```
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/Day/Year
  1/3/2003
5. If Amendment, Date of Original (Month/Day/Year)
   1/3/2003
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. | 2A. | 3. | 4. Securities Acquired (A)
                                                                        |5.Amount of
                                                                                            16.Dir 17.Nature of
Indirect
             |Trans-|Exec-|Trans | or Disposed of (D)
                                                                         | Securities
                                                                                            |ect | Beneficial
Ownership
                                                                         | Beneficially
                   |action|ution |action|
                                                                                            |(D)or |
                        1 1 1
                                                         | A/|
                                                                         | Owned Following | Indir | | |
                                                         | D | Price | Reported Trans(s)|ect(I)|
                   |Date | Date |Code|V|
                                           Amount
                                <C> <C><C>
                                                         <C> <C>
                                                                         <C>
                                                                                            <C>
                                                                                                   <C>
<S>
                   <C>
                         <C>
Common Stock
                   |1/3/ 2|
                               |F | |769
                                                         | D |
                                                                         |62423
                                                                                            | D
                                                                                                   |003 |
                                |1
                                     Common Stock
                                                                        |1370.015
                                                                                           ΙI
                                                                                                  |Thrift
                        1
                               1 1
Trust
<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
                           |3A. |4. |5.Number of De |6.Date Exer|7.Title and Amount |8.Price|9.Number
           |2.Con- |3.
1.Title of
|10.|11.Nature of|
 Derivative | version | Trans- | Deemed | Trans- | rivative Secu | cisable and | of Underlying
                                                                                         lof Derilof Deriva
|Dir|Indirect
 Security |or Exer |action |
                                  |action| rities Acqui |Expiration | Securities
                                                                                         |vative |tive
|ect|Beneficial |
                            |Execu-|
                                          | red(A) or Dis |Date(Month/|
                                                                                          |Secu |Securities |
            |cise
(D)|Ownership|
            |Price of|
                             |ution |
                                          | posed of (D) | Day/Year) |
                                                                                          |rity
                                                                                                |Benefi
|or |
                                                                                                 |ficially
            |Deriva- |
                                                         |Date |Expir|
IIndl
            ltive
                                          | A/|Exer-lation|
                                                                        Title and Number |
                                                                                                 I Owned
Follow|ire|
            |Secu-
                    | (Month/| (Month|
                                      1.1
                                                    | D |cisa-|Date |
                                                                       of Shares
                                                                                         - 1
                                                                                                 lina
Reported|ct |
                            |/Day/ |Code|V| Amount | |ble |
            |rity
                     |Day/
                                                                                          1
                                                                                                 |Trans-
```

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 4

(I) |

I	 	Year)	Year)			l	1	I	I		I	action(s)	I
<\$> <c> <c></c></c>	_  <c></c>	<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, Se	1	I	I	1	1 1	1	1	I	Common	Stock		227.37	D
ries C	   		 	 			l 	l 	l 		l 	l 	 
Option, Right		5	1	I	1 1	1	1	01/0	3 Common	Stock	I	150000	D
to buy	 		 	 	 		l 		0	 	 	l 	 
Option, Right		1	I	I	1 1	1	1	01/3	1 Common	Stock	I	240000	D
to Buy	 			 					1		 	l 	
Option, Right		I	I	I	1 1	1	I	2/01	/ Common	Stock	I	250000	D
to Buy	i   	I	l	l 				2012	:		I	l	
Option, Right		5	1			I	1	7/01	/ Common	Stock	I	150000	D
to Buy	 	I	1	I	1 1	I	I		1	l	I	1	I
Option, Right										Stock		21000	D
to buy	 	I	I	I	1 1	1	1	2008	: 1	I	I	I	I
Option, Right	,	 5		 I		ı	I	7/01	/ Common	Stock	Ι	100000	D
to Buy	 	I	I	I	1 1	I	I	2008	: 1	I	I	I	I
 	   	Ι	I	I		l	Ι	l	Ι	l	l	l	

</TABLE>

Explanation of Responses:

<sup>1.</sup> Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock. Shares indicate corrected amount withheld due to incorrect withholding rate initially provided by the Corporation's third pa

rty vendor. The withholding and disposition of shares to the issuer is exempt under Rule  $16b-3\,(e)$ .

SIGNATURE OF REPORTING PERSON

R Eugene Taylor

R. Eugene Taylor