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

- 3. IRS or Social Security Number of Reporting Person (Voluntary)
- 4. Statement for Month/Year 10/23/2002

<CAPTION>

5. If Amendment, Date of Original (Month/Year)

BANK OF AMERICA CORPORATION (BAC)

- 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>

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of Security |2. |3. |4.Securities Acquired (A) |5.Amount of |6.Dir |7.Nature of Indirect | | Transaction | or Disposed of (D) | Securities |ect | Beneficial Ownership 1 | Beneficially |(D)or | | Owned at 1 1 1 | A/| |Indir | | Date | Code | V | Amount | D | Price | End of Month lect(I)| <S> <C> <C> <C><C> <C> <C> <C> <C> |21576 Common Stock ΙD Common Stock 120000 |30000 Common Stock ΙI IC D Spangler Construction C| |3000000 |I Common Stock Spangler Foundation | \_ ------|25150 ΙI Common Stock Abigail R Spangler 125386 Common Stock ΙI Anna W Spangler | | | |2938000 Common Stock |9890266 |I \_ ------|30000 Common Stock Eagle Industries | 

Common Stock Melissa Garris	son	1	I						21	434		ΙI	Niece-	
														-
<caption></caption>	_1													
Table II I	_ Derivati	ve Securit	tites <i>I</i>	Acquii	red, Dispos	ed of, o	or Ber	neficial	ly Owne	d				
1.Title of Deri  10. 11.Nature  Security  Dir Indirect  ect Beneficial		2.Con-	13.	4.	5.Numbe	r of De	6.Da	ate Exer	: 7.Title	e and	Amount	8.Price	e 9.Number	
		version	Trans	sactio	on   rivati	ve Secu	cisa	able and	d  of U	nderly	ing	of Deri	i of Deriva	
		or Exer	1	1	rities	Acqui	Expi	ration	Secu	rities	3	vative	tive	
	al	cise	I	1	red(A)	or Dis	Date	e (Month/	′			Secu	Securities	ı
(D) Ownership	I	Price of	fl	ı	posed	of(D)	Dav/	Year)	ı			rity	Benefi	
or	I	Deriva-			1		_	e  Expir				1	ficially	
Ind	I							_		_			_	
ire	I	tive				A,	/ Exer	- atior	ı  Tit.	le and	l Number	ı	Owned at	
ct	ı	Secu-			1 1	D	cisa	a- Date	of S	Shares	3	I	End of	
(I)	ı	rity	Date	Code	e V  Amoun	t	ble	ı	1			I	Month	I
		<c></c>	<c></c>		<c><c></c></c>	<c></c>		<c></c>	<c></c>		<c></c>	<c></c>	<c></c>	
<c> <c></c></c>														
Phantom Stock	I	1	19/27	/   A	V 128.309	5  A	1	1	Common	Stock	: 128.309	9 \$64.08	I	D
I	I	1	2002	2	1 1	I	I	I	1		5	I	I	T
														_
Phantom Stock	I	1	10/23	3   A	42.796	A	2	2	Common	Stock	: 42.796	\$70.10	13921.7987	D
I	ı	1	/ 200	)	1 1		I	1	I		1	I	1	I
1	I	1	12	I	1 1	1	I	I	1		1	1	I	T
Option, Right t	 	1¢71 50			··	 I		104/2/	l Common	C+oal		 I	4000	-   D
	со виу	1417.70								DLOCK	· I		1 4000	
I	 	 	 	 	 	 	 	/2012	!   		·	 	·	 _
		1					1		1		1	1	1	

<sup>&</sup>lt;/TABLE>

Explanation of Responses:

<sup>1.</sup> Reinvested Phantom Dividends which are exempt under Rule 16b-3. Phantom

stock units may be settled on death or termination of service as a director.

<sup>2.</sup> Phantom stock units may be settled upon death or termination of service as a director.