

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 Woods 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/Day/Year

2/4/2003

5. If Amendment, Date of Original (Month/Day/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. Trans- action Date	2A. Exec- ution Date	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Amount D	5. Amount of Securities Beneficially Owned Following Reported Trans(s) Price	6. Dir- ect (D) or Indir- ect (I)	7. Nature of Beneficial Interest
Common Stock					3916	D	
Common Stock Trust					4251.565	I	Thrift

<CAPTION>

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

1. Title of Derivative Dir- ect (D) or Indir- ect Follow- ing Reported (I)	2. Con- version Dir- ect (D) or Indir- ect Follow- ing Reported (I)	3. Trans- action Date	3A. Deemed Execu- tion Date	4. Trans- action Code	5. Number of De- rivative Secu- rities Acqui- red (A) or Dis- posed of (D) Amount D	6. Date Exer- cisable and Expiration Date Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Price of Deri- vative Secu- rity	9. Number of Deriva- tive Securities Benefi- cially Owned Trans- action(s)
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Preferred, Series C		12/31/2002		J	V 8.04	A				Common Stock	13.5072		285.2	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			210000	D
Option, Right to Buy	\$61.36							2/01/2012		Common Stock			250000	D
Option, Right to buy	\$70.03	2/3/2013		A	100000	A	2	02/03/2013		Common Stock	100000	\$70.03	100000	D
Option, Right to Buy	\$26.8125							7/01/2005		Common Stock			190000	D
Option, Right to Buy	\$65.375							7/01/2007		Common Stock			30000	D
Option, Right to Buy	\$79.9375							7/01/2008		Common Stock			100000	D

</TABLE>
Explanation of Responses:
1. Each share of Series C Preferred stock is convertible into 1.68 shares of common stock of Bank of America Corporation.
2. These options fully vest on February 3, 2006.
SIGNATURE OF REPORTING PERSON
Amy Woods Brinkley
Amy Woods Brinkley