

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

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

2/18/2003

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 Indirect Ownership	2. Trans- action	2A. Exec- ution	3. Trans- action	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned Following Reported Trans(s)	6. Dir ect (D) or Indir (I)	7. Nature of Beneficial
	Date	Date	Code	V Amount D Price			
<S> Common Stock	<C> 2/18/ 2003	<C> 	<C>  G	<C><C>  V 1400	<C> <C>  D	<C>  283968	<C>  D
-----							
Common Stock Blair	2/18/ 2003		G	V 100	A	495	I  By Child,
-----							
Common Stock Meredith	2/18/ 2003		G	V 100	A	495 1	I  By Child,
-----							
Common Stock Beverly	2/18/ 2003		G	V 1000	A	6000	I  By Spouse,
-----							
Common Stock	12/31/ 2002		J	V 1586.468	A	4852.1329	I  Thrift Trust
-----							

<CAPTION>

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned



</TABLE>

Explanation of Responses:

1. The reporting person acquired beneficial ownership of these shares upon the return of his daughter to his home.
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

James Henry Hance, Jr.

James Henry Hance, Jr.