FORM 4

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

OMB APPRO	/AL
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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)				2. Inguan Nama and Tiskan an Trading Cumbal					5	5. Relationship of Reporting Person(s) to Issuer					
1. Name and Address of Reporting Person *- WARD JACKIE M]	2. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]							(Check all applicable) _X_Director 10% Owner				
BUILDING G, 4TH FLOOR, 5775 PEACHTREE-DUNWOODY ROAD				3. Date of Earliest Transaction (Month/Day/Year) 01/28/2004						_	Officer (gi	ve title below)	Oti	er (specify belo	ow)
(Street) ATLANTA, GA 30342			2	4. If Amendment, Date Original Filed(Month/Day/Year)							6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting PersonForm filed by More than One Reporting Person				
(City	7)	(State)	(Zip)	Table I - Non-Derivative Securities Acqu				ies Acquire	uired, Disposed of, or Beneficially Owned						
(Instr. 3)		2. Transaction Date (Month/Day/Year)	Executio any	Deemed ecution Date, if y Ionth/Day/Year)		Transacte de str. 8)	(A)	ecurities A or Dispose tr. 3, 4 and	d of (D) Ov 5) Ov	Amount of Securities Beneficially Owned Following Reported Transaction(s)		ed	Ownership Form:	7. Nature of Indirect Beneficial	
				(Monul/1	Day/Tear		Code	V Am	ount (A)	or	(Instr. 3 and 4)		Direct (D) Ownership or Indirect (Instr. 4) (I) (Instr. 4)		
Common	Stock		12/26/2003			J	<u>J(1)</u>	20.	94 A	\$ 0 4,	789.84			D	
Reminder: 1	Report on a s	eparate line for each	class of securities	beneficial	ly owned	direc		•		and to the	a alla ation	of inform	atia n	CEC	1474 (0.02)
Reminder: 1	Report on a s	eparate line for each	Table II - I	Derivativ	e Securit	ies Ac	F c c f c	Persons v contained form disp	l in this fo	rently vali neficially O	t required d OMB co	to respon	d unless th		1474 (9-02)
1. Title of	2. Conversion	3. Transaction Date	Table II - I (3A. Deemed Execution Date, if	Derivative e.g., puts, 4. Transac Code	e Securit, calls, was 5. N tion of D Security of (I	umbe erivatarities uired ispose	cquirects, option of the creation of the creat	Persons valued of the contained of the c	I in this for lays a cured of, or Bosertible sections on Date	orm are not rrently vali neficially O	t required d OMB co	to respondentrol num	d unless th	of 10. Ownersi Form of Derivati Security Direct (lor Indirect)	11. Natur of Indire Beneficie Ownersh (Instr. 4)
1. Title of Derivative Security	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 Securit, calls, was 5. N tion of D Securit 1. Securit 2. Securit	umbe erivat rities uired isposo	r 6. (N ed 4,	Persons vicontained form disposed d, Disposed ions, convictors, convictors and Expiration of the Expir	I in this for lays a cured of, or Bosertible sections on Date	rm are not rently vali neficially O urities) 7. Title and of Underly Securities (Instr. 3 and	t required d OMB co	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned Following Reported	of 10. Ownersi Form of Derivati Security Direct (lor Indirect)	11. Natur of Indire Beneficia Ownersh (Instr. 4)
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Reporting Owners

	Relationships				
Reporting Owner Name / Address	Director	10% Owner	Officer	Other	
WARD JACKIE M BUILDING G, 4TH FLOOR 5775 PEACHTREE-DUNWOODY ROAD ATLANTA, GA 30342	X				

Signatures

Jackie M. Ward/Roger C. McClary POA	01/29/2004
**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).
- (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.