

Edgar Filing: DESOER BARBARA J - Form 4

DESOER BARBARA J
 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
 Barbara J Desoer
 Bank of America Corporation
 NC1-007-57-02
 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
 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 Products
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							10520
Common Stock							728
Common Stock	12/31/ 2002		J 1	V 1129.647	A		6467.472
Common Stock	12/31/ 2002		J 1	V 93.182	A		2813.237

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

1. Title of Derivative Security	2. Con- version or Exer- cise Price of	3. Trans- action	3A. Deemed Execu- tion	4. Trans- action	5. Number of De rivative Secu rities Acqui red (A) or Dis posed of (D)	6. Date Exer- cisable and Expiration Date (Month/ Day/Year)	7. Title and Amount of Underlying Securities	8. P of of vat Sec rit
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Derivative Security	Amount	(Month/Day/Year)	(Month/Day/Year)	Code	V	Date	Expiration Date	Title and Number of Shares
Option, Right to buy	\$48.4375						01/03/2010	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	\$53.28						01/31/2011	Common Stock
Option, Right to Buy	\$61.36						2/01/2012	Common Stock
Option, Right to Buy	\$61.36						2/01/2012	Common Stock
Option, Right to Buy	\$48.4375						1/02/2005	Common Stock
Option, Right to Buy	\$61.36						02/01/2007	Common Stock
Option, Right to buy	\$70.03						02/03/2013	Common Stock
Restricted Stock Units	\$68.87	2/14/2003		A		42274	A 2 2/14/2006	Common Stock 42274
Option (Right to Buy)	\$36.7011						08/05/2006	Common Stock
Option (w/LSAR) (Right to Buy)	\$95.4401						05/22/2007	Common Stock
Option (w/LSAR) (Right to Buy)	\$71.5801						05/22/2007	Common Stock
Option (W/LSAR) (Right to Buy)	\$63.6267						05/22/2007	Common Stock
Option, Right to Buy	\$50.70						5/22/2007	Common Stock
Option, Right to Buy	\$73.29						5/18/2003	Common Stock
Option, Right to Buy	\$73.29						5/18/2003	Common Stock

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Option, Right to Buy	\$60.50								1/03/2004	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

Barbara J Desoer
Barbara J. Desoer