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WASHINGTON, D.C. 20549
FORM 4
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
  Kenneth D. Lewis
  Bank of America Corporation
NC1-007-58-08
  NC, Charlotte 28255
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)
  Chairman, President and Chief Executive 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
                                                                                            16.Dir 17.Nature of
Indirect
             | Transaction | or Disposed of (D)
                                                                         | Securities
                                                                                            |ect | Beneficial
Ownership
                                                                         | Beneficially
                               |(D)or |
                               1 1
                                                         | A/|
                                                                         | Owned at
                                                                                            |Indir |
                                                         | D | Price | End of Month
                          | Date |Code|V|
                                           Amount
                                                                                            |ect(I)|
                          <C> <C> <C><C>
                                                         <C> <C>
                                                                                            <C>
                                                                                                   <C>
<S>
                                                                         <C>
                         |9/30/|F | |13780
Common Stock
                                                         | D |
                                                                        |247008
                                                                                            | D
                                                                                                   12002 |1
Common Stock
                                                         1 1
                                                                       17296.285
                                                                                           ΙI
                                                                                                  |Thrift
                               Trust
<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
                                         |5.Number of De |6.Date Exer|7.Title and Amount |8.Price|9.Number
1. Title of Derivative |2.Con- |3. |4.
|10.|11.Nature of|
                     |version |Transaction | rivative Secu |cisable and | of Underlying
 Security
                                                                                         lof Derilof Deriva
|Dir|Indirect
                     |or Exer |
                                          | rities Acqui | Expiration | Securities
                                                                                         |vative |tive
|ect|Beneficial |
                     |cise |
                                          | red(A) or Dis |Date(Month/|
                                                                                         |Secu |Securities |
(D)|Ownership|
                     |Price of|
                                          | posed of (D) | Day/Year) |
                                                                                         |rity |Benefi
or |
                                                                                                 |ficially
                     |Deriva- |
                                                         |Date |Expir|
|Ind|
                     Itive
                                          1
                                                     | A/|Exer-lation|
                                                                       Title and Number |
                                                                                                 10wned at
|ire|
                     |Secu- |
                                        1 1
                                                     | D |cisa-|Date | of Shares
                                                                                         |End of
Ict I
                            |Date |Code|V| Amount
                     |rity
                                                    | |ble |
                                                                                         lMonth
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

(I) |

1												
<s> <c> <c></c></c></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				Stock	T	277.16	D
Option, Right to Buy									Stock	1	750000	D
	I	I	1	1 1	I	I	2012	I	I	I	1	I
 Option, Right to Buy	\$26.812	5		 		 I	7/01/	/ Common	Stock		400000	- D
	I	I	I	1.1	I	I	2005	I	I	1	I	Ι
 Option, Right to Buy	\$65.375	 I		 			7/01/	/ Common	Stock		90000	- D
	I	I	1	1.1	I	1	2007	I	I	I	I	Ι
 Option, Right to Buy	\$79.937	 5	 	 			7/01/	/ Common	Stock		300000	- D
	1	I	1	1 1	I	I	2008	I	I	1	I	I
 Restricted Stock Unit	s 1 for 1	 I	 	 			7/01/	/ Common	Stock		300000	- D
	I	I	I	1-1	I	I	2004	1	I	I	1	I
 Option, Right to Buy	\$74.50	 I	 	 	 I	 	7/01/	/ Common	Stock		1000000	- D
	I	I	I	1 1	I	I	2009	I	1	I	1	Ι
		 I	 I		 I	 I	 I	I	I		·	-

</TABLE>

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).