

BANK OF AMERICA CORP /DE/
 Form 5
 February 11, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 WASHINGTON, D.C. 20549
 FORM 5

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

() Check box if no longer subject to Section 16.

Form 4 or Form 5 obligations may continue. See Instructions 1(b).

() Form 3 Holdings Reported

() Form 4 Transactions Reported

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/Year

12/2002

5. If Amendment, Date of Original (Month/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 Reporting (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	3. Code	4. Securities Acquired (A) or Disposed of (D)		5. Amount of Securities Beneficially Owned at End of Year
			Amount	Price	
Common Stock	8/19/2002	G	214	D	
Common Stock	8/19/2002	G	214	D	
Common Stock	8/21/2002	G	286	D	
Common Stock	9/4/2002	G	714	D	3026
Common Stock					4251.565

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

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1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date	4. Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities	8. Put or Call
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	\$65.375				7/01/2007	Common Stock	
Option, Right to Buy	\$79.9375				7/01/2008	Common Stock	

Explanation of Responses:
SIGNATURE OF REPORTING PERSON
Amy Woods Brinkley
Amy Woods Brinkley