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BANK OF AMERICA CORP /DE/

Form 4

January 27, 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

Jackie M. Ward

Intec Telecom Systems PLC

Building G, Fourth Floor

5775 Peachtree-Dunwoody Road

GA, Atlanta 30342

- 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 1/27/2003
- 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 (Dwned
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1. Title of Securit	y 2.	2A.	3.	4.S	ecurities Acq	uired	(A)		5	.Amount of
	Trans	- Exec-	Tra	ns o	r Disposed of	(D)				Securities
	action	n ution	act	ion						Beneficially
	1					A/				Owned Following
	Date	Date	Cod	e V	Amount	D		Price		Reported Trans(s)
Common Stock	11/24/	1	ΙÞ	223		IΔ	J\$71	.0453		
COMMICTI DECCK	12003							• 0 155	İ	
Common Stock	1/24/		G	V 153		D				
	2003	 	 				 		 	
Common Stock	1/24/	1	G	V 70		D	1		3	182.8107
	12003		I	1 1		I				

Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned

1.Title of	2.Con- 3.	3A. 4.	5.Number of De	6.Date Exer 7.Title and Amount	8.P
Derivative	version Trans-	Deemed Trans-	rivative Secu	cisable and of Underlying	of
Security	or Exer action	action	rities Acqui	Expiration Securities	vat
	cise	Execu-	red(A) or Dis	Date(Month/	Sec
	Price of	ution	posed of(D)	Day/Year)	rit

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	Deriva- tive Secu- rity	i	 (Month /Day/ Year)	Code	 	İ	l D	/ Exer-		Tit	le and Shares	Number	
Phantom Stock	k	1	1	ı	1 1	1		1	I	Common	Stock	1	
Option, Right	t \$71.50	 							04/24	Common	Stock	 	
	1	1	1	1	1 1		i					1	

Explanation of Responses: SIGNATURE OF REPORTING PERSON Jackie M. Ward

Jackie M. Ward Jackie M. Ward