

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
 R Eugene Taylor
 Bank of America Corporation
 NC1-007-57-10
 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 and Commercial Banking
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 D	5. Amount of Securities Beneficially Owned Following Reported Trans(s) Price	6. Dir- ect Indir- ect (I)	7. Nature of Beneficial Ownership
Common Stock					62423	D	
Common Stock	12/31/2002		J	V 1199.927	2615.992	I	Thrift Trust

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

1. Title of 10. Nature of Dir-Indirect Security ect-Beneficial (D) Ownership or Ind Follow- Reported (I)	2. Con- version or Exer- cise Price of Deriva- tive Secu- rity	3. Trans- action Date	3A. Deemed Execu- tion Date	4. Trans- action Code	5. Number of De- rivative Secu- rities Acqui- red (A) or Dis- posed of (D) Amount D	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-
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	(Year)	(Year)											action(s)	
<S>	<C>	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>		
Preferred, Series C										Common Stock		233.97	D	
Option, Right to buy	\$48.4375							01/03/2010		Common Stock		150000	D	
Option, Right to Buy	\$53.28							01/31/2011		Common Stock		240000	D	
Option, Right to Buy	\$61.36							2/01/2012		Common Stock		250000	D	
Option, Right to buy	\$70.03							02/03/2013		Common Stock		100000	D	
Restricted Stock Units	\$68.87	2/14/2006		A	47299	A	2	2/14/2006		Common Stock	47299	\$68.87	47299	D
Option, Right to Buy	\$26.8125							7/01/2005		Common Stock		150000	D	
Option, Right to buy	\$60.75							1/02/2008		Common Stock		21000	D	
Option, Right to Buy	\$79.9375							7/01/2008		Common Stock		100000	D	

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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
R Eugene Taylor
R. Eugene Taylor