```
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)
  ###-##-###
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
                     |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 |
                                                              | Owned at
                           1 1 1
                                                  | A/|
                                                                                |Indir |
                                                 | D | Price | End of Month
                      | Date |Code|V| Amount
                                                                                lect(I)|
                      <C> <C> <C><C>
<S>
                                                  <C> <C>
                                                               <C>
                                                                                <C>
                                                                                      <C>
                     |11/21/|M | |50000
                                                 | A |
Common Stock
                                                                                ID
                                                               | 2002 |
                              _____
Common Stock
                      |11/21/|S | |40000
                                                 |D |$71.2806 |85641
                                                                                | D
                      | 2002 | | |
                                                  | | 460
Common Stock
                      |I |By Wife
                          12746.775
                                                                               ΙI
_ ------
                          Common Stock
                                                              11842
                                                                                ΙI
                                                                                     |Trustee For
_____
<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|
                  |version |Transaction | rivative Secu |cisable and | of Underlying
                                                                             lof Derilof Deriva
 Security
|Dir|Indirect
                                   | rities Acqui |Expiration | Securities
                  lor Exer |
                                                                             Ivative Itive
```

ect Beneficial	cise	1	1		red(A) or	Die	l Date	(Month/	1			Secu	Securities	
(D) Ownership					posed of (I								Benefi	1
or	Deriva-		1	'	_		_						ficially	
Ind		1						Expir		m' . 1		1	-	
ire	tive										e and Number		Owned at	
ct	,							- Date		of Sl	hares	1	End of	
(I)	rity	Date	Code	e V	Amount	1	ble	1				1	Month	ı
<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>	
Preferred, Series C	1	I					I	1	Comm	mon :	Stock	I	277.16	D
														-
Option, Right to buy	\$48.4375	5				I	I	01/03	Comm	mon :	Stock	1	150000	D
	I	1	1			1	I	/2010	1		1	1	1	T
														-
Option, Right to Buy	\$53.28	I	1			1	I	01/31	Comm	mon :	Stock	1	180000	D
	1	I	1			1	I	/2011	.		1	1	1	1
														-
Option, Right to Buy	\$61.36	I	1			1	I	2/01/	Comn	mon :	Stock	1	200000	D
	1	1					1	2012			I	1		ı
														_
· ·	\$26.8125	5 11/21	L   M		50000	D	1	7/01/	Comn	mon :	Stock 50000	1	0	D
Option, Right to Buy											Stock 50000	I	O	D
· ·	I	/ 200	)	1 1		I	I	2005	I		Stock 50000	I	0 	D 
· ·	I		)			I	I		I		Stock 50000   		0   	D
Option, Right to Buy	 	/ 200	)     			 	 	2005 	   		 	 		    -
Option, Right to Buy	    \$65.375	/ 200	)   		 	 	 	2005   	 	 mon :	  Stock	 		    -   D
Option, Right to Buy	    \$65.375	/ 200	)   		 	 	 	2005   	 	 mon :	  Stock	 		    -   D
Option, Right to Buy	    \$65.375 	/ 200	      		 	 	      	2005    7/01/  2007		mon :	       	      	    26200 	  -  D 
Option, Right to Buy	    \$65.375      \$65.375	/ 200	     			 	        	2005    7/01/  2007  7/01/		mon :	 	        	 	  -  D 
Option, Right to Buy	    \$65.375      \$65.375	/ 200  2     				        		2005    7/01/  2007  7/01/  2007		mon :	  Stock     Stock	 	    26200 	  -  D 
Option, Right to Buy	    \$65.375      \$65.375	/ 200  2     				        		2005    7/01/  2007  7/01/  2007		mon :	  Stock     Stock	 	 	  -  D    -
Option, Right to Buy	  \$65.375    \$65.375	/ 200					 	2005    7/01/  2007  7/01/  2007		mon :	 	 		  -  D  -  I
Option, Right to Buy	  \$65.375    \$65.375	/ 200						2005    7/01/  2007  7/01/	Comm	mmon :	 	 	  26200    2000 	  -  D  -  I
Option, Right to Buy		/ 200						2005    7/01/  2007  7/01/  2007	Comm	mmon :	 			
Option, Right to Buy	  \$65.375    \$65.375    \$65.375	/ 200						2005    7/01/  2007  7/01/  2007  7/01/  2007	Comm	mmon :	 		  26200    2000    1800	
Option, Right to Buy		/ 200						2005    7/01/  2007  7/01/  2007  7/01/	Comm	mon :	 			
Option, Right to Buy		/ 200						2005    7/01/  2007  7/01/  2007  7/01/	Comm	mon :	 			
Option, Right to Buy		/ 200						2005    7/01/  2007  7/01/  2007  7/01/  2007	Comm	mon :	 			

</TABLE>

Explanation of Responses: