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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
   Amy Woods Brinkley
  Bank of America Corporation
NC1-007-58-04
  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
  2/4/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
   ( ) Director ( ) 10% Owner (X) Officer (give title below) ( ) Other
   (specify below)
  Chairman, Credit Risk Policy & Deputy Corporate Risk Management 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.
                                13.
                                      |4.Securities Acquired (A)
                                                                          15.Amount of
                                                                                               16.Dir 17.Nature of
Indirect
              |Trans-|Exec-|Trans | or Disposed of (D)
                                                                                               |ect | Beneficial
                                                                           | Securities
Ownership
                                                                           | Beneficially
                    |action|ution |action|
                                                                                               |(D)or |
                         | A/|
                                                                           | Owned Following | Indir |
                    |Date | Date |Code|V|
                                             Amount
                                                           | D |
                                                                    Price | Reported Trans(s)|ect(I)|
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                   <C>
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                                 <C>
                                      <C><C>
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Common Stock
                                      13916
                                                                                               ΙD
                                                                                                      14251.565
Common Stock
                                1 1
                                                           ΙI
                                                                                                    IThrift
<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
1. Title of | 2. Con- | 3.
                             13A.
                                   14.
                                           |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
|Dir|Indirect
 Security |or Exer |action |
                                    |action| rities Acqui |Expiration | Securities
                                                                                           Ivative Itive
|ect|Beneficial |
            cise
                             |Execu-|
                                           | red(A) or Dis |Date(Month/|
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                                                                                                   |Securities |
(D)|Ownership
                             |ution |
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                                                                                                    |Benefi
            |Price of|
                                           | posed of (D)
                                                          |Day/Year) |
lor I
             |Deriva- |
                                                           |Date |Expir|
                                                                                                    |ficially
|Ind|
                Title and Number |
             |tive
                                                       | A/|Exer-|ation|
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Follow|ire|
                     | (Month/| (Month|
            ISecu-
                                                       | D |cisa-|Date |
                                                                          of Shares
                                                                                                    ling
                                         1 1
Reported|ct |
                             |/Day/ |Code|V| Amount
            Iritv
                     |Day/
                                                       |ble |
                                                                                                    |Trans-
(I) |
                     |Year)
                             |Year) |
                                                           |action(s)
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

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<c> <c></c></c>	d, Se	l	12/31/	1	J	V 8.04	A	1	1	Common	Stock 13.507	2	285.2	D
ries C		   	2002	1	1	1 1	I	1	I	I	I	I	I	I
Option, F		  \$48.4375	i			I I		Ι	01/03	Common	Stock	 	150000	D
to buy		 	I	I	I	1 1	I	1	/2010	I	I	I	I	I
		  \$53.28						Ι	01/31	Common	Stock	 	210000	-   D
to Buy		   	I	I	I	1 1	I	I	/2011		I	I	I	I
		  \$61.36						Ι	2/01/	Common	Stock		250000	D
to Buy		 	I	I	I	1 1	I	1	2012	I	I	I	I	I
Option, H		  \$70.03	2/3/ 20	)	A	100000	A	2	02/03	Common	Stock 100000	\$70.03	100000	D
to buy		 	03	1		1 1	1	1	/2013	1	I	1	1	I
1 1		 	I	I	I	1 1	I	1	2	I	I	I	I	
		  \$26.8125			l	I I		Ι	7/01/	Common	Stock		190000	-   D
to Buy		   	I	I	I	1 1	I	I	2005	I	I	I	1	T
		  \$65.375			· I	 	 I	I	7/01/	Common	Stock	<u>-</u>	30000	D
to Buy		   	I	I	I	1 1	I	I	2007	I	I	I	1	I
		  \$79.9375	·	<u>-</u>	 I	 	 I	· 	7/01/	Common	Stock		100000	-   D
to Buy		   	I	I	I	1 1	I	I	2008	I	I	I	I	I
I I		     		l	I		I	Ι	l		I	l	l	_

</TABLE>

Amy Woods Brinkley Amy Woods Brinkley

Explanation of Responses:
1. Each share of Series C Preferred stock is convertible into 1.68 shares of common stock of Bank of America Corporation.

<sup>2.</sup> These options fully vest on February 3, 2006. SIGNATURE OF REPORTING PERSON