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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
  Virgil R. Williams
  2076 W. Park Place
  GA, Stone Mountain 30087-3530
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 | 2.
                                    |4.Securities Acquired (A)
                                                                                          |6.Dir |7.Nature of
                       12A. 13.
                                                                      |5.Amount of
Indirect
             |Trans-|Exec-|Trans | or Disposed of (D)
                                                                        | Securities
                                                                                          |ect | Beneficial
Ownership
                   |action|ution |action|
                                                                        | Beneficially
                                                                                          |(D)or |
                                                                       | Owned Following |Indir |
                        1
                                                        | A/|
                                1 1 1
                   |Date | Date |Code|V|
                                                        | D |
                                           Amount
                                                                Price | Reported Trans(s)|ect(I)|
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                   <C>
                         <C>
                                <C> <C><C>
                                                        <C> <C>
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                                                                                                 <C>
                                                        |A |74.05
                  |4/30/ |
                                                                       |770682.00
                                    | |1627.00
                                                                                          ΙD
Common Stock
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                                                                                                 |2003 |
                               |1
                                    1 1
                              |17366.00
                                                                                          ΙI
                                                                                                 |By
Charitable Foundation |
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<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
1.Title of
            |2.Con- |3.
                           |3A. |4.
                                        | 5. Number of De | 6. Date Exer | 7. Title and Amount | 8. Price | 9. Number
|10.|11.Nature of|
 Derivative | version | Trans- | Deemed | Trans- | rivative Secu | cisable and | of Underlying
                                                                                       |of Deri|of Deriva
|Dir|Indirect
 Security |or Exer |action |
                                  |action| rities Acqui |Expiration | Securities
                                                                                       |vative |tive
|ect|Beneficial |
            |cise
                            |Execu-|
                                         | red(A) or Dis |Date(Month/|
                                                                                        lSecu
                                                                                              |Securities |
(D) | Ownership
                                         | posed of (D) | Day/Year) |
                                                                                               |Benefi
            |Price of|
                            |ution |
                                                                                        Iritv
|or |
            |Deriva- |
                                                        |Date |Expir|
                                                                                               |ficially
IIndl
            |tive
                                                                      Title and Number |
                                                    | A/|Exer-|ation|
Followlire
                    | (Month/| (Month|
                                       \perp
                                                    | D |cisa-|Date |
                                                                       of Shares
                                                                                       |ing
            |Secu-
Reportedict |
                      |rity
                    |Day/
                            |/Day/ |Code|V| Amount
                                                   | | | | | | | | |
                                                                                        1
                                                                                               |Trans-
(I) |
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1

laction(s)

|Year) |

|Year)

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

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<c> <c></c></c>	107	107	107	107	(0) (0)	107	107	(0)	107	107	107	
Option,	Right \$71.50	1	-		1 1	I	I	04/24 Common Sto	ck	T	4000.00	D
to Buy		I	I	I	1 1		I	/2012	I	I	I	T
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Explanation of Responses:

1. 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.

SIGNATURE OF REPORTING PERSON

Virgil R. Williams Virgil R. Williams