

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

12/11/2002

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) Amount	5. Amount of Securities Beneficially Owned at End of Month	6. Dir (D) or Indir (I)	7. Nature of Beneficial
	Date	V	D	Price		
<S>	<C>	<C>	<C><C>	<C>	<C>	<C>
Common Stock				21576	D	
Common Stock				20000	I	By Husband
Common Stock Spangler Construction C				30000	I	C D
						o.
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

