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SPANGLER MEREDITH R

Form 4

January 23, 2003

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 I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security | 2. Trans-<br>action<br>Date | 2A. Exec-<br>ution<br>Date | 3. Trans-<br>action<br>Code | 4. Securities Acquired (A)<br>or Disposed of (D)<br>Amount | A/<br>D | Price | 5. Amount of<br>Securities<br>Beneficially<br>Owned Following<br>Reported Trans(s) |
|----------------------|-----------------------------|----------------------------|-----------------------------|--|---------|-------|--|
| Common Stock         |                             |                            |                             |  |         |       | 21576  |
| Common Stock         |                             |                            |                             |  |         |       | 20000  |
| Common Stock         |                             |                            |                             |  |         |       | 30000  |
| Common Stock         |                             |                            |                             |  |         |       | 3000000  |
| Common Stock         |                             |                            |                             |  |         |       | 25150  |
| Common Stock         |                             |                            |                             |  |         |       | 25386  |
| Common Stock         |                             |                            |                             |  |         |       | 2938000  |
| Common Stock         |                             |                            |                             |  |         |       | 9890266  |
| Common Stock         |                             |                            |                             |  |         |       | 30000  |
| Common Stock         |                             |                            |                             |  |         |       | 21434  |

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

| 1. Title of Derivative Security | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction | 3A. Deemed Execution | 4. Transaction Code | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities | 8. Percentage of Total Voting Securities |
|---------------------------------|--|----------------|----------------------|---------------------|--|--|--|--|
| Phantom Stock                   |  | 12/27/2002     |                      | A1                  | 128.81   |  | Common Stock                                 | 128.81                                   |
| Phantom Stock                   |  | 1/22/2003      |                      | A2                  | 84.62  |  | Common Stock                                 | 84.62                                    |
| Option, Right to Buy            | \$71.50  |                |                      |                     |  | 04/24/2012   | Common Stock                                 |  |

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  
Meredith Riggs Spangler