FORM 4	4
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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).

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

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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	5 D-1-titi fDti D(-)	4- T	
1. Name and Address of Reporti DESOER BARBARA J	2. Issuer Name an BANK OF AM			0.		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner				
(Last) (First BANK OF AMERICA CO 007-57-02	3. Date of Earliest 07/06/2004	Transaction	(Mo	nth/Day/Y	ear)	X_Officer (give title below)Other (specify below)				
(Stree CHARLOTTE, NC 28255							6. Individual or Joint/Group Filing(Check Applicable Line) Form filed by One Reporting Person Form filed by More than One Reporting Person itred, Disposed of, or Beneficially Owned			
(City) (State										
1.Title of Security (Instr. 3)			3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			Owned Following Reported Transaction(s)	Ownership Form:	Beneficial
		(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)
Common Stock	07/06/2004		М		19,074	А	\$ 48.4375	29,594	D	
Common Stock	07/06/2004		S <mark>(1)</mark>		300	D	\$ 83.84	29,294	D	
Common Stock	07/06/2004		S <mark>(1)</mark>		400	D	\$ 83.85	28,894	D	
Common Stock	07/06/2004		S <mark>(1)</mark>		700	D	\$ 83.86	28,194	D	
Common Stock	07/06/2004		S <mark>(1)</mark>		900	D	\$ 83.87	27,294	D	
Common Stock	07/06/2004		S <mark>(1)</mark>		2,900	D	\$ 83.91	24,394	D	
Common Stock	07/06/2004		S <mark>(1)</mark>		700	D	\$ 83.92	23,694	D	
Common Stock	07/06/2004		S <mark>(1)</mark>		700	D	\$ 83.93	22,994	D	
Common Stock	07/06/2004		S ⁽¹⁾		800	D	\$ 83.94	22,194	D	
Common Stock	07/06/2004		S ⁽¹⁾		1,700	D	\$ 83.95	20,494	D	
Common Stock	07/06/2004		S ⁽¹⁾		600	D	\$ 83.96	19,894	D	
Common Stock	07/06/2004		S ⁽¹⁾		1,300	D	\$ 83.98	18,594	D	
Common Stock	07/06/2004		S ⁽¹⁾		700	D	\$ 83.99	17,894	D	
Common Stock	07/06/2004		S ⁽¹⁾		900	D	\$ 84	16,994	D	
Common Stock	07/06/2004		S ⁽¹⁾		1,774	D	\$ 84.01	15,220	D	
Common Stock	07/06/2004		S ⁽¹⁾		2,400	D	\$ 84.02	12,820	D	
Common Stock	07/06/2004		S <mark>(1)</mark>		100	D	\$ 84.06	12,720	D	
Common Stock	07/06/2004		S <mark>(1)</mark>		1,300	D	\$ 84.08	11,420	D	
Common Stock	07/06/2004		S ⁽¹⁾		900	D	\$ 84.1	10,520	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained SEC 1474 (9-02) 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

 (a.g., puts, calls, warrants, options, convertible securities)

	(e.g., puts, cans, warrants, 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)	
									(Instr. 4)	(Instr. 4)	

			Code	v	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 48.4375	07/06/2004	М			19,074	<u>(2)</u>	01/03/2010	Common Stock	19,074	\$ 48.4375	19,065	D	

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
DESOER BARBARA J BANK OF AMERICA CORPORATION NC1-007-57-02 CHARLOTTE, NC 28255			President, Consumer Products					

Signatures

Barbara J. Desoer/Roger C. McClary POA	07/06/2004
**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).
- (1) 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) This option vested in three equal installments commencing January 3, 2001.

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.