

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-<br>action<br>Date | 2A. Exec-<br>ution<br>Date | 3. Trans-<br>action<br>Code | 4. Securities Acquired (A)<br>or Disposed of (D)<br>Amount | A/<br>D | 5. Amount of<br>Securities<br>Beneficially<br>Owned Following<br>Reported Trans(s) |
|----------------------|-----------------------------|----------------------------|-----------------------------|------------------------------------------------------------|---------|------------------------------------------------------------------------------------|
| Common Stock         | 12/27/<br>2002              |                            | P<br>1                      | V<br>18.38                                                 | A<br>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 V | 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) Expir- ation Date | 7. Title and Amount of Underlying Securities Title and Number of Shares | 8. P of vat Sec rit |
|---------------------------------|----------------------------------------------------------------|-------------------------------------|-------------------------------------------|-------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------|
|---------------------------------|----------------------------------------------------------------|-------------------------------------|-------------------------------------------|-------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------|

# Edgar Filing: WARD JACKIE M - Form 4

|               |  |         |  |   |  |   |  |        |  |   |  |  |  |              |  |              |  |
|---------------|--|---------|--|---|--|---|--|--------|--|---|--|--|--|--------------|--|--------------|--|
| Phantom Stock |  | 12/27/  |  | A |  | V |  | 127.88 |  | A |  |  |  | Common Stock |  | 127.88       |  |
|               |  | 2002    |  | 2 |  |   |  |        |  |   |  |  |  |              |  |              |  |
| -----         |  |         |  |   |  |   |  |        |  |   |  |  |  |              |  |              |  |
| Phantom Stock |  | 1/22/ 2 |  | A |  |   |  | 42.31  |  | A |  |  |  | Common Stock |  | 42.31        |  |
|               |  | 003     |  | 3 |  |   |  |        |  |   |  |  |  |              |  |              |  |
| -----         |  |         |  |   |  |   |  |        |  |   |  |  |  |              |  |              |  |
| Option, Right |  | \$71.50 |  |   |  |   |  |        |  |   |  |  |  | 04/24        |  | Common Stock |  |
| to Buy        |  |         |  |   |  |   |  |        |  |   |  |  |  | /2012        |  |              |  |
| -----         |  |         |  |   |  |   |  |        |  |   |  |  |  |              |  |              |  |
|               |  |         |  |   |  |   |  |        |  |   |  |  |  |              |  |              |  |

## 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