## FORM 4

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

OMB APPROVAL

OMB Number: 3235-0287
Estimated average burden
hours per response... 0.5

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

1 37																
(Print or Type Responses)  1. Name and Address of Reporting Person * SARLES H JAY			2. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]						5.	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)Director10% Owner						
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, 100 FEDERAL STREET			3. Date of Earliest Transaction (Month/Day/Year) 07/21/2004							X Officer (give title below) Other (specify below) Vice Chm and Spl Advsr to CEO						
BOSTON, MA 02110			4. If Amendment, Date Original Filed(Month/Day/Year)							6. Individual or Joint/Group Filing(Check Applicable Line)  Form filed by More Reporting Person  Form filed by More than One Reporting Person						
(Cir		(State)	(Zip)				Table I	Non De	orivotivo S	Convitio	s A aquire	nd Disposed	of or Dono	ficially Own	ad	
1 Title of 9									4. Securities Acquired			5. Amount of Securities Beneficially			6.	7. Nature
(Instr. 3) Date			Execution any	tion Date, if h/Day/Year)		Code (Instr. 8)		(A) or Disposed of (Instr. 3, 4 and 5)				wing Reported		Ownership Form: Direct (D)		
							Code	V	Amount	(A) or (D)	Price				or Indirect (I) (Instr. 4)	(Instr. 4)
Common Stock		05/21/2004				G	V	200	D	<u>(1)</u> 2	273,746			D		
Common	Stock		05/26/2004				G	G V 800 D (1) 272,946			D					
Common	Stock		05/27/2004				G	V	300	D	<u>(1)</u> 2	272,646			D	
Common	Stock		06/15/2004				G	V	400	D	<u>(1)</u> 2	272,246			D	
Common Stock		07/21/2004				M		66,636	A	\$ 37.26 <sup>3</sup>	338,882		D			
Common Stock		07/21/2004				M		66,636	A	\$ 41.6	405,518		D			
Common Stock 0				S 133,100 D \$ 272,418			_									
Common	1 Stock		07/21/2004				S		133,100	D	85.35	272,418			D	
Common			07/21/2004				S		133,100	D	85.35 \$	272,418			D D	
Common	n Stock	separate line for eac	07/21/2004 h class of securities				S directly of	Perse in thi displ	tly. ons who is form allays a cui	D respon	\$ 85.35 \$ 85.48 d to the equired valid OM	272,246  collection of to respond B control n	unless the	ion contair	D	1474 (9-02)
Common	n Stock	separate line for eac	07/21/2004 h class of securities	· Derivati	ive Se	ecuri	S directly of	Perse in thi displ	172	respon re not rerently	\$ 85.35 \$ 85.48 d to the equired valid OM	272,246  collection of to respond B control n	unless the	ion contair	D	1474 (9-02)
Common Reminder:	n Stock  Report on a s	3. Transaction	07/21/2004 h class of securities  Table II -  3A. Deemed Execution Date, if	Derivati (e.g., put 4. Transac Code	ive Sets, cal	ecurion (18, w) 5. Nu 5. Nu 5. Securion (18, w) 6. Securion (18, w) 7. Securion (18, w) 8. Securion (18, w	ties Acquarrants, amber erivative rities uired (A) sposed (A) : 3, 4,	Persoin this displayed options, 6. Date I Expiration	ttly. ons who is form an lays a cur sposed of, convertib	respondent not remailed the security of and and	\$5.35 \$85.48 d to the equired valid OM	collection of to respond is control in the control	unless the umber.  8. Price of	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction	of 10. Owners Form o Derivat Security Direct ( or Indir (s) (I)	11. Nath
Common Reminder:	2. Conversion or Exercise Price of Derivative	3. Transaction	07/21/2004  h class of securities  Table II -  3A. Deemed Execution Date, if	Derivati (e.g., put 4. Transac Code	ive Sets, cal	ecuritills, work of De Securit Acquired Tools (Instrument 5	ties Acquarrants, amber erivative rities uired (A) sposed (A) : 3, 4,	Persin thi displanation options, 6. Date I Expiratio (Month/)	ttly. ons who is form all ays a cul sposed of, convertib Exercisable on Date	D response not remetly or Benedle secure and	85.35 \$ 85.48 d to the equired valid OM ficially O ities) 7. Title a of Under Securitie	collection of to respond is control in the control	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned Following Reported	of 10. Owners Form o Derivat Security Direct ( or Indir	11. Nath
Common Reminder:	2. Conversion or Exercise Price of Derivative	3. Transaction	07/21/2004  h class of securities  Table II -  3A. Deemed Execution Date, if	Derivati (e.g., pui 4. Transac Code (Instr. 8	tion (	eccuring the second sec	ties Acquarrants, unber erivative rities uired (A) sposed ) 1. 3, 4,	Persin thi displanation options, 6. Date I Expiratio (Month/)	ttly.  ons who is form all alays a cult sposed of, convertibe Exercisable Day/Year)  Expire Date	D response not remetly or Benedle secure and	85.35 \$ 85.48 2 85.48	collection of to respond IB control in wheel and Amount or Number of Shares	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction	of 10. Owners Form o Derivat Security Direct ( or Indir (s) (I)	11. Nath

Relationships

Other

Officer

10%

Owner

Director

Reporting Owner Name / Address

SARLES H JAY BANK OF AMERICA CORPORATION 100 FEDERAL STREET		Vice Chm and Spl Advsr to CEO	
BOSTON, MA 02110			

## **Signatures**

H. Jay Sarles/Roger C. McClary POA	07/21/2004
**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) These shares were gifted on the indicated date.
- (2) This option fully vested on the effective date of the merger of FleetBoston Financial into 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.