

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/Year
 11/21/2002
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)
 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. Transaction Date	3. Code V	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month Price	6. Dir ect (D) or Indir ect (I)	7. Nature of Beneficial
<S> Common Stock	<C> 11/21/ M 2002	<C> 	<C><C> 50000	<C> <C> A	<C> 	<C> D
----- Common Stock	11/21/ S 2002		40000	D \$71.2806 85641	D	
----- Common Stock				460	I	By Wife
----- Common Stock Trust				2746.775	I	Thrift
----- Common Stock Estate				1842	I	Trustee For

<CAPTION>

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

1. Title of Derivative 10. Nature of Security Dir Indirect	2. Con- version or Exer	3. Transaction	4. Derivative Secu- rities Acqui-	5. Number of De- rivative Secu- rities Acqui-	6. Date Exer- cisable and Expiration	7. Title and Amount of Underlying Securities	8. Price of Deri- vative	9. Number of Deriva- tive
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Beneficial Ownership	Acquire	Disposed	Date	Security	Securities
(D)	Price of	posed of (D)	Day/Year)	rity	Benefi
or	Deriva-		Date Expir		officially
Ind	tive		A/ Exer- ation	Title and Number	Owned at
ire	Secu-		D cisa- Date	of Shares	End of
ct	rity	Date Code V	Amount	ble	Month
(I)					

<S>	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Preferred, Series C								Common Stock			277.16	D
Option, Right to buy	\$48.4375						01/03	Common Stock			150000	D
							/2010					
Option, Right to Buy	\$53.28						01/31	Common Stock			180000	D
							/2011					
Option, Right to Buy	\$61.36						2/01/	Common Stock			200000	D
							2012					
Option, Right to Buy	\$26.8125	11/21	M	50000	D		7/01/	Common Stock	50000		0	D
		/ 200					2005					
		2										
Option, Right to Buy	\$65.375						7/01/	Common Stock			26200	D
							2007					
Option, Right to Buy	\$65.375						7/01/	Common Stock			2000	I
By Daughter							2007					
Alise												
Option, Right to Buy	\$65.375						7/01/	Common Stock			1800	I
By Daughter							2007					
Lucille												
Option, Right to Buy	\$79.9375						7/01/	Common Stock			100000	D
							2008					

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Explanation of Responses: