

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

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 Interest
	Date	Date	Code	V Amount	D Price		
<S> Common Stock	<C> 	<C> 	<C> 	<C><C> 	<C> <C> 	<C>  21576	<C>  D
----- Common Stock						20000	I  By Husband
----- Common Stock Spangler Construction C						30000	I  C D
----- 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
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[illegible]

<CAPTION>

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

[illegible]

&lt;/TABLE&gt;

Explanation of Responses:

1. 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.
2. Phantom stock units may be settled upon death or termination of service as a director.

SIGNATURE OF REPORTING PERSON

Meredith Riggs Spangler

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