

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/Year  
 12/11/2002
5. If Amendment, Date of Original (Month/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>  
 <CAPTION>

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security Indirect Ownership	2. Transaction Date	3. Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month Price	6. Direct (D) or Indirect (I)	7. Nature of Beneficial Ownership
<S> Common Stock	<C> 9/27/2002	<C> J	<C><C> V 17.89	<C> A 3164.4307	<C> D	<C>

<CAPTION>

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

1. Title of Derivative Security Direct/Indirect Ownership	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date	4. Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned at End of Month
<S>	<C>	<C>	<C>	<C><C>	<C> <C>	<C> <C>	<C>	<C>

<C>	<C>																
Phantom Stock				12/10	A		43.24		A	2	2	Common Stock	43.24			13863.981	D
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Option, Right to Buy	\$71.50										04/24	Common Stock				4000	D
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Explanation of Responses:

1. Shares acquired under the Bank of America Corporation SharesDirect Plan.
2. Phantom stock units may be settled upon death or termination of service as a director.