## FORM 4

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

OMB APPROVAL

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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 Type Responses)  |   |   |                       |   |  |               |  |  |  |   |   |                 |
|--|---|---|-----------------------|---|--|---------------|--|--|--|---|---|-----------------|
| 1. Name and Address of Reporting BROWN III EDWARD J  | 2. Issuer Name a<br>BANK OF AM  |   |                       | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  Director 10% Owner   |  |               |  |  |  |   |   |                 |
| (Last) (First) BANK OF AMERICA COR TRYON ST NCI1-007-58-0  | 3. Date of Earliest Transaction (Month/Day/Year) 11/03/2003                 |   |                       |   |  |               | X_Officer (give title below) Other (specify below)  Pres Global Corp and Inv Bkg                       |  |  |   |   |                 |
| (Street) CHARLOTTE, NC 28255   | 4. If Amendment,  | d(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) (State)   | (Zip)   |   | erivative             | Securiti  | ired, Disposed of, or Beneficially Owned |               |  |  |  |   |   |                 |
| 1.Title of Security<br>(Instr. 3)  | 2A. Deemed<br>Execution Date, i<br>any<br>(Month/Day/Year                   | (Instr. 8)  |                       | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)   |  |               | 5. Amount of Securities Beneficially<br>Owned Following Reported<br>Transaction(s)<br>(Instr. 3 and 4) |  |  | 6.<br>Ownership<br>Form:<br>Direct (D)            | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership |                 |
|  |   |   | Code                  | · V   | Amount                                   | (A) or<br>(D) | Price  |  |  |   | or Indirect (I) (Instr. 4)                          | (Instr. 4)      |
| Common Stock   | 11/03/2003  |   | M                     |   | 30,000                                   | A             | \$ 0   | 130,595  |  |   | D   |                 |
| Common Stock   | 11/03/2003  |   | S <sup>(1)</sup>      |   | 2,730                                    | D             | \$<br>75.15  | 127,865  |  |   | D   |                 |
| Common Stock   |   | S <sup>(1)</sup>  |                       | 2,200   | D  | \$<br>75.21   | 125,665  |  |  | D   |   |                 |
| Common Stock   |   | S <sup>(1)</sup>  |                       | 527   | D  | \$<br>75.22   | 125,138  |  |  | D   |   |                 |
| Common Stock   |   | S <sup>(1)</sup>  |                       | 2,727   | D  | \$<br>75.32   | 122,411  |  | D  |   |   |                 |
| Common Stock   |   | S <sup>(1)</sup>  |                       | 2,727   | D  | \$<br>75.42   | 119,684  |  |  | D   |   |                 |
| Common Stock   |   | S <sup>(1)</sup>  |                       | 2,727   | D  | \$<br>75.53   | 116,957  |  |  | D   |   |                 |
| Common Stock   |   | S <sup>(1)</sup>  |                       | 2,727   | D  | \$<br>75.54   | 114,230  |  |  | D   |   |                 |
| Common Stock   |   | S <sup>(1)</sup>  |                       | 5,454   | D  | \$<br>75.65   | 108,776  |  |  | D   |   |                 |
| Common Stock   |   | S <sup>(1)</sup>  |                       | 2,727   | D  | \$<br>75.67   | 106,049  |  |  | D   |   |                 |
| Common Stock   |   | S <sup>(1)</sup>  |                       | 2,727   | D  | \$<br>75.75   | 103,322  |  |  | D   |   |                 |
| Common Stock   |   | S <sup>(1)</sup>  |                       | 2,727   | D  | \$<br>75.87   | 100,595  |  |  | D   |   |                 |
| Common Stock   |   |   |                       |   |  |               |  | 16,059.76                                      |  |   | I   | Thrift<br>Trust |
| Reminder: Report on a separate line  | e for each class of securities  | beneficially owned  | directly o            | r indirec   | tly.                                     |               |  |  |  |   |   |                 |
|  |   |   |                       | in th   | is form a                                | re not        | require  | e collection o<br>d to respond<br>MB control n | unless the   |   | ned SEC   | 1474 (9-02)     |
|  | Table II  | - Derivative Secur<br>(e.g., puts, calls, v                             |                       |   |  |               |  | Owned  |  |   |   |                 |
| 1. Title of Derivative Security (Instr. 3)  2. Conversion or Exercise Price of Derivative Security  3. Transac Date (Month/Date) | 4. 5. N<br>Transaction of D<br>Code Sect<br>(Instr. 8) Acq<br>or D<br>of (I | umber<br>erivative<br>arities<br>uired (A)<br>isposed<br>D)<br>r. 3, 4, | 6. Date l<br>Expirati | Exercisable and on Date of Un Security |  |               | e and Amount<br>derlying<br>ties<br>3 and 4)   |  | 9. Number Derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4) | Owners Form of Derivat Security Direct ( or Indir | Ownersh<br>(Instr. 4)<br>ect                        |                 |

|                            |          |            | Code | V | (A) |        | Date<br>Exercisable | Expiration<br>Date | Title  | Amount<br>or<br>Number<br>of<br>Shares |      |        |   |  |
|----------------------------|----------|------------|------|---|-----|--------|---------------------|--------------------|--------|--|------|--------|---|--|
| Option,<br>Right to<br>Buy | \$ 26.81 | 11/03/2003 | M    |   |     | 30,000 | <u>(2)</u>          | 07/01/2005         | Common | 30,000                                 | \$ 0 | 80,000 | D |  |

### **Reporting Owners**

|  | Relationships |              |                              |       |  |  |  |  |
|--|---------------|--------------|------------------------------|-------|--|--|--|--|
| Reporting Owner Name / Address   | Director      | 10%<br>Owner | Officer                      | Other |  |  |  |  |
| BROWN III EDWARD J<br>BANK OF AMERICA CORP<br>100 NORTH TRYON ST NCI1-007-58-04<br>CHARLOTTE, NC 28255 |               |              | Pres Global Corp and Inv Bkg |       |  |  |  |  |

### **Signatures**

| Edward J. Brown, III/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 July 15, 2003 pursuant to the requirements of Ru le 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.