```
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
  Barbara J Desoer
  Bank of America Corporation
NC1-007-57-02
 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)
  President, Consumer Products
7. Individual or Joint/Group Filing (Check Applicable Line)
  (X) Form filed by One Reporting Person
  ( ) Form filed by More than One Reporting Person
<CAPTION>
Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned
                                                                   |5.Amount of
1. Title of Security | 2. | 2A. | 3. | 4. Securities Acquired (A)
                                                                                      16.Dir 17.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> <C><C>
                                                     <C> <C>
                                                                    <C>
                                                                                       <C>
                                                                                              <C>
<S>
                  <C>
Common Stock
                |10520
                                                                                       ΙD
                                                                                             | | | | 771
                                                                                     ΙI
                      |Spouse
Common Stock
Common Stock
                |12/31/|
                             |J |V|181.98
                                                     | A |
                                                                   |5337.825
                                                                                     | I
                | 2002 |
                             |1 | |
Common Stock
                |12/31/|
                             |J |V|81.99
                                                     | A |
                                                                   12720.055
                                                                                     ΙI
                                                                                            IThrift
Trust-Spouse
                  | 2002 |
                             |1 | |
                                                     1 1
                                                                                       1
                                                                    <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
|Dir|Indirect |
 Security |or Exer |action | |action| rities Acqui |Expiration | Securities
                                                                                    Ivative Itive
| lect|Beneficial
                  | | Execu-| | red(A) or Dis | Date(Month/|
           |cise
                                                                                    |Secu |Securities |
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(D)|Ownership |

	Price of	I	lution	I	pose	d of(D)	Day/Y	/ear)	1		rity	Benefi	
	 Deriva-	I	1	1				Date	Expir	:1		1	ficially	
	 tive	I .	I	1	1		A/	/ Exer-	- ation	Tit	le and Number	I	Owned	
	Secu-	 (Month/	(Month	1	1 1		D	cisa-	- Date	of	Shares	1	ing	
Reported ct 	rity	 Day/	/Day/	Code	e V Amo	unt		ble	I	I			Trans-	ı
(I) 	 	Year)	Year)	ı	1 1		ı	ı	ı	I		ı	action(s)	ı
	_ <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> ption, Right</c>	\$48.4375	1	I		1 1			I	01/03	Common	Stock	1	105000	D
to buy		I	I	I	1 1		I	I	/2010	1	1	I	I	1
option, Right Spouse											Stock		1200	1
to buy		I	1		1 1		I		/2010	1	I	I	I	
ption, Right		 I	 	·					01/31	Common	Stock	 I	180000	 [
to Buy	 			1	1 1				/2011		1		1	1 -
LO Buy	 											'		
)ption, Right	'	ı	1	I	1 1		ı	ı	01/31	Common	Stock	1	1200	I
Spouse to Buy					1 1		1		1/2011			1	1	
 	 '													
ption, Right	'	2/1/ 20	1	ΙA	V 1200		ΙA	2	2/01/	Common	Stock 1200	\$61.36	211200	[
to Buy		02	I	1	1 1			I	2012	I	1	I	I	I
 		I	I	I	1 1		I	I	2	I	1	I	I	ı
									11 /00 /		Ch 3 !			
option, Right Spouse	\$48.4375										STOCK		1180	1
to Buy 	 			l 			 		2005		 		·	
ption, Right	 \$61.36	2/1/ 20	- 	A	 V 400		- 	2	102/01	Common	Stock 400		400	 E
to Buy					1 1				/2007	1	1	1	1	ı
į				ı			ı	I	2		I	I	I	
ption, Right		2/3/ 20	1	ΙA	10000	0	ΙA	3	102/03	Common	Stock 100000	\$70.03	100000	[
to buy		03	I	I	1 1		I	1	/2013	1	I	I	I	I
i	I	I	I	I	1 1		l	I	3	1	1	I	I	
													.1.2775	
ption (Right											Stock			[
to Buy)	 	l 	 	·	 		 	·	/2006	· I ·	 	 	 	
ption (w/LSA		I	I	I	1 1		I	I	05/22	Common	Stock	I	50696	[
 R) (Right to		1	I	1	1 1			1	/2007	1	I	1	I	ı
 		I	I	I	1 1		I	I	I	I	1	I	I	ı
·														
ption (w/LSA	\$71.5801	1	1		1 1			1	105/22	Common	Stock		33382	[

R) (Right to		I	I	I		1	1	/200	7	I	I	1	I
Buy)	 	ı	l 	ı		ı	l	ı	ı	ı	ı	ı	ı
Option (W/LSA		I	I	I		I	1	105/2	2 Common Sto	ock	I	31345	D
R) (Right to			1		1 1	1	1	1/200	7	I		I	I
 Buy) 	 	I	I	I		l	l	I	I	l	I	I	Ι
Option, Right		1	1	1		ı	1	5/22	/ Common Sto	ock	1	45377	D
to Buy	 					l 		2007	1	l 			I
Option, Right		I	I	I		I	I	5/18	/ Common Sto	ock	T	204	D
'to Buy 	İ					l 		2003			l 	l 	I
Option, Right		I	I	I		I	I	5/18	/ Common Sto	ock	T	204	ΙI
	 	I		1		l		2003	ı	1	ı	I	I
Option, Right	\$60.50					I	1	1/03	/ Common Sto	ock	1	360	- I
Spouse to Buy 	 	I	I	I		I	I	2004	I	I	I	1	I
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Explanation of Responses:

1. Shares acquired were exempt acquisitions pursuant to Rule 16b-3(c) under Bank of America Corporation 401(k) Plan.

2. The options fully vest on February 1, 2006, or, if earlier, (i) 50% vest if the stock price closes at or above \$76.36 for ten consecutive trading days, and (ii) the remaining 50% vest if the stock price closes at or above \$91.36 for ten consecutive tra

ding days.

3. These options fully vest on February 3, 2006.

SIGNATURE OF REPORTING PERSON

Barbara J Desoer

Barbara J. Desoer