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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
                      |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>
                      |11/22/|G |V|1500
                                                 | D |
Common Stock
                                                                                 ΙD
                                                                | 2002 |
                              1.1
 _____
Common Stock
                      |1/3/ 2|F | |196
                                                 |D |
                                                               |83945
                                                                                 | D
                      |003 |1 ||
                                                                                 Common Stock
                      | | | | | 460
                                                                         ΙI
                                                                                     |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
 Security
                                                                             lof Derilof Deriva
|Dir|Indirect
                                   | rities Acqui |Expiration | Securities
                  lor Exer |
                                                                              |vative |tive
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ect Beneficial													
(D) Ownership	cise				red(A) or						Secu	Securities	I
or	Price of	f		I	posed of (I))	Day/1	(ear)			rity	Benefi	
Ind	Deriva-	1	I	I			Date	Expi	<u> </u>		I	ficially	
ire	tive		I	I		A/	/ Exer-	- atior	n Tit	le and Number	1	Owned at	
ct	Secu-		I	1 1		D	cisa-	- Date	of	Shares	I	End of	
(I)	rity	Date	Code	e V	Amount	1	ble	I	I		I	Month	I
<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	I		1	1 1		I		1	Commor	n Stock	1	277.16	D
													_
Option, Right to buy	\$48.4375	5	I	1 1			I	01/03	3 Commor	1 Stock	I	150000	D
I I		1	1				I)		I	I	1
													-
Option, Right to Buy	\$53.28		I				I	01/31	L Commor	n Stock	I	180000	D
1	1						I	/2011	L	I	I	I	I
													-
Option, Right to Buy	\$61.36		I	1 1			1	2/01/	/ Commor	n Stock	I	200000	D
1 1		I					1	2012	I	I	I	I	I
													-
Option, Right to Buy	\$65.375		I	1 1						·	I	26200	D
1	I	1					I	2007	1	I	1	I	I
													_
Option, Right to Buy By Daughter	\$65.375		I				I	7/01/	/ Commor	n Stock	I	2000	ΙI
Alise	I	1				1	1	2007	1	I	1	I	I
													-
Option, Right to Buy By Daughter	\$65.375	1	1	1 1		1	1	7/01/	/ Commor	n Stock		1800	ΙI
Lucille	•	1					1	2007	I	I	I	1	I
													-
Option, Right to Buy	\$79.9375	5		1 1						·	I	100000	D
1		I						2008	1	I	1	I	I
													_
1 1		1					I	I	I	l	I	I	

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Explanation of Responses:

^{1.} Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock which is exempt under Rule 16b-3(e).