

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/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	3. Code	4. Securities Acquired (A) or Disposed of (D)	5. Amount of Securities Beneficially Owned at End of Month	6. Dir ect (D) or Indir ect (I)	7. Nature of Beneficial
	Date	V	Amount	Price		
<S> Common Stock	<C> 9/27/	<C> J	<C><C> V17.89	<C> A	<C> D	<C> I
	2002	1				

<CAPTION>

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

1. Title of Derivative Security Dir Indirect Ownership or Indir irect ct (I)	2. Con- version or Exer cise Price of Deriva- tive	3. Transaction	4. 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	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Price of Deri vative Secu rity	9. Number of Deriva tive Securities Benefi cially Owned at End of Month
<S>	<C>	<C>	<C>	<C><C>	<C> A	<C> D	<C> C	<C> C

C> <C>													
Phantom Stock		12/10 A		43.24	A	2	2	Common Stock 43.24			13863.981	D	
		/ 200											
		2											

Option, Right to Buy	\$71.50						04/24 Common Stock				4000	D	
							/2012						

</TABLE>

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.