FORM 4

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

OMB APPRO	VAL
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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 Typ	pe Responses	5)														
1. Name and Address of Reporting Person *- WARD JACKIE M				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) BUILDING G FOURTH FLOOR, 5775 PEACHTREE-DUNWOODY ROAD				3. Date of Earliest Transaction (Month/Day/Year) 10/22/2003							Officer (giv	ve title below)	Oth	er (specify be	ow)	
(Street) ATLANTA, GA 30342			4	4. If Amendment, Date Original Filed(Month/Day/Year)						6. Individual or Joint/Group Filing(Check Applicable Line) Form filed by One Reporting Person Form filed by More than One Reporting Person						
(City		(State)	(Zip)	Table I - Non-Derivative Securities Acquir					lired, Disposed of, or Beneficially Owned							
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	any	n Date, if	(Instr. 8)		(A) or Dispose		ed of (D)	Owne Trans	5. Amount of Securities Be Owned Following Reporte Transaction(s)		ed C	Ownership form:	7. Nature of Indirect Beneficial	
				(Month/I	Day/Year		Code	V Am	ount (A)				Direct (or Indire (I) (Instr. 4		Ownership (Instr. 4)	
Common	Common Stock 09/26/2003		09/26/2003			J	<u>(1)</u>	20.	91 A	\$ 0	3,23	8.9			D	
	Report on a s	eparate line for each	class of securities	beneficial	ly owned	direc	P	Persons v					of inform			1474 (9-02)
	Report on a s	eparate line for eacl	Table II - I	Derivativ	e Securit	ies Ac	P c fo	Persons contained form disp	d in this follows a cue	orm are irrently v	not re /alid C	equired OMB co		d unless th		1474 (9-02)
Reminder: 1	2. Conversion or Exercise Price of Derivative Security	3. Transaction	Table II - I (3A. Deemed Execution Date, if	Derivative (e.g., puts, 4. Transac Code	se Securiti, calls, was 5. N of D Securition of J Security or D of (I	ies Acarran umbe erivat urities uired visposo O)	equired ts, opti	Persons contained form disposed ions, conv	d in this follows a cue of of, or Be rertible se to the control of	orm are irrently v	y Owner and Amerlying ies	equired OMB co ned amount	to respon ntrol num	d unless th	f 10. Owners Form o Derivat Security Direct (or Indir	11. Natt hip of Indire f Benefici ve Ownersl ; (Instr. 4
Reminder: I	2. Conversion or Exercise Price of Derivative	3. Transaction Date	Table II - I (3A. Deemed Execution Date, if	Derivative (e.g., puts, 4. Transac Code	e Securition of D Securition of D Securition of O Securities o	ies Ac arran umbe erivat urities uired dispose ispose 55)	equired ts, opti r 6. an (M. (A) ed 4,	Persons vectorial descriptions of the Exe and Expirate	d in this tollays a cut of of, or Bertible sercisable ion Date ion Pare ion Date ion	eneficiall curities) 7. Title of Und Securit (Instr.	onot revalid C	equired OMB co ned amount	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned Following Reported	f 10. Owners Form o Derivat Security Direct (or Indir	11. Natu of Indire Benefici ownersl v: (Instr. 4
Reminder: I	2. Conversion or Exercise Price of Derivative	3. Transaction Date	Table II - I (3A. Deemed Execution Date, if	Derivativ. (e.g., puts.) 4. Transac Code (Instr. 8)	e Securiti calls, wa for D Securition of D Security or D of (I (Inst and	ies Acarranumbee erivaturities uired eispose (2000)	P c cquired ts, opti r 6. tive an (M ed 4, Da Ex	Persons contained corm disposed, Disposed ions, conv. Date Exe and Expirat Month/Day	d in this tollays a cut of of, or Bertible sercisable ion Date ion Pare ion Date ion	eneficiall curities) 7. Title of Und Securit (Instr.	and Acerlying ies 3 and 4	Amount or Number of	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned Following Reported Transactions	f 10. Owners Form o Derivat Security Direct (or Indir s) (I) (Instr. 4	11. Natu of Indire Benefici ownersl v: (Instr. 4

Reporting Owners

	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
WARD JACKIE M BUILDING G FOURTH FLOOR 5775 PEACHTREE-DUNWOODY ROAD ATLANTA, GA 30342	X					

Signatures

Jackie M. Ward/Roger C. McClary POA	10/23/2003
**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) Shares acquired under the Bank of America SharesDirect Plan.
- (2) 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.
- (3) Phantom stock units may be settled in cash upon death or termination of service as a director.

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.