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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
 Donald E. Guinn
 130 Kearny Street
 Suite 3200
 CA, San Francisco 94108
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
 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

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 | | | | | | | 18990.00 |

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 | 5. Number of De- rivative Secu- rities Acqui- red(A) or Dis- posed of(D) Amount | 6. Date Exer- cisable and Expiration Date Date Date | 7. Title and Amount of Underlying Securities Title and Number of Shares | 8. P of vat Sec rit |
|---------------------------------------|--|-----------------------------|--------------------------------------|-----------------------------|--|--|---|---------------------------------|
| Phantom Stock | | 3/28/ 2 | | A | V 210.59 | A | Common Stock 210.59 | |

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| | | | | | | | | | | | |
|----------------------|--|---------|--|---|--|-------|--|---|--|-------|--------------------|
| | | 003 | | 1 | | | | | | | |
| Phantom Stock | | 4/10/ 2 | | A | | 21.06 | | A | | | Common Stock 21.06 |
| | | 003 | | 2 | | | | | | | |
| Option, Right to Buy | | \$71.50 | | | | | | | | 04/24 | Common Stock |
| | | | | | | | | | | /2012 | |

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