

BANK OF AMERICA CORP /DE/
 Form 3
 January 31, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 WASHINGTON, D.C. 20549
 FORM 3

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

1. Name and Address of Reporting Person
 Amy W Brinkley
 Bank of America Corporation
 NC1-007-58-04
 NC, Charlotte 28255
2. Date of Event Requiring Statement (Month/Day/Year)
 4/25/2001
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Issuer Name and Ticker or Trading Symbol
 BANK OF AMERICA CORPORATION (BAC)
5. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 Director 10% Owner Officer (give title below) Other
 (specify below)
 Chairman, Credit Risk Policy & Deputy Corporate Risk Management Executive
6. If Amendment, Date of Original (Month/Day/Year)
 4/25/2001
7. Individual or Joint/Group Filing (Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

Table I -- Non-Derivative Securities Beneficially Owned

1. Title of Security	2. Amount of Securities Beneficially Owned	3. Ownership Form: Direct (D) or Indirect (I)	4. Nature of Beneficial
Common Stock	80	D	
Common Stock	18663	D	
Common Stock	3730.44	I	Thrift Trust

Table II -- Derivative Securities Beneficially Owned

1. Title of Derivative Security	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Underlying Securities	4. Conversion or Exercise price of derivative Security	5. Ownership Form of Derivative Security (Direct or Indirect)
Preferred, Series C 1		Common Stock	459.2616	D

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Option, Right to buy	2	01/03/201	Common Stock	150000	\$48.4375	D
		0				
Option, Right to Buy	3	01/31/201	Common Stock	210000	\$53.28	D
		1				
Option, Right to Buy		7/01/2005	Common Stock	190000	\$26.8125	D
Option, Right to Buy		7/01/2007	Common Stock	30000	\$65.375	D
Option, Right to Buy	4	7/01/2008	Common Stock	100000	\$79.9375	D

Explanation of Responses:

1. Each share of Series C Preferred stock is convertible into 1.68 shares of common stock of Bank of America Corporation.
2. Options granted January 3, 2000 are exercisable in three equal installments commencing January 3, 2001.
3. Options granted February 1, 2001 are exercisable in three equal installments commencing February 1, 2002.
4. Options granted July 1, 1998 are exercisable in three equal installments commencing July 1, 1999.

SIGNATURE OF REPORTING PERSON

Amy W Brinkley
Amy W. Brinkley