

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

1/3/2003

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. or Disposed of (D)	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned at End of Month	6. Dir (D) or Indir (I)	7. Nature of Beneficial
	Date	Code	V Amount	D Price		
<S> Common Stock	<C> 11/22/	<C> G	<C><C> V1500	<C> <C> D	<C> D	<C> I
	2002					
Common Stock	1/3/ 2	F	196	D	I	
	003	1				
Common Stock					I	By Wife
Common Stock Trust					I	Thrift
Common Stock Estate					I	Trustee For

<CAPTION>

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

1. Title of Derivative 10. Nature of Security Dir Indirect	2. Con- version or Exer	3. Transaction	4. or Disposed of (D)	5. Number of De rivative Secu rities Acqui	6. Date Exer isable and Expiration	7. Title and Amount of Underlying Securities	8. Price of Deri	9. Number of Deriva tive
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