

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

Marc Denis Oken
1650 Queens Rd West
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)

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4. Statement for Month/Year

11/21/2002

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

() Director () 10% Owner (X) Officer (give title below) () Other

(specify below)

Executive Vice President & Principal Financial Executive

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 End of Month	6. Director or Indirect (I)	7. Nature of Beneficial
	Date		Amount	Price		
<S> Common Stock	<C> 11/21/2002	<C> M	<C><C> 50000	<C> <C> A	<C> D	<C> I
Common Stock	11/21/2002	S	40000	D \$71.2806	D	I
Common Stock				460	I	By Wife
Common Stock Trust				2746.775	I	Thrift
Common Stock Estate				1842	I	Trustee For

<CAPTION>

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

1. Title of Derivative Security	2. Conversion or Exercise	3. Transaction	4. Derivative Securities Acquired	5. Number of Derivative Securities	6. Date Exercisable and Expiration	7. Title and Amount of Underlying Securities	8. Price of Derivative	9. Number of Derivative
10. Nature of Security	11. Nature of Indirect							

