

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/Year  
 10/23/2002
5. If Amendment, Date of Original (Month/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>  
 <CAPTION>

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security Indirect Ownership	2. Transaction Date	3. Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month Price	6. Director (D) or Indirect (I)	7. Nature of Beneficial Ownership (C) or (D)
Common Stock				21576	D	
Common Stock				20000	I	By Husband
Common Stock Spangler Construction C				30000	I	C D
Common Stock Spangler Foundation				3000000	I	C D
Common Stock Abigail R Spangler				25150	I	Daughter-
Common Stock Anna W Spangler				25386	I	Daughter-
Common Stock Inc.				2938000	I	Delcap,
Common Stock Inc.				9890266	I	Delcor,
Common Stock Eagle Industries				30000	I	Golden

