

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

Amy W Brinkley  
 Bank of America Corporation  
 NC1-007-58-04  
 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

1/3/2003

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)

Chairman, Credit Risk Policy & Deputy Corporate Risk Management 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. Director (D) or Indirect (I)	7. Nature of Beneficial Ownership
Common Stock	1/3/2003	F	177	4197	D	
Common Stock Trust				4251.565	I	Thrift

<CAPTION>

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

1. Title of Derivative Security Indirect Ownership	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date	4. Transaction Code  V	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Price of Derivative Security Beneficially Owned at End of Month	9. Number of Derivative Securities Beneficially Owned at End of Month
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Preferred, Series C									Common Stock			277.16
Option, Right to buy	\$48.4375						01/03	Common Stock				150000
							/2010					
Option, Right to Buy	\$53.28						01/31	Common Stock				210000
							/2011					
Option, Right to Buy	\$61.36						2/01/	Common Stock				250000
							2012					
Option, Right to Buy	\$26.8125						7/01/	Common Stock				190000
							2005					
Option, Right to Buy	\$65.375						7/01/	Common Stock				30000
							2007					
Option, Right to Buy	\$79.9375						7/01/	Common Stock				100000
							2008					

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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).