```
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
   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>
<CAPTION>
Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned
1. Title of Security 2.
                        12A.
                                 13.
                                      |4.Securities Acquired (A)
                                                                           15.Amount of
                                                                                               16.Dir 17.Nature of
Indirect
              |Trans-|Exec-|Trans | or Disposed of (D)
                                                                                               |ect | Beneficial
                                                                           | Securities
Ownership
                    |action|ution |action|
                                                                           | Beneficially
                                                                                               |(D)or |
                         | A/|
                                                                           | Owned Following | Indir |
                    |Date | Date |Code|V|
                                             Amount
                                                           | D |
                                                                    Price | Reported Trans(s)|ect(I)|
<S>
                                                           <C> <C>
                   <C>
                          <C>
                                 <C>
                                      <C><C>
                                                                           <C>
                                                                                               <C>
                                                                                                      <C>
Common Stock
                                                           115776.00
                                                                                               ΙD
                                                                                                      1100000.00
Common Stock
                          ΙI
                                                                                                      IBv Wife
<CAPTION>
Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
1. Title of
           12.Con- 13.
                             13A.
                                    14.
                                           |5.Number of De |6.Date Exer|7.Title and Amount |8.Price|9.Number
|10.|11.Nature of|
 Derivative | version | Trans- | Deemed | Trans- | rivative Secu | cisable and | of Underlying
                                                                                            lof Derilof Deriva
|Dir|Indirect
 Security |or Exer |action |
                                    |action| rities Acqui |Expiration | Securities
                                                                                            Ivative Itive
|ect|Beneficial |
            cise
                                           | red(A) or Dis |Date(Month/|
                                                                                            Secu
                                                                                                    |Securities |
                             |Execu-|
(D)|Ownership
                             |ution |
                                                                                            |rity
                                                                                                    |Benefi
            |Price of|
                                           | posed of (D)
                                                           |Day/Year) |
lor I
             |Deriva- |
                                                           |Date |Expir|
                                                                                                    |ficially
|Ind|
                Title and Number |
             |tive
                                                       | A/|Exer-|ation|
                                                                                                    10wned
Follow|ire|
                     | (Month/| (Month|
            ISecu-
                                                       | D |cisa-|Date |
                                                                           of Shares
                                                                                                    ling
                                         1 1
Reported|ct |
            Iritv
                     |Day/
                             |/Day/ |Code|V| Amount
                                                       |ble |
                                                                                                    |Trans-
(I) |
                     |Year)
                             |Year) |
                                                           |action(s)
```

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

	 <c></c>	<c></c>	<c></c>	<c></c>	<c><c></c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	
<c> <c></c></c>		107	107	107	107 107	107	107	(0)	102	107	107	107	
Phantom Stock		3/28/	/ 2	ΙA	V 32.30	A	1	1	Common	Stock 32.30		1	D
	İ												
		1003		1					I	- 1		1	1
Phantom	 Stock	4/30/	/ 21	IΔ	2748.14	ΙZ	1	ı	l Common	Stock 2748.	141	6307.19	ΙD
1	l Deock	14/50/	21	121	2/40.14	121	1	1	COMMION	DCOCK   2 / 40.	11	10307.13	ID
'	i	1003	1	12	1 1	1		1	1	1	1	1	1
	i		·	·		·	·	·	·			•	
Option,	Right \$71.50	I		I	1 1	I		104/2	24   Common	Stock		4000.00	D
to Buy		1	1	ı	1 1	1	1	1/20	121	1	1	1	1
I buy	l I	1	ı	ı	1 1	ı	ı	1/20.	12	ı	ı	ı	1
		1			1 1				1	1			

</TABLE>

Explanation of Responses:

- 1. 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.
- 2. 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

Charles W Coker

Charles W. Coker