

BANK OF AMERICA CORP /DE/
Form 4
January 29, 2003

() Form filed by More than One Reporting Person

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
Common Stock	1/28/ 2003		P	1000	A	\$69.00	100000

1.Title of Derivative Security	2.Con- version or Exer cise Price of Deriva- tive Secu- rity	3. Trans- action (Month/ Day/ Year)	3A. Deemed Execu- tion (Month/ Day/ Year)	4. Trans- action Code V	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
						A/ D ble		

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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