

BANK OF AMERICA CORP /DE/
 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
 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
 2/18/2003
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)
 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 I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Trans- action Date	2A. Exec- ution Date	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Amount	A/ D	Price	5. Amount of Securities Beneficially Owned Following Reported Trans(s)
Common Stock							2488
Common Stock	12/31/ 2002		J 1	V 1119.607	A		5371.172

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

1. Title of Derivative Security	2. Con- version Price of Deriva- tive Secu- rity	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	6. Date Exer- cisable and Expiration Date (Month/ Day/Year) Date Expir- ation Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. P of vat Sec rit
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Preferred, Series C										Common Stock		
Option, Right to buy	\$48.4375								01/03/2010	Common Stock		
Option, Right to Buy	\$53.28								01/31/2011	Common Stock		
Option, Right to Buy	\$61.36								2/01/2012	Common Stock		
Option, Right to buy	\$70.03								02/03/2013	Common Stock		
Restricted Stock Units	\$68.87	2/14/2003	2	A	50446	A	2	2/14/2006	2	Common Stock	50446	\$68.87
Option, Right to Buy	\$26.8125								7/01/2005	Common Stock		
Option, Right to Buy	\$65.375								7/01/2007	Common Stock		
Option, Right to Buy	\$79.9375								7/01/2008	Common Stock		

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

Amy Woods Brinkley
 Amy Woods Brinkley