SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

SCHEDULE 13G

(Rule 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT TO RULES 13d-1(b)(c), AND (d) AND AMENDMENTS THERETO FILED

PURSUANT TO RULE 13d-2(b)

(Amendment No. 3)*

O'Charleys Inc

(Name of Issuer)

COMMON STOCK

(Title of Class of Securities)

670823103

(CUSIP Number)

April 1, 2004

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the Rule pursuant to which this Schedule is filed:

[X] Rule 13d - 1(b)

[] Rule 13d - 1(c)

[] Rule 13d - 1(d)

The information required on the remainder of this page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, *see* the *Notes*.)

(Continued on following page(s)

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1	NAMES OF REPORTING PERSONS
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):
	Bank of America Corporation 56-0906609

^{*} The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

2		CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []				
	(b) []	(b) []				
3	SEC USE	ONLY	7			
4	CITIZEN	SHIP C	OR PLACE OF ORGANIZATION			
				Delaware		
			SOLE VOTING POWER			
NUMBER OF S BENEFICIA OWNED BY	LLY	5 6	SHARED VOTING POWER	1,351,818		
REPORTING F	PERSON		SOLE DISPOSITIVE POWER			
	7 8		SHARED DISPOSITIVE POWER	1,386,052		
9		_	E AMOUNT BENEFICIALLY ORTING PERSON	OWNED BY		
				1,391,852		
10			THE AGGREGATE AMOUNT CERTAIN SHARES*	IN ROW (9)		
]				
11		PERCENT OF CLASS REPRESENTED BY AMOUNT ROW (9)				
		6.6%				
12	TYPE	OF RI	EPORTING PERSON*			
				НС		

1	NAMES OF REPORTING PERSONS					
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):					
	NB Holdings Corporation					
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []					
	(b) []					
3	SEC USE ONLY					
4	CITIZENSHIP OR PLACE OF ORGANIZATION					
	Delaware					
	SOLE VOTING POWER					
NUMBER OF S	SHARES 5					

BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		7 8	SHARED VOTING POWER SOLE DISPOSITIVE POWER SHARED DISPOSITIVE POWER	106,470
9			E AMOUNT BENEFICIALLY DRTING PERSON	OWNED BY
				106,470
10	CHECK IF THE AGGREGATE AMOUNT EXCLUDES CERTAIN SHARES*			IN ROW (9)
				[]
11	PERCENT OF CLASS REPRESENTED BY AMOUNT ROW (9)			AMOUNT IN
	0.5%			0.5%
12	TYPE O	F RI	EPORTING PERSON*	
				НС

1	NAMES OF REPORTING PERSONS							
		I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):						
	Bank	Bank of America, NA						
2		CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []						
	(b) []						
3	SEC	SEC USE ONLY						
4	CITI	CITIZENSHIP OR PLACE OF ORGANIZATION						
				United States				
NUMBER O	C		SOLE VOTING POWER	2,175				
SHARES BENEFICIALI	LY	5	SHARED VOTING POWER	102,025				
OWNED BY EAR REPORTING PER WITH	-		SOLE DISPOSITIVE POWER	8,875				
WIIII		7 8	SHARED DISPOSITIVE POWER	95,325				
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON							
	104							
I								

10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*
	[]
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 0.5%
12	TYPE OF REPORTING PERSON*
	ВК

1	NAM	NAMES OF REPORTING PERSONS					
		I.R.S. IDENTIFICATION NO. OF ABOVE PERSON (ENTITIES ONLY):					
	BAC	AP Dis	stributors, LLC.				
2	II.	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []					
	(b) []					
3	SEC	USE C	ONLY				
4	CITI	ZENSI	HIP OR PLACE OF ORGANIZATION	1			
				North Carolina			
NUMBER OI	7		SOLE VOTING POWER				
SHARES BENEFICIALI		5 6	SHARED VOTING POWER	42,900			
OWNED BY EAR REPORTING PER			SOLE DISPOSITIVE POWER				
WITH	WITH		SHARED DISPOSITIVE POWER	42,900			
9		_	E AMOUNT BENEFICIALLY OWN PERSON	IED BY EACH			
				42,900			
			THE AGGREGATE AMOUNT CERTAIN SHARES*	IN ROW (9)			
				[]			
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)			OUNT IN ROW			
				0.2%			

12	TYPE OF REPORTING PERSON*	
		IA

1	NAMES (OF RE	PORTING PERSONS				
	I.R.S. IDE ONLY):	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):					
	Banc of A	merica	Capital Management, LLC.				
2	ll .	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []					
	(b) []	[]					
3	SEC USE	ONLY	7				
4	CITIZENS	SHIP C	OR PLACE OF ORGANIZATION				
				North Carolina			
			SOLE VOTING POWER	95,325			
NUMBER OF S BENEFICIA	ALLY	5 6	SHARED VOTING POWER				
OWNED BY REPORTING I WITH	PERSON		SOLE DISPOSITIVE POWER	95,325			
	WIIII		SHARED DISPOSITIVE POWER				
9	ll l		TE AMOUNT BENEFICIALLY ORTING PERSON	OWNED BY			
				95,325			
10			THE AGGREGATE AMOUNT CERTAIN SHARES*	IN ROW (9)			
11		PERCENT OF CLASS REPRESENTED BY AMOUNT 1 ROW (9)					
				0.5%			
12	ТҮРЕ	TYPE OF REPORTING PERSON*					
				IA			

1	NAMES ()F REI	PORTING PERSONS				
	I.R.S. IDE ONLY):	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):					
	NationsBa	nc Mo	ntgomery Holdings Corporation				
2		HECK THE APPROPRIATE BOX IF A MEMBER OF A ROUP* (a) []					
	(b) []						
3	SEC USE	ONLY	7				
4	CITIZENS	SHIP C	OR PLACE OF ORGANIZATION				
				Delaware			
			SOLE VOTING POWER				
NUMBER OF S BENEFICIAL OWNED BY I	LLY	5 6	SHARED VOTING POWER	2,270			
REPORTING PI			SOLE DISPOSITIVE POWER				
		7 8	SHARED DISPOSITIVE POWER	2,270			
9	II .		TE AMOUNT BENEFICIALLY ORTING PERSON	OWNED BY			
				2,270			
10	CHECK IF THE AGGREGATE AMOUNT IN ROW EXCLUDES CERTAIN SHARES*			IN ROW (9)			
				[]			
11	PERC ROW		OF CLASS REPRESENTED BY	AMOUNT IN			
				0.0%			
12	ТҮРЕ	OF RI	EPORTING PERSON*				
				НС			

1	NAMES OF REPORTING PERSONS						
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):						
	Banc of America Securities LLC						
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []						
	(b)[]						
3	SEC USE ONLY						

4	CITIZENS	CITIZENSHIP OR PLACE OF ORGANIZATION		
				Delaware
			SOLE VOTING POWER	2,270
NUMBER OF S BENEFICIA OWNED BY I	LLY	5	SHARED VOTING POWER	
REPORTING PI			SOLE DISPOSITIVE POWER	2,270
		7 8	SHARED DISPOSITIVE POWER	
9		AGGREGATE AMOUNT BENEFICIALLY O EACH REPORTING PERSON		
				2,270
10		CHECK IF THE AGGREGATE AMOUNT IN ROV EXCLUDES CERTAIN SHARES*		
				[]
11	II .	PERCENT OF CLASS REPRESENTED BY AMOUNT ROW (9)		
				0.0%
12	TYPE	OF RI	EPORTING PERSON*	
				BD

1	NAMES OF REPORTING PERSONS I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY): NMS Services Inc.			
	TVIVIS SCIV	1005 11		
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) [] (b) []			
3	SEC USE ONLY			
	SEC OSE OILE!			
4	CITIZENSHIP OR PLACE OF ORGANIZATION			
				Delaware
			SOLE VOTING POWER	
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		6	SHARED VOTING POWER	22,590
			SOLE DISPOSITIVE POWER	
		7		
		'		
		8		

	SHARED DISPOSITIVE POWER 22,590
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
	22,590
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*
	[]
11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
	0.1%
12	TYPE OF REPORTING PERSON*
	СО

	1					
1	NAMES OF REPORTING PERSONS					
	I.R.S. IDE ONLY):	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):				
	NMS Serv	rices (C	Cayman) Inc.			
2	II .	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []				
	(b)[]					
3	SEC USE	EC USE ONLY				
4	CITIZENSHIP OR PLACE OF ORGANIZATION					
				Cayman Islands		
,,			SOLE VOTING POWER	22,590		
BENEFICIA	NUMBER OF SHARES BENEFICIALLY		SHARED VOTING POWER			
OWNED BY EACH REPORTING PERSON WITH		6	SOLE DISPOSITIVE POWER	22,590		
		7 8	SHARED DISPOSITIVE POWER			
			TE AMOUNT BENEFICIALLY ORTING PERSON	OWNED BY		
				22,590		
			THE AGGREGATE AMOUNT CERTAIN SHARES*	IN ROW (9)		
				[]		

11	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)
	0.1%
12	TYPE OF REPORTING PERSON*
	СО

1	NAMES (NAMES OF REPORTING PERSONS				
	I.R.S. IDI ONLY):	ENTIFICATION NO. OF ABOVE PERSONS (ENTITIES				
	Fleet Nation	onal B	ank 04-2472499			
2	II .	HECK THE APPROPRIATE BOX IF A MEMBER OF ROUP* (a) []				
	(b) []					
3	SEC USE	ONLY	<i>T</i>			
4	CITIZEN	SHIP C	OR PLACE OF ORGANIZATION			
				United States		
			SOLE VOTING POWER	275,654		
BENEFICIA	NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		SHARED VOTING POWER	947,104		
REPORTING I			SOLE DISPOSITIVE POWER	296,354		
			SHARED DISPOSITIVE POWER	960,638		
9	II .		TE AMOUNT BENEFICIALLY ORTING PERSON	OWNED BY		
				1,262,792		
10	II .		THE AGGREGATE AMOUNT CERTAIN SHARES*	IN ROW (9)		
				[]		
11			ERCENT OF CLASS REPRESENTED BY AMOUNT IN COW (9)			
				6.0%		
12	ТҮРЕ	OF RI	EPORTING PERSON*			
				ВК		

1	NAMES OF REPORTING PERSONS					
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):					
	Columbia	Manag	gement Group, Inc.			
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []					
	(b) []	(b) []				
3	SEC USE	ONLY	7			
4	CITIZENS	SHIP (OR PLACE OF ORGANIZATION			
				Delaware		
			SOLE VOTING POWER			
BENEFICIA	NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		SHARED VOTING POWER	947,104		
REPORTING P			SOLE DISPOSITIVE POWER			
			SHARED DISPOSITIVE POWER	959,138		
9	II .		TE AMOUNT BENEFICIALLY ORTING PERSON	OWNED BY		
				963,438		
10		CCK IF THE AGGREGATE AMOUNT IN ROW (9) CLUDES CERTAIN SHARES*				
11	PERC ROW		OF CLASS REPRESENTED BY	AMOUNT IN		
				4.6%		
12	TYPE OF REPORTING PERSON*					
	CC			СО		

1	NAMES OF REPORTING PERSONS
	I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):
	Columbia Management Advisors, Inc.
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP* (a) []
	(b)[]

3	SEC USE	SEC USE ONLY		
4	CITIZENS	CITIZENSHIP OR PLACE OF ORGANIZATION		
		Oregor		
		SOLE VOTING POWER 947,10		
NUMBER OF S BENEFICIA OWNED BY	LLY	5 SHARED VOTING POWER 6		
REPORTING F WITH	PERSON	SOLE DISPOSITIVE POWER 959,13:		
		7 SHARED DISPOSITIVE POWER		
9		AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON		
		963,438		
10	-	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*		
		[:		
11		PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)		
		4.6%		
12	ТҮРЕ	OF REPORTING PERSON*		
		CC		

Explanatory Note:

This amended Schedule 13G is being filed voluntarily to report a change in ownership of the Reporting Persons following the merger of FleetBoston Financial Corporation with and into Bank of America Corporation on April 1, 2003. Ownership information reported herein is as of April 30, 2004.

Item 1(a). Name of Issuer:

O'Charleys Inc

Item 1(b). Address of Issuer's Principal Executive Offices:

3038 Sidco Drive

Nashville, TN 37204

Item 2(a). Name of Person Filing:

Bank of America Corporation

NB Holdings Corporation

Bank of America N.A.

BACAP Distributors, LLC

Banc of Amercia Capital Management, LLC

NationsBanc Montgomery Holdings Corporation

	Banc of America Securities LLC
	NMS Services Inc.
	NMS Services (Cayman) Inc.
	Fleet National Bank
	Columbia Management Group, Inc.
	Columbia Management Advisors, Inc.
Item 2(b). Address of l	Principal Business Office or, if None, Residence:
	Each Reporting Person has its or his principal business office at 100 North Tryon Street, Floor 25, Bank of America Corporate Center, Charlotte, NC 28255.
Item 2(c). Citizenship:	
	Bank of America Corporation Delaware
	NB Holdings Corporation Delaware
	Bank of America N.A. Delaware
	BACAP Distributors, LLC North Carolina
	Banc of Amercia Capital Management, LLC United States
	NationsBanc Montgomery Holdings Corporation Delaware
	Banc of America Securities LLC Delaware
	NMS Services Inc. Delaware
	NMS Services (Cayman) Inc. Cayman Islands
	Fleet National Bank United States
	Columbia Management Group, Inc. Delaware
	Columbia Management Advisors, Inc. Oregon
Item 2(d). Title of Class	ss of Securities:
	Common Stock
Item 2(e). CUSIP Num	aber:
	670823103
	Item 3. If This Statement is Filed Pursuant to Rule 13d-1(b), or 13d-2(b) or (c), Check Whether the Person Filing is a:
	(a) [] Broker or dealer registered under Section 15 of the Exchange Act.
	(b) [] Bank as defined in Section 3(a)(6) of the Exchange Act.
	(c) [] Insurance company as defined in Section 3(a)(19) of the Exchange Act.
	(d) [] Investment company registered under Section 8 of the Investment Company Act.
	(e) [] An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E).
	(f) [] An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F).
	(g) [X] A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G).
	(h) [] A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act.
	(i) [] A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act.

(j) [] Group, in accordance with Rule 13d-1(b)(1)(ii)(J).

If this statement is filed pursuant to Rule 13d-1(c), check this box. []

Item 4. Ownership:

With respect to the beneficial ownership of the reporting person, see Items 5 through 11 of the cover pages to this Schedule 13G, which are incorporated herein by reference.

Item 5. Ownership of Five Percent or Less of a Class:

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [].

Item 6. Ownership of More than Five Percent on Behalf of Another Person:

Not applicable.

Item 7. Identification and Classification of the Subsidiary which Acquired the Security Being Reported on By the Parent Holding Company:

With respect to Subsidiary Identification and Classification, see Items 5 through 11 of the cover pages to this Schedule 13G, which are incorporated herein by reference.

Item 8. Identification and Classification of Members of the Group:

Not applicable.

Item 9. Notice of Dissolution of Group:

Not applicable.

Item 10. Certification:

By signing below each of the undersigned certifies that, to the best of such undersigned's knowledge and belief, the securities referred to above were not acquired and are not for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: June 4, 2004

Bank of America Corporation

NB Holdings Corporation

Bank of America NA

Fleet National Bank

By: /s/ Charles F Bowman

Charles F Bowman

Senior Vice President

BACAP Distributors, LLC

Banc of America Capital Management, LLC

By: /s/ Michael Bernadino

Michael Bernadino as attorney-in-fact pursuant to the powers of attorney dated February 14, 2002 attached hereto as exhibits 99.2 & 99.3

NationsBanc Montgomery Holdings Corporation
By: /s/ Robert Qutub
Robert Qutub
President
Banc of America Securities LLC
By: /s/ Wendy Goetz
Wendy Goetz
Managing Director
NMS Services Inc.
NMS Services (Cayman) Inc.
By: /s/ R. Kevin Beauregard
R. Kevin Beauregard
Vice President
Columbia Management Group, Inc.
Columbia Management Advisors, Inc.
By: /s/ Keith Banks
Keith Banks
President
Index Exhibit
SCHEDULE 13G
Exhibit Number Exhibit Description
1. Joint Filing Agreement
2. Power of Attorney
3. Power of Attorney

Exhibit 99.1

EXHIBIT 99.1 - JOINT FILING AGREEMENT

The undersigned hereby agree that they are filing this statement jointly pursuant to Rule 13d-1(k)(1). Each of them is responsible for the timely filing of such Schedule 13G and any amendments thereto, and for the completeness and accuracy of the information concerning such person contained therein; but none of them is responsible for the completeness or accuracy of the information concerning the other persons making the filing, unless such person knows or has reason to believe that such information is inaccurate.

In accordance with Rule 13d-1(k)(1) promulgated under the Securities and Exchange Act of 1934, as amended, the undersigned hereby agree to the joint filing with each other on behalf of each of them of to such a statement on Schedule 13G with respect to the common stock of O'Charleys Inc. beneficially owned by each of them. This Joint Filing Agreement shall be included as an exhibit to such Schedule 13G.	
Dated: June 4, 2004	
Bank of America Corporation	
NB Holdings Cornoration	

Bank of America NA

Fleet National Bank

By: /s/ Charles F Bowman

Charles F Bowman

Senior Vice President

BACAP Distributors, LLC

Banc of America Capital Management, LLC

By: /s/ Michael Bernadino

Michael Bernadino as attorney-in-fact pursuant to the powers of attorney dated February 14, 2002 attached hereto as exhibits 99.2 & 99.3

NationsBanc Montgomery Holdings Corporation

By: /s/ Robert Qutub

Robert Qutub

President

Banc of America Securities LLC

By: /s/ Wendy Goetz

Wendy Goetz

Managing Director

NMS Services Inc.

NMS Services (Cayman) Inc.

By: /s/ R. Kevin Beauregard

R. Kevin Beauregard

Vice President

Columbia Management Group, Inc.

Columbia Management Advisors, Inc.

Exhibit 99.2
EXHIBIT 99.2 - POWER OF ATTORNEY
KNOW ALL PERSONS BY THESE PRESENTS, that BACAP Distributors (formerly Banc of America Advisors, LLC) hereby makes, constitutes and appoints Michael Bernadino and Vince Faughnan, and each of them acting individually, its true and lawful attorney with power to act without any other and with full power of substitution, to prepare, execute, deliver and file in its name and on its behalf, all filings required under Section 13 of the Securities Exchange Act of 1934, and all exhibits thereto and all documents in support thereof or supplemental thereto, and any and all amendments or supplements to the foregoing, hereby ratifying and confirming all acts and things which said attorneys or attorney might do or cause to be done by virtue hereof.
IN WITNESS WHEREOF, Banc of America Advisors, LLC has caused this power of attorney to be signed on its behalf as of the date indicated below.
BANC OF AMERICA ADVISORS, LLC
By: /s/ Edward D. Bedard
Edward D. Bedard
Managing Director
February 14, 2002
Exhibit 99.3
EXHIBIT 99.3 - POWER OF ATTORNEY
EAHIDIT 99.5 - FOWER OF ATTORNET
KNOW ALL PERSONS BY THESE PRESENTS, that Banc of America Capital Management, LLC hereby makes, constitutes and appoints Michael Bernadino and Vince Faughnan, and each of them acting individually, its true and lawful attorney with power to act without any other and with full power of substitution, to prepare, execute, deliver and file in its name and on its behalf, all filings required under Section 13 of the Securities Exchange Act of 1934, and all exhibits thereto and all documents in support thereof or supplemental thereto, and any and all amendments or supplements to the foregoing, hereby ratifying and confirming all acts and things which said attorneys or attorney might do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, Banc of America Capital Management, LLC has caused this power of attorney to be signed on its behalf as of the

By: /s/ Edward D. Bedard

date indicated below.

BANC OF AMERICA CAPITAL MANAGEMENT, LLC

By: /s/ Keith Banks

Keith Banks

President

Edward D. Bedard

Managing Director