

Edgar Filing: BELK JOHN R - Form 4

BELK JOHN R
 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
 John R Belk
 2801 West Tyvola Road
 NC, Charlotte 28217-4500
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	3. Deemed Execu- tion Code	4. Securities Acquired (A) or Disposed of (D) Amount	4. A/ D	5. Price	5. Amount of Securities Beneficially Owned Following Reported Trans(s)
Common Stock								1283.00
Common Stock								16588.00
Common Stock								5385.00

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

1. Title of Derivative Security	2. Con- version Price of Deriva- tive Secu- rity	3. Trans- action Date	3A. Deemed Execu- tion Date	4. Trans- action Code	4. Deemed Execu- tion Code	5. Number of De rivative Secu rities Acqui red(A) or Dis posed of (D) Amount	5. A/ D	6. Date Exer- cisable and Expiration Date (Month/ Day/Year) Date Expir- ation Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. P of vat Sec rit
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Phantom Stock		12/27/		A		V		13.17		A				Common Stock		13.17	
		2002		1													
Phantom Stock		3/28/ 2		A		V		13.41		A				Common Stock		13.41	
		003		1													
Phantom Stock		4/30/ 2		A				2437.54		A				Common Stock		2437.54	
		003		2													
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. 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
 John R Belk
 John R. Belk