

Edgar Filing: BANK OF AMERICA CORP /DE/ - Form 4

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  
 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  
 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)  
 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. 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	11/22/ 2002		G V	1500	D		
Common Stock	1/3/ 2003	2	F 1	625	D		83516
Common Stock							460
Common Stock							2746.775
Common Stock							1842

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

1. Title of Derivative Security	2. Con- version or Exer- cise	3. Trans- action	3A. Deemed Execu-	4. Trans- action	5. Number of De- rivative Secu- rities Acqui- red (A) or Dis-	6. Date Exer- cisable and Expiration Date (Month/	7. Title and Amount of Underlying Securities	8. P of vat Sec
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Price of Derivative Security	Option	Code	Amount	Proposed of (D)	Day/Year	Date	Expiration	Title and Number of Shares
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	\$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. 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

Marc Denis Oken

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