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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
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
   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
                           12.
                               13.
                                       |4.Securities Acquired (A)
                                                                           15.Amount of
                                                                                                |6.Dir |7.Nature of
Indirect
              | Transaction | or Disposed of (D)
                                                                                                |ect | Beneficial
                                                                            | Securities
Ownership
                                                                            | Beneficially
                                                                                                |(D)or |
                                    | A/|
                                                                            | Owned at
                                                                                                |Indir |
                           | Date |Code|V|
                                             Amount
                                                            | D |
                                                                    Price | End of Month
                                                                                                |ect(I)|
<S>
                                                            <C> <C>
                           <C>
                                  <C> <C><C>
                                                                            <C>
                                                                                                <C>
                                                                                                       <C>
Common Stock
                                      |5294.418
                                                                                                | D
                                                                                                       -----|
<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
                      lor Exer |
                                            | rities Acqui | Expiration | Securities
                                                                                             |vative |tive
|ect|Beneficial
                      Icise
                                            | red(A) or Dis |Date(Month/|
                                                                                                    |Securities |
                                                                                             l Secu
(D) | Ownership
                      |Price of|
                                            | posed of (D)
                                                                                                     lBenefi
                                                          |Day/Year) |
                                                                                             Iritv
|or |
                      |Deriva- |
                                                            |Date |Expir|
                                                                                                     |ficially
IIndl
                                                        | A/|Exer-|ation|
                                                                          Title and Number |
                                                                                                     |Owned at
                      Itive
lirel
                      |Secu-
                                          I = I
                                                       | D |cisa-|Date |
                                                                           of Shares
                                                                                             |End of
|ct |
                              |Date |Code|V| Amount
                      |rity
                                                          |ble |
                                                                                                     Month
(I) |
<S>
                      <C>
                               <C>
                                   <C> <C><C>
                                                        <C> <C>
                                                                  <C>
                                                                        <C>
                                                                                     <C>
                                                                                             <C>
<C> <C>
                                         | |42.796
                                                                        |Common Stock|42.796 |$70.10 |7134.3476
Phantom Stock
                               |10/23|A
                                                       |A |1
                                                                  |1
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Option, Right	1	\$71.50	I	 		·	I	104/2	4 Common	Stock		4000	- D
I	 	I	I	I	1 1	I	1	/2012	2	I	I	T	I
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Explanation of Responses:

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