

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
 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)
 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	3. Date	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned at End of Month	6. Director (D) or Indirect (I)	7. Nature of Beneficial Ownership
Common Stock		11/22/2002	1500		D	
Common Stock		1/3/2003	196	83945	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 Security	2. Conversion or Exercise	3. Transaction	4. Date	5. Number of Derivative Securities Acquired	6. Date Exercisable and Expiration	7. Title and Amount of Underlying Securities	8. Price of Derivative	9. Number of Derivative
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Beneficial Owner	Price of	Derivative	Security	red(A) or Disposed of (D)	Date (Month/Day/Year)	Expiration Date	Title and Number of Shares	Security	Securities Beneficially Owned at End of Month
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<S>	<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					01/03/2010	Common Stock			150000	D
Option, Right to Buy	\$53.28					01/31/2011	Common Stock			180000	D
Option, Right to Buy	\$61.36					2/01/2012	Common Stock			200000	D
Option, Right to Buy	\$65.375					7/01/2007	Common Stock			26200	D
Option, Right to Buy By Daughter Alise	\$65.375					7/01/2007	Common Stock			2000	I
Option, Right to Buy By Daughter Lucille	\$65.375					7/01/2007	Common Stock			1800	I
Option, Right to Buy	\$79.9375					7/01/2008	Common Stock			100000	D

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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).