BANK OF AMERICA CORP /DE/
Form 4
February 05, 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
   2/4/2003
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 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	V	4. Securities Acquired (A) or Disposed of (D) Amount	A/D	Price	5. Amount of Securities Beneficially Owned Following Reported Trans(s)
Common Stock								3916
Common Stock								4251.565

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

1. Title of Derivative Security	2. Con-version or Exercise Price of Deriva-tive Secu-rity	3. Trans-action (Month/Day/Year)	3A. Deemed Execu-ution (Month/Day/Year)	4. Trans-action Code	V	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	A/D	6. Date Exercisable and Expiration Date (Month/Day/Year) Date Exer-cisable	Expiration Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. P of vat Sec rit

Preferred, Series C		12/31/2002		J 1	V	8.04	A			Common Stock	13.5072	
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	2/3/ 2003		A		100000	A	2	02/03/2013 2	Common Stock	100000	$70
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. 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