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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
  2/18/2003
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. | 3. | 4. Securities Acquired (A)
                                                                       |5.Amount of
                                                                                            16.Dir 17.Nature of
Indirect
             |Trans-|Exec-|Trans | or Disposed of (D)
                                                                         | Securities
                                                                                            |ect | Beneficial
Ownership
                                                                         | Beneficially
                   |action|ution |action|
                                                                                            |(D)or |
                        | A/|
                                                                         | Owned Following | Indir | | |
                                                         | D | Price | Reported Trans(s)|ect(I)|
                   |Date | Date |Code|V|
                                           Amount
                                <C> <C><C>
                                                         <C> <C>
                                                                         <C>
                                                                                            <C>
<S>
                   <C>
                          <C>
                                                                                                   <C>
Common Stock
                                                         12488
                                                                                            ΙD
                                                                                                   |12/31/|
                               |J |V|1119.607
                                                         | A |
                                                                       15371.172
                                                                                            ΙI
Common Stock
                                                                                                 |Thrift Trust
                   | 2002 |
                               |1 |
                                                                                            1
                                                                                                   1
                                                          1 1
<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
                           |3A. |4. |5.Number of De |6.Date Exer|7.Title and Amount |8.Price|9.Number
           |2.Con- |3.
1. Title of
|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|
                             |ution |
                                          | posed of (D) | Day/Year) |
                                                                                         |rity |Benefi
or |
                                                                                                 |ficially
            |Deriva- |
                                                         |Date |Expir|
IIndl
            ltive
                                          | A/|Exer-lation|
                                                                       Title and Number |
                                                                                                 I Owned
Follow|ire|
            |Secu-
                    | (Month/| (Month|
                                      1.1
                                                    | D |cisa-|Date | of Shares
                                                                                         - 1
                                                                                                 lina
Reported|ct |
                            |/Day/ |Code|V| Amount | |ble |
            |rity
                     |Day/
                                                                                         1
                                                                                                 |Trans-
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

(I) |

I		Year)	Year)	Ι	1 1	I	Ι	1 1		I	action(s)	I
<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>	<c></c>	
Preferred, Se	e	1	1	1	1.1	I	1	Co:	mmon Stock	I	285.2	
D	 		l 	 		l 	l 		l 	l 		
Option, Right	'	5	I	I	1 1	I	I	01/03 Co	mmon Stock	I	150000	D
to buy	 	ı		l 			Ι	/2010	l	l	ı	
Option, Right	 : \$53.28	1						01/31 Co	mmon Stock		210000	D
to Buy		I	I	I	1 1	I	1	/2011	1	I	I	T
Option, Right	'	· · · · · · · · · · · · · · · · · · ·	· 	 I		 	 I	2/01/ Co	mmon Stock	·	250000	 D
 to Buy 	 	I	I	I	1 1	I	Ι	2012	1	I	1	I
Option, Right	'	 I	· I	 I	 	 I	 I	02/03 Co	mmon Stock		100000	 D
	 		1			1			1	1	T	I
Restricted St		2/14/ 2	 2 I	 A	I 150446		12	2/14/ Co	mmon Stock 50446	1\$68.87	150446	 D
ock Units		1003	1		1 1	1		2006		1	1	1
1			·	İ		ı		2		ı	ı	İ
	'							17/01/10-	Charle			
Option, Right									mmon Stock	1	1190000	D
to Buy 	 							2005	 			
Option, Right		1	1	1	1 1	1	1	7/01/ Co	mmon Stock	I	30000	D
to Buy	 	I	I	I			I	2007	I	I	T	I
Option, Right	 : \$79.9375	 5	· I	 I			 	7/01/ Co	mmon Stock	 I	100000	. _ D
to Buy	1				1 1					1		1
		I	I	 I	 	l	l	I I	l	l	 I	

</TABLE>

Explanation of Responses:

SIGNATURE OF REPORTING PERSON

Amy Woods Brinkley Amy Woods Brinkley

^{1.} Shares acquired were exempt acquisitions pursuant to Rule 16b-3(c) under

Bank of America Corporation 401(k) Plan.

2. These restricted stock units, which are exempt under Rule 16b-3(d), vest on the third anniversary of the grant date.