# FORM 4

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

OMB APPROVAL

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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).

(Print or Type Responses)

#### 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

Chammon Stock   DeSt 18/2004   Des	1. Name and Address of Reporting Person* GIFFORD CHARLES K				BANK OF AMERICA CORP /DE/ [BAC]						5. Relationship of Reporting Person(s) to Issuer (Check all applicable)X Director 10% Owner				
Security											X_ Officer (give title below) Other (specify below)  Chairman				
Title of Security   Date   D				4. If Amendmen	inal File	d(Month/Day/	Year)	_X_Form filed by One Reporting Person							
Common Stock   O8/18/2004   O	(Cit	y)	(State)	(Zip)		Table 1	I - Non-I	Derivative S	Securiti	es Acqui	ired, Disposed	of, or Benef	icially Owne	d	
Common Stock		str. 3) Date		Execution Date any	, if Code (Instr. 8	Code (Instr. 8)		or Disposed of (D) (Instr. 3, 4 and 5)		Owned Following Reported Transaction(s)		Ownership Form: Direct (D) or Indirect (I)	of Indirect Beneficial Ownership		
Common Stock	Common	1 Stock		08/18/2004			e V			\$	341,720			, ,	
Common Stock   08/18/2004   M   167,713   A   S   30,66   560,305   D	Common	1 Stock		08/18/2004		M		28,254	A	\$	369,974			D	
Common Stock   08/18/2004   S   10/200   D   S   87.45   550,105   D	Common	Stock		08/18/2004		M		22,618	A	\$ 65.82	392,592			D	
Common Stock	Common	Stock		08/18/2004		M		167,713	A	\$ 30.66	560,305			D	
Common Stock   08/18/2004   S   107,300   D   S   87.52   422,805   D	Common	Stock		08/18/2004		S		10,200	D	\$ 87.45	550,105			D	
Common Stock     08/18/2004	Common Stock 08/18/2004			08/18/2004		S		20,000	D	\$ 87.46	530,105			D	
Common Stock   08/18/2004   S   2,900   D   87.53   410,805   D	Common Stock 08/18/2004		08/18/2004		S		107,300	D	\$ 87.5	422,805			D		
Common Stock   O8/18/2004   S   1,700   D   S   87.54   409,105   D   D   Common Stock   O8/18/2004   S   3,234   D   S   87.55   405,871   D   D   Common Stock   O8/18/2004   S   3,234   D   S   87.55   365,871   D   D   Common Stock   O8/18/2004   S   3,800   D   S   87.66   362,071   D   D   Common Stock   O8/18/2004   S   4,900   D   S   87.61   357,171   D   Common Stock   O8/18/2004   S   4,900   D   S   87.61   357,171   D   Common Stock   O8/18/2004   S   4,900   D   S   87.61   357,171   D   Common Stock   O8/18/2004   S   4,900   D   S   87.61   357,171   D   Common Stock   O8/18/2004   S   4,900   D   S   87.61   357,171   D   Common Stock   O8/18/2004   S   4,900   D   S   87.61   357,171   D   Common Stock   O8/18/2004   S   4,900   D   S   6,000	Common Stock 08/18/2004		08/18/2004		S		9,100	D	\$ 87.52	413,705			D		
Common Stock	Common Stock 08/18/2004			S		2,900	D	\$ 87.53	410,805			D			
Common Stock  08/18/2004  S	Common Stock 08/18/2004				S		1,700	D	\$ 87.54	409,105	409,105				
Common Stock  08/18/2004  S  4,900  D  8 87.61  357,171  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 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 (e.g., puts, calls, warrants, options, convertible securities)  1. Title of Derivative Conversion Date One Conversion Price of Derivative Security (Instr. 3)  1. Title of Derivative Security (Instr. 3)  1. Title of Derivative Security (Instr. 3)  2. Derivative Securities Acquired, Disposed of One Date Exercisable and Expiration Date (Instr. 8)  3. Transaction Date (Instr. 8)  4. S. Number of Code Securities (Month/Day/Year)  4. S. Number of Exercisable and Expiration Date (Month/Day/Year)  4. S. Number of Derivative Securities (Month/Day/Year)  4. S. Number of Derivative Securities (Month/Day/Year)  6. Date Exercisable and Expiration Date (Month/Day/Year)  8. Price of Derivative Securities Securities (Instr. 5)  9. Number of Derivative Securities Securities (Instr. 5)  9. Number of Derivative Securities Securities (Instr. 5)  1. Title of One Derivative Securities (Instr. 5)  2. Derivative Securities (Instr. 5)  3. Transaction Date (Instr. 4)  4. Or Disposed of (Instr. 5)  4. Or Disposed	Common Stock 08/18/2004			S		3,234						D			
Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.  Reminder: Report on a separate line for each class of securities beneficially owned directly.  Reminder: Report on a separate line for each class of securities beneficially owned directly.  Reminder: Report on a separate line for each class of securities beneficially owned directly.  Reminder: Report on a separate line for each class of securities beneficially owned directly.  Reminder: Report on a separate line for each class of securities beneficially owned directly.  Reminder: Report on a separate line for each	Common Stock 08/18/2004		08/18/2004		S		40,000	D		365,871			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 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 (e.g., puts, calls, warrants, options, convertible securities)   Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)   Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)   Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)   Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)   Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)   Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)   Table II - Derivative Securities (month/Day/Year) (Instr. 3)   Derivative (Month/Day/Year) (Instr. 3)   Derivative (Month/Day/Year) (Instr. 3)   Derivative (Month/Day/Year) (Instr. 3)   Derivative (Instr. 3)   Derivative (Instr. 4)   De	Common Stock 08/18/2004			S		3,800	D	87.6	362,071			D			
Persons who respond to the collection of information contained 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 (e.g., puts, calls, warrants, options, convertible securities)  1. Title of Derivative Conversion or Exercise (Instr. 3) Price of Derivative Security Security (Instr. 3, 4, and 5)  Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)  5. Number of Derivative Expiration Date (Month/Day/Year) Securities (Month/Day/Year) Securities (Instr. 3 and 4)  7. Title and Amount of Underlying Security Security Securities (Instr. 3 and 4) Security Security Security Security (Instr. 4) Derivative Ownership Or Indirect Transaction(s) (I) Price (D) (Instr. 3, 4, and 5)	Common Stock 08/18/2004			S		4,900	D	100	357,171			D			
1. Title of Derivative Security (Instr. 3) Price of Derivative Security Sec	Reminder:	Report on a s	separate line for each	a class of securities b	eneficially owner	d directly or	Pers in th	sons who his form ar	e not r	equired	I to respond u				1474 (9-02)
Derivative Security (Instr. 3) Price of Derivative Security Security (Instr. 4) Derivative Security (Instr. 5) Price of Derivative Security Security (Instr. 5) Security Security Security Security (Instr. 3) Price of Derivative Security Security Security Security Security Security Security Security (Instr. 5) Security Security Security (Instr. 5) Security Security Security Security (Instr. 5) Security Secu				Table II							Owned				
	Derivative Security (Instr. 3) Conversion or Exercise (Month/Day/Year) Price of Derivative (Month/Day/Year) Execution Date, if any (Month/Day/Year)			4. 5. N Transaction Der Code Sec (Instr. 8) Acc or I (D) (Ins	Jumber of rivative urities quired (A) Disposed of str. 3, 4,	6. Date Expirati (Month	oritation Date of Unitary Of Unit			erlying ies	Derivative Security	Derivative Securities Beneficially Owned Following Reported Transaction	Owners Form of Derivati Security Direct (or Indirect) (s) (I)	Beneficial Ownership (Instr. 4)	

			Code	v	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 52.94	08/18/2004	M			48,077	Ш	01/23/2007	Common Stock	48,077	\$ 52.94	0	D	
Option, Right to Buy	\$ 65.82	08/18/2004	M			22,618	Ш	01/25/2006	Common Stock	22,618	\$ 65.82	0	D	
Option, Right to Buy	\$ 65.82	08/18/2004	M			28,254	<u>(1)</u>	01/26/2005	Common Stock	28,254	\$ 65.82	0	D	
Option, Right to Buy	\$ 55.21	08/18/2004	M			167,713	(1)	01/28/2009	Common Stock	167,713	\$ 30.66	0	D	

#### **Reporting Owners**

B 4 0 N /		Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
GIFFORD CHARLES K BANK OF AMERICA 100 FEDERAL STREET BOSTON, MA 02110	X		Chairman						

## **Signatures**

Charles K. Gifford/Roger C. McClary POA	08/19/2004
**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).
- $\textbf{(1)} \ \ \text{This option fully vested on the effective date of the merger of FleetBoston Financial into Bank of America Corporation.}$

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.