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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/Year
  10/23/2002
5. If Amendment, Date of Original (Month/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>
<CAPTION>
Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned
1. Title of Security
                          12.
                               13.
                                      |4.Securities Acquired (A)
                                                                          15.Amount of
                                                                                               |6.Dir |7.Nature of
Indirect
              | Transaction | or Disposed of (D)
                                                                           | Securities
                                                                                               |ect | Beneficial
Ownership
                                                                           | Beneficially
                                                                                               |(D)or |
                                    | A/|
                                                                           | Owned at
                                                                                               |Indir |
                                 | Date |Code|V|
                                             Amount
                                                           | D |
                                                                    Price | End of Month
                                                                                               |ect(I)|
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                                                           <C> <C>
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                                 <C>
                                      <C><C>
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                                                                                                      <C>
Common Stock
                                                           115776
                                                                                               ΙD
                                                                                                      Common Stock
                                                                           199000
                          1 1
                                                           ΙI
                                                                                                     |By Wife
<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
1. Title of Derivative |2.Con- |3.
                                   14.
                                           |5.Number of De |6.Date Exer|7.Title and Amount |8.Price|9.Number
|10.|11.Nature of|
                      |version |Transaction | rivative Secu |cisable and | of Underlying
                                                                                            lof Derilof Deriva
 Security
|Dir|Indirect
                                           | rities Acqui | Expiration | Securities
                                                                                            Ivative Itive
                      lor Exer |
|ect|Beneficial |
                      cise
                                           | red(A) or Dis |Date(Month/|
                                                                                            Secu
                                                                                                    |Securities |
(D) | Ownership
                      |Price of|
                                           | posed of(D)
                                                                                            |rity
                                                                                                    |Benefi
                                                          |Day/Year) |
lor I
                      |Deriva- |
                                                           |Date |Expir|
                                                                                                    |ficially
|Ind|
                                                                          Title and Number |
                                                                                                    |Owned at
                      |tive
                                                       | A/|Exer-|ation|
|ire|
                     |Secu-
                                                       | D |cisa-|Date |
                                                                          of Shares
                                                                                                    IEnd of
                                         1 1
|ct |
                     Iritv
                             |Date |Code|V| Amount | |ble | |
                                                                                                    Month
                                                                                                                (I) |
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

<s> <c> <c></c></c></s>		<c></c>	<c></c>	<c></c>	<c><c></c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	
Phantom Stock		1	9/27	/ A	V 29.4	ΙA	1	1	Common	Stock 29.4	\$64.08	1	D
	1	I	200	2	1 1	I	I	I	1	I	I	I	1
Phantom Stock	 :		10/2	3 A	64.19	A	2	2	Common	Stock 64.19	\$70.10	3280.79	- D
	1	1	/ 20	0	1 1	1	I	I	I	I	I	1	I
I	 	1	2	I		1	1	I	1	I	I	1	I
Option, Right	 to Buy	\$71.50		ı	I I			04/2	4 Common	Stock		4000	- D
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Explanation of Responses:

^{1.} Reinvested Phantom Dividends which are exempt under Rule 16b-3. Phantom stock units may be settled on death or termination of service as a director.

^{2.} Phantom stock units may be settled upon death or termination of service as a director.