```
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/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)
  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. | 2A. | 3. | 4. Securities Acquired (A)
                                                             |5.Amount of
                                                                               |6.Dir |7.Nature of
Indirect |
                |Trans-|Exec-|Trans | or Disposed of (D)
                                                              | Securities
                                                                               |ect | Beneficial
Ownership
                |action|ution |action|
                                                              | Beneficially
                                                                               |(D)or |
                    | A/|
                                                             | Owned Following |Indir |
                |Date | Date |Code|V| Amount
                                                | D | Price | Reported Trans(s)|ect(I)|
                <C> <C>
<S>
                           <C> <C><C>
                                                 <C> <C>
                                                               <C>
                                                                               <C>
                                                                                     <C>
               |11/22/|
                          |G |V|1500
                                                | D |
Common Stock
                                                                               ΙD
                                                              | 2002 |
                          ______
Common Stock
               |1/3/ 2|
                          |F | |625
                                                 | D |
                                                              |83516
                                                                               | D
                |003 |
                          |1 | |
                                                                               | | |460
                                                                       |I |By Wife
Common Stock
               1
Common Stock | Trust |
                     12746.775
                                                                              | I
_ ------
                     1 1 1
Common Stock
                                                             11842
                                                                               ΙI
                                                                                    |Trustee For
_____
<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
1. Title of |2.Con- |3. |3A. |4. |5. Number of De |6.Date Exer|7. Title and Amount |8. Price|9. Number
|10.|11.Nature of|
 Derivative | version | Trans- | Deemed | Trans- | rivative | Secu | cisable | and | of | Underlying
                                                                            lof Derilof Deriva
```

|action| rities Acqui |Expiration | Securities

Ivative Itive

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 4

|Dir|Indirect

Security |or Exer |action |

ect Beneficial    cise    Execu-    red(A) or Dis  Date(Month/   Secu  Securities														
(D) Ownership			Execu									Secu	Securities	1
or	Price of		ution	1	- 1	posed of (	)	Day/	Year)	1		rity	Benefi	
Ind	Deriva-	1	1	1	- 1			Date	Expir	:		I	ficially	
Follow ire	ltive	1	1	1	- 1		A/	/ Exer	- ation	ı  Tit	le and Number	1	Owned	
Reported ct	Secu-	(Month/	/  (Montl	h	1 1		D	cisa-	- Date	of S	Shares	1	ing	
-	rity	Day/	/Day/	Code	e   V	Amount	1	ble	1	1		T	Trans-	1
(I)	1	Year)	Year)	1	1 1		1	I	1	1		1	action(s)	1
	 <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</c></c>	e	1	1	1	1 1		I	1	I	Common	Stock	1	277.16	D
 ries C			ı	I	1 1		ı	I	ı	1	I	1	1	1
	 													_
Option, Right		5 I	I	ı	1 1		ı	I	101/03	3   Common	Stock	ı	150000	l D
to buy		1	1		1 1					)		' 	1	1
		1	1	1	1 1		1	ı			'	'	ı	1
	'													-
Option, Right	\$53.28 	I	I	1	1 1		l				Stock		180000	D
to Buy 		1	I	1	1 1			I	/2011	.	I	I		
	 													-
Option, Right	\$61.36	1	1	1	1 1		1	I	2/01/	Common	Stock	1	200000	D
to Buy	İ	1	I	1	1 1		1	I	2012	1	I	1	I	
														-
Option, Right		1	1	1	1 1			1	7/01/	Common	Stock	1	26200	D
to Buy		1	I	1	1 1		1	I	2007	1	1	1	1	1
  -	 													_
Option, Right		I	1	ı	1 1		ı	1	7/01/	' Common	Stock	I	2000	ΙI
By Daughter to Buy		ı	ı	ı	1 1		ı	ı	2007	ı	I	1	1	ı
Alise	i 													_
Option, Right		ı	I	ı	1 1		1	ı	17/01/	Common	Stock	ı	1800	ΙI
By Daughter		1									J.COCK			
to Buy  Lucille		I	1	1			I		2007		I	ı		l
														-
Option, Right	: \$79.9375 						I				Stock		100000	D
to Buy				1			I	I	2008	1	I	1	I	1
	. <u>.</u> 													_
		1	1	1			I	I	1	1	I	1	I	
1 1	I													

</TABLE>

Explanation of Responses:

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

SIGNATURE OF REPORTING PERSON

Marc Denis Oken Marc Denis Oken

<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