

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

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

1/3/2003

5. If Amendment, Date of Original (Month/Day/Year)

1/3/2003

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 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	1/3/ 2 003		F 1	769	D		62423
Common Stock							1370.015

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

1. Title of Derivative Security	2. Con- version or Exer- cise Price of Deriva- tive Secu- rity	3. Trans- action Date (Month/ Day/ Year)	3A. Deemed Execu- tion (Month/ Day/ Year)	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 A/ D ble	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	\$26.8125									7/01/2005	Common Stock	
Option, Right to buy	\$60.75									1/02/2008	Common Stock	
Option, Right to Buy	\$79.9375									7/01/2008	Common Stock	

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 party vendor. The withholding and disposition of shares to the issuer is exempt under Rule 16b-3(e).

SIGNATURE OF REPORTING PERSON

R Eugene Taylor

R. Eugene Taylor