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

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longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

### 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

Instruction 1(b).			mvesumen	i Compai	y A	21 01 194	·U				
(Print or Type Responses	s)										
1. Name and Address of DESOER BARBAI	2. Issuer Name ar BANK OF AM			~ .		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner					
BANK OF AMERI 007-57-02	3. Date of Earliest 7 08/05/2004	Fransaction	(Moi	nth/Day/Y	ear)	X Officer (give title below) Other (specify below)  President, Consumer Products					
CHARLOTTE, NC	4. If Amendment, I	Date Origin	al File	ed(Month/Da	y/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)		Table I - I	Von-I	)erivative	Secur	red, Disposed of, or Beneficially Owned					
1.Title of Security		2. Transaction	2A. Deemed					5. Amount of Securities Beneficially		7. Nature	
(Instr. 3)		Date	Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		or Disposed of (D) (Instr. 3, 4 and 5)		D)	Owned Following Reported Transaction(s) (Instr. 3 and 4)	Ownership Form:	
				Code	V	Amount	(A) or (D)	Price		or Indirect (I) (Instr. 4)	
Common Stock		08/05/2004		M		19,065	A	\$ 48.4375	29,585	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		1,900	D	\$ 84.95	27,685	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		900	D	\$ 84.98	26,785	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		900	D	\$ 84.99	25,885	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		2,800	D	\$ 85	23,085	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		1,500	D	\$ 85.01	21,585	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		1,800	D	\$ 85.02	19,785	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		2,100	D	\$ 85.05	17,685	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		700	D	\$ 85.06	16,985	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		900	D	\$ 85.07	16,085	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		500	D	\$ 85.08	15,585	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		500	D	\$ 85.09	15,085	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		1,400	D	\$ 85.1	13,685	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		600	D	\$ 85.12	13,085	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		100	D	\$ 85.13	12,985	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		900	D	\$ 85.17	12,085	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		500	D	\$ 85.18	11,585	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		100	D	\$ 85.22	11,485	D	
Common Stock		08/05/2004		S <sup>(1)</sup>		965	D	\$ 85.28	10,520	D	
Reminder: Report on a s	separate line for e	each class of securities	beneficially owned	directly or	Pers	sons who	are no	t required	e collection of information contai I to respond unless the form MB control number.	ned SEC	1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

	(e.g., puts, calls, 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	08/05/2004	M			19,065	<u>(2)</u>	01/03/2010	Common Stock	19,065	\$ 48.4375	0	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/Linda M. Sinkevitch POA	08/06/2004	
**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.