

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  
 C. Ray Holman  
 Mallinckrodt, Inc.  
 7733 Forsyth Blvd., Ste 1080  
 MO, St. Louis 63105
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/Year  
 10/23/2002
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
 (X) Director ( ) 10% Owner ( ) Officer (give title below) ( ) Other  
 (specify below)
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. Transaction	3. Code	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned at	6. Dir ect (D) or Indir ect (I)	7. Nature of Beneficial
	Date		Amount	Price	End of Month	
<S> Common Stock	<C>	<C>	<C><C>	<C>	<C>	<C>
				5294.418	D	

<CAPTION>

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

1. Title of Derivative 10. Nature of Security Dir Indirect ect Beneficial (D) Ownership or    Ind   ire   ct   (I)	2. Con- version or Exer cise  Price of  Deriva-  tive  Secu-  rity	3. Transaction	4. Code	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) Date   Expir  ation	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 at End of Month
<S> <C> <C> Phantom Stock	<C>	<C>	<C>	<C><C>	<C> <C>	<C> <C>	<C>	<C>
				42.796	A   1   1	Common Stock	42.796	\$70.10   7134.3476   D

		/ 200											
		2											
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Option, Right to Buy	\$71.50						04/24	Common Stock		4000			D
							/2012						
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Explanation of Responses:

1. Phantom stock units may be settled upon death or termination of service as a director.