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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
  R Eugene Taylor
  Bank of America Corporation
NC1-007-57-10
  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, Consumer and Commercial 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
<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 |
                        1 1 1
                                                          | A/|
                                                                         | Owned Following | Indir | | |
                                                          | D | Price | Reported Trans(s)|ect(I)|
                   |Date | Date |Code|V|
                                            Amount
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Common Stock
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                                                                                             ΙD
                                                                                                    |12/31/|
                               |J |V|1199.927
                                                          IA I
                                                                         12615.992
                                                                                             ΙI
Common Stock
                                                                                                  |Thrift Trust
                   | 2002 |
                               |1 |
                                                                                             1
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<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
                                         |5.Number of De |6.Date Exer|7.Title and Amount |8.Price|9.Number
           |2.Con- |3.
                           |3A. |4.
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
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                                          | red(A) or Dis |Date(Month/|
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(D)|Ownership |
            |Price of|
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                                                                                                |Benefi
|or |
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                     |Day/
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

(I) |

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ries C							l 					1	l 	l 	
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ock Units		1003	1	1	1 1		1	I	2006	I		1	I	I	1
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to buy 				' 											_
Option, Right		1	I	1			I	I	7/01/	Common	Stock	c	I	100000	D
to Buy		1	I	I			I	1	2008	1		1	I	I	I
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Explanation of Responses:

^{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. SIGNATURE OF REPORTING PERSON

R Eugene Taylor

R. Eugene Taylor