

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/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	3. Code	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned at End of Month	6. Dir (D) or Indir (I)	7. Nature of Beneficial
	Date		Amount	Price		
<S>	<C>	<C>	<C><C>	<C> <C>	<C>	<C>
Common Stock				21576	D	

Common Stock				20000	I	By Husband

Common Stock				30000	I	C D
Spangler Construction C						o.

Common Stock				3000000	I	C D
Spangler Foundation						

Common Stock				25150	I	Daughter-
Abigail R Spangler						

Common Stock				25386	I	Daughter-
Anna W Spangler						

Common Stock				2938000	I	Delcap,
Inc.						

Common Stock				9890266	I	Delcor,
Inc.						

Common Stock				30000	I	Golden
Eagle Industries						

Common Stock										21434		I	Niece-
Melissa Garrison													

