

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

Barbara J Desoer

Bank of America Corporation

NC1-007-57-02

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/Year

9/13/2002

5. If Amendment, Date of Original (Month/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 Products

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. Transaction	3. Date	4. Securities Acquired (A) or Disposed of (D) Code V Amount D Price	5. Amount of Securities Beneficially Owned at End of Month	6. Dir ect (D) or Indir ect (I)	7. Nature of Beneficial
<S> Common Stock	<C> 9/13/	<C> G	<C> <C> V 192	<C> <C> D	<C> 11058	<C> <C> D
	2002					

Common Stock					771	I Spouse

Common Stock Trust					5155.845	I Thrift

Common Stock Trust-Spouse					2638.065	I Thrift

<CAPTION>

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

1. Title of Derivative 10. 11. Nature of Security Dir Indirect ect Beneficial (D) Ownership or	2. Con- version or Exer cise Price of	3. Transaction	4. Date	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 Secu rity	9. Number of Deriva tive Securities Benefi
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Indirelct (I)	Derivative Security	Date	Code	V	Amount	Date	Expiration	Title and Number of Shares	Officially Owned at End of Month
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
<C> <C>									
Option, Right to buy	\$48.4375					01/03	Common Stock	105000	D
						/2010			

Option, Right to buy	\$48.4375					01/03	Common Stock	1200	I
Spouse						/2010			

Option, Right to Buy	\$53.28					01/31	Common Stock	180000	D
						/2011			

Option, Right to Buy	\$53.28					01/31	Common Stock	1200	I
Spouse						/2011			

Option, Right to Buy	\$61.36					2/01/	Common Stock	210000	D
						2012			

Option, Right to Buy	\$48.4375					1/02/	Common Stock	180	I
Spouse						2005			

Option (Right to Buy)	\$23.8048					08/07	Common Stock	9053	D
						/2005			

Option (Right to Buy)	\$36.7011					08/05	Common Stock	24895	D
						/2006			

Option (w/LSAR) (Right to Buy)	\$95.4401					05/22	Common Stock	50696	D
						/2007			

Option (w/LSAR) (Right to Buy)	\$71.5801					05/22	Common Stock	33382	D
						/2007			

Option (W/LSAR) (Right to Buy)	\$63.6267					05/22	Common Stock	31345	D
						/2007			

Option, Right to Buy	\$50.70					5/22/	Common Stock	45377	D
						2007			

Option, Right to Buy	\$73.29					5/18/	Common Stock	204	D

