

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>
 <CAPTION>

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

1. Title of Security Indirect Ownership	2. Trans- action	2A. Exec- ution	3. Trans- action	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned Following Reported Trans(s)	6. Dir ect (D) or Indir ect (I)	7. Nature of Beneficial
	Date	Date	Code	Amount	Price		
<S> Common Stock					21576.00	D	
----- Common Stock Spangler Foundation					3000000.00	I	By C D
----- Common Stock Spangler Construction					30000.00	I	By CD Co
----- Common Stock Abigail R Spangl					25150.00	I	By Daughter ler
----- Common Stock Anna W Spangler					25386.00	I	By Daughter
----- Common Stock Inc					2938000.00	I	By Delcap, Inc
----- Common Stock Inc					9890266.00	I	By Delcor, Inc
----- Common Stock Eagle Industries					30000.00	I	By Golden
----- Common Stock					20000.00	I	By Husband

Common Stock								21434.00	I	By Niece
Melissa Garrison										

<CAPTION>

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

1. Title of	2. Con-	3.	3A.	4.	5. Number of De	6. Date Exer	7. Title and Amount	8. Price	9. Number
10. Nature of	Derivative	version	Trans-	Deemed	Trans-	Derivative Secu	cisable and	of Underlying	of Deri
11. Nature of	or Exer	action		action	rities Acqui	Expiration	Securities	of Deriva	of Deriva
Direct	Security				red(A) or Dis	Date(Month/		Secu	Securities
Indirect	Beneficial				posed of(D)	Day/Year)		ity	Benefi
(D) Ownership	Price of					Date Expir			officially
or	Deriva-					A/Exer-	ation	Title and Number	Owned
Ind	tive					D	cisa-	Date	ling
Follow	ire	(Month/	(Month-			ble		of Shares	Trans-
Reported	ct	Day/	/Day/	Code	V	Amount			action(s)
(I)		Year)	Year)						

<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Phantom Stock		3/26/ 2		A		43.76	A			Common Stock	43.76	14222.23
		003		1								

Option, Right	\$71.50							04/24	Common Stock			4000.00
to Buy								/2012				

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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
 Meredith Riggs Spangler