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DEMARTINI RICHARD M

Form 4

February 19, 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

Richard M DeMartini

Bank of America Corporation

NY1-301-48-02

9 West 57th Street

NY, New York 10019

- 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, Asset Management

- 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 I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned	Table I	Non-Derivative	Securities	Acquired,	Disposed	of,	or	Beneficially Own	ed
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1. Title of Securit		Trans action 	or Disposed of (D)		5.Amount of Securities Beneficially Owned Following Reported Trans(s)
Common Stock	2/14/ 2003	A 54	767 1 1	A \$68.87	160347
Common Stock	12/31/ 2002	J V 14 2	5.723	A 	1284.021

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

1.Title of	2.Con-	13.	3A.	4.	5.Number	of De	6.Date Exer 7	Title and Amount	8.F
Derivative	version	Trans-	Deemed	d Trans-	rivative	Secu	cisable and	of Underlying	of
Security	or Exer	action	1	action	rities A	cqui	Expiration	Securities	vat
	cise	1	Execu-	-	red(A) o	r Dis	Date(Month/		Sec
	Price of		ution		posed of	(D)	Day/Year)		rit
	Deriva-						Date Expir		
	tive					A/	Exer- ation	Title and Number	
	Secu-	(Month,	/ (Month	1		D	cisa- Date	of Shares	

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	rity 	Day/ Year)	/Day/ Year)		.e V	Amount		ble		
Option, Righto Buy	ht \$61.36	 	 		 	 		 	2/01/ Common Stock 2012	
Option, Righton to buy	nt \$70.03	 				 		 	02/03 Common Stock /2013	
Restricted S	St 1 for 1							 	2/15/ Common Stock 2005	
Option, Righton Buy	nt \$49.34 				 	 	 	 	March Common Stock 1, 2	

Explanation of Responses:

SIGNATURE OF REPORTING PERSON

Richard M DeMartini

Richard M. DeMartini

^{1.} This restricted stock award, which is exempt under Rule 16b-3(d), vests on the third anniversary of the grant date.

^{2.} Shares acquired were exempt acquisitions pursuant to Rule 16b-3 (c) under Bank of America Corporation 401(k) Plan.