

Edgar Filing: DESOER BARBARA J - Form 4

DESOER BARBARA J

Form 4

February 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

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

2/4/2003

5. If Amendment, Date of Original (Month/Day/Year)

2/4/2003

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							771
Common Stock	12/31/ 2002		J 1	V 181.98	A		5337.825
Common Stock	12/31/ 2002		J 1	V 81.99	A		2720.055

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 of of
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Derivative Security	Amount	(Month/Day/Year)	(Month/Day/Year)	Code	V		A	D	Exercisable	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	2/1/2002		A	V	1200	A	2		2/01/2012	Common Stock	1200	\$61
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	2/1/2002		A	V	400	A	2		02/01/2007	Common Stock	400	
Option, Right to buy	\$70.03	2/3/2003		A		100000	A	3		02/03/2013	Common Stock	100000	\$70
Option (Right to Buy)	\$36.7011									08/05/2006	Common Stock		
Option (w/LSA R) (Right to Buy)	\$95.4401									05/22/2007	Common Stock		
Option (w/LSA R) (Right to Buy)	\$71.5801									05/22/2007	Common Stock		
Option (W/LSA R) (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		
Option, Right	\$60.50									1/03/	Common Stock		

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to Buy									2004		

Explanation of Responses:

1. Shares acquired were exempt acquisitions pursuant to Rule 16b-3(c) under Bank of America Corporation 401(k) Plan.
2. The options fully vest on February 1, 2006, or, if earlier, (i) 50% vest if the stock price closes at or above \$76.36 for ten consecutive trading days, and (ii) the remaining 50% vest if the stock price closes at or above \$91.36 for ten consecutive trading days.
3. These options fully vest on February 3, 2006.

SIGNATURE OF REPORTING PERSON
Barbara J Desoer
Barbara J. Desoer