

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
 2/4/2003
5. If Amendment, Date of Original (Month/Day/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 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	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 (I)
Common Stock				A	10520	D	
Common Stock					771	I	Spouse
Common Stock	12/31/2002		J	V 181.98	5337.825	I	Thrift Trust
Common Stock Trust-Spouse	12/31/2002		J	V 81.99	2720.055	I	Thrift

<CAPTION>

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

1. Title of Derivative Security (D) Ownership	2. Con- version or Exer- cise	3. Trans- action	3A. Deemed Execu-	4. Trans- action	5. Number of De- rivative Secu- rities Acqui- red (A) or Dis-	6. Date Exer- cisable and Expiration Date (Month/	7. Title and Amount of Underlying Securities	8. Price of Deri- vative Secu-	9. Number of Deriva- tive Securities
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