

BANK OF AMERICA CORP /DE/
Form 4
May 02, 2003

() Form filed by More than One Reporting Person

[illegible]

Phantom Stock	4/30/ 2	A	1627.28	A		Common Stock	1627.28
---------------	---------	---	---------	---	--	--------------	---------

[illegible]

1. 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.

C. Steven McMillan

2