

LEWIS KENNETH D  
Form 4  
February 19, 2003

( ) Form filed by More than One Reporting Person

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							247008
Common Stock	12/31/ 2002		J 1	V 1762.169	A		9313.054

1. Title of Derivative Security	2. Con- version or Exer- cise Price of Deriva- tive Secu- rity	3. Trans- action Date (Month/ Day/ Year)	3A. Deemed Execu- tion (Month/ Day/ Year)	4. Trans- action Code (V)	5. Number of De- rivative Secu- rities Acqui- red (A) or Dis- posed of (D) Amount	6. Date Exer- cisable and Expiration Date (Month/ Day/Year) Date   Expir- ation Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. P of vat Sec rit
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Preferred, Series C										Common Stock		
Option, Right to Buy	\$61.36								2/01/2012	Common Stock		
Option, Right to buy	\$70.03								02/03/2013	Common Stock		
Restricted Stock Units	\$68.87	2/14/2003	2	A		164624	A	2	2/14/2006	Common Stock	164624	\$68.87
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		
Restricted Stock Units	1 for 1								7/01/2004	Common Stock		
Option, Right to Buy	\$74.50								7/01/2009	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

Kenneth D. Lewis

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