OKEN MARC D
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
   Marc Denis Oken
   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
   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)
   Executive Vice President & Principal Financial 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. Transaction Date	2A. Execution Date	3. Transaction 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								83516
Common Stock								460
Common Stock	12/31/2002		J1	V	883.666	A		3724.971
Common Stock								1842

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

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction (Month/Day/Year)	3A. Deemed Execution (Month/Day/Year)	4. Transaction 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 Exercisable	Expiration Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. P of vat Sec rit

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		A	26563	A	2		2/14/2006 2	Common Stock	26563	$68
Option, Right to Buy	$65.375								7/01/2007	Common Stock		
Option, Right to Buy	$65.375								7/01/2007	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
Marc Denis Oken
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