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 Barbara J Desoer Bank of America Corporation NC1-007-57-02 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 11/25/2002 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) President, Consumer Products 7. Individual or Joint/Group Filing (Check Applicable Line) (X) Form filed by One Reporting Person ( ) Form filed by More than One Reporting Person <CAPTION> Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of Security |5.Amount of |2. |3. |4.Securities Acquired (A) |6.Dir |7.Nature of Indirect | | Transaction | or Disposed of (D) | Securities |ect | Beneficial Ownership | Beneficially |(D)or | | A/| | Owned at |Indir | | Date |Code|V| Amount | D | Price | End of Month |ect(I)| <C> <C> <C><C> <C> <C> <C> <C> <C> <S> Common Stock |11/25/|M | |9053 | A | | D | 2002 | |11/25/|M | |11120 Common Stock |A | 1 | D | 2002 | | | \_\_\_\_\_\_ |D |\$71.55 |11058 |11/25/|S | |20173 Common Stock I D | 2002 | | | 1 1 Common Stock | | | | 771 ΙI Spouse Common Stock |5155.845 ΙI - ------ΙI 12638.065 Common Stock Trust-Spouse -----

<CAPTION>

1.Title of Derivative	2.Con-	3.	4.		5.Number of	f De	6.Date Exer 7.Title			e and Amount	8.Price 9.Number		
Security   Dir Indirect	version	Trans	saction	1	rivative S	Secu	cisab	ole and	of U	nderlying	of Der	i of Deriva	
	or Exer	1		- 1	rities Acq	qui	Expir	ration	Secu	rities	vative	ltive	
ect Beneficial	cise	1	1	1	red(A) or	Dis	Date	(Month/			Secu	Securities	ı
(D) Ownership	Price of	f	ı	ı	posed of (I	0)	Day/Y	/ear)			rity	Benefi	
or	Deriva-	i I	1	1	_		_	Expir			1	ficially	
Ind	ltive		· 1					· · · - ation		le and Number		Owned at	
ire			'	'				- Date					
ct	Secu-									Silates		End of	
(I)	rity	Date	Code	V	Amount	l	ble				ı	Month	ı
<s> <c> <c></c></c></s>	<c></c>	<c></c>	<c> &lt;</c>	(C>	<c></c>	<c></c>	<c></c>	<c> &lt;</c>	:C>	<c></c>	<c></c>	<c></c>	
Option, Right to buy	\$48.4375	5		- 1		1	1	01/03	Common	Stock	T	105000	D
1	1	1				1	1	/2010		1	1	1	Ι
													_
Option, Right to buy	\$48.4375	5				1	1	01/03	Common	Stock	1	1200	ΙI
Spouse	1	I				ı	I	/2010			ı		ı
 													_
Option, Right to Buy	1953 28	1	1 1			ı	ı	101/311	Common	Stock	ı	180000	[
													1 -
I		·						/2011		I			ı
 													-
Option, Right to Buy  Spouse	\$53.28			I			1	01/31	Common	Stock	1	1200	1
I I	I	1		1		1	1	/2011		1	1	I	-1
' 													-
Option, Right to Buy	\$61.36	1		1		1	1	2/01/	Common	Stock	1	210000	D
	1	1				1	1	2012		1	1	1	1
 													_
Option, Right to Buy	1\$48.4375	5 I	1 1			ı	ı	11/02/1	Common	Stock	1	180	1
Spouse	1							2005			' 		1
I I	ı	1	1 1			1	1	12005		1	'	I	
													_
Option (Right to Buy)	\$23.8048	3 11/25	5   M		9053	D	I	08/07	Common	Stock 9053	I	0	[
1	1	/ 200	)	I			1	/2005		1	I		I
	I	2				1	1			1	1	I	-
'													-
Option (Right to Buy)	\$36.7011	1 11/25	5   M		11120	D	I	08/05	Common	Stock 11120	1	13775	[
	1	/ 200	)			I	1	/2006		1	1		1
	1	2	1 1			ı	ı	1 1		I	1	I	1
l l	· 	· 				· 	· 	·		· 	· 	· 	'
	-160E 4403	<b>-</b>						<b>-</b>		C+ o o l- l		<b>_</b>	1.5
Option (w/LSAR) (Right										Stock	1	50696	D
to Buy)	1	I				I	I	/2007		I			I
I													_
Option (w/LSAR) (Right	: \$71.5801	1				1	T	05/22	Common	Stock	1	33382	D
to Buy)	1	1					1	/2007		1	1	1	1

	l 						 					
Option (W/LSA		t \$63.626	7	I		I	I	05/22 Common S	tock	I	31345	D
to Buy)	1	I	I		1 1	I	l	/2007	T	I	I	I
Option, Right		\$50.70	 I				 	5/22/ Common S	tock	ı	45377	D
	1	I	I		1 1	I	I	2007	1	I	I	I
Option, Right		\$73.29	I			ا ا	 	5/18/ Common S	tock	1	204	D
I	1	1	I		1 1	I	I	2003	T	I	I	I
Option, Right		\$73.29	 				 	5/18/ Common S	tock		204	I
spouse	1	I	'					2003	1	I	I	I
Option, Right								1/03/ Common S	tock	ı	360	I
Spouse	1	I	I		1 1	I	I	2004	1	I	I	I
	I I	ı	I	Ι			 I	I I	Ι	Ι	1	

</TABLE>

Explanation of Responses: