

Edgar Filing: BANK OF AMERICA CORP /DE/ - Form 4

BANK OF AMERICA CORP /DE/
 Form 4
 May 02, 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

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

1. Title of Security	2. Trans- action Date	2A. Exec- ution Date	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Amount	A/ D	Price	5. Amount of Securities Beneficially Owned Following Reported Trans(s)
Common Stock	12/27/ 2002		P 1	V 150.48	A		
Common Stock	3/28/ 2003		P 1	V 154.07	A		
Common Stock	4/30/ 2003		A 2		A	74.05	20566.55
Common Stock							200.00

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

1. Title of Derivative Security	2. Con- version or Exer	3. Trans- action	3A. Deemed	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. P of vat
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Acquiree	Price of	Derivative	Security	Code	Amount	Exercisable	Date	Title and Number of Shares
(Month/Day/Year)	(Month/Day/Year)	(Month/Day/Year)	(Month/Day/Year)	(Month/Day/Year)	(Month/Day/Year)	(Month/Day/Year)	(Month/Day/Year)	(Month/Day/Year)
Phantom Stock	12/27/2002		A	V	59.42	A		Common Stock 59.42
Phantom Stock	3/28/2003		A	V	60.48	A		Common Stock 60.48
Option, Right to Buy	\$71.50						04/24/2012	Common Stock

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