

Edgar Filing: BANK OF AMERICA CORP /DE/ - Form 4

BANK OF AMERICA CORP /DE/  
 Form 4  
 January 27, 2003

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 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	1/24/ 2003		P	223	A	\$71.0453	
Common Stock	1/24/ 2003		G	V153	D		
Common Stock	1/24/ 2003		G	V70	D		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	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. P of vat Sec rit
---------------------------------------	--	---------------------	-------------------------------	---------------------	---	---	--	---------------------------------

Edgar Filing: BANK OF AMERICA CORP /DE/ - Form 4

Derivative Security	(Month/Day/Year)	(Month/Day/Year)	Code	V	Amount	Date	Expiration	Title and Number of Shares
Phantom Stock								Common Stock
Option, Right to Buy	\$71.50					04/24/2012		Common Stock

Explanation of Responses:  
SIGNATURE OF REPORTING PERSON  
Jackie M. Ward  
Jackie M. Ward