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

Name and Address of Reporting Pers BRINKLEY AMY WOODS	2. Issuer Name an BANK OF AM					5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner					
BANK OF AMERICA CORPO 007-58-04	3. Date of Earliest 01/05/2004	Transaction	(Мо	nth/Day/Y	ear)	X_Officer (give title below) Other (specify below) Chief Risk Officer 6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person _Form filed by More than One Reporting Person					
(Street) CHARLOTTE, NC 28255	4. If Amendment, l	Date Origin	al File	ed(Month/Da	ıy/Year)						
(City) (State)	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. Transac Code (Instr. 8)	tion	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			Owned Following Reported Transaction(s)	Ownership Form:	7. Nature of Indirect Beneficial	
			Code	V	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
Common Stock	01/05/2004		M		19,000	A	\$ 26.8125	20,161	D		
Common Stock	01/05/2004		S(1)		900	D	\$ 78.79	19,261	D		
Common Stock	01/05/2004		S ⁽¹⁾		800	D	\$ 78.86	18,461	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,100	D	\$ 78.97	17,361	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,000	D	\$ 78.98	16,361	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,300	D	\$ 79.02	15,061	D		
Common Stock	01/05/2004		S ⁽¹⁾		600	D	\$ 79.03	14,461	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,400	D	\$ 79.07	13,061	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,200	D	\$ 79.08	11,861	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,200	D	\$ 79.09	10,661	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,100	D	\$ 79.1	9,561	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,000	D	\$ 79.12	8,561	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,200	D	\$ 79.15	7,361	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,300	D	\$ 79.32	6,061	D		
Common Stock	01/05/2004		S ⁽¹⁾		500	D	\$ 79.34	5,561	D		
Common Stock	01/05/2004		S(1)		1,100	D	\$ 79.35	4,461	D		
Common Stock	01/05/2004		S(1)		1,700	D	\$ 79.38	2,761	D		
Common Stock	01/05/2004		S ⁽¹⁾		100	D	\$ 79.45	2,661	D		
Common Stock	01/05/2004		S ⁽¹⁾		1,400	D	\$ 79.47	1,261	D		
Common Stock	01/05/2004		S ⁽¹⁾		100	D	\$ 79.55	1,161	D		
Common Stock								5,371.17	I	Thirft Trust	
Reminder: Report on a separate line for	each class of securities	beneficially owned	directly or	-	-	o resp	ond to the	e collection of information contai	ined SEC	1474 (9-02)	

Persons who respond to the collection of information contained SEC 1474 (9-0 in this form are not required to respond unless the form displays a currently valid OMB control number.

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

	(cig., puts, variants, options, convertible securities)										
1. Title of	2.	3. Transaction	3A. Deemed	4.	5. Number	6. Date Exercisable and	7. Title and Amount	8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transaction	of Derivative	Expiration Date	of Underlying	Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code	Securities	(Month/Day/Year)	Securities	Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Acquired (A)		(Instr. 3 and 4)	(Instr. 5)	Beneficially	Derivative	Ownership
	Derivative				or Disposed				Owned	Security:	(Instr. 4)
	Security				of (D)				Following	Direct (D)	
					(Instr. 3, 4,				Reported	or Indirect	
					and 5)				Transaction(s)	(I)	
								ļ	(Instr. 4)	(Instr. 4)	

			Code	V	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 26.8125	01/05/2004	M			19,000	<u>(2)</u>	07/01/2005	Common Stock	19,000	\$ 26.8125	76,000	D	

Reporting Owners

		elationships		
Reporting Owner Name / Address	Director	10% Owner	Officer	Other
BRINKLEY AMY WOODS BANK OF AMERICA CORPORATION NC1-007-58-04 CHARLOTTE, NC 28255			Chief Risk Officer	

Signatures

Amy Woods Brinkley/Roger C. McClary POA	01/06/2004
**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.

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