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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
  Edward J. Brown III
  Bank of America Corporation
NC1-007-58-11
 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)
  President Global Corporate & Investment Banking
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
                                                                  | Beneficially
                 |action|ution |action|
                                                                                   |(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>
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<S>
                |2/14/ |
                           |M | |3107
Common Stock
                                                   | A |
                                                                 ID
                                                                                         12003 I
                             1 1 1
Common Stock
               |2/14/ |
                           |F | |1071
                                                  |D | |100595
                                                                                  | D
                 |2003 |
                            |1 | |
 ______
               |12/31/| |J |V|1199.927 |A |
                                                                |16059.759 |I
Common Stock
                                                                                        |Thrift Trust
                            |2 | |
                                                    - 1
                 1 2002 1
                                                                                   1
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<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
                                                                                Ivative Itive
|ect|Beneficial |
          Icise
                        |Execu-|
                                     | red(A) or Dis |Date(Month/|
                                                                                |Secu |Securities |
(D) | Ownership
          |Price of|
                         |ution |
                                     | posed of(D) |Day/Year) |
                                                                                 |rity |Benefi
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

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Figure		Deriva-	1	I		-			Date	Expir	I			I	ficially	
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Teach   Dey     Page     Page     Page     Page     Page     Page		Secu-	  (Month/	(Month	.			D	cisa-	Date	of S	Shares		I	ing	
		rity	  Day/	/Day/	Code	V	Amount		ble	I	I			I	Trans-	1
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Common Stock		l 														
Preferred, Set		_  <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>	
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Option, Right  953.28		 														_
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to Buy	l to Buy	 		1	1	 		1	1	/2011		I		I		1
to Buy		l 														_
to Buy	Option, Right	  \$61.36		I	I			I	ı	2/01/	Common	Stock		ı	250000	D
Option, Right \$70.03	1	 												I	I	1
Company   Comp		i 		· 				· 		· 	· 					_
to buy			I	I	ı	1 1		ı	ı	102/03	Common	Stock		ı	1100000	l D
Restricted St   \$68.87   2/14/ 2			' I												1	1
Restricted St \$68.87    2/14/ 2		i 		' 							' 			' 	'	_
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to Buy																
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Option, Right \$79.9375	to Buy 	1													•	
to Buy																-
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Explanation of Responses:

- 1. Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock which is exempt under Rule 16b-3 (e).
- 2. Shares acquired were exempt acquisitions pursuant to Rule 16b-3(c) under Bank of America Corporation 401(k) Plan.
- 3. These restricted stock units, which are exempt under Rule 16b-3(d), vest on the third anniversary of the grant date.

SIGNATURE OF REPORTING PERSON Edward J. Brown III

Edward J. Brown III