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SPANGLER MEREDITH R

Form 4

January 23, 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

Meredith Riggs Spangler

668 Hempstead Place

NC, Charlotte 28207-2320

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

1/23/2003

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

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

(X) Director () 10% Owner () Officer (give title below) () Other

(specify below)

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							21576
Common Stock							20000
Common Stock							30000
Common Stock							3000000
Common Stock							25150
Common Stock							25386
Common Stock							2938000
Common Stock							9890266
Common Stock							30000
Common Stock							21434

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

1. Title of Derivative Security	2. Con- version or Exer- cise Price of Deriva- tive Secu- rity	3. Trans- action (Month/ Day/ Year)	3A. Deemed Execu- tion (Month/ Day/ Year)	4. Trans- action (Month/ Day/ Year)	5. Number of De- rivative Secu- rities Acqui- red (A) or Dis- posed of (D) Amount V	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
Phantom Stock		12/27/ 2002		A 1	V 128.81	A 	Common Stock	128.81
Phantom Stock		1/22/ 2003	2	A 2	V 84.62	A 	Common Stock	84.62
Option, Right to Buy	\$71.50					04/24 2012	Common Stock	

Explanation of Responses:

1. Reinvested Phantom Stock Dividends which are exempt under Rule 16b-3.

Phantom stock units may be settled on death or termination of service as a director.

2. Phantom stock units may be settled upon death or termination of service as a director.

SIGNATURE OF REPORTING PERSON

Meredith Riggs Spangler

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