

<CAPTION>

<CAPTION>

[illegible]

<C> <C>											
Phantom Stock			7/31/ J	V 209.55	A			Common Stock 209.55			D
			2002 2								

Phantom Stock			9/25/ J	47.24	A			Common Stock 47.24		13650.5731	D
			2002 3								

Option, Right to Buy	\$71.50						04/24 Common Stock		4000		D
							/2012				

</TABLE>

Explanation of Responses:

1. Shares acquired under the Bank of America Corporation SharesDirect Plan.

2. Phantom stock units acquired between April 24, 2002 and July 31, 2002. Phantom Stock Units may be settled upon death or termination of service as a director.

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