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

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

Following

Reported

(Instr. 4)

Transaction(s)

Direct (D)

or Indirect

(Instr. 4)

(I)

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

Security

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 Ty	pe Responses	s)											
1. Name and Address of Reporting Person* LEWIS KENNETH D				2. Issuer Name a BANK OF AM					5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner				
(Last) (First) (Middle) BANK OF AMERICA CORP, 100 NORTH TRYON ST NC1-007-58-01				3. Date of Earliest Transaction (Month/Day/Year) 11/03/2003						X_Officer (give title below) Other (specify below) Chairman, CEO and President			
(Street) CHARLOTTE, NC 28255				4. If Amendment,	Date Orig	inal File	ed(Month/Day	//Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person _Form filed by More than One Reporting Person				
(City	<i>i</i>)	(State)	(Zip)		Table I	- Non-I	Perivative	Securiti	es Acqui	ired, Disposed of, or Benefi	icially Owne	d	
1.Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year			2A. Deemed Execution Date, i any (Month/Day/Year	f Code (Instr. 8	(Instr. 8)		ities Acq isposed 4 and 5	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)		Form: Direct (D)	7. Nature of Indirect Beneficial Ownership	
					Code	e V	Amount	(A) or (D)	Price		(1		(Instr. 4)
Common	Stock		11/03/2003		M		57,136	A	\$ 0	291,164	Γ)	
Common	Stock		11/03/2003		S(1)	1	5,196	D	\$ 75.15	285,968	Γ)	
Common Stock 11/03/2003				S(1)	1	5,194	D	\$ 75.21	280,774	Γ)		
Common Stock 11/03/2003				S(1)		5,194	D	\$ 75.32	275,580	Ι)		
Common	Stock		11/03/2003		S(1)	1	5,194	D	\$ 75.42	270,386	Γ)	
Common	Stock		11/03/2003		S(1)	1	5,194	D	\$ 75.53	265,192	Γ)	
Common	Stock		11/03/2003		S ⁽¹⁾	1	5,194	D	\$ 75.54	259,998	Г)	
Common Stock 11/03/2003			S(1)	1	6,994	D	\$ 75.65	253,004	Γ)			
Common Stock 11/03/2003				S ⁽¹⁾	1	5,194	D	\$ 75.67	247,810	Γ)		
Common Stock 11/03/2003				S(I)	1	3,394	D	\$ 75.68	244,416	Γ)		
Common	Stock		11/03/2003		S(I)	1	5,194	D	\$ 75.75	239,222	Γ)	
Common Stock 11/03/2003				S(1)	1	1,800	D	\$ 75.87	237,422	Γ)		
Common	Stock		11/03/2003		S(1)	1	3,394	D	\$ 75.88	234,028	Γ)	
Common	Stock									9,313.05	I		Thrift Trust
Reminder:	Report on a s	separate line for each	a class of securities	beneficially owned	directly o	Pers in th	sons who	re not	require	e collection of informati d to respond unless the MB control number.		ed SEC	1474 (9-02)
				Derivative Secur (e.g., puts, calls, v	varrants,	options	, converti	ble secu	rities)	1			
1. Title of Derivative Security (Instr. 3)	Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Transaction of D Code Secu (Instr. 8) Acqu		Expirat	Exercisabi ion Date /Day/Year		of Und Securi	lerlying Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned	Ownersl Form of	ve Ownersh

of (D)

and 5)

(Instr. 3, 4,

			Code	v	(A)		Date Exercisable	Expiration Date		Amount or Number of Shares				
Option, Right to Buy	\$ 26.81	11/03/2003	M			57,136	<u>(2)</u>	07/01/2005	Common Stock	57,136	\$ 0	0	D	

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
LEWIS KENNETH D BANK OF AMERICA CORP 100 NORTH TRYON ST NC1-007-58-01 CHARLOTTE, NC 28255	X		Chairman, CEO and President					

Signatures

Kenneth D. Lewis/Roger C. McClary POA	11/03/2003		
**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).
- Option exercise and sale of shares in accordance with a written plan established April 15, 2003 pursuant to the requirements of R ule 10b5-1 under the Securities 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.