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SPANGLER MEREDITH R

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- 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							21576.00
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	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. 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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