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Form 4

March 27, 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  
 3/27/2003
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-<br>action<br>Date | 2A. Exec-<br>ution<br>Date | 3. Trans-<br>action<br>Code | 4. Securities Acquired (A)<br>or Disposed of (D)<br>Amount | A/<br>D | Price | 5. Amount of<br>Securities<br>Beneficially<br>Owned Following<br>Reported Trans(s) |
|----------------------|-----------------------------|----------------------------|-----------------------------|--|---------|-------|--|
| Common Stock         |                             |                            |                             |  |         |       | 21576.00   |
| Common Stock         |                             |                            |                             |  |         |       | 3000000.00   |
| Common Stock         |                             |                            |                             |  |         |       | 30000.00   |
| Common Stock         |                             |                            |                             |  |         |       | 25150.00   |
| Common Stock         |                             |                            |                             |  |         |       | 25386.00   |
| Common Stock         |                             |                            |                             |  |         |       | 2938000.00   |
| Common Stock         |                             |                            |                             |  |         |       | 9890266.00   |
| Common Stock         |                             |                            |                             |  |         |       | 30000.00   |
| Common Stock         |                             |                            |                             |  |         |       | 20000.00   |
| Common Stock         |                             |                            |                             |  |         |       | 21434.00   |

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

| 1. Title of Derivative Security | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction (Month/Day/Year) | 3A. Deemed Execution (Month/Day/Year) | 4. Transaction Code (Month/Day/Year) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities | 8. P  |
|---------------------------------|--|---------------------------------|---------------------------------------|--------------------------------------|---|--|--|-------|
| Phantom Stock                   |  | 3/26/2003                       |                                       | A1                                   | 43.76   | A  | Common Stock                                 | 43.76 |
| Option, Right to Buy            | \$71.50  |                                 |                                       |                                      |   | 04/24/2012   | Common Stock                                 |       |

Explanation of Responses:

1. 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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