



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

	Price of	Derivative	Settlement	Expiration	Code	Amount	Proposed of (D)	Day/Year	Date	Expiration	Title and Number of Shares	
			(Month/Day/Year)	(Month/Day/Year)								
Phantom Stock			6/28/ 2002	A	V	66.00	A				Common Stock	66.00
Phantom Stock			9/27/ 2002	A	V	73.09	A				Common Stock	73.09
Phantom Stock			12/27/ 2002	A	V	72.90	A				Common Stock	72.90
Phantom Stock			3/28/ 2003	A	V	74.21	A				Common Stock	74.21
Phantom Stock			4/30/ 2003	A		1627.28	A				Common Stock	1627.28
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. 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.
3. 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

Walter E. Massey

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