```
( ) 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
  James Henry Hance, Jr.
  424 Eastover Rd.
  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
  2/4/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
  (X) Director ( ) 10% Owner (X) Officer (give title below) ( ) Other
  (specify below)
  Vice Chairman and Chief Financial Officer
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|
                                                 | D | Price | Reported Trans(s)|ect(I)|
                                    Amount
<S>
                <C>
                      <C>
                            <C> <C><C>
                                                  <C> <C>
                                                               <C>
                                                                                <C>
Common Stock
                                                 1285368
               ΙD
                                                                                     |395
Blair
_ ______
                                                             |5000
Common Stock
                          ΙI
                                                                                    |By Spouse,
_ ------
-----|
               |12/31/| |J |V|108.96
                                         |A | |3265.6649 |I
Common Stock
                                                                                    |Thrift Trust
                | 2002 | |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
                                                                             |vative |tive
|ect|Beneficial |
                        |Execu-|
                                    | red(A) or Dis |Date(Month/|
                                                                             |Secu |Securities |
          cise
(D)|Ownership |
          |Price of|
                                   | posed of(D) | Day/Year) |
                        |ution |
                                                                             Iritv | Benefi
lor I
                         1
```

|Date |Expir|

|ficially

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

|Deriva- |

WASHINGTON, D.C. 20549

FORM 4

Ind	  tive	ı	1	ı	I	1 7	/ Fvor	-lation	vi ⊤i+	lo and Numbor	1	Owned	
Follow ire	Secu-								of :		1	ing	
Reported ct	1	1								Silares	1	Trans-	
(I)	rity 				e V  Amount		ble						
1		Year)	Year)	ı		ı	I	1			ı	action(s)	ı
<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>	
Preferred, S	e  	12/31/	1	J	V 8.04	A	1	1	Common	Stock 13.5072	2	285.2	D
ries C 		2002	I	2	1 1	I	I	I	1	I		1	I
	I												-
Option, Righ	t \$61.36 					l	1	2/01/	/ Common	Stock		450000	D
to Buy			1			l	1	2012		I		1	I
													-
Option, Righ	t \$70.03 	2/3/ 20	0	A	100000	A	3	102/03	3 Common	Stock 100000	\$70.03	100000	D
to buy		03	1	I		I	I	/2013	3				I
1 1	i 	ı		1	1 1	l 		3	I	l 	I	1	_
Option, Righ	 + \$26_812F	5.1	ı	ı	1.1	1	1	17/01/	/ I Common	Stock	ı	400000	D
I											1	1400000	10
to Buy			l	I	1 1	1	I	12005	ı	ı	I	1	1
Ontin Dink	 							17/01	/   0	C+ l- l		100000	_
Ī										Stock		190000	D
to Buy			I			l	I	2007		1	l	I	I
									/				-
Option, Righ										Stock		300000	D
to Buy			I	I		ı	I	12008	1	I	l	I	ı
									· · · ·				_
													D
ock Units 												1	I
													-
Option, Righ	t \$74.50 		1	1		I	I	7/01/	/ Common	Stock		1000000	D
to Buy		I											I
	I												-
1 1			1	1		I	1	1		I		I	

</TABLE>

Explanation of Responses:

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

<sup>2.</sup> Each share of Series C Preferred stock is convertible into 1.68 shares of common stock of Bank of America Corporation.

<sup>3.</sup> These options fully vest on February 3, 2006.

SIGNATURE OF REPORTING PERSON

James Henry Hance, Jr. James Henry Hance, Jr.