FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(Instr. 3) Date Execution Date, if Code or Disposed of (D) Owned Following Reported Ownership of Indire	Instruction 1(b).			Investmen	t Compar	y A	ct of 194	10				
BANK OF AMERICA CORP, 100 NORTH Subsequence Description Descript	Print or Type Response	es)										
Class Clas									(Check all applicable)			
Common Stock 109/02/2003 100				3. Date of Earliest Transaction (Month/Day/Year)						X Officer (give title below)	Other (specify belo	ow)
Charlotte, NC 28255 Composition Compos			JU NOKTH	09/02/2003								
Cap Cap		(Street)		4. If Amendment, I	Date Origin	al File	ed(Month/Da	y/Year)			eck Applicable Li	ne)
1. Title of Security (Instr. 3)	CHARLOTTE, NO	C 28255									on	
Date (Month/Day/Year) Date	(City)	(State)	(Zip)		Table I - I	Non-I	Derivative	Secur	ities Acqui	red, Disposed of, or Beneficially Ow	ned	
Month/Day/Year) any (Month/Day/Year) (Instr. 8) (Instr. 3) (Instr. 4) (Instr. 3) (Instr. 3) (Instr. 3) (Instr. 3) (Instr. 4) (Code (Instr. 8)							7. Nature
Code V Amount Code	(Instr. 3)			any						Transaction(s)	Form:	Beneficial
Code V Amount (D) Price (Instr. 4) Common Stock 09/02/2003 M 30,000 A \$26,8125 130,595 D Common Stock 09/02/2003 Still 2,410 D \$79.2 128,185 D Common Stock 09/02/2003 Still 344 D \$79.25 127,841 D Common Stock 09/02/2003 Still 3,890 D \$79.35 126,912 D Common Stock 09/02/2003 Still 3,890 D \$79.35 126,912 D Common Stock 09/02/2003 Still 689 D \$79.36 123,022 D Common Stock 09/02/2003 Still 2,513 D \$79.45 119,820 D Common Stock 09/02/2003 Still 2,995 D \$79.48 116,825 D Common Stock 09/02/2003 Still 3,374 D \$79.55 113,451 D				(Month/Day/Year)			(A)			(Instr. 3 and 4)	or Indirect	
Common Stock 09/02/2003 Still 3,44 D \$79.2 128,185 D Common Stock 09/02/2003 Still 3,890 D \$79.35 126,912 D Common Stock 09/02/2003 Still 3,890 D \$79.36 123,022 D Common Stock 09/02/2003 Still 2,513 D \$79.45 119,820 D Common Stock 09/02/2003 Still 2,995 D \$79.45 119,820 D Common Stock 09/02/2003 Still 3,374 D \$79.45 119,820 D Common Stock 09/02/2003 Still 3,374 D \$79.55 113,451 D Common Stock 09/02/2003 Still 3,374 D \$79.55 113,451 D Common Stock 09/02/2003 Still 4,594 D \$79.6 108,857 D Common Stock 09/02/2003 Still 2,754 D \$79.7 106,103 D Common Stock 09/02/2003 Still 2,754 D \$79.7 106,103 D Common Stock 09/02/2003 Still 5,85 D \$79.72 105,414 D Common Stock 09/02/2003 Still 5,85 D \$79.73 104,829 D Common Stock 09/02/2003 Still 1,687 D \$79.75 100,595 D Common Stock 09/02/2003 Still 1,687 D \$79.75 100,595 D Thrift Trust					Code	V	Amount		Price			
Common Stock 09/02/2003 Still 344 D \$ 79.25 127,841 D Common Stock 09/02/2003 Still 929 D \$ 79.35 126,912 D Common Stock 09/02/2003 Still 3,890 D \$ 79.36 123,022 D Common Stock 09/02/2003 Still 689 D \$ 79.39 122,333 D Common Stock 09/02/2003 Still 2,513 D \$ 79.45 119,820 D Common Stock 09/02/2003 Still 2,995 D \$ 79.45 119,820 D Common Stock 09/02/2003 Still 2,995 D \$ 79.45 119,820 D Common Stock 09/02/2003 Still 3,374 D \$ 79.45 116,825 D Common Stock 09/02/2003 Still 4,594 D \$ 79.6 108,857 D Common Stock 09/02/2003 Still 2,754 D \$ 79.72<	Common Stock		09/02/2003		M		30,000	A	\$ 26.8125	130,595	D	
Common Stock 09/02/2003 Still 929 D \$ 79.35 126,912 D Common Stock 09/02/2003 Still 3,890 D \$ 79.36 123,022 D Common Stock 09/02/2003 Still 689 D \$ 79.39 122,333 D Common Stock 09/02/2003 Still 2,513 D \$ 79.45 119,820 D Common Stock 09/02/2003 Still 2,995 D \$ 79.48 116,825 D Common Stock 09/02/2003 Still 3,374 D \$ 79.55 113,451 D Common Stock 09/02/2003 Still 4,594 D \$ 79.6 108,857 D Common Stock 09/02/2003 Still 2,754 D \$ 79.7 106,103 D Common Stock 09/02/2003 Still 689 D \$ 79.72 105,414 D Common Stock 09/02/2003 Still 1,687 D \$ 79.73 </td <td>Common Stock</td> <td></td> <td>09/02/2003</td> <td></td> <td>S⁽¹⁾</td> <td></td> <td>2,410</td> <td>D</td> <td>\$ 79.2</td> <td>128,185</td> <td>D</td> <td></td>	Common Stock		09/02/2003		S ⁽¹⁾		2,410	D	\$ 79.2	128,185	D	
Common Stock 09/02/2003 Still 3,890 D \$ 79.36 123,022 D Common Stock 09/02/2003 Still 689 D \$ 79.39 122,333 D Common Stock 09/02/2003 Still 2,513 D \$ 79.45 119,820 D Common Stock 09/02/2003 Still 2,995 D \$ 79.48 116,825 D Common Stock 09/02/2003 Still 3,374 D \$ 79.55 113,451 D Common Stock 09/02/2003 Still 4,594 D \$ 79.6 108,857 D Common Stock 09/02/2003 Still 2,754 D \$ 79.7 106,103 D Common Stock 09/02/2003 Still 689 D \$ 79.72 105,414 D Common Stock 09/02/2003 Still 585 D \$ 79.73 104,829 D Common Stock 09/02/2003 Still 1,687 D \$ 79.74 </td <td>Common Stock</td> <td></td> <td>09/02/2003</td> <td></td> <td>S⁽¹⁾</td> <td></td> <td>344</td> <td>D</td> <td>\$ 79.25</td> <td>127,841</td> <td>D</td> <td></td>	Common Stock		09/02/2003		S ⁽¹⁾		344	D	\$ 79.25	127,841	D	
Common Stock 09/02/2003 Still 689 D \$ 79.39 122,333 D Common Stock 09/02/2003 Still 2,513 D \$ 79.45 119,820 D Common Stock 09/02/2003 Still 2,995 D \$ 79.48 116,825 D Common Stock 09/02/2003 Still 3,374 D \$ 79.55 113,451 D Common Stock 09/02/2003 Still 4,594 D \$ 79.6 108,857 D Common Stock 09/02/2003 Still 2,754 D \$ 79.7 106,103 D Common Stock 09/02/2003 Still 689 D \$ 79.72 105,414 D Common Stock 09/02/2003 Still 585 D \$ 79.73 104,829 D Common Stock 09/02/2003 Still 1,687 D \$ 79.74 103,142 D Common Stock 09/02/2003 Still 2,547 D \$ 79.75 </td <td>Common Stock</td> <td></td> <td>09/02/2003</td> <td></td> <td>S⁽¹⁾</td> <td></td> <td>929</td> <td>D</td> <td>\$ 79.35</td> <td>126,912</td> <td>D</td> <td></td>	Common Stock		09/02/2003		S ⁽¹⁾		929	D	\$ 79.35	126,912	D	
Common Stock 09/02/2003 S(I) 2,513 D \$ 79.45 119,820 D Common Stock 09/02/2003 S(I) 2,995 D \$ 79.48 116,825 D Common Stock 09/02/2003 S(I) 3,374 D \$ 79.55 113,451 D Common Stock 09/02/2003 S(I) 4,594 D \$ 79.6 108,857 D Common Stock 09/02/2003 S(I) 2,754 D \$ 79.7 106,103 D Common Stock 09/02/2003 S(I) 689 D \$ 79.72 105,414 D Common Stock 09/02/2003 S(I) 585 D \$ 79.73 104,829 D Common Stock 09/02/2003 S(I) 1,687 D \$ 79.74 103,142 D Common Stock 09/02/2003 S(I) 2,547 D \$ 79.75 100,595 D Common Stock 09/02/2003 S(I) 2,547 D \$ 79.75	Common Stock		09/02/2003		S ⁽¹⁾		3,890	D	\$ 79.36	123,022	D	
Common Stock 09/02/2003 S(I) 2,995 D \$ 79.48 116,825 D Common Stock 09/02/2003 S(I) 3,374 D \$ 79.55 113,451 D Common Stock 09/02/2003 S(I) 4,594 D \$ 79.6 108,857 D Common Stock 09/02/2003 S(I) 2,754 D \$ 79.7 106,103 D Common Stock 09/02/2003 S(I) 689 D \$ 79.72 105,414 D Common Stock 09/02/2003 S(I) 585 D \$ 79.73 104,829 D Common Stock 09/02/2003 S(I) 1,687 D \$ 79.74 103,142 D Common Stock 09/02/2003 S(I) 2,547 D \$ 79.75 100,595 D Common Stock 09/02/2003 S(I) 2,547 D \$ 79.75 100,595 D	Common Stock		09/02/2003		S ⁽¹⁾		689	D	\$ 79.39	122,333	D	
Common Stock 09/02/2003 S(1) 3,374 D \$ 79.55 113,451 D Common Stock 09/02/2003 S(1) 4,594 D \$ 79.6 108,857 D Common Stock 09/02/2003 S(1) 2,754 D \$ 79.7 106,103 D Common Stock 09/02/2003 S(1) 689 D \$ 79.72 105,414 D Common Stock 09/02/2003 S(1) 585 D \$ 79.73 104,829 D Common Stock 09/02/2003 S(1) 1,687 D \$ 79.74 103,142 D Common Stock 09/02/2003 S(1) 2,547 D \$ 79.75 100,595 D Common Stock 09/02/2003 S(1) 2,547 D \$ 79.75 100,595 D Common Stock 09/02/2003 Thrift Trust Thrift Trust	Common Stock		09/02/2003		S ⁽¹⁾		2,513	D	\$ 79.45	119,820	D	
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Common Stock 09/02/2003 S(1) 2,754 D \$ 79.7 106,103 D Common Stock 09/02/2003 S(1) 689 D \$ 79.72 105,414 D Common Stock 09/02/2003 S(1) 585 D \$ 79.73 104,829 D Common Stock 09/02/2003 S(1) 1,687 D \$ 79.74 103,142 D Common Stock 09/02/2003 S(1) 2,547 D \$ 79.75 100,595 D Common Stock 16,059.76 I Thrift Trust	Common Stock		09/02/2003		S ⁽¹⁾		3,374	D	\$ 79.55	113,451	D	
Common Stock 09/02/2003 S(1) 689 D \$ 79.72 105,414 D Common Stock 09/02/2003 S(1) 585 D \$ 79.73 104,829 D Common Stock 09/02/2003 S(1) 1,687 D \$ 79.74 103,142 D Common Stock 09/02/2003 S(1) 2,547 D \$ 79.75 100,595 D Common Stock 16,059.76 I Thrift Trust	Common Stock		09/02/2003		S ⁽¹⁾		4,594	D	\$ 79.6	108,857	D	
Common Stock 09/02/2003 S(1) 585 D \$ 79.73 104,829 D Common Stock 09/02/2003 S(1) 1,687 D \$ 79.74 103,142 D Common Stock 09/02/2003 S(1) 2,547 D \$ 79.75 100,595 D Common Stock 16,059.76 I Thrift Trust	Common Stock		09/02/2003		S ⁽¹⁾		2,754	D	\$ 79.7	106,103	D	
Common Stock 09/02/2003 S(1) 1,687 D \$ 79.74 103,142 D Common Stock 09/02/2003 S(1) 2,547 D \$ 79.75 100,595 D Common Stock 16,059.76 I Thrift Trust	Common Stock		09/02/2003		S ⁽¹⁾		689	D	\$ 79.72	105,414	D	
Common Stock 09/02/2003 S(1) 2,547 D \$ 79.75 100,595 D Common Stock 16,059.76 I Thrift Trust	Common Stock		09/02/2003		S ⁽¹⁾		585	D	\$ 79.73	104,829	D	
Common Stock 16,059.76 I Thrift Trust	Common Stock		09/02/2003		S ⁽¹⁾		1,687	D	\$ 79.74	103,142	D	
Common stock Trust	Common Stock		09/02/2003		S ⁽¹⁾		2,547	D	\$ 79.75	100,595	D	
Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.	Common Stock									16,059.76	I	
	Reminder: Report on a	separate line for e	ach class of securities	beneficially owned	directly or	indire	etlv.					
Persons who respond to the collection of information contained SEC 1474 (9- in this form are not required to respond unless the form displays a currently valid OMB control number.	•					Persin ti	sons wh	are no	t required	to respond unless the form	ined SEC	1474 (9-02)
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)			Table II							Owned		
				4. 5. Nu	ımber 6.	Date	Exercisab		7. Title			11. Natu

	1. Title of	2.	3. Transaction	3A. Deemed	4.		5. N	umber	6. Date Exer	cisable and	/. I ittle and	Amount	8. Price of	9. Number of	10.	11. Nature
	Derivative	Conversion	Date	Execution Date, if	Transact	ion	of D	erivative	Expiration D	Date	of Underlyii	ng	Derivative	Derivative	Ownership	of Indirect
	Security	or Exercise	(Month/Day/Year)	any	Code		Securities		(Month/Day/Year)		Securities		Security	Securities	Form of	Beneficial
	(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8))	Acq	uired (A)			(Instr. 3 and	4)	(Instr. 5)	Beneficially	Derivative	Ownership
		Derivative					or D	isposed						Owned	Security:	(Instr. 4)
		Security					of (I) (C						Following	Direct (D)	` '
							(Inst	tr. 3, 4,						Reported	or Indirect	
							and	5)						Transaction(s)	(I)	
												Amount		(Instr. 4)	(Instr. 4)	
									Date	Expiration		or Number				
									Exercisable		Title	of				
									Excreisable	Dute		Shares				
					Code	V	(A)	(D)				Silares				
ı	O-4:															
	Option,								(2)		Common Stock		\$			
	Right to	\$ 26.81	09/02/2003		M			30,000	<u>(2)</u>	07/01/2005	Stock	30,000	26.8125	140,000	D	
	Buy										SIUCK		20.0123			
L	•															

Reporting Owners

	Relationships								
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
BROWN III EDWARD J BANK OF AMERICA CORP 100 NORTH TRYON ST NCI1-007-58-04 CHARLOTTE, NC 28255			Pres Global Corp and Inv Bkg						

Signatures

Edward J. Brown, III/Roger C. McClary POA	09/03/2003
**Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- Option exercise and sale of shares in accordance with a written plan established July 15, 2003 pursuant to the requirements of Ru le 10b5-1 under the Securities and Exchange Act of 1934, as amended.
- (2) The option vested in three equal installments commencing July 1, 1996.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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