

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

1/27/2003

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>

<CAPTION>

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

1. Title of Security Indirect Ownership	2. Trans- action Date	2A. Exec- ution Date	3. Trans action Code	4. Securities Acquired (A) or Disposed of (D) Amount V	5. Amount of Securities Beneficially Owned Following Reported Trans(s)	6. Dir (D) or Indir (I)	7. Nature of Beneficial
<S> Common Stock	<C> 1/24/ 2003	<C> 	<C> P	<C> 223	<C> A \$71.0453	<C> D	<C>
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Common Stock	1/24/ 2003		G	V153	D	D	
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Common Stock	1/24/ 2003		G	V70	D	D	
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<CAPTION>

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

1. Title of 10. Nature of	2. Con- version	3. Trans- action	3A. Deemed Execu- tion	4. Trans- action	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)	7. Title and Amount of Underlying Securities	8. Price of Deri vative	9. Number of Deriva tive Securities Benefi
Derivative Security Indirect Ownership	or Exer cise	action	Execu- tion	action	red (A) or Dis posed of (D)	Expiration Date (Month/ Day/Year)	of Underlying Securities	Price of Deri vative	Number of Deriva tive Securities Benefi

