

BANK OF AMERICA CORP /DE/
 Form 4
 January 29, 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
 Charles Westfield Coker
 Sonoco Products Company
 North Second Street
 SC, Hartsville 29550
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
 1/29/2003
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	3A. Deemed- Execu- tion Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Number of A/ D	6. Date Exer- cisable and Expiration Date Date	7. Price	8. Amount of Securities Beneficially Owned Following Reported Trans(s)
Common Stock									15776
Common Stock	1/28/ 2003		P		1000	A	\$69.00		100000

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 Date	3A. Deemed- Execu- tion Date	4. Trans- action Code	5. Number of De rivative Secu rities Acqui red(A) or Dis posed of (D) Amount	6. Date Exer- cisable and Expiration Date Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. P of vat Sec rit
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Phantom Stock									Common Stock
Option, Right to Buy	\$71.50							04/24/2012	Common Stock

Explanation of Responses:
SIGNATURE OF REPORTING PERSON
Charles Westfield Coker
Charles W. Coker