## FORM 4

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

OMB APPRO	VAL
OMB Number:	3235-0287
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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

(Finit of Type	e Responses)																
1. Name and Address of Reporting Person* LEWIS KENNETH D				2. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]							5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  _X_Director						
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, NC1- 007-58-08				3. Date of Earliest Transaction (Month/Day/Year) 07/02/2004							X Officer (give title below) Other (specify below)  Chief Exec Officer and Pres						
(Street)				4. If Amendment, Date Original Filed(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)	HARLOTTE, NC 28255 (City) (State) (Zip)				Table I - Non-Derivative Securities Acqui						ured. Disposed of, or Beneficially Owned						
(Instr. 3) Date		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if r) any		if	3. Transact Code (Instr. 8)	4. Securities Acq (A) or Disposed of		of (D) Owner Trans		Amount of Securities Ben wned Following Reported ransaction(s)		neficially	6. Ownership Form:	of Ind Benef	Beneficial	
				(Month/	Day/Ye	ar)	Code	V Amo	(A) or (D)		(I)			or Indirec		ership r. 4)	
Common	Common Stock 07/02/2004		07/02/2004				C(1)	501	.8 A	<u>(2)</u>	8,465	5.61			I	Thrif Trust	
	eport on a se	parate line for each	class of securities b	eneficiall	ly owne	d diı	P	Persons w	n are not r	equire	d to re	espond	unless the	tion contai	ned SE	C 1474 (	
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### **Reporting Owners**

	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
LEWIS KENNETH D BANK OF AMERICA CORPORATION NC1-007-58-08 CHARLOTTE, NC 28255	X		Chief Exec Officer and Pres			

#### **Signatures**

Kenneth D. Lewis/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) On July 2, 2004, all preferred stock held in the 401(k) Plan was converted to Bank of America common stock at the direction of the Plan Administrator.
- (2) Each share of Series C preferred stock is convertible into 1.68 shares of common stock of Bank of America Corporation.

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.