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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
  R Eugene Taylor
  Bank of America Corporation
NC1-007-57-10
  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
  12/19/2002
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 and Commercial Banking
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 |
                               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>
                                                                                                   <C>
<S>
Common Stock
                         |12/19/|G |V|820
                                                         | D |
                                                                         |63192
                                                                                            | D
                                                                                                   | 2002 |
Common Stock
                                                                       |1370.015
                                                                                           ΙI
                                                                                                  |Thrift
                               1 1
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
                                                                                         - 1
                                                                                                 |End of
Ict I
                            |Date |Code|V| Amount
                     |rity
                                                    | |ble |
                                                                                          lMonth
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

(I) |

<pre><s> <c> <c></c></c></s></pre>	<c></c>	<c></c>	<c></c>	<c><c></c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	
	l 	 	 	 	l 	l 	 	Common	Stock		227.37	D -
Option, Right to buy	\$48.437	5	I	1 1	I	I	01/0	3 Common	Stock	I	150000	D
	1	I	1	1 1	I				I	I	I	I
Option, Right to Buy	\$53.28											-   D
	T	I	1	1 1	I	1	/201	1	T	I	I	Ι
Option, Right to Buy	\$61.36			 	l	I	2/01	/ Common	Stock	ı	250000	-   D
	1	I	I	1 1	I	I	2012	1	1	I	I	I
Option, Right to Buy	\$26.812	5		 	l	I	7/01	/ Common	Stock	ı	150000	-   D
				1.1						I	I	I
 Option, Right to buy				 					Stock		21000	-   D
	1	I	I	1 1	I	1	2008	I	1	I	I	I
 Option, Right to Buy	\$79.937	5		 	l	I	7/01	/ Common	Stock	·	100000	-   D
	1	I	I	1 1	I	I	2008	1	1	I	I	I
 	Ι	I	I	1 1	Ι	I	I	I	l	Ι	I	_

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Explanation of Responses: