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)
 President, Consumer Products
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 of Acquisition or Disposition	2A. Transaction	3. Code	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Director or Beneficial Owner	7. Nature of Beneficial Ownership
Common Stock	1/3/2003		F	1538	10520	D	
Common Stock					771	I	Spouse
Common Stock Trust					5155.845	I	Thrift
Common Stock Trust-Spouse					2638.065	I	Thrift

<CAPTION>

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

1. Title of Security Indirect Ownership	2. Conversion or Exercise Price of Derivative Security	3. Date of Acquisition or Disposition	3A. Transaction	4. Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D)	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned
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Ind	Derivative	Month/Day/Year	Month/Day/Year	Code	Amount	Date	Expiration Date	Title and Number of Shares	Officially Owned

<S>	<C>	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>	<C>	<C>	<C>
Option, Right to buy	\$48.4375					01/03/2010	Common Stock	105000	D		
Option, Right to buy	\$48.4375					01/03/2010	Common Stock	1200	I		
Option, Right to Buy	\$53.28					01/31/2011	Common Stock	180000	D		
Option, Right to Buy	\$53.28					01/31/2011	Common Stock	1200	I		
Option, Right to Buy	\$61.36					2/01/2012	Common Stock	210000	D		
Option, Right to Buy	\$48.4375					1/02/2005	Common Stock	180	I		
Option (Right to Buy)	\$36.7011					08/05/2006	Common Stock	13775	D		
Option (w/LSA R) (Right to Buy)	\$95.4401					05/22/2007	Common Stock	50696	D		
Option (w/LSA R) (Right to Buy)	\$71.5801					05/22/2007	Common Stock	33382	D		
Option (W/LSA R) (Right to Buy)	\$63.6267					05/22/2007	Common Stock	31345	D		
Option, Right to Buy	\$50.70					5/22/2007	Common Stock	45377	D		

Option, Right	\$73.29							5/18/	Common Stock		204	D
to Buy								2003				

Option, Right	\$73.29							5/18/	Common Stock		204	I
Spouse								2003				
to Buy												

Option, Right	\$60.50							1/03/	Common Stock		360	I
Spouse												
to Buy								2004				

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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

Barbara J Desoer
Barbara J. Desoer