

BANK OF AMERICA CORP /DE/
Form 4
January 27, 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).

7. Individual or Joint/Group Filing (Check Applicable Line)
 (X) Form filed by One Reporting Person
 () Form filed by More than One Reporting Person

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	V223	A	\$71.0453	
Common Stock	1/24/ 2003		G	V153	D		
Common Stock	1/24/ 2003		G	V70	D		3182.8107

1. Title of Derivative Security	2. Con- version or Exer- cise Price of	3. Trans- action	3A. Deemed Execuc- 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- vat- Sec- ri-
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Derivative Security	Date of Exercise	Expiration Date	Title and Number of Shares
(Month/Day/Year)	(Month/Day/Year)	(Month/Day/Year)	
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