

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	4. Securities Acquired (A) or Disposed of (D) Amount	A/ D	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 or Exer- cise Price of Deriva- tive Secu- rity	3. Trans- action Date (Month/ Day/ Year)	3A. Deemed Execu- tion (Month/ Day/ Year)	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		\$71.50												04/24	Common Stock			
to Buy														/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. 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