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GUINN DONALD E

Form 4

April 11, 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

 Name and Address of Reporting Person Donald E. Guinn 130 Kearny Street

Suite 3200

CA, San Francisco 94108

- 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 4/10/2003
- 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

Tahla T -	- Non-Derivative	Sacuritias	Acquired	Dienosed	o f	or	Reneficially	7 Owned
Table I -	- NOII-Derryative	Securities	ACGULLEG,	DISPOSED	O_{\perp}	OT	DellettCtatt/	Owned

1. Title of Security	Trans- actior	- Exec- n ution		or Disposed o	-	./	Price	5.Amount of Securities Beneficially Owned Following Reported Trans(s)
Common Stock	I	I	1 1	I	ı	ı		18990.00

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

1.Title of	2.Con-	13.	3A.	4.	5.Number	of De	6.Date Exer	7.Title and Amount	8.E
Derivative	version	Trans-	Deemed	Trans-	rivativ	e Secu	cisable and	of Underlying	of
Security	or Exer	action	1	action	rities	Acqui	Expiration	Securities	vat
	cise	1	Execu-	1	red(A)	or Dis	Date(Month/		Sec
	Price of	Εļ	ution	1	posed c	f(D)	Day/Year)		rit
	Deriva-	1	1	1			Date Expir		
	tive	1	1			A	/ Exer- ation	Title and Number	
	Secu-	(Month/	' (Month			D	cisa- Date	of Shares	
	rity	Day/	/Day/	Code V	Amount	.	ble		
	1	Year)	Year)						

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	<u> </u>	1003	1	1	-			1		1	<u> </u>	
Phantom	Stock 	4/10/ 003	2	A 2	 	21.06			 		Stock 21.06	
-	Right \$71.50								04/24	Common	Stock 	
	I				1					1	I	

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

Donald E. Guinn Donald E. Guinn