

Edgar Filing: DESOER BARBARA J - Form 5

DESOER BARBARA J
 Form 5
 February 13, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 WASHINGTON, D.C. 20549
 FORM 5

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

() Check box if no longer subject to Section 16.

Form 4 or Form 5 obligations may continue. See Instructions 1(b).

() Form 3 Holdings Reported

() Form 4 Transactions Reported

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/Year

12/2002

5. If Amendment, Date of Original (Month/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 Reporting (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. Transaction Date | 3. Code | 4. Securities Acquired (A) or Disposed of (D) Amount | 5. Amount of Securities Beneficially Owned at End of Year |
|----------------------|---------------------|---------|---|---|
| Common Stock | | | | 11058 |
| Common Stock | 8/3/2001 | 24/F1 | 43 | 728 |
| Common Stock | | | | 5337.825 |
| Common Stock | | | | 2720.055 |

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

| 1. Title of Derivative Security | 2. Conversion or Exercise Price | 3. Transaction Date | 4. Code | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities | 8. Percentage of Total Ownership |
|---------------------------------|---------------------------------|---------------------|---------|--|--|--|----------------------------------|
|---------------------------------|---------------------------------|---------------------|---------|--|--|--|----------------------------------|

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| Derivative Security | Exercise Price | Quantity | Acquired | Disposed of (D) | Day/Year | 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) | \$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 |
| Option, Right to Buy | \$60.50 | | | | 1/03/2004 | 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 which is exempt under Rule 16b-3(e).

SIGNATURE OF REPORTING PERSON

Barbara J Desoer
Barbara J. Desoer