

DESOER BARBARA J
Form 4
February 05, 2003

() Form filed by More than One Reporting Person

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

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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	2/1/2002		A	V	1200	2/01/2012	Common Stock 1200
Option, Right to Buy	\$48.4375						1/02/2005	Common Stock
Option, Right to Buy	\$61.36	2/1/2002		A	V	400	02/01/2007	Common Stock 400
Option, Right to buy	\$70.03	2/3/2003		A		100000	02/03/2013	Common Stock 100000
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 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. 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