

WARD JACKIE M  
Form 4  
May 02, 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).

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

5/1/2003

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	3/28/ 2003		P 1	V 18.82	A		3201.63

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

1. Title of Derivative Security	2. Con- version or Exer- cise Price of Deriva- tive Secu- rity	3. Trans- action (Month/ Day/ Year)	3A. Deemed Execu- tion (Month/ Day/ Year)	4. Trans- action Code (Month/ Day/ Year)	5. Number of De- rivative Secu- rities Acqui- red (A) or Dis- posed of (D) Amount	6. Date Exer- cisable and Expiration Date (Month/ Day/Year) Date   Expir- ation Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. P of vat Sec rit
---------------------------------------	--	---	--	---	--	---	---	---------------------------------

# Edgar Filing: WARD JACKIE M - Form 4

Phantom Stock		3/28/ 2		A		V		130.97		A				Common Stock		130.97	
		003		2													
-----																	
Phantom Stock		4/30/ 2		A				2748.14		A				Common Stock		2748.14	
		003		3													
-----																	
Option, Right		\$71.50												04/24		Common Stock	
to Buy														/2012			
-----																	

## Explanation of Responses:

1. Shares acquired under the Bank of America SharesDirect Plan.
2. Reinvested Phantom Stock dividends which are exempt under Rule 16b-3. Phantom Stock units may be settled on death or termination of service as a director.
3. Shares represent payment of a portion of the annual retainer fee and an additional award of restricted shares under the Bank of America Corporation Directors' Stock Plan in transactions exempt under Rule 16b-3.

SIGNATURE OF REPORTING PERSON

Jackie M. Ward

Jackie M. Ward