

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 of of
---------------------------------------	--	---------------------	------------------------------	---------------------	--	---	--	------------------------------

Edgar Filing: DESOER BARBARA J - Form 4

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

Edgar Filing: DESOER BARBARA J - Form 4

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