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

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

1. Title of Derivative Security	2. Con- version Price of Deriva- tive Secu-	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)	6. Date Exer cisable and Expiration Date (Month/ Day/Year) Date Expir ation	7. Title and Amount of Underlying Securities Title and Number of Shares	8. P of vat Sec rit
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Priority	Day/Year)	/Day/Year)	Code	V	Amount	ble		
Phantom Stock	12/27/2002		A	V	127.88	A		Common Stock
Phantom Stock	1/22/2003		A		42.31	A		Common Stock
Option, Right to Buy					\$71.50		04/24/2012	Common Stock

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

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