

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

(Print or Type Responses)

1. Name and Address of Reporting Person * DESOER BARBARA J			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) Director _____ 10% Owner _____ <input checked="" type="checkbox"/> Officer (give title below) _____ Other (specify below) _____ President, Consumer Products		
(Last) (First) (Middle) BANK OF AMERICA CORP, 100 NORTH TRYON ST NO1-007-57-11			3. Date of Earliest Transaction (Month/Day/Year) 09/05/2003					
(Street) CHARLOTTE, NC 28255			4. If Amendment, Date Original Filed(Month/Day/Year)			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form 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 any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	09/05/2003		M		13,775	A	\$ 36.7	24,295	D	
Common Stock	09/05/2003		M		5,299	A	\$ 50.7	29,594	D	
Common Stock	09/05/2003		S(1)		7,370	D	\$ 75.75	22,224	D	
Common Stock	09/05/2003		S(1)		11,704	D	\$ 76.4	10,520	D	
Common Stock	09/05/2003		M		180	A	\$ 48.4375	863	I	By Spouse
Common Stock	09/05/2003		M		200	A	\$ 61.36	1,063	I	By Spouse
Common Stock	09/05/2003		M		360	A	\$ 60.5	1,423	I	By Spouse
Common Stock	09/05/2003		S(2)		286	D	\$ 75.75	1,137	I	By Spouse
Common Stock	09/05/2003		S(2)		454	D	\$ 76.4	683	I	By Spouse
Common Stock								6,467.47	I	Thrift Trust
Common Stock								2,813.24	I	Thrift Trust-Spouse

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)


1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Option, Right to Buy	\$ 48.44	09/05/2003		M		180		(3)	01/02/2005	Common Stock	180	\$ 48.4375	0	I	By Spouse

Option, Right to Buy	\$ 61.36	09/05/2003		M		200	(4)	02/01/2007	Common Stock	200	\$ 61.36	200	I	By Spouse
Option, Right to Buy	\$ 36.7	09/05/2003		M		13,775	(5)	08/05/2006	Common Stock	13,775	\$ 36.7	0	D	
Option, Right to Buy	\$ 50.7	09/05/2003		M		5,299	(5)	05/22/2007	Common Stock	5,299	\$ 50.7	40,078	D	
Option, Right to Buy	\$ 60.5	09/05/2003		M		360	(6)	01/03/2004	Common Stock	360	\$ 60.5	0	I	By Spouse

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
DESOER BARBARA J BANK OF AMERICA CORP 100 NORTH TRYON ST NO1-007-57-11 CHARLOTTE, NC 28255			President, Consumer Products	

Signatures

Barbara J. Desoer/Roger C. McClary POA	09/08/2003
	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 Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) Option exercise and sale of shares in accordance with a written plan established August 7, 2003 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (3) This option vested 25% on January 3, 2001, 25% on January 3, 2002 and 50% on January 3, 2003.
- (4) The option vested 50% on June 23, 2003, and the remaining 50% vest if the stock price closes at or above \$91.36 for ten consecutive trading days.
- (5) This option fully vested on September 30, 1998, with the merger between BankAmerica Corporation and NationsBank Corporation.
- (6) This option vested 25% on January 4, 2000, 25% on January 4, 2001 and 50% on January 4, 2002.

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

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