

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/Day/Year
 1/3/2003
5. If Amendment, Date of Original (Month/Day/Year)
 1/3/2003
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. Trans- action	2A. Exec- ution	3. Trans- action	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned Following Reported Trans(s)	6. Dir- ect (D) or Indir- ect (I)	7. Nature of Beneficial
	Date	Date	Code	Amount	Price		
<S> Common Stock	<C> 11/22/2002	<C>	<C> G	<C><C> V1500	<C> D	<C> D	<C>
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Common Stock	1/3/2003		F	625		D	
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Common Stock					460	I	By Wife
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Common Stock Trust					2746.775	I	Thrift
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Common Stock Estate					1842	I	Trustee For

<CAPTION>

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

1. Title of 10. Nature of Derivative Security	2. Con- version or Exer- action	3. Trans- action	3A. Deemed action	4. Trans- action	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 Owner	Acquire	Execution	Restricted(A) or Disposed of(D)	Date(Month/Day/Year)	Security	Securities Beneficially Owned
Preferred, Series C					Common Stock	277.16
Option, Right to buy	\$48.4375			01/03/2010	Common Stock	150000
Option, Right to Buy	\$53.28			01/31/2011	Common Stock	180000
Option, Right to Buy	\$61.36			2/01/2012	Common Stock	200000
Option, Right to Buy	\$65.375			7/01/2007	Common Stock	26200
Option, Right to Buy By Daughter Alise	\$65.375			7/01/2007	Common Stock	2000
Option, Right to Buy By Daughter Lucille	\$65.375			7/01/2007	Common Stock	1800
Option, Right to Buy	\$79.9375			7/01/2008	Common Stock	100000

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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. Shares indicate corrected amount withheld due to incorrect withholding rate initially provided by the Corporation's third party vendor. The withholding and disposition of shares to the issuer is exempt under Rule 16b-3(e).

SIGNATURE OF REPORTING PERSON

Marc Denis Oken
 Marc Denis Oken