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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
  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)
  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)|
<S>
                  <C>
                        <C>
                               <C> <C><C>
                                                       <C> <C>
                                                                    <C>
                                                                                        <C>
Common Stock
                                                      183516
                 ΙD
Common Stock
                                                                    |460
                |12/31/|
                             |J |V|94.53
                                                                    12841.305
Common Stock
                                                      | A |
                                                                                      ΙI
                                                                                             |Thrift Trust
                             |1 | |
                  | 2002 |
                                                                                        |1842
Common Stock
                |I |Trustee For
             1
Estate
<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
                                                                                     |of Deri|of 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) |
                                                                                     Iritv | Benefi
lor I
           |Deriva- |
                           1
                                                                                             |ficially
                                                      |Date |Expir
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 4

Ind	 tive	I	1	ı	I	ΙA	/ Exer	-lation	ıl Tit	le and	Number	I	Owned	
Follow ire	Secu-	 (Month/							of			' 	ing	
Reported ct	rity	1			e V Amount		ble		1			·	Trans-	ı
(I)	- -	Year)			1 1	ı	I	I	1			1	action(s)	ı
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>	:	12/31/	1	IJ	V 8.04	ΙA	1	1	Common	Stock	13.5072	2	285.2	D
ries C		2002	I	2	1 1	T	1	1	1		I	1	I	I
	. <u>-</u>													-
Option, Right	. \$48.4375 	5	I	1	1-1	I	I	01/03	Common	Stock	I		150000	D
to buy	i I	1	1		1 1	I		/2010)		I		I	I
	 													-
Option, Right	\$53.28 		I		1 1	I	I	01/31	. Common	Stock	I		180000	D
to Buy			1			I			.		I		I	I
	,													
Option, Right	\$61.36 		I						Common		I		200000	D
to Buy 									1		I		1	I
												1670 00	.1.00000	·-
Option, Right	1)	A	100000						1100000	\$/0.03	100000	D
to buy		103	1	1	1 1	1			3		1		1	ı
	 						 		 					_
Option, Right		I	I	ı		1	ı	17/01/	' Common	Stock	ı	I	126200	D
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	i 		· 	· 		· 	· 	· 			· 		· 	
Option, Right		1	I		1 1	ı	I	7/01/	' Common	Stock	I	1	2000	ΙI
By Daughter to Buy		1							1				I	ı
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	\$65.375	1	1	1	1 1	I	1	7/01/	Common	Stock	I	1	1800	ΙI
By Daughter to Buy		1	1	1	1 1	I	1	2007	I		I		1	I
Option, Right		5	I	1	1-1	1	I	7/01/	Common	Stock	I	I	100000	D
to Buy		1	1	1	1-1	1	1	2008	1		I	1	1	I
1	l 													
		1	1	1	1 1	1	1	1	1		I	1	I	
1 1	I													

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Explanation of Responses:

SIGNATURE OF REPORTING PERSON

Marc Denis Oken Marc Denis Oken

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

^{2.} Each share of Series C Preferred stock is convertible into 1.68 shares of common stock of Bank of America Corporation.

^{3.} These options fully vest on February 3, 2006.