

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	5. Amount of Securities Beneficially Owned Following Reported Trans(s) Price
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	5. Number of De rivative Secu rities Acqui red(A) or Dis posed of (D) Amount	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
---------------------------------------	--	-----------------------------	--------------------------------------	-----------------------------	---	---	---	---------------------------------

Edgar Filing: BELK JOHN R - Form 4

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