

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
 James Henry Hance, Jr.
 424 Eastover Rd.
 NC, Charlotte 28207
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 Officer (give title below) () Other
 (specify below)
 Vice Chairman and Chief Financial Officer
7. Individual or Joint/Group Filing (Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

<TABLE>
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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 (C)
Common Stock	2/18/2003		G	V 1400	283968	D	
Common Stock Blair	2/18/2003		G	V 100	495	I	By Child,
Common Stock Meredith	2/18/2003		G	V 100	495 1	I	By Child,
Common Stock Beverly	2/18/2003		G	V 1000	6000	I	By Spouse,
Common Stock	12/31/2002		J	V 1586.468	4852.1329	I	Thrift Trust

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

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Explanation of Responses:

1. The reporting person acquired beneficial ownership of these shares upon the return of his daughter to his home.
2. Shares acquired were exempt acquisitions pursuant to Rule 16b-3(c) under Bank of America Corporation 401(k) Plan.
3. 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

James Henry Hance, Jr.

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