

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  
 R Eugene Taylor  
 Bank of America Corporation  
 NC1-007-57-10  
 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  
 2/18/2003
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)  
 President, Consumer and Commercial Banking
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 Price	6. Dir- ect Indir- ect (I)	7. Nature of Beneficial
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<S> Common Stock	<C>	<C>	<C>	<C><C>	<C> <C>	<C>	<C> <C>
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Common Stock	12/31/		J	V 1199.927	A	I	Thrift Trust
	2002		1				
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<CAPTION>

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

1. Title of 10. Nature of Dir Indir- Security ect Beneficial (D) Ownership or    Ind  Follow ire  Reported ct   (I)	2. Con-  Deriva-  tive  Secu-  rity	3. Trans-  action  Date	3A. Deemed  Execu-  tion	4. Trans-  action  Code	5. Number of De  rivative Secu-  rities Acqui-  red (A) or Dis-  posed of (D) Amount	6. Date Exer-  cisable and  Expiration  Date (Month/  Day/Year)	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  ling  Trans-
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	(Year)	(Year)											action(s)	
<S>	<C>	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>		
Preferred, Series C										Common Stock		233.97	D	
Option, Right to buy	\$48.4375							01/03		Common Stock		150000	D	
								/2010						
Option, Right to Buy	\$53.28							01/31		Common Stock		240000	D	
								/2011						
Option, Right to Buy	\$61.36							2/01		Common Stock		250000	D	
								2012						
Option, Right to buy	\$70.03							02/03		Common Stock		100000	D	
								/2013						
Restricted Stock Units	\$68.87	2/14/2003		A	47299	A	2	2/14/2006		Common Stock	47299	\$68.87	47299	D
								2						
Option, Right to Buy	\$26.8125							7/01/2005		Common Stock		150000	D	
Option, Right to buy	\$60.75							1/02/2008		Common Stock		21000	D	
Option, Right to Buy	\$79.9375							7/01/2008		Common Stock		100000	D	

</TABLE>  
Explanation of Responses:  
1. Shares acquired were exempt acquisitions pursuant to Rule 16b-3(c) under Bank of America Corporation 401(k) Plan.  
2. These restricted stock units, which are exempt under Rule 16b-3(d), vest on the third anniversary of the grant date.  
SIGNATURE OF REPORTING PERSON  
R Eugene Taylor  
R. Eugene Taylor