

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 Woods 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

2/18/2003

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)

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. Trans- action Date	2A. Exec- ution Date	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned Following Reported Trans(s) Price	6. Dir- ect Indir- ect (I)	7. Nature of Beneficial Ownership
Common Stock	12/31/2002		J	V 1119.607	A 5371.172	I	Thrift Trust

1. Title of Security Indirect Ownership	2. Trans- action Date	2A. Exec- ution Date	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned Following Reported Trans(s) Price	6. Dir- ect Indir- ect (I)	7. Nature of Beneficial Ownership
Common Stock	12/31/2002		J	V 1119.607	A 5371.172	I	Thrift Trust

<CAPTION>

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

1. Title of Security Indirect Ownership	2. Con- version Date	3. Trans- action Date	3A. Deemed action Date	4. Trans- action Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date Exer- cisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities	8. Price of Deri- vative Security	9. Number of Deriva- tive Securities Benefi- cially Owned
Common Stock	12/31/2002		J	V	1119.607	A	5371.172	I	Thrift Trust

	(Year)	(Year)											action(s)
<S>	<C>	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	
Preferred, Se										Common Stock			285.2
ID													
ries C													
-----													
Option, Right	\$48.4375								01/03	Common Stock			150000
to buy									/2010				
-----													
Option, Right	\$53.28								01/31	Common Stock			210000
to Buy									/2011				
-----													
Option, Right	\$61.36								2/01/	Common Stock			250000
to Buy									2012				
-----													
Option, Right	\$70.03								02/03	Common Stock			100000
to buy									/2013				
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Restricted St	\$68.87	2/14/ 2		A	50446	A	2	2/14/	Common Stock	50446	\$68.87	50446	D
ock Units		003						2006					
								2					
-----													
Option, Right	\$26.8125								7/01/	Common Stock			190000
to Buy									2005				
-----													
Option, Right	\$65.375								7/01/	Common Stock			30000
to Buy									2007				
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Option, Right	\$79.9375								7/01/	Common Stock			100000
to Buy									2008				
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</TABLE>  
Explanation of Responses:  
1. Shares acquired were exempt acquisitions pursuant to Rule 16b-3(c) under Bank of America Corporation 401(k) Plan.  
2. These restricted stock units, which are exempt under Rule 16b-3(d), vest on the third anniversary of the grant date.  
SIGNATURE OF REPORTING PERSON  
Amy Woods Brinkley  
Amy Woods Brinkley