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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
  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 % \left\{ 1,2,...,N\right\}
  ( ) Form filed by More than One Reporting Person
<CAPTION>
Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned
1. Title of Security
                        |2. |3. |4.Securities Acquired (A)
                                                                   |5.Amount of
                                                                                      |6.Dir |7.Nature of
Indirect
           | Transaction | or Disposed of (D)
                                                                    | Securities
                                                                                       |ect | Beneficial
Ownership
                                                                    | Beneficially
                             |(D)or |
                             | A/|
                                                                    | Owned at
                                                                                       |Indir |
                                                      | D | Price | End of Month
                        | Date | Code | V | Amount
                                                                                      |ect(I)|
                        <C> <C> <C><C>
                                                      <C> <C>
                                                                    <C>
                                                                                       <C>
                                                                                             <C>
<S>
                        |9/13/ |G |V|192
Common Stock
                                                      |D |
                                                                    |11058
                                                                                       | D
                                                                                             |2002 |
                             |771
Common Stock
                       1 1
                                                                                     ΙI
                                                                                            |Spouse
                                                                   |5155.845
                                                                                     | I
Trust
                12638.065
                                                      1 1
Common Stock
                                                                                     ΙT
Trust-Spouse
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<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
1. Title of Derivative | 2. Con- | 3. | 4. | 5. Number of De | 6. Date Exer | 7. Title and Amount | 8. Price | 9. Number
|10.|11.Nature of|
                   |version |Transaction | rivative Secu |cisable and | of Underlying
 Security
                                                                                    |of Deri|of Deriva
|Dir|Indirect
                                       | rities Acqui |Expiration | Securities
                   lor Exer |
                                                                                    Ivative Itive
|ect|Beneficial |
                   |cise |
                                - 1
                                       | red(A) or Dis |Date(Month/|
                                                                                    |Secu |Securities |
(D)|Ownership |
                   |Price of|
                                       | posed of (D)
                                                     |Day/Year) |
                                                                                    |rity
                                                                                          lBenefi
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

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Ind	ı	Deriva-	I	1	I		Date	Expir		I	ficially	
ire	'	ltive	I	1	I	A,	/ Exer	- ation Tit	le and Number	1	Owned at	
	1	Secu-	I	1	1 1	D	cisa	- Date of	Shares	1	End of	
ct (I)		rity	Date	Code	e V Amount	.	ble	1 1		I	Month	I
<s> <c> <c></c></c></s>		<c></c>	<c></c>	<c></c>	<c><c></c></c>	<c></c>	<c></c>	<c> <c></c></c>	<c></c>	<c></c>	<c></c>	
Option, Right t 	to buy	\$48.4375			1 1	I	I	01/03 Common	Stock		105000	D
I I			l	I		,	I	/2010	I	I		I
 Option, Right t								01/03 Common				- I
Spouse		I	Ι	1	1 1	I	I	/2010	I	I	I	I
·												-
Option, Right t 	to Buy	\$53.28			1 1	I	I	01/31 Common	Stock		180000	D
I I		I		I				/2011		I	I	I
Option, Right t												- I
Spouse		I	I	I	1 1		I	/2011	I	I	I	I
 												-
Option, Right t	to Buy	\$61.36			1 1	I	I	2/01/ Common	Stock		210000	[
l l				I				2012		I		
												-
Option, Right t Spouse	lo Buy										180	I
				 	· · · · · · · · · · · · · · · · · · ·			2005	 			_
 Option (Right t		\$23.8048	I	I	1 1	1	1	08/07 Common	Stock	I	9053	D
		I	I	I	1 1	I	I	/2005	I	I	I	I
	I											-
Option (Right t 	to Buy)	\$36.7011	I		1 1	I	I	08/05 Common	Stock		24895	D
l l		l 		l 				/2006	l 	l 	 	 -
 Option (w/LSAR)	1	\$95.4401	I	ı	1 1	ı	1	05/22 Common	Stock	I	50696	D
to Buy)		I	I	1	1 1	I	I	/2007	1	1	T	I
·	I											-
Option (w/LSAR) 	(Right	\$71.5801		1	1 1	I	1	05/22 Common	Stock		33382	D
to Buy)			l					/2007	I	I		I
 Option (W/LSAR)								05/22 Common	Stock	 	31345	- D
								/2007		I	I	ı
 	I											_
		\$50.70	I	I	1 1	1	I	5/22/ Common	Stock	I	45377	D
 				I				2007		·	1	I
Ontion Dight t								LE /10 / LCommon			1204	
pcion, Right t	o Buy	\$13.29	1	I	1 1	I	1	5/18/ Common	STOCK	1	204	D

1	1								1000					
1	1		I	ı		1 1	I	ı	2003	3	I		I	ı
Option, Spouse	Right to	Buy	\$73.29				1	I	5/18	3/ Common	Stock	I	204	ΙI
1000000			1			1 1	1	- 1	2003	3	1	1	I	1
Option,	Right to		\$60.50	I	1		I	1	1/03	3/ Common	Stock	I	360	ΙI
			1	I	I		I	1	2004	1	I	I	I	I
1 1		Ι	1	I	ı	1 1	1	1	ı	ı	ı	1	ı	

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Explanation of Responses: