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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-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 | | | | | | | 15776.00 |
| Common Stock | | | | | | | 100000.00 |

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

| 1. Title of Derivative Security | 2. Con- version Price of Deriva- tive Secu- rity | 3. Trans- action (Month/ Day/ Year) | 3A. Deemed Execu- tion (Month/ Day/ Year) | 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(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 |
|---------------------------------------|--|---|--|-----------------------------|--|--|---|---------------------------------|
|---------------------------------------|--|---|--|-----------------------------|--|--|---|---------------------------------|

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| | | | | | | | | |
|----------------------|---------|---------|---|-------|---|-------|--------------|-------|
| Phantom Stock | | 3/26/ 2 | A | 65.65 | A | | Common Stock | 65.65 |
| | | 003 | 1 | | | | | |
| ----- | | | | | | | | |
| Option, Right to Buy | \$71.50 | | | | | 04/24 | Common Stock | |
| | | | | | | /2012 | | |
| ----- | | | | | | | | |
| | | | | | | | | |

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