

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
 Donald E Guinn
 130 Kearny Street, Suite 3200
 CA, San Francisco 94108
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
 1/14/2003
5. If Amendment, Date of Original (Month/Day/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	2. Trans- action	2A. Exec- ution	3. Trans- action	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned Following Reported Trans(s)	6. Dir- ect (D) or Indir- ect (I)	7. Nature of Beneficial
	Date	Date	Code	Amount	Price		
<S> Common Stock	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>
					18990	D	

<CAPTION>

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

1. Title of Security (D) or Indirect Ownership	2. Con- version or Exer- cise Price of Deriva- tive	3. Trans- action (Month/ Day/ Year)	3A. Deemed Execu- tion (Month/ Day/ Year)	4. Trans- action (Code V)	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)	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 Trans- action(s)
<S> <C> Phantom Stock	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>	<C>	<C>
		12/27/	A	V	205.9	A	Common Stock	205.9	D

		2002	1									

Phantom Stock		1/13/ 2	A	20.72	A			Common Stock	20.72		22523.2802	D
		003	2									

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

</TABLE>

Explanation of Responses:

1. Reinvested Phantom Stock Dividends which are exempt under Rule 16b-3. Phantom stock units may be settled on death or termination of service as a director.
2. Phantom stock units may be settled upon death or termination of service as a director.

SIGNATURE OF REPORTING PERSON

Donald E Guinn
Donald E. Guinn