## FORM 4

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

OMB APPROVAL

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(Instr. 4)

(Instr. 4)

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

#### 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

Print or Type Responses)  1. Name and Address of Reporting Person *				2. Issuer Nam	ding Symb	ol	5. Relationship of Reporting Person(s) to Issuer							
LEWIS KENNETH D				BANK OF A		~ .			(Check all applicable)  _X_ Director					
(Last) (First) (Middle) BANK OF AMERICA CORP, 100 NORTH TRYON ST NC1-007-58-01				3. Date of Earliest Transaction (Month/Day/Year) 09/30/2003						X Officer (give title below) Other (specify below)  Chairman, CEO and President				ow)
(Street)				4. If Amendme	nt, Date Orig	ginal Fil	ed(Month/Da	ay/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person				ne)	
	OTTE, NO	28255								Form filed by	More than One	Reporting Perso	n	
(Cit	y)	(State)	(Zip)		Table I	- Non-	Derivative	Secur	ities Acqui	red, Disposed	of, or Bene	ficially Own	ied	
,			2. Transaction Date (Month/Day/Year)		(Instr. 8		or Disposed of (Instr. 3, 4 and		(D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)		Ownership Form: Direct (D)	7. Nature of Indirect Beneficial Ownership	
			(Month/Day/Year	Code	. V	Amount	(A) or (D)	Price	(msu. 3 anu 4)				(Instr. 4)	
Common	Stock		09/30/2003		F(1)		12,980	D	\$ 78.04	234,028			D	
Common	Stock		10/01/2003		М		57,144	A	\$ 26.8125	291,172			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		4	D	\$ 78.02	291,168			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		10,611	D	\$ 78.1	280,557			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		393	D	\$ 78.11	280,164			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		1,693	D	\$ 78.14	278,471			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		6,349	D	\$ 78.18	272,122			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		1,508	D	\$ 78.26	270,614			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		590	D	\$ 78.27	270,024			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		1,890	D	\$ 78.28	268,134			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		2,361	D	\$ 78.3	265,773			D	
Common Stock 10/01/2003				S <sup>(2)</sup>		328	D	\$ 78.41	265,445			D		
Common	Stock		10/01/2003		S <sup>(2)</sup>		1,508	D	\$ 78.42	263,937			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		2,820	D	\$ 78.43	261,117			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		197	D	\$ 78.44	260,920			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		7,845	D	\$ 78.45	253,075			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		6,349	D	\$ 78.56	246,726			D	
Common	Stock		10/01/2003		S <sup>(2)</sup>		12,698	D	\$ 78.6	234,028			D	
Common	Stock									9,313.05			I	Thrift Trust
Reminder:	Report on a s	separate line for each	h class of securities	beneficially ow	ned directly		•							
						in t	his form	are no	t required	e collection of to respond MB control r	unless the		ned SEC	1474 (9-02)
			Table II	- Derivative Sec (e.g., puts, call						Owned				
	Conversion		3A. Deemed Execution Date, if	4. 5 Transaction o	. Number f Derivative	6. Date Expira			7. Title of Und		Derivative	9. Number Derivative	Owners	11. Na hip of Indi
Security (Instr. 3)	or Exercise Price of Derivative Security	(Month/Day/Year)	any (Month/Day/Year)	(Instr. 8) A	ecurities acquired (A) r Disposed f (D) Instr. 3, 4, nd 5)		h/Day/Yea	r)	Securit (Instr. 3	ies 3 and 4)	Security (Instr. 5)	Securities Beneficially Owned Following Reported Transaction	Security Direct ( or Indir	Owner (Instr.

			Code	V	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 26.81	10/01/2003	M			57,144	<u>(3)</u>	07/01/2005	Common Stock	57,144	\$ 26.8125	57,136	D	

### **Reporting Owners**

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
LEWIS KENNETH D BANK OF AMERICA CORP 100 NORTH TRYON ST NC1-007-58-01 CHARLOTTE, NC 28255	X		Chairman, CEO and President					

### **Signatures**

Kenneth D. Lewis/Roger C. McClary POA	10/01/2003
**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).
- (1) Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock whi ch is exempt under Rule 16b-3(e).
- Option exercise and sale of shares in accordance with a written plan established April 15, 2003 pursuant to the requirements of R ule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (3) The option vested in three equal installments commencing July 1, 1996.

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

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