

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/Year
 9/30/2002
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 Director () 10% Owner Officer (give title below) () Other
 (specify below)
 Vice Chairman and Chief Financial Officer
7. Individual or Joint/Group Filing (Check Applicable Line)
 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 Date	3. Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month Price	6. Director (D) or Indirect (I)	7. Nature of Beneficial Ownership
Common Stock	9/30/2002	F	13780	285368	D	
Common Stock Blair				395	I	By Child,
Common Stock Beverly				5000	I	By Spouse,
Common Stock Trust				3156.7049	I	Thrift

<CAPTION>

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

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative	3. Transaction Date	4. Transaction Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D)	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities	8. Price of Derivative	9. Number of Derivative Securities
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Ind	Dispositive	Security	Date	Code	V	Amount	Exercisable	Expiration Date	Title and Number of Shares	Owned at End of Month
<S>		<C>		<C>		<C>	<C>	<C>	<C>	<C>
Preferred, Series C									Common Stock	277.16
Option, Right to Buy	\$61.36							2/01/2012	Common Stock	450000
Option, Right to Buy	\$26.8125							7/01/2005	Common Stock	400000
Option, Right to Buy	\$65.375							7/01/2007	Common Stock	90000
Option, Right to Buy	\$79.9375							7/01/2008	Common Stock	300000
Restricted Stock Units	1 for 1							7/01/2004	Common Stock	300000
Option, Right to Buy	\$74.50							7/01/2009	Common Stock	1000000

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Explanation of Responses:

1. Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock which is exempt under Rule 16b-3(e).