

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
 2/18/2003
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)
 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 Ownership
Common Stock				A	10520	D	
Common Stock					728	I	Spouse
Common Stock	12/31/2002		J	V 1129.647	6467.472	I	Thrift Trust
Common Stock Trust-Spouse	12/31/2002		J	V 93.182	2813.237	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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For	Price of	Duration	Proposed of (D)	Day/Year	Priority	Benefi
(Ind)	Deriva-			Date Expir		Officially
Follow	tive	(Month/ (Month		A/ Exer- ation	Title and Number	Owned
Reported	Secu-	(Month/ (Month		D cisa- Date	of Shares	ling
(I)	urity	Day/ /Day/ Code V	Amount	ble		Trans-
		Year) Year)				action(s)

<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>		
Option, Right	\$48.4375							01/03	Common Stock			105000	D	
to buy								/2010						

Option, Right	\$48.4375							01/03	Common Stock			1200	I	
Spouse to buy								/2010						

Option, Right	\$53.28							01/31	Common Stock			180000	D	
to Buy								/2011						

Option, Right	\$53.28							01/31	Common Stock			1200	I	
Spouse to Buy								/2011						

Option, Right	\$61.36							2/01/	Common Stock			210000	D	
to Buy								2012						

Option, Right	\$61.36							2/01/	Common Stock			1200	I	
Spouse to Buy								2012						

Option, Right	\$48.4375							1/02/	Common Stock			180	I	
Spouse to Buy								2005						

Option, Right	\$61.36							02/01	Common Stock			400	I	
Spouse to Buy								/2007						

Option, Right	\$70.03							02/03	Common Stock			100000	D	
to buy								/2013						

Restricted Stock Units	\$68.87	2/14/ 2		A		42274	A	2	2/14/	Common Stock	42274	\$68.87	42274	D
		003							2006					
									2					

Option (Right to Buy)	\$36.7011							08/05	Common Stock			13775	D	
								/2006						

Option (w/LSA	\$95.4401							05/22	Common Stock			50696	D	

