

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  
Paul Fulton  
C/O Donald R. Saunders, CPA  
1100-C South Stratford Rd.  
Ste. 180  
NC, Winstom Salem 27103  
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  
5/1/2003  
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 (D) or Indir (I)	7. Nature of Beneficial		
	Date	Date	Code	V Amount D Price					
<S> Common Stock	<C> 12/27/2002	<C> P	<C> P	<C> V150.48	<C> A	<C> D			
			1						
Common Stock	3/28/2003		P	V154.07	A		D		
			1						
Common Stock	4/30/2003		A	1627.00	A 74.05	20566.55	D		
			2						
Common Stock						200.00	I	By Wife	

<CAPTION>

Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned									
1. Title of 10. Nature of Derivative Security	2. Con- version or Exer	3. Trans- action	3A. Deemed action	4. Trans- action	5. Number of De rivative Secu rities Acqui	6. Date Exer cisable and Expiration	7. Title and Amount of Underlying Securities	8. Price of Deri	9. Number of Deriva tive

Object	Beneficial Owner	Acquired	Disposed	Executed	Redeemed	Disposed	Date (Month/Day/Year)	Security	Securities	Beneficially Owned	Trans-Action(s)			
(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)			
(I)	(I)	(I)	(I)	(I)	(I)	(I)	(I)	(I)	(I)	(I)	(I)			
(S)	(S)	(S)	(S)	(S)	(S)	(S)	(S)	(S)	(S)	(S)	(S)			
(C)	(C)	(C)	(C)	(C)	(C)	(C)	(C)	(C)	(C)	(C)	(C)			
Phantom Stock		12/27/2002		A	V	59.42	A			Common Stock	59.42			D
Phantom Stock		3/28/2003		A	V	60.48	A			Common Stock	60.48		6541.64	D
Option, Right to Buy	\$71.50								04/24/2012	Common Stock			4000.00	D

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Explanation of Responses:  
1. Shares acquired under the Bank of America SharesDirect Plan.  
2. Shares represent payment of a portion of the annual retainer fee and an additional award of restricted shares under the Bank of America Corporation Directors' Stock Plan in transactions exempt under Rule 16b-3.  
3. 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.  
SIGNATURE OF REPORTING PERSON  
Paul Fulton  
Paul Fulton