

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  
 Marc Denis Oken  
 1650 Queens Rd West  
 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 (X) Officer (give title below) ( ) Other  
 (specify below)  
 Executive Vice President & Principal Financial 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)	6. Dir ect (D) or Indir ect (I)	7. Nature of Beneficial (D) or (I)
<S> Common Stock	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>
					83516	D	
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Common Stock					460	I	By Wife
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Common Stock	12/31/		J	V883.666	A	I	Thrift Trust
	2002		1				
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Common Stock Estate					1842	I	Trustee For

<CAPTION>

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

1. Title of 10. Nature of Derivative Security Indirect Ownership	2. Con- version or Exer- cise Price of Deriva-	3. Trans- action	3A. Deemed Execu- tion	4. Trans- action	5. Number of De rivative Secu- rities Acqui- red (A) or Dis- posed of (D)	6. Date Exer- cisable and Expiration Date (Month/ Day/Year)	7. Title and Amount of Underlying Securities	8. Price of Deri- vative	9. Number of Deriva- tive Securities Benefi- cially
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Ind	Active	(Month/Day/Year)	(Month/Day/Year)	Code	Amount	Exercisable	Date	Title and Number of Shares	Owned	Transaction(s)
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<S>	<C>	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>	<C>	<C>
<C>	<C>							Common Stock	285.2	
Preferred, Series C										

Option, Right to buy	\$48.4375						01/03/2010	Common Stock	150000	D
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Option, Right to Buy	\$53.28						01/31/2011	Common Stock	180000	D
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Option, Right to Buy	\$61.36						2/01/2012	Common Stock	200000	D
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Option, Right to buy	\$70.03						02/03/2013	Common Stock	100000	D
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Restricted Stock Units	\$68.87	2/14/2006		A	26563	A	2	2/14/2006	Common Stock	26563	\$68.87	26563	D
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Option, Right to Buy	\$65.375						7/01/2007	Common Stock	26200	D
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Option, Right to Buy By Daughter Alise	\$65.375						7/01/2007	Common Stock	2000	I
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Option, Right to Buy By Daughter Lucille	\$65.375						7/01/2007	Common Stock	1800	I
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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

Marc Denis Oken

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