

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
 11/25/2002
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 Date	3. Code M	4. Securities Acquired (A) or Disposed of (D) Amount D	5. Amount of Securities Owned at Price End of Month	6. Dir ect (D) or Indir ect (I)	7. Nature of Beneficial
Common Stock	11/25/2002	M	9053 A		D	
Common Stock	11/25/2002	M	11120 A		D	
Common Stock	11/25/2002	S	20173 D	\$71.55 11058	D	
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. Nature of Security Dir Indirect Beneficial (D) Ownership or Ind ire ct (I)	2. Con- version or Exer cise Price of Deriva- tive Secu- rity	3. Transaction	4.	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date Exercisable and Expiration Date (Month/Day/Year) Date Expir- ation	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Price of Derivative Secu- rity	9. Number of Derivative Securities Benefi- cially Owned at End of Month
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<S> <C> <C> Option, Right to buy 	<C> \$48.4375 	<C> 	<C> 	<C><C> 	<C> <C> 	<C> <C> 01/03 Common Stock /2010	<C> 	<C> 105000 	<C> D
----- Option, Right to buy Spouse 	\$48.4375 	 	 	 	 	01/03 Common Stock /2010	 	1200 	I
----- Option, Right to Buy 	\$53.28 	 	 	 	 	01/31 Common Stock /2011	 	180000 	D
----- Option, Right to Buy Spouse 	\$53.28 	 	 	 	 	01/31 Common Stock /2011	 	1200 	I
----- Option, Right to Buy 	\$61.36 	 	 	 	 	2/01/ Common Stock 2012	 	210000 	D
----- Option, Right to Buy Spouse 	\$48.4375 	 	 	 	 	1/02/ Common Stock 2005	 	180 	I
----- Option (Right to Buy) 	\$23.8048 	11/25 M / 200	 	9053 	D 	08/07 Common Stock 9053 /2005	 	0 	D
----- Option (Right to Buy) 	\$36.7011 	11/25 M / 200	 	11120 	D 	08/05 Common Stock 11120 /2006	 	13775 	D
----- Option (w/LSAR) (Right to Buy) 	\$95.4401 	 	 	 	 	05/22 Common Stock /2007	 	50696 	D
----- Option (w/LSAR) (Right to Buy) 	\$71.5801 	 	 	 	 	05/22 Common Stock /2007	 	33382 	D

Option (W/LSAR) (Right to Buy)	\$63.6267					05/22/2007	Common Stock		31345	D
Option, Right to Buy	\$50.70					5/22/2007	Common Stock		45377	D
Option, Right to Buy	\$73.29					5/18/2003	Common Stock		204	D
Option, Right to Buy Spouse	\$73.29					5/18/2003	Common Stock		204	I
Option, Right to Buy Spouse	\$60.50					1/03/2004	Common Stock		360	I

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Explanation of Responses: