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TAYLOR R EUGENE

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
R Eugene Taylor
Bank of America Corporation
NC1-007-57-10
NC, Charlotte 28255

- 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)

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-Deri	vative	Securit	ies A	Acquired, D	isposed	of, or	Bene	ficially	7 Owned
1. Title of Security	Trans- action		Tran	ns or Di ion 	sposed o	-	′ I	Price	5.Amount of Securities Beneficially Owned Following Reported Trans(s)
Common Stock	1	1	1	1 1		1	l		62423
Common Stock		/ 		V 1199.92 		A 	 		2615.992

Table II	Derivativ	e Securi	tites A	.cquired,	Disposed	of,	01	r Beneficially	Owned	
1.Title of	2.Con-	13.	3A.	4.	5.Number	of D	e	6.Date Exer 7	.Title and Amount	8.E
Derivative	version	Trans-	Deemed	Trans-	rivative	Sec	u	cisable and	of Underlying	of
Security	or Exer	action		action	rities A	cqui		Expiration	Securities	vat
	cise		Execu-	-	red(A) o	r Di	S	Date(Month/		Sec
	Price of	1	ution		posed of(D)			Day/Year)		rit
	Deriva-							Date Expir		
	tive			1		-	A/	Exer- ation	Title and Number	
	Secu-	(Month/	(Month	.		-	D	cisa- Date	of Shares	
	rity	Day/	/Day/	Code V	Amount	-		ble		
	1	Year)	Year)							

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Preferred, ries C		 	 	 		 	 	 	Common Stock		
Option, Rig		5 				 		 	01/03 Common Stock /2010		
Option, Rig	ht \$53.28					 		 	01/31 Common Stock /2011		
Option, Rig						 			2/01/ Common Stock 2012		
Option, Rig	ht \$70.03					 		 	02/03 Common Stock /2013		
Restricted ock Units			2 	A 	 	47299 	A 		2/14/ Common Stock 2006	47299	\$68
Option, Rig		5 				 		 	7/01/ Common Stock 2005		
Option, Rig						 		 	1/02/ Common Stock 2008		
Option, Rig	 ht \$79.9375 					 		 	7/01/ Common Stock 2008		

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

R Eugene Taylor

R. Eugene Taylor