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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
  James Henry Hance, Jr.
  424 Eastover Rd.
  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/Year
  9/30/2002
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
  (X) Director ( ) 10% Owner (X) Officer (give title below) ( ) Other
  (specify below)
  Vice Chairman and Chief Financial Officer
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
                        |2. |3. |4.Securities Acquired (A)
                                                                   |5.Amount of
                                                                                      |6.Dir |7.Nature of
Indirect |
                        | Transaction | or Disposed of (D)
                                                                    | Securities
                                                                                       |ect | Beneficial
Ownership
                             | Beneficially
                                                                                       |(D)or |
                                                      | A/|
                             1 1
                                                                    I Owned at
                                                                                      |Indir |
                                                      | D | Price | End of Month
                        | Date | Code|V|
                                        Amount
                                                                                      lect(I)|
                        <C> <C> <C><C>
<S>
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                                                                                             <C>
                                                     | D |
                        |9/30/|F | |13780
                                                                    |285368
                                                                                      ΙD
Common Stock
                                                                                             |2002 |1
                                 1 1
                                                      1 1
Common Stock
                                                                    1395
                                                                                       | I
_ ------
Common Stock
                             15000
                                                                                     ΙI
                                                                                            IBv Spouse,
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Common Stock
                       1 1
                                                                  |3156.7049
                                                                                     | I
Trust
<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
1. Title of Derivative | 2. Con- | 3. | 4. | 5. Number of De | 6. Date Exer | 7. Title and Amount | 8. Price | 9. Number
|10.|11.Nature of|
 Security
                   |version |Transaction | rivative Secu |cisable and | of Underlying
                                                                                   |of Deri|of Deriva
|Dir|Indirect
                                       | rities Acqui | Expiration | Securities
                   |or Exer |
                                                                                    |vative |tive
|ect|Beneficial |
                   |cise |
                                 | red(A) or Dis |Date(Month/|
                                                                                    |Secu |Securities |
(D)|Ownership |
                                       | posed of (D) | Day/Year) |
                   |Price of|
                                 |rity |Benefi
|or |
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|Date |Expir|

Ificially

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

|Deriva- |

WASHINGTON, D.C. 20549

FORM 4

Ind						/			1 27 1		10 1	
ire	tive			1							Owned at	
ct	Secu-	,	1						Shares		End of	
(I)	rity	Date	Cod	e V Amount	I	ble	I	1			Month	I
<s></s>	<c></c>	<c></c>	<c></c>	<c><c></c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	
	I	I	I	1 1	I	I	I	Common	Stock	I	277.16	D
Option, Right to Buy	\$61.36	I		 	I	Ι	2/01/	/ Common	Stock	1	450000	- D
	I	I	I	1 1	I	I	2012	I	I	I	1	1
Option, Right to Buy	\$26.812	5		I I	I	1	7/01/	/ Common	Stock	ı	400000	- D
				1-1						ı	I	I
Option, Right to Buy				1 1		1	7/01/	/ Common	Stock	1	90000	D
	I	I	I	1.1	I	1	2007	I	I	I	T	I
 Option, Right to Buy		 5	 I	 	 I	· I	7/01	/ Common	Stock	 I	300000	- D
	I	I	I	1.1	I	I	2008	I	1	I	T	I
<u> </u>												-
Restricted Stock Uni	ts 1 for 1	1	I		1	1	7/01/	/ Common	Stock		300000	D
	1	I	I	1.1	I	I	2004	I	I	I	I	I
												-
Option, Right to Buy	\$74.50	I	I	1 1		I	7/01/	/ Common	Stock	T	1000000	D
1 1	I	I	I	1 1	I	Ι	2009	1	I	I	I	I
	I		I			Ι	Ι	Ι	Ι	Ι	I	-

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Explanation of Responses: 1. Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock which is exempt under Rule 16b-3 (e).