

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

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

2/18/2003

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)

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 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 (I)	7. Nature of Beneficial
	Date	Date	Code	V Amount D Price			
<S> Common Stock	<C> 	<C> 	<C> 	<C><C> 	<C> <C> 	<C> 83516	<C> D
Common Stock					460	I	By Wife
Common Stock	12/31/	J	V	883.666	A	3724.971	I Thrift Trust
	2002	1					
Common Stock Estate					1842	I	Trustee For

<CAPTION>

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

1. Title of 10. Nature of	2. Con- version	3. Trans- action	3A. Deemed Execu-	4. Trans- action	5. Number of De rivative Secu rities Acqui red (A) or Dis posed of (D)	6. Date Exer cisable and Expiration Date (Month/ Day/Year)	7. Title and Amount of Underlying Securities	8. Price of Deri vative	9. Number of Deriva tive Securities Benefi cially
Derivative Security Indirect Ownership	or Exer cise								
Derivative Security Indirect Ownership	or Exer cise								

Ind	Follow	Reported (I)	Active	(Month/Day/Year)	(Month/Day/Year)	Code	V	Amount	D	cisa	Exer-Date	ation	Title and Number of Shares	Owned	ling	Trans-	action(s)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Preferred, Series C													Common Stock			285.2	
Option, Right to buy	\$48.4375										01/03/2010		Common Stock			150000	D
Option, Right to Buy	\$53.28										01/31/2011		Common Stock			180000	D
Option, Right to Buy	\$61.36										2/01/2012		Common Stock			200000	D
Option, Right to buy	\$70.03										02/03/2013		Common Stock			100000	D
Restricted Stock Units	\$68.87	2/14/2006				A		26563	A	2	2/14/2006		Common Stock	26563	\$68.87	26563	D
Option, Right to Buy	\$65.375										7/01/2007		Common Stock			26200	D
Option, Right to Buy	\$65.375										7/01/2007		Common Stock			2000	I
Option, Right to Buy	\$65.375										7/01/2007		Common Stock			1800	I
Option, Right to Buy	\$79.9375										7/01/2008		Common Stock			100000	D

</TABLE>

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

Marc Denis Oken

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