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COKER CHARLES W

Form 4

March 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
Charles W 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 3/27/2003
- 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-Der	ivative	Securit	ties Acqu	ired, Dispose	d of, or Bene	ficiall	y Owned
1. Title of Security	Trans actio 	- Exec- n ution 		4.Securities or Disposed Amount	of (D)	Price	5.Amount of Securities Beneficially Owned Following Reported Trans(s)
Common Stock	1	1	1 1 1		1 1	15776.00	
Common Stock							100000.00

Table II	Derivativ	e Securi	tites A	.cquired,	, Disposed	of,	or	r Beneficially	Owned	
	version or Exer cise Price of Deriva- tive Secu-	Trans- action (Month/	Deemed Execu- ution ' (Month	Trans- action 	rivative rities Ad red(A) of posed of	Secucqui r Dis (D) A	1 	cisable and Expiration Date(Month/ Day/Year) Date Expir Exer- ation	.Title and Amount of Underlying Securities Title and Number of Shares	8.P of vat Sec rit

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Phantom	Stock 	3/26/ 003	2		65.65 		1	Commo	n Stock 65.65	1
	Right \$71.50						 	04/24 Common	n Stock	

Explanation of Responses:

1. Phantom stock units may be settled upon death or termination of service as a director.

SIGNATURE OF REPORTING PERSON

Charles W Coker

Charles W. Coker