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/Day/Year 1/23/2003

<CAPTION>

- 5. If Amendment, Date of Original (Month/Day/Year)
- 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. | 2A. | 3. | 4. Securities Acquired (A) |5.Amount of |6.Dir |7.Nature of Indirect | |Trans-|Exec-|Trans | or Disposed of (D) | Securities |ect | Beneficial Ownership |action|ution |action| | Beneficially |(D)or | | A/| | Owned Following |Indir | |Date | Date |Code|V| Amount | D | Price | Reported Trans(s)|ect(I)| <C> <S> <C> <C> <C> <C><C> <C> <C> <C> |21576 Common Stock ΙD 120000 Common Stock | |30000 ΙI IC D Spangler Construction C| Common Stock |3000000 |I Spangler Foundation | \_ ------Common Stock |25150 ΙI Abigail R Spangler |25386 Common Stock ΙI Anna W Spangler | | | |2938000 |I Common Stock | |9890266 |I |30000 Common Stock | Eagle Industries | 

Common Stock Melissa Garr			I		l					214	434		ΙI	Niece-	
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Table II	 Derivativ	ve Securi	ltites A	Acqui	red,	Disposed	of, o	or Bene	eficial	lly Owned	d				
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10. 11.Natus  Derivative  Dir Indirect	version	Trans-	Deemed	d Tran	ns-	rivative	Secu	cisak	ole and	d  of Ur	nderly	ing	of Deri	l of Deriva	
	or Exer	action	I	acti	ion	rities Ac	qui	Expi	ration	Secur	rities	5	vative	tive	
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or	Price of	[	ution		- 1	posed of(	D)	Day/	Year)	1			rity	Benefi	
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<c> <c> Phantom Stock</c></c>	k	12/27/	1	ΙA	V	128.81	ΙA	1	1	Common	Stock	128.81	1	T	D
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Option, Right	   t \$71.50	ı	ı				I	I	04/24	l Common	Stock	:		4000	-   D
to Buy		I	I	I	1 1		T	1	/2012	2		I	I	I	I
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Explanation of Responses:

SIGNATURE OF REPORTING PERSON

Meredith Riggs Spangler

Meredith Riggs Spangler

<sup>1.</sup> Reinvested Phantom Stock 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.