

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/Year
 12/11/2002
5. If Amendment, Date of Original (Month/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>
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Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security Indirect Ownership	2. Transaction Date	3. Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month Price	6. Director (D) or Indirect (I)	7. Nature of Beneficial Interest (I) or Ownership (O)
Common Stock				21576	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

<CAPTION>

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

1. Title of Derivative 10. Nature of Security 11. Ownership 12. Indirect 13. Beneficial (D) Ownership 14. Indirect 15. Direct (I)	2. Conversion or Exercise Price of Derivative Date	3. Transaction	4. 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 Title and Number of Shares	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned at End of Month
Phantom Stock		12/10	A	43.24	A 1 1	Common Stock 43.24		13965.0387
		1/200						
		2						
Option, Right to Buy	\$71.50				04/24	Common Stock		4000
					/2012			

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Explanation of Responses:

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