FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287
Estimated average burden
hours per response... 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(1 Tillt of Type Respo	onses)													
1. Name and Address of Reporting Person * HANCE JAMES H JR			2. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]						5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner					
(Last) (First) (Middle) C/O BANK OF AMERICA, 100 N. TRYON STREET			3. Date of Earliest Transaction (Month/Day/Year) 08/20/2003 X Officer (give								Otho	er (specify below CFO	v)	
(Street) CHARLOTTE, NC 28255			_X_Form						_X_ Form filed by	dual or Joint/Group Filing(Check Applicable Line) filed by One Reporting Person filed by More than One Reporting Person				
(City) (State) (Zip)			Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											
1.Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year)		2A. Deemed Execution Date, if	Code			sed of (D)	5. Amount of Securities Benefit Owned Following Reported	ed (Ownership				
				any (Month/Day/Year			(Instr. 3,	(A) or		Transaction(s) (Instr. 3 and 4)		I (Beneficial Ownership (Instr. 4)
Common Stock			08/20/2003		М		50,000	A	\$ 26.8125	333,968		I)	
Common Stock	-		08/20/2003		S ⁽¹⁾		7,142	D	\$ 80.65	326,826		I)	
Common Stock	:		08/20/2003		S ⁽¹⁾		7,142	D	\$ 81.18	319,684		I)	
Common Stock	:		08/20/2003		S ⁽¹⁾		400	D	\$ 81.28	319,284		I)	
Common Stock			08/20/2003		S ⁽¹⁾		200	D	\$ 81.29	319,084		I)	
Common Stock			08/20/2003		S ⁽¹⁾		700	D	\$ 81.3	318,384		I)	
Common Stock			08/20/2003		S ⁽¹⁾		19,184	D	\$ 81.31	299,200		I)	
Common Stock			08/20/2003		S ⁽¹⁾		200	D	\$ 81.32	299,000		I)	
Common Stock			08/20/2003		S ⁽¹⁾		742	D	\$ 81.33	298,258		I)	
Common Stock			08/20/2003		S ⁽¹⁾		6,142	D	\$ 81.38	292,116		I)	
Common Stock	:		08/20/2003		S ⁽¹⁾		1,000	D	\$ 81.39	291,116		I)	
Common Stock			08/20/2003		S ⁽¹⁾		3,600	D	\$ 81.53	287,516		I)	
Common Stock			08/20/2003		S ⁽¹⁾		3,548	D	\$ 81.57	283,968		I)	
Common Stock										495		I		By Child Blair
Common Stock										495		I		By Child Meredith
Common Stock										6,000		I	;	By Spouse Beverly
Common Stock										4,852.13		I		Γhrift Γrust
Reminder: Report o	on a separate	e line for each	n class of securities	beneficially owned	d directly		-							
						in t	his form	are no	t required	e collection of to respond MB control r	unless the		ed SEC 1	474 (9-02)
			Table II	- Derivative Secur (e.g., puts, calls,						Owned				
1. Title of Derivative Conversecurity (Instr. 3) Price of Derivat Security	rsion Date (Mont f tive	nsaction h/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. 5. N Transaction of E Code Sec (Instr. 8) Acq or E	Jumber Derivative urities juired (A) Disposed D) tr. 3, 4,	6. Date Expirat	Exercisal	ble and	7. Title of Und Securit		8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction ((Instr. 4)	Ownersh Form of Derivative Security: Direct (I or Indire	o) ct
												(msu. +)	(111501.4)	

			Code	V	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 26.81	08/20/2003	M			50,000	<u>(2)</u>	07/01/2005	Common Stock	50,000	\$ 26.8125	350,000	D	

Reporting Owners

B 41 0 N 4	Relationships								
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
HANCE JAMES H JR C/O BANK OF AMERICA 100 N. TRYON STREET CHARLOTTE, NC 28255	X		Vice Chairman and CFO						

Signatures

James H. Hance, Jr.	08/21/2003
**Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Option exercise and sale of shares in accordance with a written plan established July 15, 2003 pursuant to the requirements of Ru le 10b5-1 under the Securities and Exchange Act of 1934, as amended.
- (2) The option vested in three equal installments commencing July 1, 1996.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.