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BANK OF AMERICA CORP /DE/

Form 4

January 13, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

FORM 4

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

Common Stock

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)
- 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

1

() Form filed by More than One Reporting Person

Table I Non-De:	rivative Secur	ities Acquired, Dispo	sed of, or Benefici	ally Owned	
1. Title of Securit	_	i ii	ed of (D)	5.Amount of Securities Beneficially Owned Followin	-
Common Stock	11/22/	G V 1500	D 		
Common Stock	1/3/ 2 003	F 625 1	D 	83516 	
Common Stock	I I		I I	460	
Common Stock				2746.775	

Table II Derivative Securitites Acquired, Disposed of, or Beneficially Owned										
1.Title of	2.Con-	3.	3A. 4	1. !	5.Number	of De	6.Date Exer 7	.Title and Amount	8.P	
Derivative	version	Trans-	Deemed T	[rans-	rivativ	re Secu	cisable and	of Underlying	of	
Security	or Exer	action	a	action	rities	Acqui	Expiration	Securities	vat	
_	cise		Execu-	1	red(A)	or Dis	Date (Month/		Sec	

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		Price of Deriva- tive Secu- rity	 (Month/	/Day/	 h Code			<i>P</i>	Day/Y Date A/ Exer- D cisa- ble	Expir	Tit	le and Shares	Number	rit
Preferre	ed, Se	 	 								Common	Stock	 	
_	_	\$48.4375					1			01/03 /2010	Common	Stock	 	
Option,		\$53.28 								01/31 /2011	Common	Stock	 	
Option, to Buy	_	\$61.36 					· 			2/01/ 2012	Common	Stock	 	
		\$65.375 					·			7/01/ 2007	Common	Stock	 	
Option, to Buy	_	\$65.375 					·			7/01/ 2007	Common	Stock	 	
Option, to Buy	_	\$65.375 					· —————			7/01/ 2007	Common	Stock	 	
_	_	\$79.9375 					·			7/01/ 2008	Common	Stock	 	
				1										

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 pa

rty 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