

WARD JACKIE M  
Form 4  
January 23, 2003

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

Jackie M. Ward

Intec Telecom Systems PLC

Building G, Fourth Floor

5775 Peachtree-Dunwoody Road

GA, Atlanta 30342

## 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

1/23/2003

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	5. Amount of Securities Beneficially Owned Following Reported Trans(s)
Common Stock	12/27/ 2002		P 1	V 18.38	A 1	3182.8107

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 (Month/ Day/ Year)	3A. Deemed Execu- tion (Month/ Day/ Year)	4. Trans- action Code (Month/ Day/ Year)	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
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# Edgar Filing: WARD JACKIE M - Form 4

Phantom Stock		12/27/		A		V		127.88		A						Common Stock		127.88	
		2002		2															
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Phantom Stock		1/22/ 2		A				42.31		A						Common Stock		42.31	
		003		3															
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Option, Right		\$71.50														04/24		Common Stock	
to Buy																/2012			
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## Explanation of Responses:

1. Shares acquired under the Bank of America Corporation 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. Phantom stock units may be settled upon death or termination of service as a director.
- SIGNATURE OF REPORTING PERSON  
 Jackie M. Ward  
 Jackie M. Ward